THE DIFFERENTIAL ROLE OF HOUSING IN SHAPING THE OBJECTIVE AND SUBJECTIVE QUALITY OF LIFE OF TORONTONIANS

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ABSTRACT

The present study examines the differential role of housing in the objective and subjective quality of life of Torontonians through a critical human rights lens. Using public data from Statistics Canada's 2021 Canadian Housing Survey, the research analyses dwelling satisfaction in housing, socioeconomic, and demographic characteristics. A triangulation approach strengthens the findings through the City of Toronto open data portal, government publications, relevant literature, and the Kurdish Diaspora Survey. Chi-square tests show a significant relation between dwelling satisfaction and the variables examined. Toronto presents particularly severe housing challenges for renters, with a dissatisfaction ratio 2.62 times higher than that of homeowners, and 32.2 percent of Torontonian renters are in core housing need. Similarly, residents of dwellings that require major repairs, lower-income households, non-permanent residents, and racialized groups report higher dissatisfaction. Findings reveal that housing policy is explicitly beyond objective thresholds such as affordability, and it should address tenure security, quality, neighbouring conditions, accessibility, and, in a broader context, social inequalities that affect vulnerable social groups.

Keywords: Dwelling satisfaction, housing-related quality of life, subjective well-being, acceptable housing, core housing need, housing tenure, housing inequality, Toronto CMA

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CHAPTER ONE: INTRODUCTION

The present study explores the differential roles of housing and its associated concepts and their impact on the objective and subjective quality of life among Torontonians, using a critical human rights lens. In doing so, the paper examines whether housing is among the most important indicators of Torontonians' objective and subjective quality of life. By analyzing concepts such as acceptable housing, the research aims to highlight the diverse roles of housing across groups defined by income, tenure, immigration status, age, gender, and visible-minority status. It also considers how intersections of identity and structural inequality shape access to housing and influence Torontonians' overall well-being.

Through secondary data analysis and human-rights, social-justice, and quality-of-life frameworks, this research contributes to ongoing discussions on housing as a fundamental component of well-being and quality of life. Therefore, this project aims to partially bridge the gap between existing research and earlier work in the field by presenting findings on dwelling satisfaction. The study offers not only an understanding of Toronto's housing landscape but also suggestions to help decision-makers towards more equitable and inclusive housing strategies.

To analyze housing-related quality of life, the research uses secondary data from various sources, including Canada's Housing Survey (CHS). The Canada Mortgage and Housing Corporation (CMHC) Housing Market Information Portal defines three objective indicators of acceptable housing: adequacy, suitability, and affordability. Housing is adequate if it does not require major repairs; affordable if housing-related costs are less than or equal to 30 percent of household income; and suitable if it has enough bedrooms for households as defined in the National Occupancy Standards (NOS). Conversely, if housing does not meet any of these thresholds, the household is in "core housing need".

For further analysis, in addition to the above-mentioned reports, this paper uses the City of Toronto's and Statistics Canada's databases and publications, drawing on various data sources as a triangulated method to increase the validity of potential findings and to assess acceptable housing and its impacts on a diverse community. Toronto is a suitable example, according to John Porter's "vertical mosaic" theory, in which ethnic and cultural groups are arranged unequally, and ethnicity is connected to class position, job and income opportunities, wealth, education, social status, and access to power (Porter, 1968). Findings of the present research specifically differentiated satisfaction levels among homeowners and renters, Canadian citizens

and immigrants, and Torontonians by income level, which matches the “vertical mosaic” theory.

Thus, beyond objective thresholds such as income, homeownership, and legal status (citizenship, permanent residency, and length of stay in Canada), it is critical to understand how people are satisfied with acceptable housing thresholds in terms of quality of life, considering different socio-economic groups through demographic indicators such as age, sex, education, income, ethnic background, citizenship status, and their dwelling’s situation in terms of being landlord and/or tenant.

People spend substantial portions of their lives at home, at work, and with their families, or choosing to live alone—which is a common way of living in Toronto. After the COVID era, dwelling became a more significant part of people's lives, as some occupations began to be practised from home, which extended remote work, especially for professionals such as architects, tech professionals, academics, social science researchers, and other jobs that can be completed over a phone call or using technological software such as MS Teams and Zoom. This new way of life created a need for people to relocate, and their housing needs began to take on a new shape. With much of the time spent at home, new amenities such as gym equipment, leisure rooms, and a home office came into the picture. This requires further research to understand how new housing forms affect people's satisfaction with their homes.

Another aspect of housing, which is economic and particularly commodifies housing from a public good to private property, mostly affects vulnerable people with lower incomes. Since the transition to a neoliberal era after the 1980s, Canada has abandoned social housing, leaving it in the hands of private developers and making it a social problem. Over the years, the home ownership rate has declined since 2011, and homelessness has become a social problem in Canada, particularly in metropolitan areas, including Toronto.

Developers’ approach has not resolved housing as a social problem; their goal is to maximize profit, which harms low-income social classes. Today, the steps taken by public authorities are more beneficial to private investors than to the social classes that need social housing.

In recent years, skyrocketing interest rates, which have led to sharp increases in monthly mortgage payments, have undermined housing satisfaction and left people facing unaffordable housing costs. As a result, many people bought units at high prices during preconstruction sales but could not obtain mortgage approval at closing, forcing them to forfeit their initial down payment and then face ongoing legal action. Many others faced issues such as immigration

authorization or economic burdens. The extreme reduction in condo sizes introduced by builders to boost their sales did not improve residents' satisfaction at all.

Other government interventions, such as eliminating taxes on second and subsequent home purchases, help reduce development costs and ease housing sales, but they do not significantly improve housing satisfaction. Although the present work does not constitute an economic analysis of the housing market in Toronto, it seems that the government’s policies and interventions might have helped builders raise their inventories. However, these policies have rarely led to dwellers’ satisfaction with their housing.

This study is guided by the following research question: How are housing, socioeconomic, and demographic characteristics associated with dwelling satisfaction in the Toronto Census Metropolitan Area?

Housing characteristics explored include housing tenure, core housing need, acceptable housing, housing condition, shelter cost-to-income ratio, household income, social and affordable housing status, neighbourhood satisfaction, immigration status, age, gender, household size, and visible-minority status.

CHAPTER TWO: LITERATURE REVIEW

Acceptable Housing

This term refers to the residence that meets three thresholds: adequate, suitable, and affordable. In addition to acceptable housing and its thresholds, CMHC refers to "Accessible and Adaptable Housing" to describe housing needs for disadvantaged social groups, such as the elderly, people with disabilities, or those with limited access to their dwellings. Moyn (2018) and Foscarinis (2025) refer to the Universal Declaration of Human Rights, which guarantees housing as one of the fundamental elements of the right to an adequate standard of living for health and well-being, along with food, clothing, necessary healthcare, and social services. Moyn (2018) also mentions Roosevelt's second bill of rights, which declares "the right of every family to a decent home as one of the core commitments of a modern state (Foscarinis, 2025; Moyn, 2018). On the other hand, in The Death and Life of Great American Cities, Jacobs criticizes the idea of acceptable or good housing and the focus on physical conditions rather than on how housing integrates into vibrant, safe, self-sustaining city neighbourhoods. According to Jacobs, housing must be in an inclusive, diverse, mixed-use neighbourhood and not be isolated (J. Jacobs, 1992).

Adequate Housing

Suppose residents confirm that their housing "does not require" any major repairs. In that case, it is convenient to live in, considering the electrical, plumbing, structural, flooring, and ceiling infrastructure, as well as all related physical conditions. In the BRI Research Series, Building Health and Wellbeing, Emmitt (2023) argues that, from an architectural design perspective, the interaction between people and buildings contributes to households' quality of life in a healthier way and is associated with well-being. This approach helps designers better understand what households expect from their residences and how they interact with them (Emmitt, 2023).

The physical nature of residences, including both exterior and interior infrastructure and design, is crucial to residents' physical and mental health, particularly for those who spend most of their time at home, such as older adults, children, and people with disabilities, who require greater design accessibility. As a northern country, Canada has specific conditions for exterior building envelopes, which are expected to be energy-efficient, noise-preventive, and permeable to daylight.

In addition to the physical conditions of housing, the adequacy of a dwelling is critical in social inclusion. Heffernan et al. argue that adequate housing is essential for protecting physical and mental health and enabling social inclusion and participation in society. It also promotes the capacity to practice and enjoy other basic needs. Adequate housing is also necessary for human life and critical for survival (Heffernan et al., 2015).

Suitable Housing

Suitable housing refers to dwellings that have enough space in accordance with NOS requirements. Summarily, NOS requires that a bedroom can be shared by a maximum of two people, a couple (married, common-law couple) share a bedroom, single parents are required to be able to have separate bedrooms from their children, children under 18 years old can share a bedroom if they are in the same sex, a child under five can share a bedroom with the opposite sex in household. Additionally, individuals living alone may live in a bachelor studio with no other separate bedroom, which is an exception in terms of NOS. Streimikiene (2015) indicates that a house should be convenient for sleep, rest, and risk-free. It must also provide security, personal space and privacy (Streimikiene, 2015).

NOS states that this standard cannot be considered an enforceable requirement for the private landlord or housing provider to decide whether to rent the dwelling or continue renting it to the current residents. To ensure access to housing that meets spatial needs, private landlords and housing providers should consider the situation, the urgency of housing needs, affordability, cultural conventions, household stability, and safety. Therefore, this standard must not create discriminatory practices against people in need of housing (*National Occupancy Standard*, 2022).

Affordable Housing

According to the CMHC, if housing-related costs are at or below 30 percent of the household's total income before tax, housing is considered “affordable.” CMHC argues that many people believe “affordable housing” refers to publicly subsidized rental units. However, affordable housing is broader and is defined by gross household income and total housing-related costs (*About-Affordable-Housing-in-Canada*, n.d.; Foscarinis, 2025). Additionally, household expenses related to their shelter include hydro, gas, oil, coal, wood, heater, mortgage, water and

municipal services, property tax, maintenance, property management fees, and rent. The band housing on Indian reserves is not part of the “affordability” calculation. These ratios differ between homeowners and renters.

Average renters in Toronto spend 41 percent of their total income on shelter; this ratio is 25 percent for homeowners. These numbers show that renters face more "affordability" problems than homeowners (Government of Canada, 2024b).

MacIsaac (2024) reports that homeowners are more satisfied with their dwelling, life, and neighbourhood than renters. Homeowners also demonstrate higher housing satisfaction than homeowners with mortgages (MacIsaac, 2024). This research demonstrates that renters are the most vulnerable social group. Another study from the Canadian Social Survey (CSS) (2024) recently showed that 45 percent of Canadians expressed concern about “affordability” due to rising housing and rent costs (Government of Canada, 2024a).

In UN documents, affordability stands as an important factor in the right to housing. In this sense, housing-related costs for individuals or households should be lower and not undermine people’s ability to meet their other basic needs. It is essential for states to ensure that housing costs are generally proportionate to income levels. They should also provide housing subsidies for those who cannot afford housing and develop housing systems that respond adequately to housing needs. Also, regarding housing affordability and supply, one of their duties is to protect tenants from unreasonable rent increases, and states are supposed to take steps to ensure that housing supply remains available (OHCHR, UN, 1991). In reference to this UN document, Foscarinis (2025) argues that affordability is the most emphasized factor, and housing is not recognized as adequate if housing-related costs exceed the household's ability to enjoy other human rights, such as food, health care, universal childcare, and other basic needs. Based on the conventional benchmark that housing-related costs should not exceed 30 percent, paying more than this percent makes households or individuals “cost burdened,” and the cost over 50 percent makes them “severely cost burdened” (Foscarinis, 2025).

The affordability threshold is crucial for households, especially as high interest rates increase mortgage payments, leading to dramatic rent increases for new renters and for units not subject to rent control. It is also crucial for housing policies that affect supply, which may result in a housing shortage. High housing-related costs force people into poverty, displace people if the housing-related expenses are not affordable for households, commodify housing, leading people to homelessness, and overall impact the quality of life of the community. Ucoglu and

Lehrer (2022) critically review Ontario's provincial government policy in the context of "affordability". They argue that a business-based model has replaced the notion of housing as a fundamental human right, leading to unaffordability (Ucoglu & Lehrer, 2022). Additionally, Regina Kreide (2022) critically discusses the commodification of housing, which was historically not considered a commodity like water, as one of the characteristics of modern capitalism by providing examples since the ancient Roman period and today's popular urban cities, along with Toronto, such as London, Madrid, Lisbon, Berlin, Prague, Moscow, and New Delhi (Kreide, 2022).

During the COVID-19 pandemic, lower mortgage rates and limited job opportunities except in construction led to increases in prices and rents. Preconstruction sales increased, and some projects sold in just one week. Mortgage rates were just below 1.0 percent variable rate and then increased to over 8.0 percent. For example, a $500K mortgage could be financed at $1,607 per month, with total payments of just $578,250. Developers and private market stakeholders began raising prices to over a million dollars and selling them. However, within a couple of years, this rate increased to 8.0 percent, resulting in a $3,623 monthly payment and total payments of $1,304,280 for the same mortgage amount.

Creating just over 500 sf of Condo space for sale to investors, around 15,000, in the Toronto area, aimed at attracting international students and professionals, was affected by public authorities' intervention and government policies. This intervention created another problem, which governments would like to solve by buying them and defunctionalizing them to serve as social housing.

Consequently, affordability is the key to solving the homelessness problem, particularly during the housing crisis era. Toronto is one of the cities that experienced a housing crisis recently; in 2024, 7,071 newly identified individuals began staying in a shelter for the first time, while 4,344 moved from the shelter to permanent housing. The city of Toronto's 2024 Street Needs Assessment report states that subsidized housing and affordable housing are the solutions that can end homelessness. 71 percent of respondents in the same study report that having access to affordable and subsidized housing can prevent them from becoming homeless (City of Toronto, 2025).

Accessible and Adaptable Housing

According to the CMHC, accessible and adaptable housing enables people of all ages with physical needs to remain in their communities for as long as possible (CMHC, n.d.). This feature requires design approaches that are crucial for older people and individuals with disabilities, enabling barrier-free adjustments that are adaptive and inclusive for the community. These adjustments accelerate the sense of belonging, which is essential for the quality of life and well-being. Foscarinis (2025) argues that housing accessibility is a must for individuals and households in need, including vulnerable groups who are facing the challenging exclusion from the private market (Foscarinis, 2025). Furthermore, Talbott (2010) discusses discrimination in housing, education, and public accommodations, which significantly reduce life prospects, as a violation of the "negative opportunity rights". He defines negative opportunity right as the "right not to be discriminated against on arbitrary grounds" (Talbott, 2010, p. 261).

The Ontario Building Code (OBC) mandates accessibility requirements for barrier-free travel paths and access between floors, fire safety devices, public bathrooms, access to amenities such as pools and saunas, and seating in public spaces. According to the OBC, at least 15 percent of the units in multi-unit residential buildings are required to be designed as barrier-free to access the kitchen, bedroom, living room, and bathroom (Ontario Building Code, 1992).

Social Housing

Toronto Shelter, Support & Housing Administration (TSSHA) explains that "social housing" refers to subsidized housing for low- and moderate-income households. Social housing significantly impacts low-income and disadvantaged families and individuals. The goal of social housing is to provide low and moderate households with affordable rent, replace deteriorated or low-quality housing (refers to adequate housing), preserve affordable rental buildings to ensure mixed-income neighbourhoods, supply new rental housing in addition to a limited number of developers in this fields, and provide supportive housing that the housing with services for those who need special services such as homeless individuals, people with mental health problems and older individuals (Shelter, Support and Housing Administration, 2006).

From an American perspective, Mironova and Waters (2020) define social housing as a housing model that treats housing as a public good rather than a commodity, is protected from market

forces, is affordable, promotes social equality, reduces segregation arising from race and income levels, and is democratically controlled by residents (Mironova & Waters, 2020).

Harvey (2009), in Social Justice and the City, discusses public housing, which is supposed to be created by government institutions, as one of the main groups, alongside occupiers, realtors, landlords, developers, and financial institutions operating in the housing market under micro-economic and land-use theory. According to Harvey, the role of government institutions in public housing is to produce use values through public action, as a direct form of intervention, for consumers (Harvey, 2009, p. 166).

Social housing is necessary to address Toronto's shortage of affordable rental units. Toronto has experienced a housing shortage and crisis, especially in recent years, due to a growing population and rising housing costs. The overall housing shortage, and social housing in particular, raises concerns about housing for those who need it and are on the waitlist. Therefore, social housing often requires direct public intervention.

The Structure of Social Housing in Selected European Countries

Although hybrid models exist in the production of social housing in Europe, Scanlon et al. (2014) classify the general approach to social housing within the European Countries into two main categories, as well as an additional hybrid model. The first category comprises a model in which local authorities and municipalities, or municipal-owned companies, play a leading role. In the second category, non-profit organizations or housing associations (HAs) play a dominant role across the continent. The complex model, on the other hand, refers to systems in which housing production is carried out by the private sector or through subsidized owner-occupation. Most European countries produce social housing by publicly funded local authorities/municipalities or HAs; however, Germany and Spain constitute notable exceptions. In Germany, a significant portion of housing production is undertaken by private property owners through access to government subsidies, whereas in Spain, social housing is produced not through a social rental system, but through a subsidized owner-occupation system (Scanlon et al., 2014).

Elsinga and Wassenberg (2014) mention that Denmark and the Netherlands are where non-profit organizations lead social housing services and HAs. In the Netherlands, HAs own 32 percent of the housing stock, the private rental sector owns 9 percent, and 59 percent is owner-occupied. The Netherlands has a long history of important milestones in its contemporary social housing system, during which the first HAs were founded between 1850 and 1860 by workers.

The main target workers were better-off ones compared to the common worker population, excluding revolutionary workers from membership, which was an example of discrimination, to improve the “better-off” member workers’ quality of life. Employers, on the other hand, set up the HAs to secure the labour force to their advantage and maintain workers’ loyalty, thereby increasing productivity within the workforce. They argue, nevertheless, that the total number of dwellings was not adequate, and these dwellings were poor in terms of quality of life. Historically, the Netherlands’ initial Housing Act of 1901 allowed the construction of HAs with the involvement of municipalities, which led to the practice of outcomes coming to the stage at the beginning of the 1920s on a large scale. Ultimately, the peak in social housing was achieved in the 1970s, following the World War II era, when housing shortages were a priority for the government to lead the industry in creating social housing and securing its construction to move forward (Elsinga & Wassenberg, 2014).

Elsinga, Stephens, and Knorr-Siedow (2014) indicate that, in 1995, by “grossing and balancing operation,” the government ceased its role in financing social housing, and further that the country's government wrote off all outstanding HAs loans. This operation gave HAs financial independence (Elsinga et al., 2014).

In Denmark, conversely, Vestergaard and Scanlon (2014) state that social housing provision has never been a task for the nationwide or local government. Instead, social housing consists of rental dwellings at its cost only. Here, the HAs have a semi-autonomous state and are economically subsidized, although legally regulated by the state, and they are completely controlled by their members themselves. Even though the Danish social housing system is a legacy of the cooperative movement, it points to the 1984 Law on Tenant Democracy, which is the root of the contemporary high degree of tenant involvement in running estates and associations, which began in the early twentieth century. As a cornerstone of the welfare state from the 1940s to the 1970s, there was a consensus on social housing, perceived as a tenure for all. Later, it gradually became a tenure for marginalized groups and people with special needs. Denmark’s social housing is 20 percent of the country’s stock (Vestergaard & Scanlon, 2014).

Another remarkable social housing system is Vienna’s system. Foscarinis (2025) mentions that Vienna’s social housing program is based on a very different approach. This program initially began after the First World War, when the housing crisis made around 35.000 people homeless. The policy was developed by a women's coalition, labour unions and immigrants, and this period was called “Red Vienna.” Then, the ruling party, the Social Democratic Party, adopted social housing as a policy to reshape the city into a livable community. The city subsidizes the

construction of social housing to meet a broad public need. She mentions that approximately half of the city's residents live in social housing. In this city, housing policy competes with the private market and brings down housing costs, including private housing costs, benefiting everyone. To achieve this goal, the city of Vienna leverages its ownership of 60 percent of the land. From 1923 to 2023, social housing has constantly expanded, with housing built by “limited profit” and non-profit associations. Through this chronological development, 43 percent of all housing has been protected from the market in 2023. There are arguments for a robust housing supply, such as Vienna’s zoning and rent control regulations. Therefore, 80 percent of households choose to rent in the city, where on average, households spend only 22 percent of their income on rent after tax. Yet still there is homelessness in Austria, which is around 22.000 homeless people, and over half of this number (57 percent) lives in Vienna. Rapid population growth exceeds the supply, and eligibility criteria may limit these people's access to housing in the city. By 2023, the wait time for social housing was two years. One of the eligibility criteria, having lived in the city with a fixed address for at least two years, has become a barrier for vulnerable people who are already homeless, especially those who cannot prove this burden (Foscarinis, 2025).

Housing System in Canada

Pomeroy (2021) defines Canada's political economy, including its housing system, as a liberal welfare regime. Provincial governments, by taking a proactive position in the 1960s and working directly with municipalities, particularly in Ontario and Quebec, constructed 206.000 units of public housing between 1964-74. This resulted in decreasing bureaucracy and eliminating the CMHC in project-level decision-making processes (Pomeroy, 2021).

Hulchanski (2021) argues that Canada is a nation of homeowners compared with other Western countries. Homeownership rates and private-sector rental supply support this idea. In Canada, the homeownership rate was measured at 66.5% in the 2021 census. This rate was recorded at 69 percent in 2011. Over the intervening 10-year period, homeownership declined, though to a lesser extent than global trends. In Ontario, where Toronto is the provincial capital, the homeownership rate, which was 71.4 percent in 2011, also decreased to 68.4 percent in 2021. He also argues that Canada has shifted toward a contemporary neoliberal public system, in line with the US Reagan administration and the UK Thatcher administration. This regime transition

resulted in major cutbacks from the federal and provincial governments on income support and social housing (Hulchanski, 2021).

In Housing a Nation, Oberlander and Fallick (1992) note that early federal intervention in the housing issue began with "the Halifax Disaster" on 6 December 1917. The explosion of the ship named "Mont Blanc" in the Halifax harbour resulted in the death of 1,635 people and the destruction of 325 acres in the Richmond neighbourhood, causing damage amounting to 28 million dollars. This was an enormous amount in dollars at that time. The reconstruction of the Richmond neighbourhood was recorded as the first federal intervention by the Ottawa government under the War Measures Act (Oberlander & Fallick, 1992, p. 5).

Toward the end of the First World War, although awareness was growing of the need to meet the demand for affordable housing, the Union government did not consider housing a priority. The justification was based on Section 92 of the British North America Act of 1867, which stated that the responsibility for housing lay with the provinces. Nevertheless, political figures—especially Ontario Premier Sir William Hearst—as well as organizations representing workers, veterans, industrialists, and the business sector, were calling for federal commitments to housing. Following this, in July 1918, the Ontario government began providing mortgage funds to municipalities and subsequently negotiated funding from the federal government. This program laid the groundwork for discussions held in November at a Dominion-Provincial conference in Ottawa, which focused on reducing urban overcrowding and improving housing conditions, particularly for returning soldiers. This conference resulted in $25 million in loans to the provinces, allocated according to their population sizes. This was the 1918-1924 Federal Housing Program with the opportunity of a twenty-year loan at a 5 percent annual interest rate. At that time, housing was defined as a matter of "national importance" and it "*touches vitally the health, morals, and general* ***well-being*** *of the entire community and its relation to the welfare of the returned soldiers and their families".* At the same time, in Britain, the motto was similar: "homes fit for heroes". The program was short-lived, and the post-war Federal Housing program was abandoned by the end of the war (Oberlander & Fallick, 1992, p. 8).

State of Social Housing in Toronto

The city defines subsidized housing as rental homes developed with government assistance to make rents affordable for low-income households, managed by the city. This social housing includes homes under the RGI housing policy. Social housing is provided by various

organizations, such as TCHC, Toronto Seniors Housing Corporation (TSHC), and non-profit cooperative housing providers. Additionally, commercial rent supplements aim to help facilitate access to RGI-level housing through subsidized private landlords.

Affordable Housing units are rental homes managed by the City of Toronto, with monthly rents and utilities at or below 100 percent of the Average Market Rate (AMR). The CMHC publishes AMRs annually. Based on these two housing types, the latest data shows that the city of Toronto has 10.835 affordable housing units and 83.001 subsidized housing units at the end of the 4th quarter of 2025 ("Active Affordable and Social Housing Units," 2026).

Toronto has experienced a housing shortage and a housing crisis, especially in recent years, due to population growth and rising housing costs. The shortage of overall housing, and of social housing, raises concerns about housing for those who need it and are on the waitlist. The shortage of social housing has increased pressure on Toronto's centralized waiting list.

Given the increasing demand and limited availability, this paper focuses on the social housing situation in Toronto, including housing demand and the rate at which families are provided with available social housing units, and, under these conditions, how they are subjectively satisfied with their dwellings. To evaluate the state of social housing for Torontonians, Toronto's open data portal, Centralized Waiting List Activity for Social Housing (CWL), is a valuable source for researchers, particularly for two key indicators: the number of people housed and the number of active social housing waitlist applications, which provide the number of housed people and the number of applications on the waitlist by exploring CWL data.

Below are the statistics to reveal the explanations regarding the comparison of the state of "people housed" and "households on active waitlist", the change in "people housed", "active waitlist," and to see whether the availability of social housing aligns with the applications or not by using summary of data from the city of Toronto Open Data on centralized waitlist activity for social housing.

The dataset used in this analysis is from the City of Toronto Open Data, revealing CWL's activity from 2019 to the end of 2025. The analysis below, in particular, is focused on the first two variables, "housed" and "total active waitlist". This CWL consists of applications for social or rent-geared-to-income housing in Toronto (RGI). "Housed" refers to applicants who have been housed from the CWL for RGI housing and are reduced from the total active waitlist for the forthcoming quarter's data. "Total active waiting list" refers to the total number of applications on CWL for RGI housing which are active through each quarter of the year.

Additionally, the data features provide definitions for terms such as "quarter/year," “new/reactivated"—which refers to the number of applications from CWL—"inactive/cancelled"—which also refers to the number of applications from CWL—"household no dependants,” “household with dependants,” “seniors,” “total"—which indicates the total number of applications—"room,” “bachelor,” "... bedroom” unit indicating the number of bedrooms, “special priority"—which refers to survivors of domestic violence—"terminally ill," referring to individuals expected to live less than two years, “over housed,” "homeless/youth/separated families,” “Indigenous,” "exiting Permanent Supportive Housing,” “Toronto Seniors Housing Corporation,” "general list,” "Toronto Community Housing Corporation,” and "co-op/PNP/rent supplement."

The table below illustrates the values of the “total active waiting list” and “housed” from the first quarter of 2019 to the fourth quarter of 2025. The “total active waiting list" decreased from 102,049 to 75,191 in 2019, while the number of “housed" individuals increased from 522 to 872. However, in 2025, the number of “total active waiting list" increased to 105,115, and the number “housed” is recorded as 655 only. Also, the number of seniors increased to over 38,000, up from 26,000 in 2021. Statistics for Households with dependents are also increasing.

The findings through the open data portal CWL clearly demonstrate that Toronto’s RGI housing is struggling; according to the waitlist, supply is far from meeting demand. Despite a minor increase in the number of housed individuals, the demand underscores the need for RGI Housing. AS of 2026 Q1, 104,851 applicants are still waiting for social housing in Toronto and are struggling to find housing (“Centralized Waiting List Activity for Social Housing,” 2026).

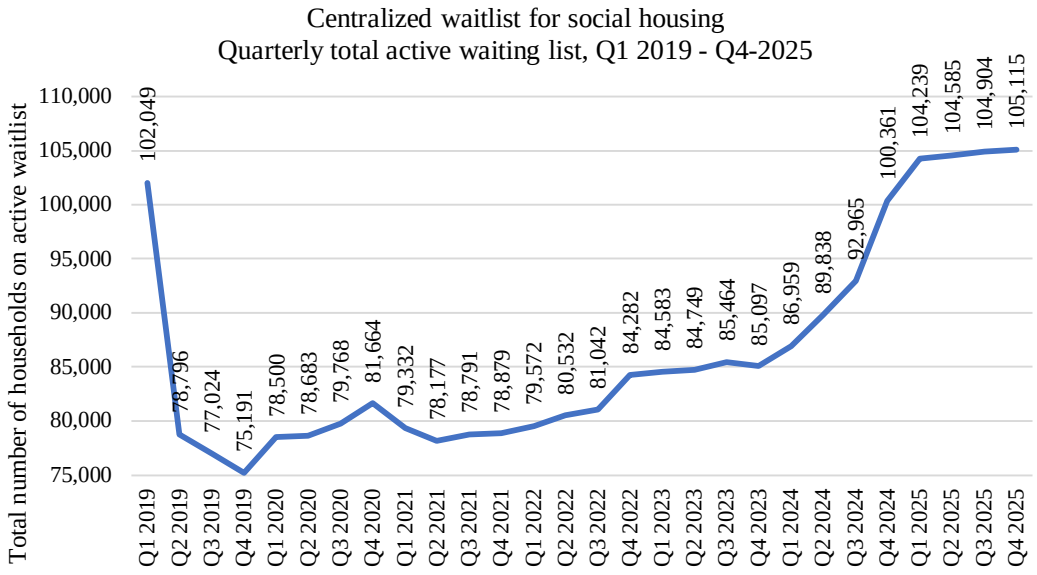


Figure 1: Centralized Waiting List Activity for Social Housing

MacIsaac (2024) argues that affordability remains the primary concern for the community, particularly for newcomers, who are mostly renters and are disproportionately affected. The affordability rate for renters is 63 percent, for landlords with a mortgage is 66 percent, and for landlords without a mortgage is 80 percent. This rate of unaffordability for renters is nearly double that of homeowners (MacIsaac, 2024). In accordance with these statistics, J. David Hulchanski (2021) states that the income gap between renters and homeowners has steadily increased, from 20 percent in the 1960s to 100 percent in Canada overall and 85 percent in Toronto. In this sense, homeownership remains a cultural and policy ideal, leaving renters—especially racialized and immigrant populations—marginalized in terms of stability, access, and political voice (Hulchanski, 2021).

Canada's National Housing Strategy

The National Housing Strategy (NHS) aims to provide more Canadians with a place to call home. This strategy was first implemented in 2017 for the upcoming 10-year strategy. The preamble of the NHS Act defines housing as essential to people's inherent dignity and well-being. It also addresses how affordable housing contributes to achieving social, economic, health, and environmental benefits. The act also emphasizes the importance of national goals

and initiatives related to housing and homelessness that are essential to improving the quality of life for Canadians (National Housing Strategy Act, 2019).

By applying the NHS, the federal government aims to strengthen the middle class, decrease homelessness by at least half, build up 160.000 new homes, fuel the economy, and create innovative housing by prioritizing the social sector, such as community housing and non-profit co-operative housing providers, creating partnerships between governments, NGOs, co-operatives, academics and profit sectors. Priority areas for action include vulnerable populations, including women and children who are victims of domestic violence, seniors, young adults, indigenous peoples, disabled people, people dealing with mental health and addictions, Veterans, 2SLGBTQIA+, racialized groups, new immigrants and refugees and people facing homelessness.

Approximately nine years have passed since 2017. Discussions over housing are still popular, and it suggests that this topic will continue to remain popular until housing affordability is mostly achieved for families, the homelessness problem is minimized, homeownership rates are increased, rent and mortgage payments are decreased to an affordable amount, and cities are capable of creating adequate social housing for people in core housing need.

Housing as a Human Right

Housing is recognized as part of an adequate standard of living necessary for health and well-being under the Universal Declaration of Human Rights. The declaration presents housing as a fundamental right alongside food, clothing, medical care, and social security in situations such as unemployment, sickness, disability, old age, or other circumstances beyond an individual's control (United Nations, 1948).

The Canadian Welfare Council organized a conference in 1968 in Toronto to discuss Canada's housing problem. Representatives from federal, provincial, and municipal governments, along with business, labour, civic, church, and non-profit organizations, had agreed to set priorities in the best interests of Canadians. This Canadian Conference on Housing formally approved its first statement: "all Canadians have the right to be adequately housed, whether they can afford it or not." The conference also adopted a set of recommendations that strongly affirmed housing as a right. The first four principles are summarized as follows: regardless of their ability to afford it, all Canadians have the right to adequate housing. Housing is more than shelter; it should enable people to access community services and facilities to create a livable environment

that could improve Canadians' quality of life. The conference statement emphasized that a wide range of housing, including private, cooperative, non-profit, and public housing, should give people more choice in where and how they live. Civic participation in housing planning and decision-making is also emphasized in the conference statement to build successful communities (Oberlander & Fallick, 1992, pp. 84–85).

Although housing is not a discrete concept, Moyn's (2018) broader analysis of the conceptualization of "social rights" from the mid-twentieth century to the neoliberal era provides a substantial framework to acknowledge housing as a human right. In this regard, Moyn counts housing among the entitlements under social and economic rights, along with work, education, social assistance, health, food, and water, that emerged through the political economy of the welfare state period (Moyn, 2018).

Housing through the Lens of Social Justice

Social justice is one of the theoretical concepts examined in this study of housing and quality of life. John Rawls conceptualizes two principles of "social justice" in his famous publication, revised edition, A Theory of Justice (1999): the "liberty principle," which represents equal rights to basic liberties encompassing fundamental democratic rights and freedoms for all, and the "equality principle," which represents equal rights to social and economic opportunities in terms of distributive justice. Further, he critically evaluates his principles and finds that "everyone's advantage" and "equally open to all" are ambiguous. He then identifies four interpretations of the two principles: natural liberty, liberal equality, natural aristocracy, and democratic equality (Rawls, 1999, pp. 60–65). With respect to people's shared needs, Rawls recognizes shelter as a primary need, which is a must for a just society (Rawls, 1999, p. 461).

Accordingly, in *Human Rights and Human Well-Being*, William J. Talbott (2010) critiques Rawls's consideration of external resources, such as categories of primary goods, rights and liberties, opportunities and powers, income and wealth, and the social bases of self-respect, rather than internal capacities and abilities. He argues that Rawls's theory is resource-based rather than well-being-based. Talbott refers to Amartya Sen and Martha Nussbaum's capability approach, which is concerned not only with external conditions but also with the capabilities a person possesses. These capabilities are shaped by external conditions, such as rights and liberties, as well as by a person's own internal and "physical capacities" (Talbott, 2010).

Considering housing and quality of life, these concepts show that social justice cannot be assessed solely by determining an individual's access to housing. It is also crucial that housing enables people to achieve security, dignity, health, social inclusion, and high well-being in their dwellings.

Housing through the Lens of Spatial Justice

Exploring distributive, procedural, and recognitional spatial justice, Rocco (2026) provides a framework for defining spatial justice to guide critical reflection, planning practice, and public policy. The purpose is to respond to the normative question "How should planning and spatial governance be organized to address the material, political, and cultural exclusions that produce injustice?" Unequal allocation of resources and burdens is to be addressed under distributive justice; fairness and accessibility of the processes that shape urban and regional decisions are to be addressed under procedural justice; and identities, knowledge, visibility, valuability, and institutionally legibility of way of life are examined under recognitional justice. He argues that these justice concepts affect and complement each other. One is a must for the other. Summarily, spatial justice is a framework comprising normative, political, and ethical practices to address systemic injustices embedded in urban space. In this sense, it is a fair and equitable distribution of burdens and benefits from urban development, ensuring that individuals and communities have equal access to public goods, services, and political representation (Rocco, 2026, pp. 225–235).

Critical urban theorists such as Lefebvre et al. (1996) and Harvey (2009) conceptualize urban space as socially produced and contested through struggles over ownership, access, appropriation, and use. Building on this critical approach, the present study explores dwelling satisfaction through an intersectional lens, considering how overlapping socio-economic and demographic characteristics, as well as objective and subjective variables, shape Torontonians' satisfaction with their dwellings. Housing is therefore approached not merely as a form of shelter but as an important dimension of socio-spatial justice through which inequalities in resources, opportunities, security, and well-being are produced and experienced. This approach draws on Jacobs's (1992) account of neighbourhood diversity, everyday interaction, and urban vitality, as well as Soja's (2010) and Rocco's (2026) work on spatial justice, to examine how housing and neighbourhood conditions contribute to the unequal spatial distribution of well-being (Harvey, 2009; J. Jacobs, 1992; Lefebvre et al., 1996; Rocco, 2026; Soja, 2010).

Within this study, differences in dwelling satisfaction across social and demographic groups are interpreted as possible indicators of unequal housing experiences rather than as direct measures of spatial justice. By examining subjective dwelling satisfaction alongside objective housing conditions, such as income, affordability, and tenure, the study considers how the spatial organization of housing may contribute to unequal patterns of well-being in Toronto.

Quality of Life

According to Rahmani (2025), quality of life analysis is used in various disciplines, such as social science, economics, psychology, environmental studies, and political science (Rahmani, 2025). Quality of life analysis, as a fundamental form of social reporting, has not only grown into a relatively standalone discipline within the applied social sciences but has also helped authorities, policymakers, and various development agencies with a better understanding of community needs and living conditions. As an interdisciplinary concept, it serves as a framework for evaluating individual and communal well-being per key indicators, such as governance, prosperity, health, society, and the environment.

Further, in Housing, Space, and Quality of Life, Mira, Uzzell, Real, and Romay (2017) discuss the complexity of quality of life, noting that it has multiple facets, including education, work, environment, and housing, considering the ideas of Blanco and Chacon (1985). They further define three approaches to studying quality of life in relation to housing and the environment. The first approach is described as subjective well-being or life satisfaction, following Donovan and Halpern (2002). It involves asking people whether they are satisfied with their lives and long-term goals and measuring their health and mental well-being. The second approach is the government's understanding of the standard of living, as shown by Jackson's ideas (2002), which focus on increasing citizens' standard of living and quality of life. The third approach is defined as sustainable development, which is often considered synonymous with quality of life. They also argue that housing is more essential than other factors that contribute to quality of life, since it is an individual's living space. Housing and quality of life therefore require an interdisciplinary approach (Mira et al., 2017). Similarly, Streimikiene (2015) discusses how the housing phenomenon is a broad research area that includes both the physical conditions of housing and household satisfaction in terms of quality of life (Streimikiene, 2015).

Subjective Well-Being

In 1984, when Ed Diener published his influential paper "Subjective Well-Being (SWB)," coining the term, many scholars around the globe started to give special attention to the topic from a positive psychology perspective. His research on happiness and personality influences on well-being has led to a marvellous amount of knowledge around measuring well-being, formulating associated theories, and gauging cultural and economic influences on well-being (Diener, 1984).

Tremendous amount of research (Hofstede, G., 1980; Diener & Diener, 1995; Berry, J. W., 1997; Myers, D. G., 2000; Tsai, J. L., Knutson, B., & Fung, H. H., 2006; Hofstede, G., Hofstede, G. J., & Minkov, M., 2010; Helliwell, J. F., Huang, H., & Wang, S., 2014) show extensive effect of socio-cultural systems and ways of life on societies or individual satisfaction or happiness (Berry, 1997; Diener & Diener, 1995; Helliwell et al., 2014; Hofstede, 1980; Hofstede et al., 2010; Myers, 2000; Tsai et al., 2006).

Wolfgang Zapf (1984, as cited in Rahmani, 2017) has also developed a cross-tabulation of objective and subjective indicators, which displays four types of quality of life, as depicted below.

- Well-being: a combination of good objective and positive subjective indicators
- Dissonance: a combination of good objective and negative subjective indicators
- Adaptation: a combination of bad objective and positive subjective indicators
- Deprivation: a combination of both bad objective and negative subjective indicators

Objective Well-being	Subjective Well-being	
	Positive	Negative
Good	Well-being	Disonance
Bad	Adaptation	Deprivation

Table 1: Source: Zapf (1984, as cited in Rahmani, 2017).

Top-Down and Bottom-up Models to Measure Well-being

The top-down and bottom-up models are also used in subjective quality-of-life research, with the former focusing on overall well-being and the latter on socioeconomic determinants such as housing, income, employment, and education. Core metrics are global psychosomatic indicators, including Happiness, Life Satisfaction, and General Satisfaction with Material and Financial Elements. A five-item Likert scale is extensively utilized to assess these indicators

alongside various social domains of life. IBM-SPSS (Statistical Package for the Social Sciences) is the software used to analyze and ensure reliable results (Rahmani, 2017). The research includes reliability analysis of the Cronbach's Alpha coefficient, the measure of sampling adequacy, Kaiser-Meyer-Olkin (KMO), and the test of sphericity, Bartlett's test.

Quality of Life Framework for Canada

The quality-of-life framework for Canada was developed in 2020/2021 under the Department of Finance. It is still being developed and aims to measure what matters to Canadians. The Quality-of-Life Framework for Canada consists of domains (sections), subdomains, and indicators. Central indicators, Prosperity, Health, Society, Environment, and Good Governance are sections which are divided into subdomains. The central indicators domain includes life satisfaction, sense of meaning and purpose, and future outlook. The prosperity domain has four subdomains: income and growth (household income, gross domestic product (GDP) per capita, access to high-speed internet, household wealth, investment in in-house research and development, general government net financial liabilities to GDP ratio, firm dynamism); employment and job quality (employment, labour underutilization, wages, job security and gig work, job satisfaction); skills and opportunity (youth not in employment, education or training (NEET), early learning and child care, child skills, adolescent skills, adult skills, postsecondary attainment); and economic security and deprivation (core housing need, acceptable housing, poverty, protection from income shocks, making ends meet, homelessness, food insecurity). "Housing needs" and "acceptable housing" are headline indicators under the economic security and deprivation section since February 2025. The Centre for Social Data Insights and Innovation, Statistics Canada, for the Director General-level Committee on Quality-of-Life Measurement and Implementation, has proposed two indicators: core housing need and acceptable housing, instead of the housing needs indicator, since they measure two separate concepts (Government of Canada, 2026b).

Toronto in General Context

The name Toronto is derived from the Huron word "Tkaronto," which means "fishing weir." The city of Toronto had a total of 140 neighbourhoods from the 1990s until March 2022, while some of the overpopulated 16 neighbourhoods were divided into 34 neighbourhoods as of April

12, 2022, based on population. Since then, Toronto has consisted of 158 social planning neighbourhoods.

Determining the borders of and the number of neighbourhoods was mainly based on population considerations, since poverty, in particular, can be hidden within overpopulated communities. The City of Toronto defines these neighbourhoods as a microcosm of the community's culture and lifestyle. City officials refer to these neighbourhoods to collect data, plan services, analyze, and forecast service distribution.

Toronto City's website argues that, although Toronto's neighbourhood-based statistics are not sufficient to capture every cultural aspect of its inhabitants, including ethnic and economic diversity, they are helpful for researchers and planners to track over time. The boundaries of these neighbourhoods are rarely changed over a long period of time, and this stability allows researchers to perform longitudinal studies and observe long-term changes in their study area. Despite the new number, 158 neighbourhoods, in Toronto, data sets regarding Toronto city are based on 140 social planning neighbourhoods that are being used by city divisions and institutions, including Toronto Public Health, City Planning, Children's Services, Toronto Police Service, community agencies, private analysts, hospitals, researchers, federal and provincial ministries, universities and the general public. Social development of the city and planning is based on data collection, which is comparable to that of Statistics Canada. This standardized data collection enables the city to implement poverty reduction programs, which are essential to improve the quality of life for Torontonians (Toronto, 2022).

The population of Toronto is recorded as 2,731,571 in the 2016 census, 2,794,356 in the 2021 census, and 3,025,647 on the City of Toronto website as of July 2022. Given these population statistics, although the population increased by approximately 2.3 percent between 2016 and 2021, the rate of increase between 2021 and 2022 reached 8.28 percent. The annual population change in 2021–2022 is 18.4 times greater than the annual growth rate between 2016 and 2021. In summary, while the average annual population growth in Toronto was 12,557 in previous years, the one-year increase in 2022 reached 231,291. Consequently, the rapid population growth has made it necessary to develop adequate solutions for infrastructure, social services, healthcare, security, and housing. This dynamic, in turn, has become one of the key factors driving the housing crisis of recent years, which is affecting the quality of life of Torontonians.

Core Housing Need Comparing Toronto and Overall Canada

The data on "core housing need" from 2018 to 2022 differ between Toronto and Canada overall, and between renters and homeowners. The core housing need is consistently higher in Toronto than in Canada overall, indicating that Toronto households face greater problems with housing affordability, adequacy, or suitability. 2022 data show that 17.4 percent of all Toronto households are in core housing need, compared with 11.6 percent in Canada. The difference is dramatic for renters: in Toronto, 32.2 percent of renter households are in core housing need based on 2022 data, compared with 22.1 percent of renters across Canada. Within Toronto, renters experience much higher levels of housing need than homeowners. 8.8 percent of Toronto homeowners are in core housing need in 2022; meanwhile, the same rate for Toronto renters is 32.2 percent, which is more than three times higher than for homeowners. This dramatic result shows that housing insecurity in Toronto is strongly concentrated among renters, where affordability pressures are more severe. The table also shows that Toronto renters in social and affordable housing had the highest rate in core housing need (34.5 percent in 2022), while renters not in social and affordable housing had a similarly high rate (31.9 percent), confirming once again that rental tenure is a major factor shaping core housing need in the city (*Canadian Housing Survey Data Tables,* 2024).

Tenure	Number and Percentage (%) of Households in Core Housing Need	Canada - 2018	Canada - 2021	Canada - 2022	Toronto - 2018	Toronto - 2021	Toronto - 2022
Owner	Household Count	9,634,300	9,819,400	9,715,100	1,453,250	1,544,650	1,530,950
Owner	Households in Core Housing Need	591,500	501,600	587,950	186,400	138,350	134,750
Owner	Incidence of Core Housing Need (%)	**6.1**	**5.1**	**6.1**	**12.8**	**9.0**	**8.8**
Renter	Household Count	4,403,850	4,691,600	5,149,950	695,050	769,500	889,100
Renter	Households in Core Housing Need	989,550	922,350	1,137,700	205,450	216,350	286,350
Renter	Incidence of Core Housing Need (%)	**22.5**	**19.7**	**22.1**	**29.6**	**28.1**	**32.2**
Renters in Social and Affordable Housing	Household Count	583,900	561,900	607,750	106,700	106,850	92,000
Renters in Social and Affordable Housing	Households in Core Housing Need	186,500	149,050	186,900	35,100	35,650	31,700
Renters in Social and Affordable Housing	Incidence of Core Housing Need (%)	**31.9**	**26.5**	**30.8**	**32.9**	**33.4**	**34.5**
Renter not in Social and Affordable Housing	Household Count	3,819,950	4,129,700	4,542,200	588,300	662,650	797,100
Renter not in Social and Affordable Housing	Households in Core Housing Need	803,050	773,300	950,850	170,350	180,650	254,650
Renter not in Social and Affordable Housing	Incidence of Core Housing Need (%)	**21.0**	**18.7**	**20.9**	**29.0**	**27.3**	**31.9**
Total	Household Count	14,038,100	14,511,000	14,865,100	2,148,300	2,314,150	2,420,050
Total	Households in Core Housing Need	1,581,050	1,423,950	1,725,650	391,850	354,650	421,100
Total	Incidence of Core Housing Need (%)	**11.3**	**9.8**	**11.6**	**18.2**	**15.3**	**17.4**

Table 2: Source: CMHC, adapted from Canadian Housing Survey, 2018, 2021 and 2022 (Statistics Canada)

CHAPTER THREE: METHODOLOGY

The present research benefits from existing housing data originally collected by Statistics Canada and from other community-based research projects. Secondary analysis, using CHS Toronto Census Metropolitan Area (CMA) data and data collected by Kurdish Community organizations in Canada across the time periods 2013, 2014, and 2025. These projects were initiated by Kurdish community organizations in Toronto, such as the Greater Toronto Kurdish House, under the supervision of Fereydoon Rahmani. The research also pays attention to expert views and analyses widely discussed in the literature, available in open-source and scholarly texts. This provides a mechanism for triangulating the credibility of further research findings.

For the conceptualization and operationalization of subjective quality of life here, the research relies on scholarly definitions and tools from scholars and earlier researchers who contributed to the understanding of these concepts. Researchers such as Fereydoon Rahmani (2013, 2014, 2017, 2020, 2025), Michalos (1985), Drenowski and Scott (1966), and Heinz-Herbert Noll (2004) have extensively used this approach to conceptualize global and housing-related quality of life. Rahmani (2013, 2014, 2017, 2020, 2025) uses top-down and bottom-up models to examine global life satisfaction and general subjective quality of life, measuring the Kurdish and Vienna/Austrian populations across different time periods, with housing as one of the indicators in his research. Michalos (1985) has also used his “multiple discrepancies theory” to measure quality of life by assessing happiness and satisfaction levels among 700 university undergraduates. His theory assessed what individuals have had and what they expect to have in the future. In his report, "Level of Living,” Drenoswki and Scott (1966) explored the living conditions of people by evaluating indicators such as health, housing, security, education, and income. Wolfgang Zapf (1984) has differentiated quality-of-life measurements into objective and subjective indicators, with their intersection forming a chart of different layers of quality-of-life understanding (Drenowski & Scott, 1966; Michalos, 1985; Noll, 2004; Rahmani, 2013, 2014, 2017, 2020, 2025; Zapf, 1984).

Methodology for the Kurdish Diaspora Survey in the GTA

The Kurdish Diaspora Survey (KDS) data has also been used to cross-check the related data. The collected sample data is not limited to dwelling quality but rather to general subjective life conditions or quality of life of the Kurdish diaspora benefiting from the Canadian Kurdish Community in the Greater Toronto Area (GTA).

The data from the 2025 Kurdish Diaspora Survey (KDS) were analyzed alongside existing data collected from Kurdish-Canadian residents in the GTA and compared with previous studies conducted in 2013, 2014, and 2025[1] by Fereydoon Rahmani. It employs both top-down and bottom-up statistical measurement models to provide a comprehensive evaluation. These two approaches are commonly used in subjective quality-of-life research. The top-down model assesses overall subjective quality of life, whereas the bottom-up model is grounded in socio-economic determinants such as employment, income, housing, education, and other key socio-economic factors (Rahmani, 2013, 2014, 2020). This survey analysis integrates these models, using core psychosomatic indicators—including Happiness, Life Satisfaction, and General Satisfaction with Material and Financial Elements—to measure the well-being of the Kurdish community in the GTA.

Factor Analysis for the Reliability of KDS Data

A five-item Likert scale (ranging from very unhappy to very happy and from very unsatisfied to very satisfied) is employed to assess global psychosomatic indicators (well-being) as the dependent variable. The independent variables include housing, employment, and access to facilities, representing the social domains of life among Kurds in the GTA. Data analysis was conducted using IBM SPSS (Statistical Package for Social Sciences) to ensure reliable statistical outcomes (Rahmani, 2017). The reliability analysis yielded a Cronbach's Alpha coefficient of 0.855 for 19 Likert-type items, indicating high (reliable) internal consistency. The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy was 0.744; KMO values over 0.70 are generally acceptable for factor analysis, and Bartlett's test of sphericity was statistically significant, which means the variables are not independent from each other, confirming the suitability of the dataset for factor analysis. The factor analysis identified a single dominant factor with an eigenvalue of 2.8, explaining 69.86% of the total variance.

Factor loading shows that well-being (quality of life) is strongly associated with employment, access to facilities, and housing. Housing, access to facilities, and employment have strong positive loadings of 0.839, 0.849, and 0.852.

[1] 2013, 2014 studies are published as book chapters and indicated in the literature review. The research findings of the 2025 project are forthcoming in a publication.

Methodology for the Canada Housing Survey, Toronto CMA

The primary source of available data is Statistics Canada's secondary data for the Toronto CMA, derived from CHS, which examines how housing shapes Torontonians' subjective quality of life. This survey data provides detailed information on dwelling satisfaction using diverse Likert scales. CHS data provides information about housing needs and experiences from a sample of Canadian households in the Toronto CMA. It also collects information on dwelling satisfaction and its relationship with core housing need, neighbourhood satisfaction, housing tenure, and other housing-related aspects of well-being (Government of Canada, 2026a).

Referring to Statistics Canada's CHS data, this research uses "dwelling satisfaction" as the primary subjective variable and examines how it changes in relation to the following variables.

- Gender,
- Housing tenure,
- Core housing need,
- Acceptable housing,
- Housing condition,
- Household size,
- Shelter cost-income ratio (affordability),
- Income quantile,
- Immigrant status,
- Social and affordable housing,
- Neighbourhood satisfaction,
- Age,
- Visible minorities,

This could provide a global statistical perspective on the impact on Torontonians' housing-related quality of life. The user guide for the CHS public use microdata file (PUMF) 2021 outlines the subjective variables that form the foundation of secondary data analysis in this research. "Dwelling satisfaction" refers to survey participants' subjective opinion of their housing, as measured by the question "How satisfied are you with your dwelling?" CHS uses a 0 to 10 -point numerical scale, where 0 is "very dissatisfied," and 10 is "very satisfied." Both the 5-Item and 3-Item Likert-scale analyses are derived from this CHS data. The user guide argues that this subjective measure, "dwelling satisfaction," is an important indicator because it influences housing decisions. Therefore, this variable has the potential to affect the housing

market and Torontonians' location choices. It also helps measure whether housing needs are met. These decisions are critical to the housing market, which significantly affects people's quality of life and households' satisfaction with housing (Government of Canada, 2021).

Canadian Housing Survey Data for Toronto CMA

Statistics Canada's Canadian Housing Survey has provided statistics on dwelling satisfaction, which can provide a better understanding of the Torontonians' subjective (lived) quality of life in relation to the housing indicator. Since Statistics Canada does not release raw data for specific census metropolitan areas, including Toronto, this study relies on selected characteristics of dwelling satisfaction among household reference persons in private households within the Toronto CMA. The analysis is based on Statistics Canada's 2021 Canadian Housing Survey.

Based on Statistics Canada's data, this study examines how dwelling satisfaction varies across selected characteristics. Factors that could affect dwelling satisfaction, such as tenure type, core housing need, acceptable housing, dwelling condition, household size, shelter cost-to-income ratio, and household income quintiles, will be examined to present the factors in order of importance. Moreover, immigrant status, social and affordable housing, neighborhood satisfaction, age groups, and visible minority factors are subject to the analyses to determine whether they are significantly associated with dwelling satisfaction. This study also examines whether interactions of these factors influence dwelling satisfaction.

CHS data collection for Toronto CMA

Statistics Canada summarizes Toronto CMA data from CHS by providing 95% confidence intervals for the number of participants, depending on the variable type. Further, this study employs the Chi-square Test of independence to examine whether a significant relationship exists between two categorical variables. The data includes the number of respondents in each group for each categorical variable. The number of people is the measure of weight used in a Chi-Square test to determine whether two categorical variables are related. The basic approach is to compare the observed frequencies, which are the number of participants in the cross-tabulation, with the expected frequencies. In this test, the hypotheses are:

- H0: The variables are independent of each other (there is no relationship between the two variables).
- H1: The variables are not independent of each other (there is a significant relationship between the two variables).

For all independent test p-values, which measure the probability of the observed association between two categorical variables occurring by chance, assuming they are independent and compared with the level of significance 0.05. Moreover, all p-values are less than 0.01; therefore, this study rejects the null hypothesis, which means there is a relationship between the two variables at the 0.01 level of significance. Since there is a significant relationship between the two categorical variables for all Chi-Square Independent Tests, the number of respondents in the crosstabulation of the two variables distributes differently in all cases.

The Quality of Data

For the Toronto CMA data table, Statistics Canada states that five quality indicators have been applied. Statistics Canada mentions that the estimates on the table are rounded and may not add up to the total. Five indicators assess data quality: A – Excellent, B – Very Good, C – Good, D – Acceptable, E – Use with caution, F – Too unreliable to be published. Categories A-D are defined as reliable by Statistics Canada.

Dwelling Satisfaction in Toronto CMA, 2021

Dwelling satisfaction is a measure of subjective well-being in housing, an indicator of the quality of life for Torontonians. The analysis below is of selected characteristics and dwelling satisfaction for household reference persons in private households in the Toronto CMA, 2021, derived from CHS. Statistics Canada classification ratings are from 1 to 10. These ratings are coded from 1 to 3, where 1 is satisfied (ratings 8-9-10), 2 is neither satisfied nor dissatisfied (ratings 6-7), and 3 is dissatisfied (ratings 0-1-2-3-4 or 5). However, the first classification (5-Item Likert scale) data for Toronto CMA are grouped from 1 to 5, where group 5 consists of (0, 1, 2), group 4 consists of (3, 4), group 3 consists of (5, 6), group 2 consists of (7, 8), and group 1 consists of (9, 10) ratings from CHS. Afterward, the revisions submitted to Statistics Canada and Toronto CMA data are aligned with the overall Statistics Canada data and grouped into three categories using a 3-group Likert scale.

In this paper, the first classification (5-Item Likert scale) group is assessed using a 5-item Likert scale (1-5) based on Statistics Canada data, and the second revision is organized into three categories that align with CHS.

The difference between the Toronto CMA 2021 data and the Overall CHS data lies in how the first classification for these scales is assessed. The first classification assesses the rating of 7 on a satisfaction scale. Since the data are limited to each participant's answers, the standard deviation is unclear. Therefore, the first option in this analysis is a 5-point Likert scale. In the

coding scheme for satisfied, neither satisfied nor dissatisfied, and dissatisfied, the rating of 7 is coded as satisfied for Toronto CMA, whereas in CHS, it is coded as neither satisfied nor dissatisfied. In this scenario, dwelling satisfaction will be higher than the overall CHS publications. The second revision results align with the CHS and are comparable to the overall Canada results. Therefore, this difference is clarified in the second revision, making the analysis for Toronto CMA comparable to that for the CHS.

Measurement of Dwelling Satisfaction

Dwelling satisfaction is used in this study as a subjective measure of housing-related quality of life. In the Canadian Housing Survey, respondents rate their satisfaction with their dwelling on a scale from 0 to 10. For the Toronto CMA statistics, the data were initially grouped into a five-category scale and later revised into a three-category scale to improve comparability with broader CHS reporting.

The first classification uses a five-item Likert-style scale:

Group	Satisfaction category	Original CHS rating
Group 1	Very satisfied	9–10
Group 2	Satisfied	7–8
Group 3	Neither satisfied nor dissatisfied	5–6
Group 4	Dissatisfied	3–4
Group 5	Very dissatisfied	0–2

The second revision uses a three-category scale:

Group	Satisfaction category	Original CHS rating
Group 1	Satisfied	8–10
Group 2	Neither satisfied nor dissatisfied	5–7
Group 3	Dissatisfied	1–4

The second revision is more consistent with the broader CHS classification and allows the Toronto CMA findings to be compared more reliably with Canada-level results. One important difference between the two coding schemes concerns the rating of 7. In the first Toronto CMA classification, a rating of 7 is grouped as “satisfied,” whereas in the revised CHS-aligned classification, it is grouped as “neither satisfied nor dissatisfied.” As a result, the first

classification may produce somewhat higher satisfaction estimates than the revised three-category classification.

CHAPTER FOUR: DATA ANALYSIS

Findings from KDS analysis

Building on the 2025 Kurdish Diaspora Survey, conducted under the supervision of Fereydoon Rahmani in collaboration with Kurdish community organizations in the Greater Toronto Area, as well as his earlier studies conducted in other countries in 1999, 2011, and 2013, the analysis uses 2025 data. It compares the findings with previous publications to assess the subjective quality of life and well-being of the Kurdish population in the GTA. Using a five-point Likert scale, the psychosomatic indicators of global happiness, general life satisfaction, and satisfaction with material living conditions are measured and combined into a composite variable for quality-of-life assessment.

The same statistical approach is also used to measure important domains of life, such as satisfaction with neighbourhood, housing, employment, and family finances. Findings show that three-quarters (76 percent) of the participants are 30 to 60 years old, and 79 percent were employed or self-employed. 50 percent of the respondents have a university degree or a bachelor's degree or higher. 42.8 percent of participants are from the North (Turkey), 26.6 percent from the East (Iran), 21.6 percent from the South (Kurdistan region of Iraq), and 8 percent from the West (Syria).

Notably, 1 percent identified as Canadian Kurds, who are believed to be second- or third-generation immigrants. Although only 2.7 percent were born in Canada, 40 percent have lived in Canada for more than 10 years, 35 percent for 5 to 10 years, and 22.5 percent for less than 5 years. Based on participants' responses in 2025, 61.3 percent of Kurds are Canadian citizens, 19.4 percent are permanent residents of Canada, 5 percent have valid work permits, 1.4 percent are here on student visas, and 8.1 percent are protected persons or convention refugees.

Findings show that 45 percent of the Kurdish community is concerned about its "housing affordability," which is like the overall Canadian ratio. More than half of the participants (51.4 percent) are homeowners, which is a significant indicator, as MacIsaac argues that homeownership is a crucial indicator of Canadians' quality of life (MacIsaac, 2024).

These findings offer valuable insights for policymakers: improving employment conditions, service accessibility, and housing policies can significantly enhance well-being. These factors are closely tied to good governance, a key determinant of overall quality of life.

Findings show that Kurds in Canada report high quality of life (45%), average quality of life (43.7%), and low quality of life (11.3%) based on psychosomatic indicators.

The highest well-being levels were observed among self-employed and employed individuals (over 50%), whereas unemployed participants and students reported average or lower well-being.

There is a significant relationship between the length of residence in Canada and an increase in quality of life over time. Specifically, Canadian Kurdish individuals who had lived in Canada for more than 10 years reported high well-being (63.6%). Additionally, homeowners reported higher well-being (59%) than renters (31.8%).

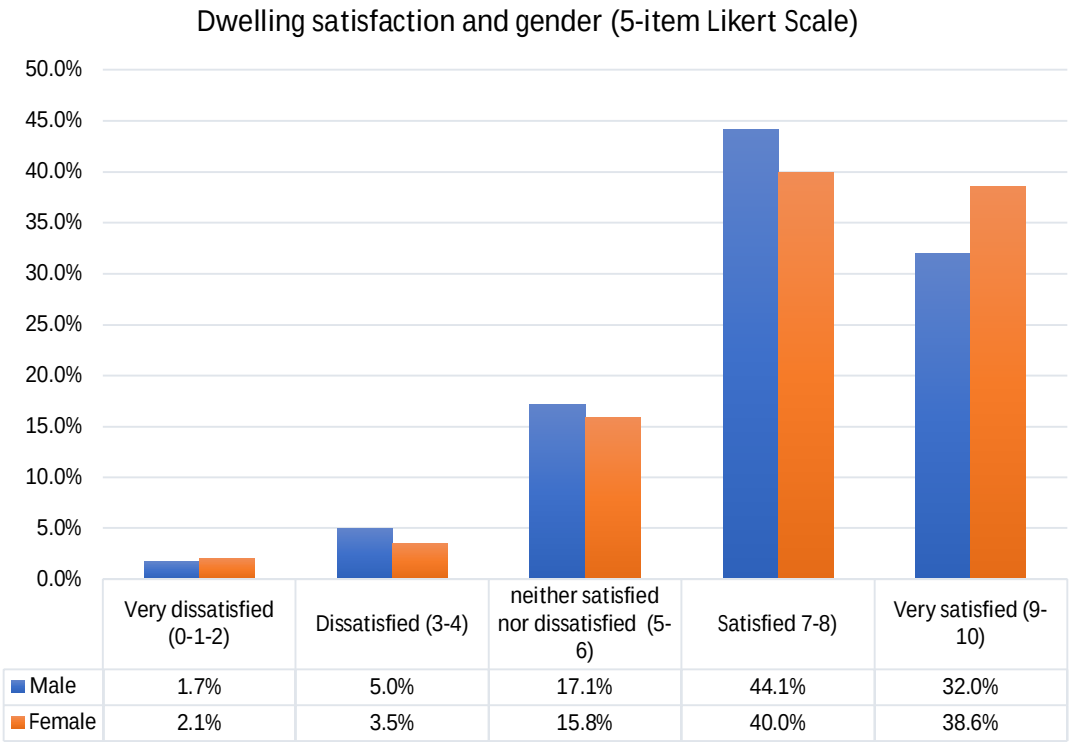
These findings align with prior studies conducted in 1999-2011 (published in 2014) and 2013 under the supervision of Fereydoon Rahmani, which documented variations in quality of life among the Kurdish population by country of origin. The results also highlight a notable improvement in the quality of life of Kurds living in Canada by 2025. Findings underscore the crucial role of socio-economic integration, access to essential services, and housing stability in enhancing well-being.

Dwelling Satisfaction and Gender

Dwelling satisfaction differs by gender. Females and males have reported different levels of dwelling satisfaction, with males reporting 3-4, 5-6, and 7-8 more than females (17.1–15.8 percent and 44.1–40 percent, respectively). The ratio of females who remarked 0-1-2 is more than that of males (2.1 – 1.7 percent). Overall, women participants reported slightly higher satisfaction in Group 1 – very satisfied (ratings 9, 10) - at 38.6 percent, compared with the male population at 32 percent.

Demographic information for the gender of the reference person under the survey's question "What is this person's gender?" is coded as Male and Female. This definition limits a comprehensive analysis of the non-binary population. Since sexual orientation is one of the prohibited grounds of discrimination, Statistics Canada has added a new questionnaire to the 2026 census of population in accordance with the Canadian Charter of Rights and Freedoms and the Canadian Human Rights Act (Government of Canada, 2025).

Below is the graphic of dwelling satisfaction by gender for the Toronto CMA, based on data from the 2021 Housing Survey.



	Very dissatisfied (0-1-2)	Dissatisfied (3-4)	neither satisfied nor dissatisfied (5-6)	Satisfied 7-8)	Very satisfied (9-10)
Male	1.7%	5.0%	17.1%	44.1%	32.0%
Female	2.1%	3.5%	15.8%	40.0%	38.6%

Figure 2: Dwelling satisfaction and gender (5-item Likert scale), Toronto CMA, 2021

The second revision is more just and comparable to CHS, in which women (62.3 percent) are more satisfied with their dwellings than men (58 percent). Overall satisfaction is 60 percent in the Toronto CMA, compared with 66.4 percent in CHS 2021 and 63.1 percent in CHS 2022. This analysis shows that Torontonians are less satisfied with their dwellings than the rest of Canadians.

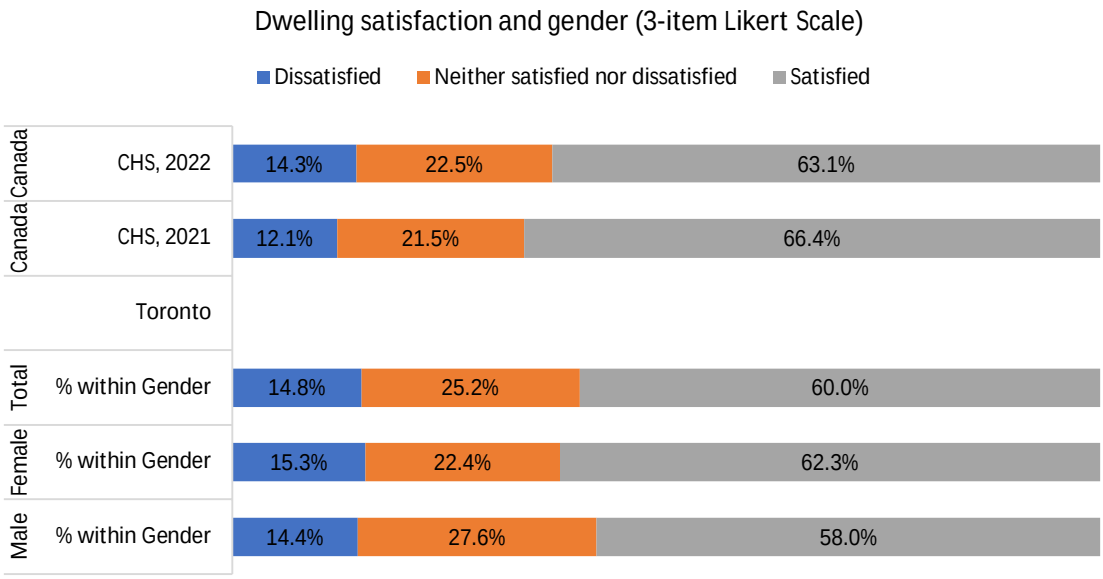
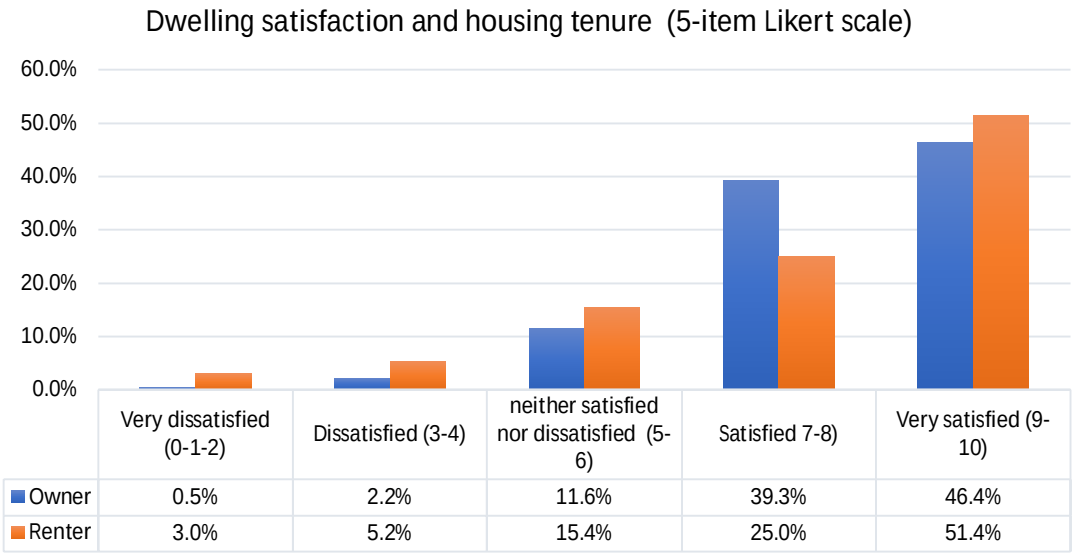


Figure 3: Dwelling satisfaction and gender (3-item Likert scale), Toronto CMA, 2021

Dwelling Satisfaction and Housing Tenure

Housing tenure is strongly associated with dwelling satisfaction. Homeowners are much more satisfied with their dwellings, whereas renters are much more dissatisfied. Even though the data below (51.4 percent of the group of 9-10 satisfaction level for renters) in dwelling satisfaction and tenure crosstabulation, the dwelling tenure and within-dwelling crosstabulation distributions show this ranking for owners (57.3 percent) and renters (42.7 percent). Within the very dissatisfied group, renters report dramatic dissatisfaction (80 percent), while owners report lower dissatisfaction (20 percent) with their dwelling.

Similarly, Houle and Schellenberg (2010) have found that housing tenure is positively correlated with life satisfaction in Canada, where homeowners are more satisfied than renters and have their expectations met (Houle & Schellenberg, 2010).



	Very dissatisfied (0-1-2)	Dissatisfied (3-4)	neither satisfied nor dissatisfied (5-6)	Satisfied 7-8)	Very satisfied (9-10)
Owner	0.5%	2.2%	11.6%	39.3%	46.4%
Renter	3.0%	5.2%	15.4%	25.0%	51.4%

Figure 4: Dwelling satisfaction and housing tenure (5-item Likert scale)

The second revision (3-Item Likert scale) is more precise in analyzing the level of dissatisfaction among renters: 25.7 percent are dissatisfied with their dwelling, whereas this ratio is 9.8 percent among owners only. In other words, renters' dissatisfaction rate is 2.62 times higher than that of homeowners. On the other hand, satisfaction levels among homeowners are 1.5 times higher than those of renters in the Toronto CMA. The homeowners' satisfaction rate is 68.1, while the renters' satisfaction rate is only 45.6. Housing as an indicator of quality of life is a more effective instrument for homeowners than for renters in the Toronto CMA. As one of the fundamental elements of Torontonians' quality of life, homeownership is associated with higher dwelling satisfaction.

Renters lack stability, face social pressure and discrimination, lack a sense of security, and have less freedom in using housing, such as limitations on improvements or functionalizing the rental unit. The relationship between landlords and tenants excludes renters; buildings that are exempt from the rent control system trigger anxiety about rent increases for tenants, and the inability to save income since paying rent every month.

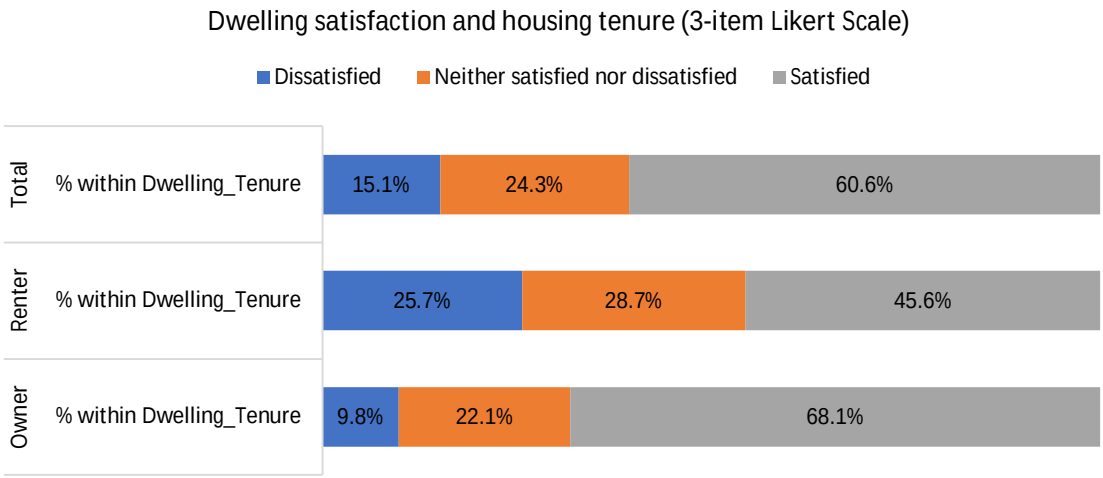
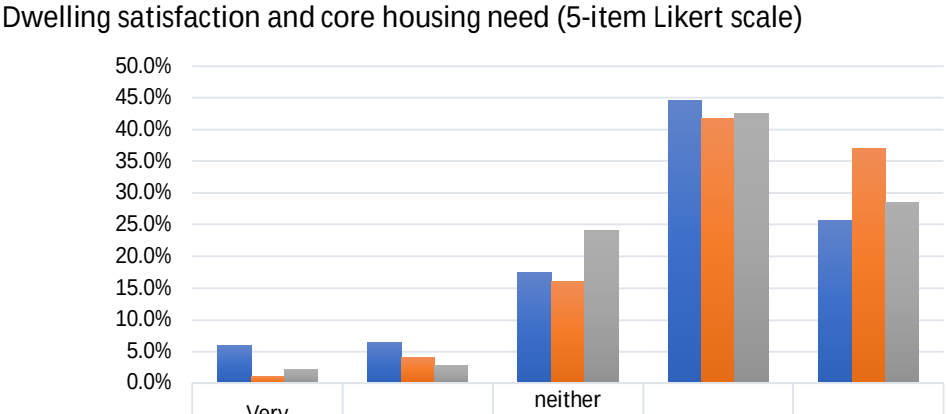


Figure 5: Dwelling satisfaction and housing tenure (3-item Likert scale)

Dwelling Satisfaction and Core Housing Need

Households in core housing need report lower dwelling satisfaction. People who are not in core housing need (37 percent) are more satisfied with their dwellings than those who are (25.6 percent). According to recent data from Statistics Canada (2025), 19.6 percent of Torontonians are in core housing need, compared to 12.1 percent in Ontario and 10.1 percent in Canada overall (Statistics Canada, 2025). In other words, the rate of people in core housing need living in Toronto is roughly twice that of all Canadians.



	Very dissatisfied (0-1-2)	Dissatisfied (3-4)	neither satisfied nor dissatisfied (5-6)	Satisfied 7-8)	Very satisfied (9-10)
In Core Housing Need	5.9%	6.5%	17.5%	44.5%	25.6%
Not in Core Housing Need	1.2%	4.0%	16.0%	41.8%	37.0%
Not observed for Core Housing	2.2%	2.8%	24.1%	42.5%	28.5%

Figure 6: Dwelling satisfaction and core housing need (5-item Likert scale)

The second revision of the data analysis shows that households not observed for core housing need (71.6 percent) and those not in core housing need (61.2 percent) are more satisfied with their dwellings, whereas households in core housing need (22.4 percent) report greater dissatisfaction with their dwellings.

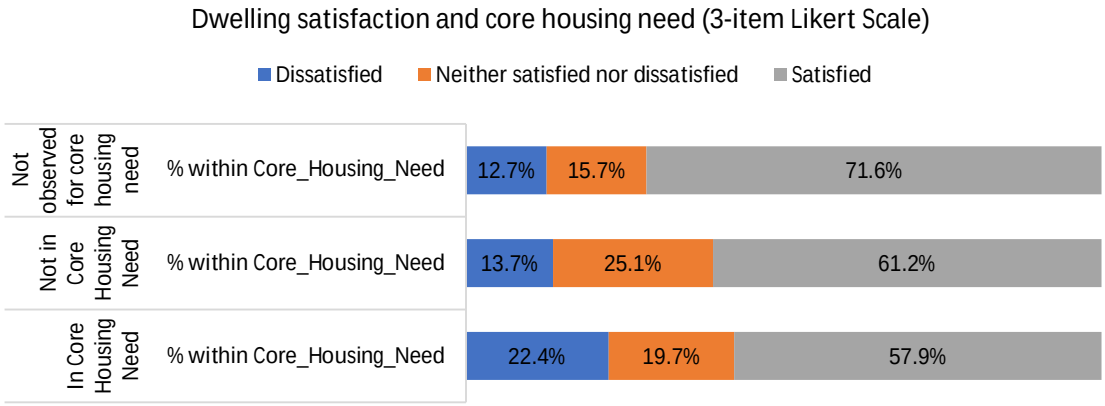
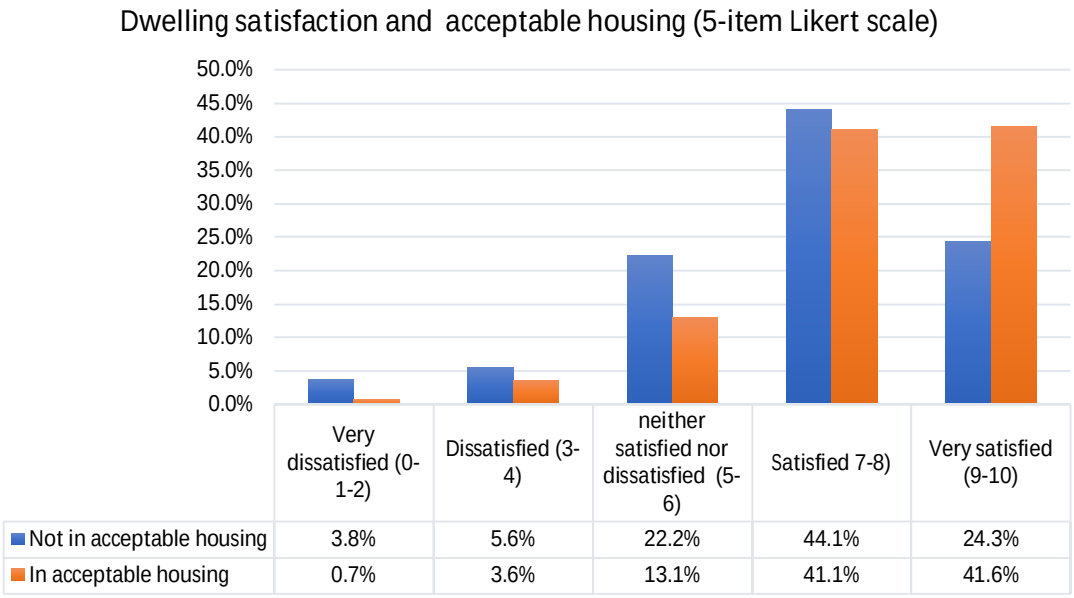


Figure 7: Dwelling satisfaction and core housing need (3-item Likert scale)

Dwelling Satisfaction and Acceptable Housing

Acceptable housing is positively associated with dwelling satisfaction. People who do not live in “acceptable housing” are less satisfied with their dwellings than those living in “acceptable housing”. In this regard, Statistics Canada (2025) reports that 55 percent of Torontonians are in acceptable housing, compared to 67.2 percent in Ontario and 70.8 percent in Canada overall (Statistics Canada, 2025).



	Very dissatisfied (0-1-2)	Dissatisfied (3-4)	neither satisfied nor dissatisfied (5-6)	Satisfied 7-8)	Very satisfied (9-10)
Not in acceptable housing	3.8%	5.6%	22.2%	44.1%	24.3%
In acceptable housing	0.7%	3.6%	13.1%	41.1%	41.6%

Figure 8: Dwelling satisfaction and acceptable housing (5-item Likert scale)

The second revision shows that households living in acceptable housing report higher satisfaction (65.7 percent) than those living in non-acceptable housing (52.3 percent). Additionally, 66.9 percent of satisfied households reside in acceptable housing, while 33.1 percent live in non-acceptable housing, for a total of 100 percent. This distribution suggests that households in acceptable housing are twice as likely to be satisfied with their housing compared to those in non-acceptable housing.

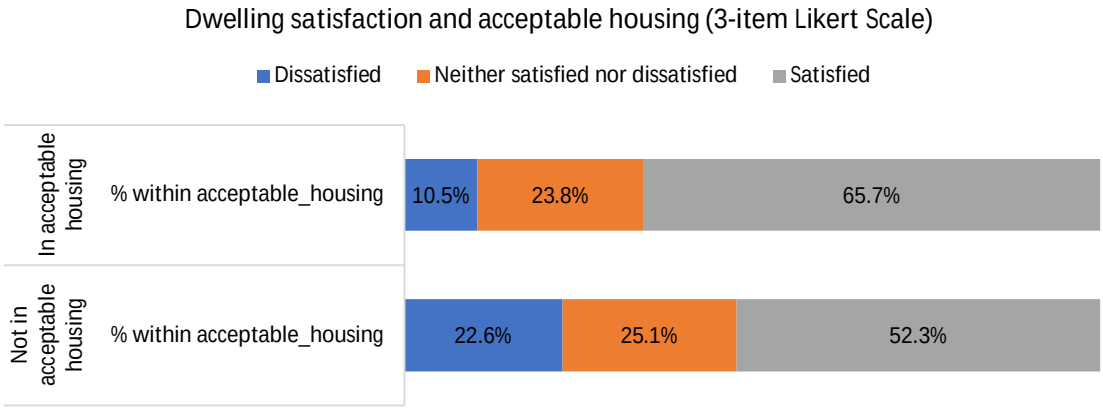
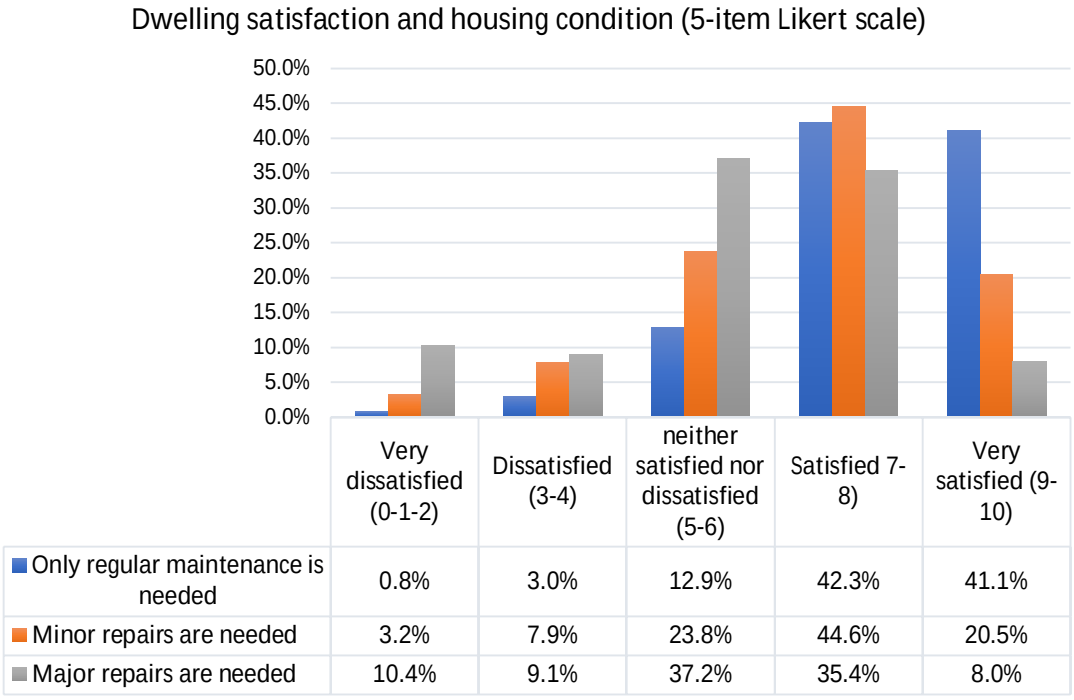


Figure 9: Dwelling satisfaction and acceptable housing (3-item Likert scale)

Dwelling Satisfaction and Housing Condition

Poor housing conditions are associated with lower dwelling satisfaction. CHS statistics for Toronto CMA, 2021, provide data on dwelling conditions based on whether only regular maintenance, minor repairs, or major repairs are required. Statistical analysis indicates that dwelling satisfaction and housing's physical condition are not independent. The outcome shows that major repairs to a dwelling are associated with decreased satisfaction with the housing.



	Very dissatisfied (0-1-2)	Dissatisfied (3-4)	neither satisfied nor dissatisfied (5-6)	Satisfied 7-8)	Very satisfied (9-10)
Only regular maintenance is needed	0.8%	3.0%	12.9%	42.3%	41.1%
Minor repairs are needed	3.2%	7.9%	23.8%	44.6%	20.5%
Major repairs are needed	10.4%	9.1%	37.2%	35.4%	8.0%

Figure 10: Dwelling satisfaction and housing condition (5-item Likert scale)

The second revision data also shows that households living in dwellings requiring major repairs have dramatically low satisfaction (18.1 percent) with their housing, where the dissatisfaction rate (61.2 percent) is alarming for these types of dwellings. Considering Torontonians living in rental units, the quality of life for tenants significantly decreases. Households living in dwellings that require regular maintenance demonstrate high housing satisfaction, which is crucial for their quality of life.

Canada's rental stock is aging and requires rehabilitation. Bunting et al. (2004, as cited in Hulchanski, 2021) argue that households living in rental units are affected by unrepaired housing conditions, especially disadvantaged social groups such as lower-income households, racialized minorities, the Indigenous population, single parents (particularly women), elderly

people, and individuals with disabilities (Hulchanski, 2021). Since rental units in Toronto are in older buildings that need regular maintenance and both major and minor repairs, renters live in poor conditions. Both tenants and officials are aware of this issue, which is prevalent in major cities and the GTA. [2]

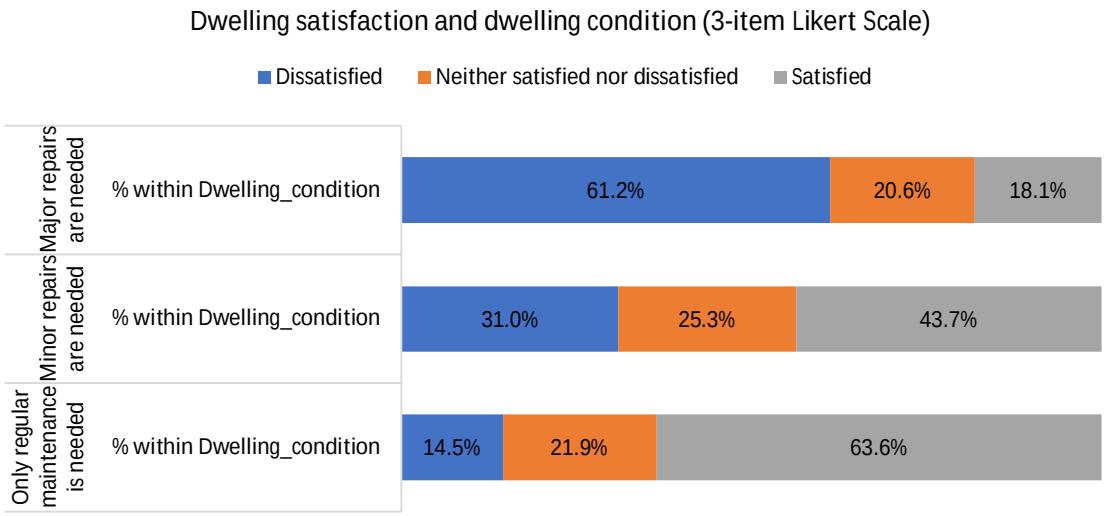
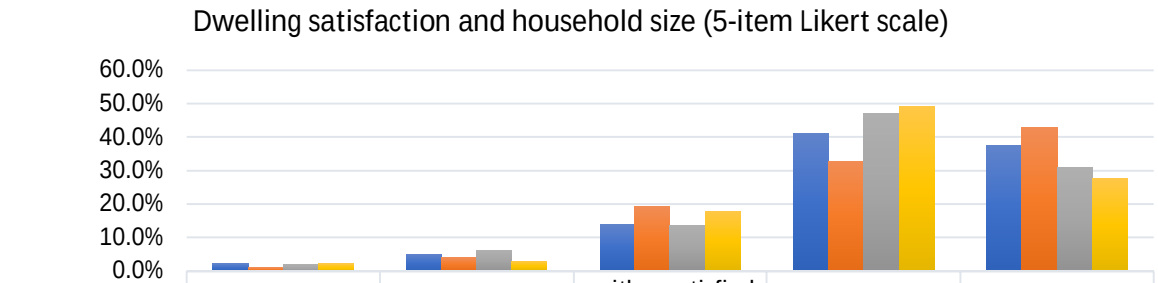


Figure 2 Dwelling satisfaction and housing condition (3-item Likert scale)

Dwelling Satisfaction and Household Size

Dwelling satisfaction varies by household size. The proportion of households dissatisfied with their housing increases when four or more people live in the dwelling. Two-person households are the most satisfied social group compared to households with more people. Individuals who live alone also show higher satisfaction levels. As the number of household members increases beyond three or four, housing satisfaction decreases.

[2] To protect renters living in dwellings that need repairs from landlords, Toronto Mayor Olivia Chow announced that the city will intervene by monitoring rental buildings and introducing a motion for enforcement (Ferreira, 2026)



	Very dissatisfied (0-1-2)	Dissatisfied (3-4)	neither satisfied nor dissatisfied (5-6)	Satisfied 7-8)	Very satisfied (9-10)
One person	2.2%	5.2%	13.8%	41.1%	37.7%
Two persons	1.1%	3.9%	19.4%	32.8%	42.9%
Three persons	1.9%	6.2%	13.6%	47.2%	31.0%
Four+ persons	2.3%	2.9%	17.9%	49.2%	27.7%

Figure 3: Dwelling satisfaction and household size (5-item Likert scale)

The second revision of the data analysis also shows that households with four or more people have the lowest dwelling satisfaction (55.1 percent), as can be seen in Figure 3: Dwelling satisfaction and household size (5-item Likert scale). The highest level of satisfaction with the dwelling is reported in households with two people (65.3 percent).

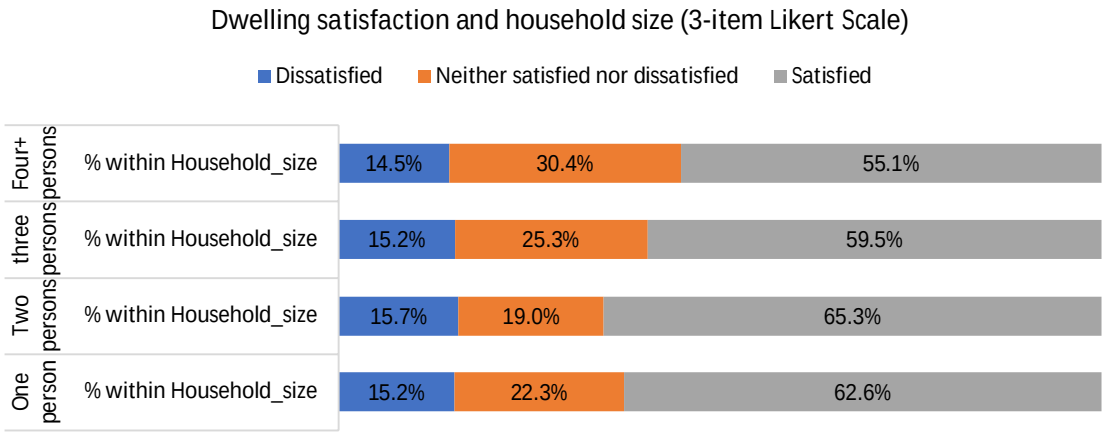
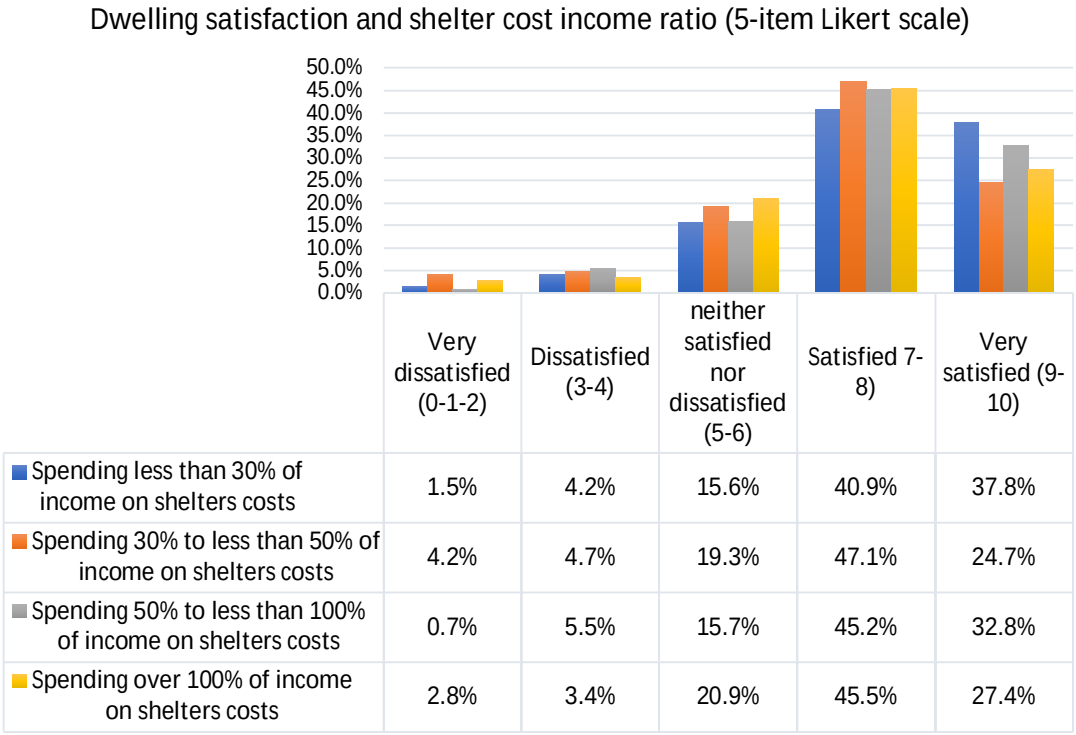


Figure 4: Dwelling satisfaction and household size (3-item Likert scale)

Dwelling Satisfaction and Shelter Cost-to-Income Ratio

Dwelling satisfaction varies over the cost-income ratio. Households that spend “30% to less than 50% of their income on shelter costs” are less satisfied with their dwelling compared to other groups.



	Very dissatisfied (0-1-2)	Dissatisfied (3-4)	neither satisfied nor dissatisfied (5-6)	Satisfied 7-8)	Very satisfied (9-10)
Spending less than 30% of income on shelters costs	1.5%	4.2%	15.6%	40.9%	37.8%
Spending 30% to less than 50% of income on shelters costs	4.2%	4.7%	19.3%	47.1%	24.7%
Spending 50% to less than 100% of income on shelters costs	0.7%	5.5%	15.7%	45.2%	32.8%
Spending over 100% of income on shelters costs	2.8%	3.4%	20.9%	45.5%	27.4%

Figure 14: Dwelling satisfaction and shelter cost income ratio (5-item Likert scale)

The second revision of the data reveals a similar pattern in dwelling satisfaction and the shelter cost ratio. The largest group of dissatisfied households (20.5 percent) spends between 30 percent and 50 percent of their income on shelter-related costs. Satisfied groups are comparable, with proportions ranging from 60 percent to 63.7 percent.

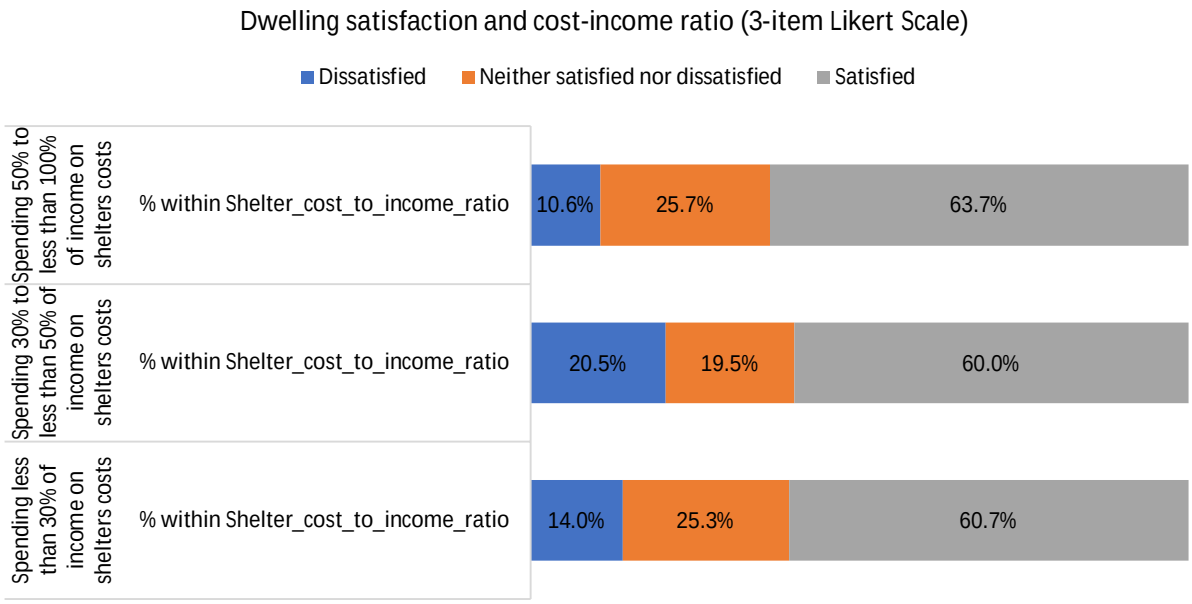
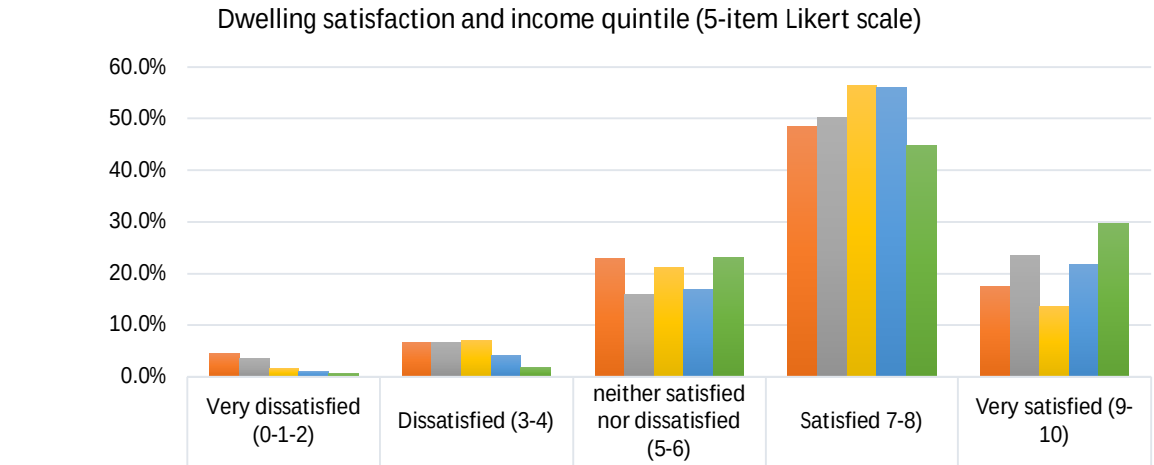


Figure 55: Dwelling satisfaction and cost-income ratio (3-item Likert Scale)

Dwelling Satisfaction and Income Quantile

Dwelling satisfaction varies with the income-quantile cost-income ratio. People with low income (the lowest and second quintiles) do not satisfy their dwelling needs compared to people with higher income.

In addition to satisfaction, income is an important factor contributing to housing unaffordability and homelessness. According to the City of Toronto's 2024 Street Needs Assessment, insufficient income drives people into homelessness, with 41 percent of survey homeless respondents in the same study reporting that their income is not adequate to afford housing. The same report mentions that this rate has doubled since 2021 (City of Toronto, 2025).



	Very dissatisfied (0-1-2)	Dissatisfied (3-4)	neither satisfied nor dissatisfied (5-6)	Satisfied 7-8)	Very satisfied (9-10)
Lowest Quintile	4.6%	6.6%	22.9%	48.6%	17.4%
Second Quintile	3.5%	6.6%	16.0%	50.4%	23.5%
Third Quintile	1.6%	7.1%	21.1%	56.5%	13.6%
Fourth Quintile	1.1%	4.1%	17.0%	56.0%	21.7%
Highest Quintile	0.6%	1.8%	23.0%	44.8%	29.7%

Figure 16: Dwelling satisfaction and income quintile (5-item Likert scale)

The second revision of the data reveals similar outcomes for the relation between income and satisfaction with the dwelling. The results show a relationship between income and satisfaction: the more income households report, the greater their dwelling satisfaction, whereas the less income they report, the lower their dwelling satisfaction.

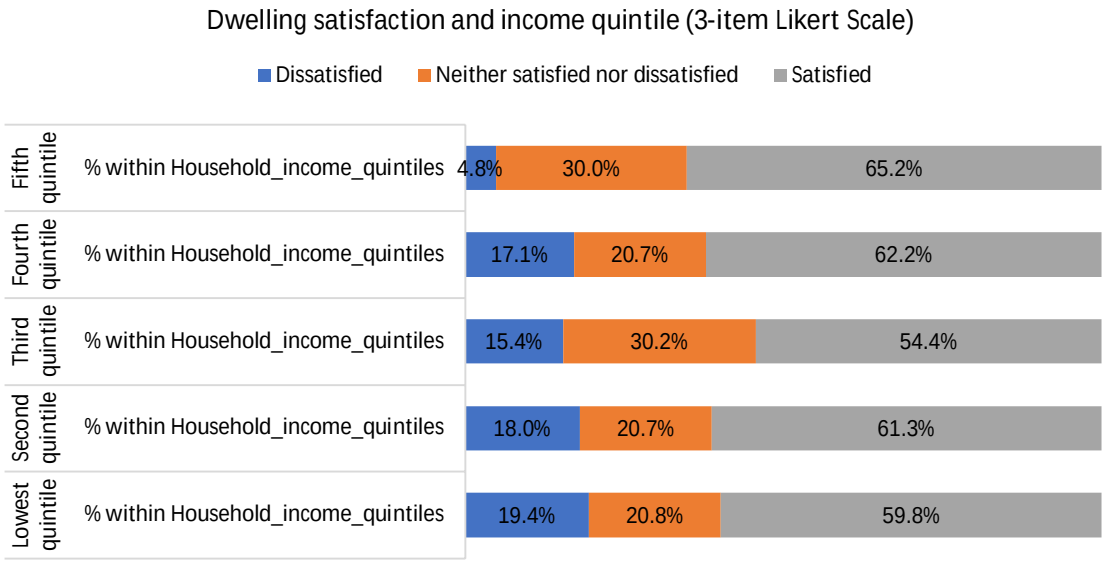
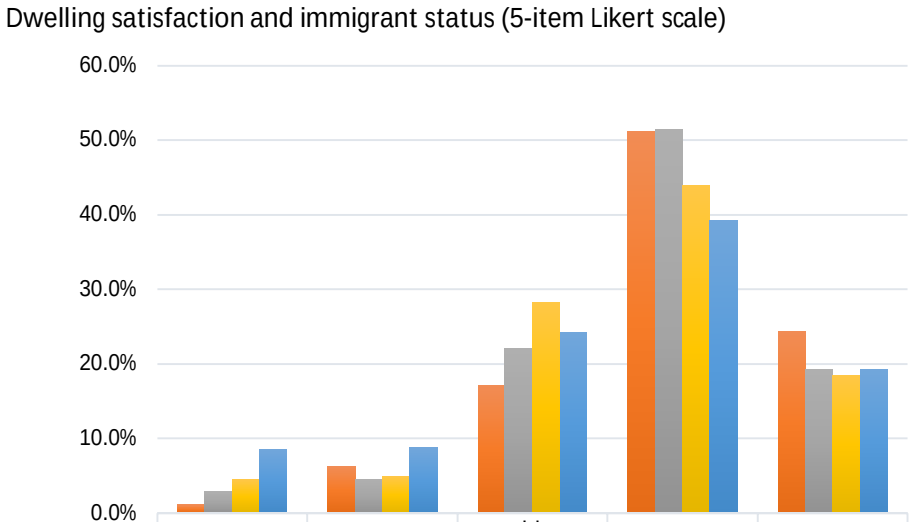


Figure 17: Dwelling satisfaction and income quintile (3-item Likert scale)

Dwelling Satisfaction and Immigrant Status

Dwelling satisfaction differs by immigrant status. Non-permanent residents are less satisfied with their dwellings than immigrants, immigrants of the last decade and non-immigrants.



	Very dissatisfied (0-1-2)	Dissatisfied (3-4)	neither satisfied nor dissatisfied (5-6)	Satisfied 7-8)	Very satisfied (9-10)
Non-immigrant	1.1%	6.2%	17.2%	51.2%	24.3%
Immigrant	2.9%	4.4%	22.0%	51.4%	19.2%
Immigrants, 10 years or less in Canada	4.4%	4.9%	28.3%	43.9%	18.4%
Non-permanent residents	8.5%	8.8%	24.2%	39.3%	19.2%

Figure 18: Dwelling satisfaction and immigrant status (5-item Likert scale)

The second revision of the analysis confirms the initial findings and indicates a more accurate level of dissatisfaction among non-permanent residents of the Toronto CMA. Non-permanent resident households report a notable percentage (48.3 percent) of responses indicating they are "neither satisfied nor dissatisfied" with their dwellings in the survey. Dwelling satisfaction is lowest among non-permanent residents (27.4 percent), while non-immigrants report the highest level (63.5 percent). Overall, the results indicate that the longer households remain in Canada and the more secure their legal status becomes, the more satisfied they tend to be with their dwellings; by contrast, the more precarious their residency status, the less satisfied they tend to be.

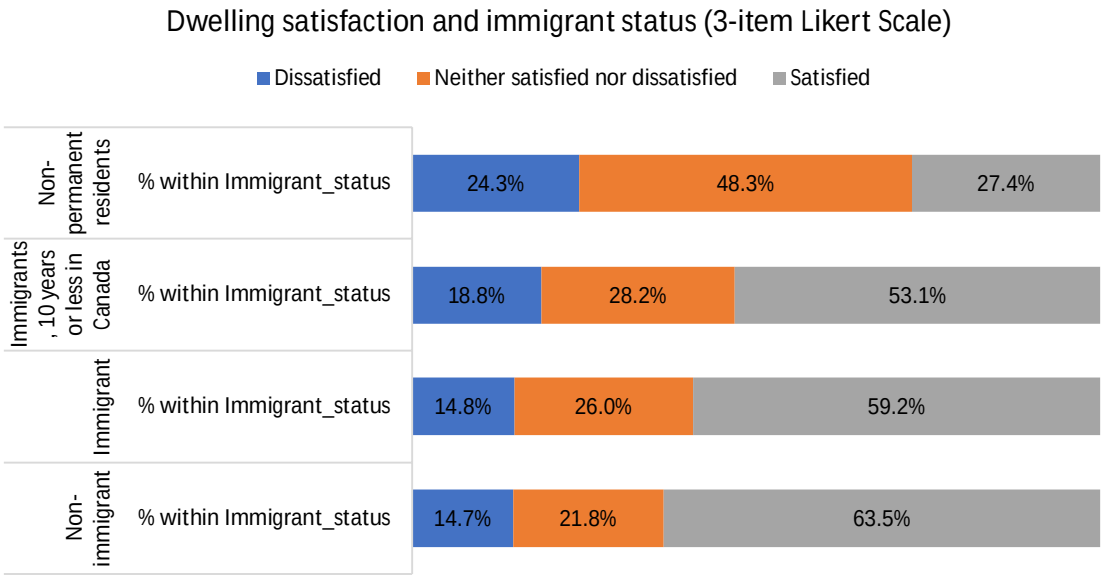
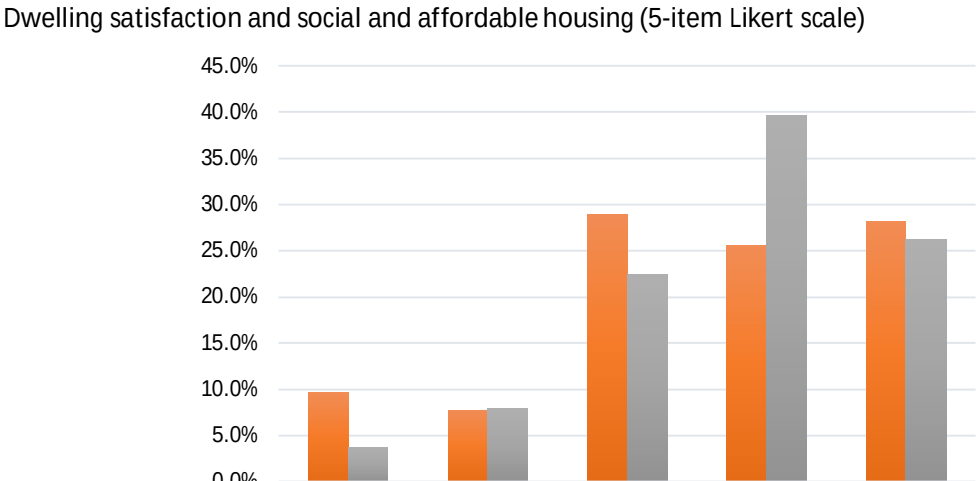


Figure 19: Dwelling satisfaction and immigrant status (5-item Likert scale)

Dwelling Satisfaction and Social and Affordable Housing

Dwelling satisfaction differs between households in and outside social and affordable housing. People living in social and affordable housing are less satisfied with their dwellings than those who do not.



	Very dissatisfied (0-1-2)	Dissatisfied (3-4)	neither satisfied nor dissatisfied (5-6)	Satisfied 7-8)	Very satisfied (9-10)
In social and affordable housing	9.7%	7.8%	28.9%	25.5%	28.1%
Not in social and affordable housing	3.7%	7.9%	22.4%	39.6%	26.3%

Figure 60: Dwelling satisfaction and social and affordable housing (5-item Likert scale)

The second revision of the data provides a more precise analysis of households' satisfaction with their dwellings, including those living in social and affordable housing and those who do not. Households residing in social and affordable housing are more dissatisfied, with 34.9 percent expressing dissatisfaction. Meanwhile, dissatisfaction among households not living in social or affordable housing is 24.2 percent. The satisfaction rates for these two groups are relatively close: those in social and affordable housing show a 43.3 percent satisfaction rate, and those not living in such housing show a 46 percent satisfaction rate.

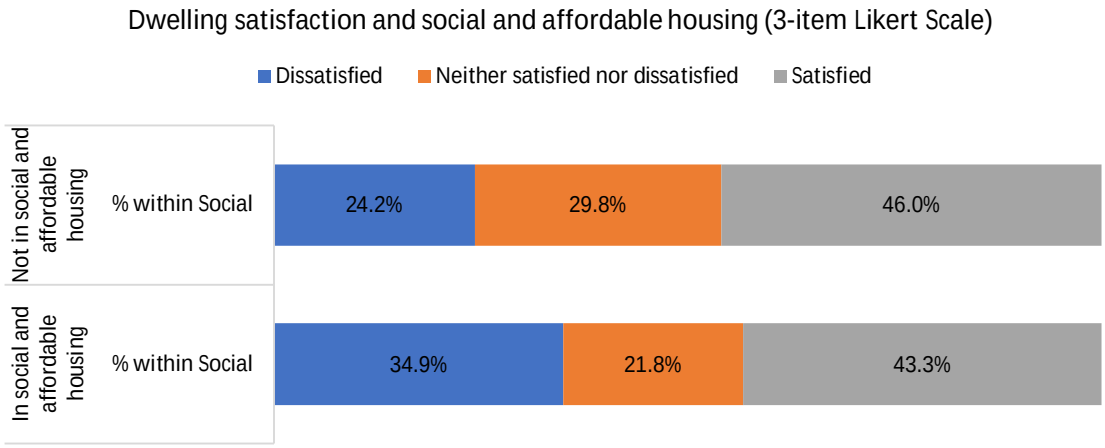
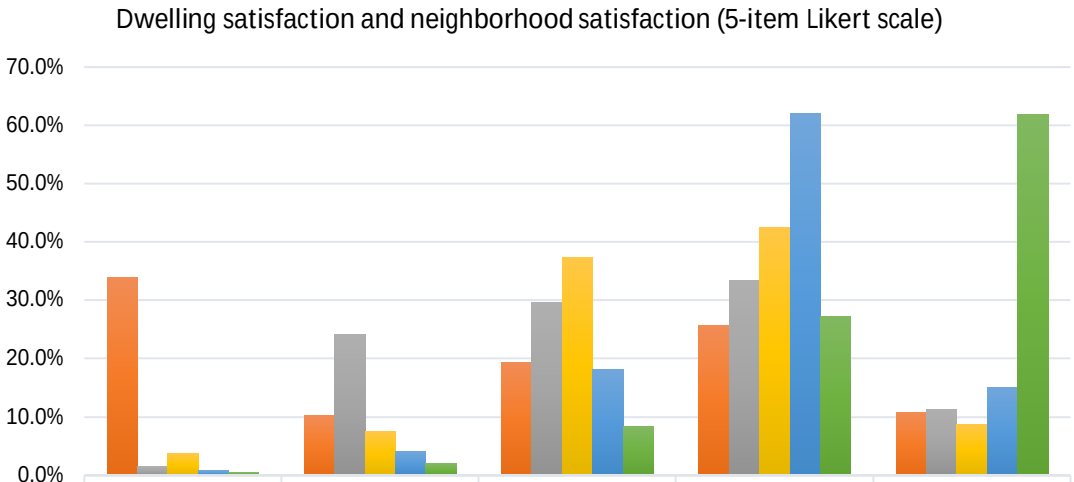


Figure 71: Dwelling satisfaction and social and affordable housing (5-item Likert scale)

Dwelling Satisfaction and the neighbourhood

Dwelling satisfaction and neighbourhood satisfaction are strongly related. People who are not satisfied with their dwelling are also not satisfied with their neighbourhood. The same data indicates a direct relationship between dwelling satisfaction and neighbourhood satisfaction in Toronto. In other words, individuals who are dissatisfied with their neighbourhood are also more likely to report dissatisfaction with their dwelling.



	Very dissatisfied (0-1-2)	Dissatisfied (3-4)	neither satisfied nor dissatisfied (5-6)	Satisfied 7-8)	Very satisfied (9-10)
0-1-2	34.0%	10.2%	19.3%	25.6%	10.9%
3-4	1.5%	24.3%	29.6%	33.4%	11.3%
5-6	3.7%	7.6%	37.4%	42.5%	8.7%
7-8	0.7%	4.0%	18.1%	62.0%	15.1%
9-10	0.5%	2.0%	8.4%	27.3%	61.8%

Figure 22: Dwelling satisfaction and neighbourhood satisfaction (5-item Likert scale)

The second data revision shows a strong relation between satisfaction with the neighbourhood and the dwelling. Higher satisfaction with the neighbourhood is associated with greater satisfaction with the dwelling. In fact, households most satisfied with their neighbourhood (72.3 percent) also report being much more satisfied with their dwelling. Conversely, households that are not satisfied with their neighbourhood (49.3 percent) are also dissatisfied with their dwelling.

Neighbourhoods provide amenities and recreational facilities that people need to be close to their dwellings. These recreational facilities include schools, religious facilities, restaurants, grocery stores, parks, exercise areas, transportation opportunities, health services, and access to public services, all of which affect the quality of the neighbourhood and households' quality of life.

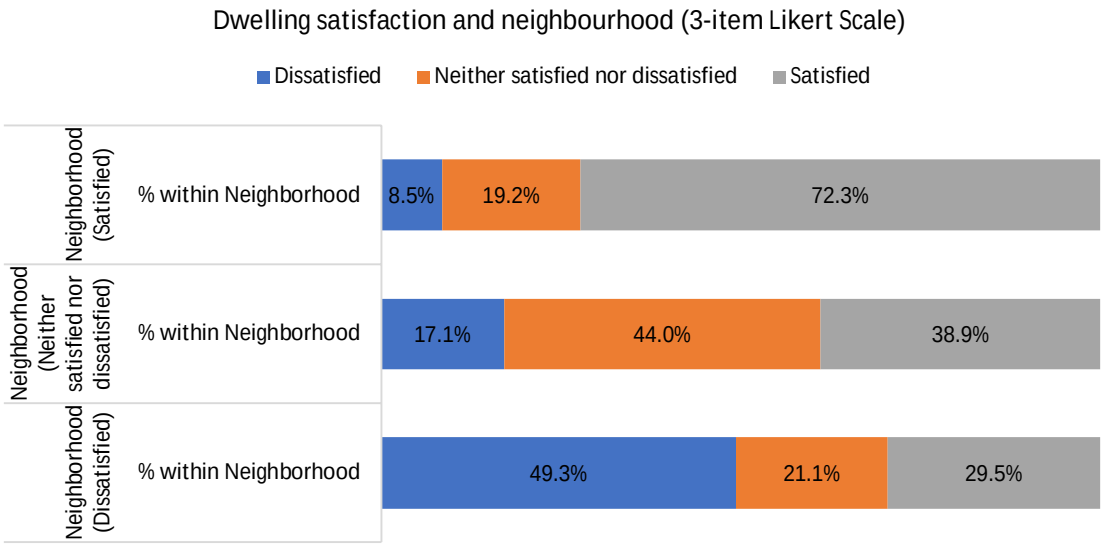
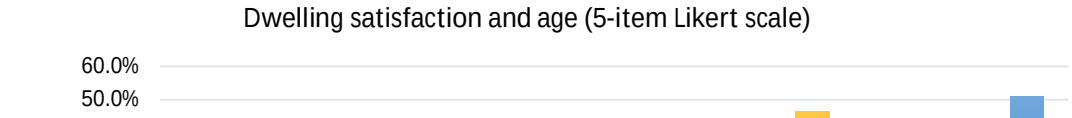


Figure 23: Dwelling satisfaction and neighbourhood (3-item Likert Scale)

Dwelling Satisfaction and age

Dwelling satisfaction varies across age groups. Notably, people aged 30 to 44 have a lower rate of dwelling dissatisfaction than other age groups.



	Very dissatisfied (0-1-2)	Dissatisfied (3-4)	neither satisfied nor dissatisfied (5-6)	Satisfied 7-8)	Very satisfied (9-10)
15 to 29	0.6%	2.8%	18.1%	43.9%	34.6%
30 to 44	2.7%	4.8%	22.2%	44.4%	25.8%
45 to 64	1.5%	1.6%	16.9%	46.4%	33.5%
65 and over	2.1%	2.3%	9.8%	34.9%	50.9%

Figure 24: Dwelling satisfaction and age (5-item Likert scale)

The second revision of the analysis shows a high level of satisfaction among elderly people regarding their dwellings. Conversely, the lowest level of satisfaction is observed among the

31-44 age group. This same age group also exhibits the highest dissatisfaction with their dwelling. Since this age group is part of the working class, it is important to conduct further analysis of their satisfaction with their dwellings.

Elderly people are more likely to have paid off their mortgages and bought their houses earlier at lower prices. Housing is more secure for these groups. On the other hand, for younger generations, it is harder to enter the housing market, resulting in these generations increasing up in multigenerational households. Consequently, house security increases with age and income level, which is positively affected by intergenerational and family-based housing arrangements.

A couple of studies by Galbraith and Laflamme (2025a, 2025b) show that Multigenerational households in Canada exhibit mixed patterns of housing security and housing pressure. Compared with other household types, multigenerational households are less likely to experience housing unaffordability, with 11.1% living in unaffordable housing compared with 20.8% of other households. They are also less likely to be low income (4.3% versus 15.5%) and less likely to be in core housing need (4.6% versus 10.3%). However, this relative economic advantage is accompanied by a much higher level of crowding: 28.3% of multigenerational households are characterized as crowded, compared with only 4.7% of other households. Intergenerational households living in acceptable housing (75.5 percent) are more likely than others. Housing ratio below the affordability threshold is 10.5 percent, housing below the suitability threshold is 10.3 percent, and housing below the adequacy threshold is 6.6 percent. This rate is higher than the others (6.1 percent in general), indicating that multigenerational households are more crowded (Galbraith & Laflamme, 2025a, 2025b).

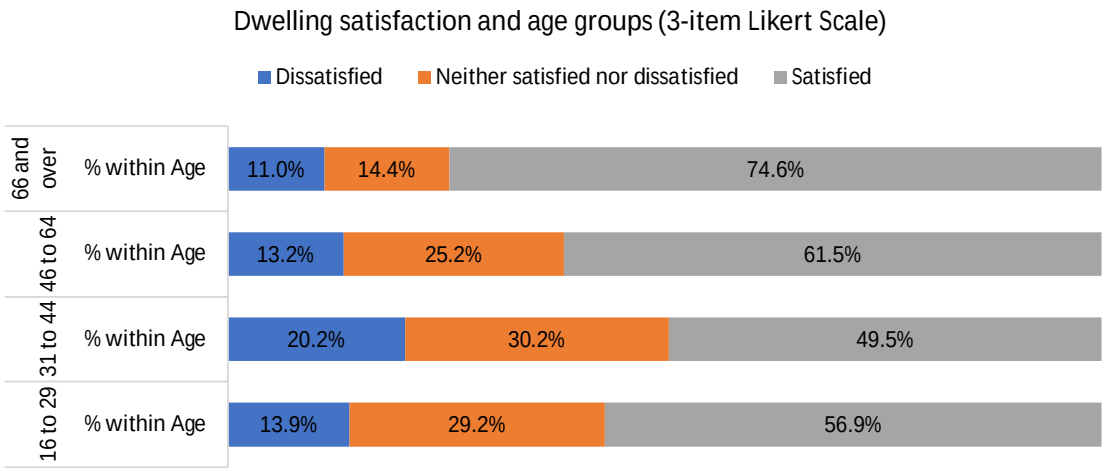
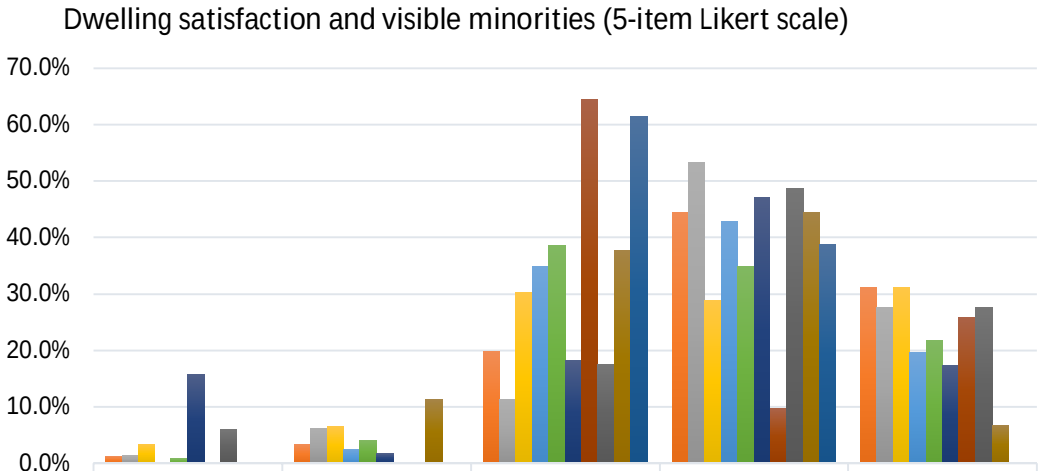


Figure 25: Dwelling satisfaction and age groups (3-item Likert Scale)

Dwelling Satisfaction and Visible Minorities

Dwelling satisfaction varies across minority groups. Arab people are the least satisfied with their dwellings among the visible minority groups. Continuously, South Asians, Chinese, and Black people do not look happy with their dwellings. Additionally, dwelling satisfaction and minority n.i.e. (not included elsewhere) are not independent. Further, people who have multiple visible minorities are less satisfied with their dwelling, compared to people who do not have a visible minority.



	Very dissatisfied (0-1-2)	Dissatisfied (3-4)	neither satisfied nor dissatisfied (5-6)	Satisfied 7-8)	Very satisfied (9-10)
South Asian	1.3%	3.3%	19.7%	44.5%	31.2%
Chinese	1.4%	6.3%	11.4%	53.3%	27.7%
Black	3.4%	6.5%	30.1%	28.8%	31.1%
Filipino	0.0%	2.6%	34.9%	42.9%	19.7%
Latin American	0.9%	4.1%	38.6%	34.8%	21.7%
Arab	15.8%	1.8%	18.2%	47.0%	17.3%
Southeast Asian	0.0%	0.0%	64.4%	9.6%	25.9%
West Asian	6.0%	0.0%	17.6%	48.7%	27.7%
Korean	0.0%	11.3%	37.6%	44.4%	6.8%
Japanese	0.0%	0.0%	61.3%	38.7%	0.0%

Figure 26: Dwelling satisfaction and visible minorities (5-item Likert scale)

The second revision of the data shows similar outcomes for certain groups. Arabs, Black, Chinese, and South Asians demonstrate less satisfaction with their dwelling. However, the data for Korean, Japanese, Southeast Asian, and West Asian participants are coded as F, which is classified as unreliable. Therefore, it is excluded from the second revision analysis.

Some aspects of social life are changing as immigrants from Arabic and Asian origins settle in Canada. Culturally, they may not enjoy the same lifestyle they had back home. Immigrants' quality of life in Canada is shaped not only by economic outcomes but also by social and cultural adaptation.

Houle and Schellenberg (2010) argue that immigrants who had difficulty changing their values or behaviours to adapt to life in Canada were less likely to be satisfied with their lives there. This study also shows that problems accessing housing, health care, education or training,

perceived discrimination, and lower income are associated with lower satisfaction among newcomers (Houle & Schellenberg, 2010). Findings support the argument that immigrants, including those from Arabic and Asian backgrounds, may experience a decline or transformation in their lifestyles after migration, especially when settlement requires greater effort, cultural adjustment, and adaptation to new social conditions.

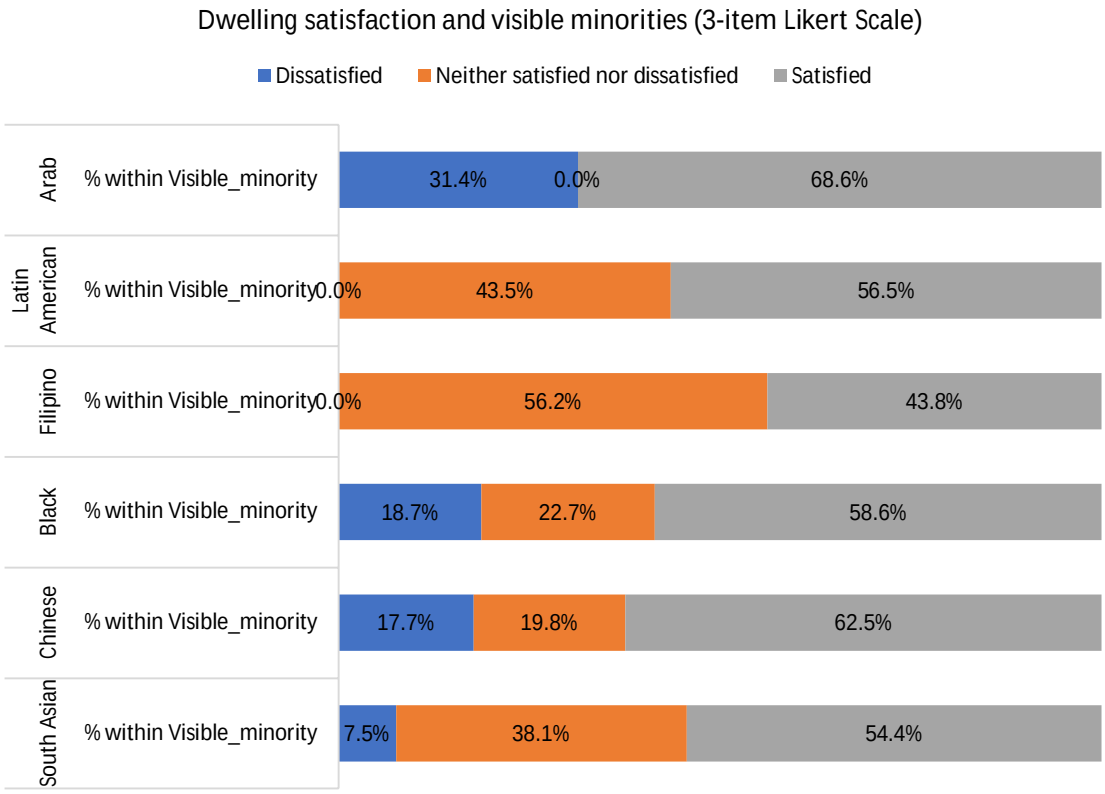


Figure 27: Dwelling satisfaction and visible minorities (3-item Likert Scale)

CHAPTER FIVE: ASSESSMENT OF FINDINGS

The analysis demonstrates that dwelling satisfaction in the Toronto CMA varies significantly across housing, socio-economic, and demographic characteristics. The Chi-square results show that dwelling satisfaction is statistically associated with all examined variables, including gender, housing tenure, core housing need, acceptable housing, dwelling condition, household size, shelter cost-to-income ratio, household income, immigrant status, social and affordable housing, neighbourhood satisfaction, age, and visible minority status.

Among these factors, housing tenure, dwelling condition, core housing need, acceptable housing, income, immigrant status, and neighbourhood satisfaction appear to be especially important. Homeowners report substantially higher levels of dwelling satisfaction than renters. Households in core housing need, households living in unacceptable housing, and households whose dwellings require major repairs report lower levels of satisfaction. Lower-income households are less satisfied than higher-income households, demonstrating the importance of socio-economic inequality in shaping housing-related quality of life.

The analysis also shows that non-permanent residents are the least satisfied immigrant-status group, suggesting that legal and residential precarity influence housing satisfaction. Households living in social and affordable housing also report relatively high levels of dissatisfaction, though this finding should be interpreted considering the broader vulnerabilities of the populations served by these programs.

Neighbourhood satisfaction is one of the strongest contextual factors associated with dwelling satisfaction. This indicates that the quality of housing cannot be separated from the quality of the surrounding neighbourhood. Housing policy must therefore consider not only affordability and physical adequacy, but also neighbourhood conditions, accessibility, safety, public services, and social infrastructure.

Age and visible minority status further reveal important inequalities. Working-age adults, particularly those aged 31 to 44, appear to face notable housing dissatisfaction. Several racialized groups, including Arab, Black, Chinese, and South Asian households, also report lower dwelling satisfaction, suggesting the need for an equity-based housing policy framework.

Overall, the findings show that dwelling satisfaction is a meaningful subjective indicator of quality of life in the Toronto CMA. Housing satisfaction is shaped by both material conditions and social inequalities. Therefore, policy responses should address affordability, tenure insecurity, dwelling repairs, rental housing quality, neighbourhood infrastructure, and the

unequal housing experiences of renters, low-income households, immigrants, non-permanent residents, racialized communities, and larger households. A comprehensive housing policy must go beyond providing housing units alone and address the broader social conditions that enable residents to experience their homes as secure, adequate, affordable, and dignified places to live.

Similar outcomes are observed in KDS data analysis. The findings from KDS reveal that migration to Canada generally enhances the quality of life for Kurdish immigrants, with higher well-being reported among those with stable employment, homeownership, and long-term residency. However, challenges such as housing affordability and economic marginalization persist, affecting overall well-being for a significant portion of the community. The analysis underscores the importance of spatial justice and equitable access to resources in shaping the lived experiences of Kurdish-Canadians. From a policy perspective, improving employment opportunities, housing affordability, and community support networks can significantly improve quality-of-life outcomes. Additionally, future research should further explore the intersection of migration, cultural identity, and well-being across different generational groups among immigrants.

The analysis of the CMHC Housing Survey for the Toronto CMA shows that several related factors, including tenure, housing quality, neighbourhood conditions, and demographic vulnerability, shape housing satisfaction. The findings support the argument that housing policy should not focus on affordability alone. It must also address the physical condition of housing, security of tenure, neighbourhood quality, and the unequal experiences of different social groups.

One of the most dramatic findings is the difference in satisfaction with dwellings between renters and homeowners: renters are 2.62 times more dissatisfied than homeowners. This dramatic finding reveals that households that do not own a dwelling in Toronto face greater housing pressure and have fewer opportunities to achieve a stable quality of life and obtain decent housing. This problem is also reflected in the core housing need statistics: in the Toronto CMA, 32.2 percent of renters are classified as in core housing, compared with 22.1 percent nationally. For renters, therefore, the cost of housing is not only a financial concern but also a household's stability, security, and overall quality of life.

The findings also show that dwelling satisfaction is strongly related to the physical condition of dwellings and the surrounding neighbourhood. Among residents living in dwellings that required major repairs, 61.2 percent reported dissatisfaction. This finding shows that

affordability alone cannot guarantee an acceptable housing experience if the dwelling is unsafe, poorly maintained, or physically inadequate. At the same time, 72.3 percent of respondents who were satisfied with their neighbourhood were also satisfied with their dwelling. This relationship suggests that households' experiences of their homes are strongly influenced by the communities in which they live. Housing policy should therefore be coordinated with urban planning and should consider access to public services, transportation, recreation, safety, and other forms of neighbourhood infrastructure.

The findings also reveal differences in dwelling dissatisfaction among visible minority groups, including Arabs (31.4%), Black (18.7 percent), Chinese (17.7 percent), and South Asian (7.5 percent) individuals. These substantial differences in dwelling dissatisfaction suggest that housing-related quality of life is related not only to income and tenure but also to broader social and structural inequalities. Equity-based and culturally responsive policy approaches can help address these particular barriers in such diverse communities in Toronto.

CHAPTER SIX: CONCLUSION

The central finding of this thesis is that dwelling satisfaction in the Toronto CMA is multidimensional and differential. It is statistically associated not only with affordability but also with housing tenure, the physical condition of the dwelling, core housing need, acceptable housing, household income, immigrant status, neighbourhood satisfaction, age, household size, gender, and visible-minority status. These findings demonstrate that housing-related quality of life is produced through the interaction of material housing conditions and broader social inequalities.

Housing tenure shows the most substantial difference, with homeowners reporting a dwelling satisfaction rate of 68.1 percent, compared with 45.6 percent among renters.

The physical condition of the dwelling is another significant determinant of dwelling satisfaction. Households living in dwellings that require major repairs report dissatisfaction (61.2 percent), while the satisfaction ratio is only 18.1 percent. This finding shows that affordability alone cannot meet acceptable housing. A dwelling may be financially accessible while remaining inadequate because of the need for major repairs.

The findings also show that dwelling satisfaction cannot be separated from neighbourhood conditions. This finding reinforces the earlier result that neighbourhood conditions are closely associated with dwelling satisfaction. Housing policy should therefore be coordinated with urban planning and address transportation, public services, safety, recreation, accessibility, and social infrastructure alongside the physical dwelling itself.

Acceptable housing status is strongly associated with subjective dwelling satisfaction. Households living in acceptable housing reported satisfaction (65.7 percent), compared with households living in housing that does not meet acceptable-housing standards (52.3 percent). Together with the findings on core housing need, this result shows that housing adequacy is both a material and subjective dimension of quality of life.

Income and obtaining a legal immigration status in Toronto also demonstrate significant inequalities in housing-related quality of life. The findings show that dwelling satisfaction generally increases with household income. Non-permanent residents reported the lowest level of satisfaction (27.4 percent), while non-immigrants reported 63.5 percent satisfaction.

Household size and age significantly differ in dwelling satisfaction, where crowded households of four or more people report the lowest level of dwelling satisfaction (55.1 percent). On the other hand, two-person households report the highest level (65.3 percent). The findings also show that Torontonians aged 31 to 44 experience greater dissatisfaction with their dwellings than older respondents. These findings suggest that housing policy should consider household size, age group, and the suitability of available housing rather than relying only on household income or tenure.

The analysis also identifies unequal housing experiences among racialized communities. Arab (31.4 percent), Black (18.7 percent), Chinese (17.7 percent), and South Asian (7.5 percent) Torontonians report the highest levels of dwelling dissatisfaction.

The Kurdish Diaspora Survey provides a supportive community-level perspective on quality of life. Although 45 percent of Kurdish Torontonians report a high quality of life, well-being varies across groups. Employment, length of residence, and homeownership are associated with higher levels of well-being. The findings show that respondents who had lived in Canada for more than ten years reported high well-being (63.6 percent), homeowners reported higher well-being (59 percent), and renters reported lower well-being (31.8 percent).

Consequently, this research provides evidence that Toronto's housing policy must move beyond a narrow focus on the construction and supply of housing units. A more comprehensive approach should also address tenure security, housing quality, neighbourhood conditions, and social inequality.

Strong renter protections, more effective maintenance standards, investment in and renewal of ageing housing stock, and targeted support for vulnerable households increase housing-related satisfaction and quality of life. Policymakers must also address the approximately 10-percentage-point difference in core housing need between renters in the Toronto CMA and renters across Canada. A sustainable housing system should not only provide people with a place to live but also enable them to experience their homes as secure, adequate, affordable, and supportive of their overall well-being.

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