

# **Housing Affordability and the Experiences of Racialized Young Adults from Immigrant and Refugee Families**

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## **Abstract**

The housing affordability crisis in Toronto and Canada has gradually made housing out of reach for many residents. With annual labour wages not being able to keep up with the rise of housing costs, many households are dedicating more than 30 percent of their monthly income to housing costs. Many residents in Toronto have been feeling the impact of the housing affordability crisis. However, the severity of the housing affordability crisis becomes evident when examining the housing experiences of first-generation and second-generation racialized young adults at the early stages of their housing careers. First-generation and second-generation racialized young adults are one of the fastest-growing populations in Toronto. Despite having high education attainment, some first- and second-generation Canadians are unable to reach their homeownership or affordable rent housing goals. This Major Paper asks (1) What are the effects of the housing affordability crisis on first-generation and second-generation young adults from low-income immigrant and/or refugee households in Toronto? (2) How can these experiences help inform future housing policy, planning and development processes? I address these questions through data gathered from one-on-one semi-structured interviews with nine first and second-generation young adults from immigrant/refugee families still in the early stages of the housing trajectories.

Findings indicate that housing-insecure young adults are caught up in the reality of living for years in their multigenerational households at the expense of their sense of independence. They stay with their families, sometimes to save up for homeownership or to move into a rental unit arrangement later. While they postpone their housing aspirations (and desired household formation), they also see the family home in a positive light as a strategy to save for more desirable housing futures. In fact, this was a strategy learned from their first-generation parents, who were often able to achieve both reasonable rent and homeownership. I argue that housing policies and urban planning and development processes should consider the needs of first- and second-generation young adults who currently stay longer in the family home with the hopes of eventually reaching their homeownership goals or affordable rent. As such, this Major Paper also explores the implications of planning for multi-generational households as well as housing policies to help young adults transition into their desired housing paths.

## Foreword

Over the course of two years during my time at York University in the Master of Environmental Studies Planning Program I prepared a Plan of Study which was a requirement to be completed in the program. My Plan of Study and the area of concentration is titled *Planning for Affordable Housing*. The financialization of housing was used as a framework to understand how land use and real estate development were used as a financial tool to create profitable housing rather than housing being developed and built for a human right. My Plan of Study included three learning components for the area of concentration which were 1. Urban Planning, 2. Political Economy of Housing and 3. Public Participation in Planning.

The Major Paper focuses on how the housing affordability crisis in Toronto began, the effects it has had on 1.5 and 2<sup>nd</sup> generation young adult Canadians from low-income immigrant and/or refugee households, and how to use strategies such as multigenerational housing as a steppingstone to reach homeownership, through one-on-one semi-structured interviews. Therefore, the Major Paper was able to fulfil the learning components outlined in the Plan of Study by exploring how neoliberal restructuring of economic and social policies began the financialization of housing in Toronto, why urban planning strategies were not able to deliver affordable housing in the past, and the Major Paper used interviews as a form of public participation to highlight the housing experiences of the participants to understand the barriers they face and to help inform future housing policies and planning and urban development processes. The Major Paper includes course work over the two-year period in the Master of Environmental Studies Planning program.

In addition to the paper fulfilling the learning components and objectives in the Plan of Study, the Major Paper fulfils the requirements of the Master of Environmental Studies Planning Degree and to gain the knowledge and skills necessary to meet the program requirements of the Ontario Professional Planners Institute for candidate membership.

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## **1. Introduction**

Adequate and affordable housing is a necessity a community needs to thrive in society. Access to housing without discrimination is a basic and fundamental human right for individuals and communities to have a safe and stable life which is agreed upon internationally (Ontario Human Rights Commission 2022). Many Canadians across Toronto and Canada on average are impacted by the housing affordability crisis. Housing in Toronto is considered affordable when housing costs do not exceed more than 30% of household monthly income or when housing costs match average rent in Toronto (City of Toronto 2021). However, affordable housing has been becoming gradually out of reach for some 1.5 and 2<sup>nd</sup> generation Canadians in the infancy of their career over the past few decades due to the housing price and cost increases (McNutt 2022). Literature suggests the ballooning of housing price and costs in Toronto is due to the economic growth model of financialized housing with government backed mortgage securities (Ucoglu, Keil, and Tomar 2021). It is important to note affordability differs for many households depending on their household income and housing costs; however, some racialized 1.5 and 2<sup>nd</sup> generation Canadians in the infancy of their career are feeling the impacts of the housing affordability crisis in Toronto.

The demographic in Toronto has been changing over the past decades and racialized 1.5 and 2<sup>nd</sup> generation Canadians are one of the fastest growing populations in Toronto (Hou, Schimmele, and Stick 2023). In addition, 1.5 and 2<sup>nd</sup> generation Canadians on average have attained a bachelor's degree or higher (Billy-Ochieng' and Arif 2023). Their educational achievement is reflected in the labour market (Statistics Canada 2023), however, some 1.5 and 2<sup>nd</sup> generation racialized Canadian young adults in the infancy of their career are not able to move into independent housing due to the housing affordability crisis in Toronto. Therefore, the Major Paper investigates these experiences to help inform future housing policies, urban planning and development processes.

### **1.1. The Research Questions and Arguments**

The motivation behind the Major Paper is it is concerning when the one of the fastest growing populations in Toronto are unable to find reasonable and affordable housing in Toronto

despite achieving high education. This reflects the severity of the housing affordability crisis, therefore, to help inform future housing policies and urban planning and development processes the following research question was investigated in two parts: (1) What are the effects of the housing affordability crisis for 1.5 and 2<sup>nd</sup> generation racialized young adults from low-income immigrant and/or refugee households in the infancy of their careers in Toronto? (2) How can these experiences help inform future housing policy, planning and development processes?

This Major Paper argues the research question in two parts: (1) some 1.5 and 2<sup>nd</sup> generation racialized young adult Canadians that come from low-income immigrant and/or refugee families in the infancy of their careers are experiencing difficulties reaching their homeownership goals or affordable rent and as a result are losing their sense of independence. (2) Currently 1.5 and 2<sup>nd</sup> generation young adults are saving up for homeownership or to move into a rental unit and gain a sense of independence by in living multigenerational housing as a steppingstone strategy towards homeownership or affordable rent. This was a strategy learned from their first-generation parents that were able to achieve both reasonable rent and homeownership, however, the housing structures were not meant to accommodate multigenerational households. Therefore, housing policies and urban planning and development processes should allow more multigenerational housing that allow privacy in the home while helping young adults eventually reach their housing goals.

## **1.2. Theoretical Framework: Housing Pathways**

The theoretical framework used to help answer the research question is the Housing Pathways theory by David Clapham. This framework investigates the complex experiences and barriers faced by individuals and/or households in their progress, regress, or lateral moves with housing (Clapham 2002). Factors that influenced a housing move is investigated such as the economic, political, social, and personal circumstances. This includes increased income, loss of employment, a growing family, or break up of a family and more (Clapham 2002). Overall, this framework helps understand motivations behind housing moves while understanding the housing experiences (Clapham 2002). Therefore, the theoretical framework has been used to help answer the Major Paper research question.

### **1.3. The Roadmap of the Major Paper**

The roadmap of the Major Paper is the following: first, a literature review of scholarly articles and news media on housing becoming unaffordable in Toronto, the effects it has on low-income Canadians, and immigrants and refugees and why homeownership goals are passed down to 1.5 and 2<sup>nd</sup> generation racialized Canadians. Second, a brief overview of the methodologies of interviews and secondary summary of descriptive statistics used to help answer the Major Paper research question. Third, a brief overview of the housing market and financial circumstances of 1.5 and 2<sup>nd</sup> generation racialized Canadians. Fourth, an overview of the results from interviews to highlight the experiences and homeownership preferences of the participants. Fifth, a discussing of the experience and preference of homeownership to help inform future housing policies and planning and urban development processes. Lastly, the paper will end with a conclusion.

## **2. Literature Review**

This literature review sets the foundation in understanding the affordability crisis in Toronto and why first-generation Canadians are influencing 1.5 and 2<sup>nd</sup> generation Canadians to live in multigenerational homes to achieve homeownership. The literature review investigates the main debates on the housing affordability crisis and the experiences of residents all across Canada. The main debates include housing becoming and remaining unaffordable due to neoliberal economic and social restructuring in the 1980's which financialized housing to become a commodity rather than a human right (Rolnik 2013; Gabarre 2022; Kalman-Lamb 2017). The financialization of housing allowed housing to be treated as a business and made housing overly reliant on the financial market which puts low-income households at risk of displacement (Logan and Molotch 2007; Garcia-Lamarca and Kaika 2016; August and Walks 2018). In addition, immigrants and refugees face additional economic and social barriers in the housing affordability crisis due to social service cuts and non-profits competing for resettlement service funds which motivates them to strive for homeownership (Bachour 2023b; Murdie 2008; Cheng and Haan 2023). An intersectional analysis provides more layers to understanding such barriers being exacerbated by race and social class discrimination and the availability of rent (Brown, Gill, and Halsall 2024).

## **2.1. How Housing Became and Continues to Be Unaffordable**

Literature suggests the financialization of housing in Canada began due to economic, political and social policy changes. During the 1980's neoliberal economic, political, and social policies were restructured with the guidance of World Bank and International Monetary Fund (IMF) in response to the economic downturn in Canada and G7 countries (Rolnik 2013). The guidelines highlighted the importance of profitable housing for a stable economy which introduced policies such as the deregulation of the Canadian financial market, cuts to social housing and the redirection of government funds to innovative financial tools and homeownership (Rolnik 2013). These policies opened the housing market to the global financial market and allowed the flow of domestic and international capital to increase the speed of transactions and increase housing values (Rolnik 2013). In Canada, the Canada Mortgage and Housing Corporation (CMHC) introduced government backed securitized mortgages and Canada Mortgage Bonds to allow financial institutions to issue larger mortgage loans at a lower interest rate with minimal risk (Gabarre 2022; Kalman-Lamb 2017). This was used to encourage homeownership and more transactions in the market which increased gradually increased the value of homes over the past decades (Gabarre 2022; Kalman-Lamb 2017). Also, homeownership and asset-based welfare replaced social housing for low-income households (Gabarre 2022). In addition, real estate, finance and construction have become major influences for the Canadian economy.

The Canadian Gross Domestic Product (GDP) relies heavily on the residential mortgage market. For example, residential mortgages in Canada equal to 2.2 trillion Canadian dollars or 75% of the Canadian GDP. In comparison, residential mortgages in the early 2000's equaled to roughly under 40% of the Canadian GDP (Mahajan and Weimer 2023). Therefore, the Canadian economy gradually relied on housing to stimulate the economy and became the economic growth model (Ucoglu, Keil, and Tomar 2021). The dependency of housing to stimulate the economy was seen during COVID-19 pandemic. Quantitative easing policies were used by the Bank of Canada to give major commercial banks the financial capacity and risk appetite to issue low-interest mortgages by purchasing \$10 billion dollars' worth of CMB's from the major commercial banks (Gabarre 2022). In addition to low-interest mortgages, there were Canadian government issued stimulus payments, remote work, the demand for larger home

accommodations, and realization of return on investment which created a high demand for suburban housing in June 2020 (Ucoglu, Keil, and Tomar 2021). On the other hand, rent prices during the COVID-19 pandemic dropped due to increased supply on the market when residents moved to suburban neighbourhoods (Ucoglu, Keil, and Tomar 2021). Since the pandemic the housing market has been cooling off due to high-interest rates and the expectation of interest rates remaining high for a longer period (ULI Knowledge Finder 2024). However, despite the market cool down in Toronto and Canada, housing remains unaffordable.

Financialized housing in Canada has been politically supported as well. Neoliberal policies changed the view on housing from social housing to support the public to profitable housing to stimulate the economy. Therefore, the development of social housing stopped when the focus on housing became homeownership and profitable real estate (Rolnik 2013). Politicians shifted their focus away from social housing and onto homeownership to attract the majority vote as well which are the homeowners (Evans and Wikander 2023). In 2022, 66.5% of Canadians were homeowners (RE/MAX Canada 2023), therefore, the political will to focus on affordable housing strategies and solutions is absent. Without the political will policies created to target housing affordability will remain unfocused and unclear (Zhang 2020). This is reflected in the definition of core-housing. According to the CMHC there are two parts to determine if a household is in core housing need. The first being if the housing accommodation is either not adequate, affordable, or suitable, and second if more than 30% of before-tax household income goes into housing costs (Canada Mortgage and Housing Corporation 2019). This definition remains unclear of because when the definition is followed literally then a household making annually before-tax \$200,000 and spends 40% of their income on housing costs would be considered in core need. This unclear definition takes the focus away from low-income households that need affordable housing which make policies ineffective. When housing policies are not clear on how to target affordability and the overreliance on the private market remains, then planning strategies that are intended to create affordable housing do not work. For example, mixed-use zoning was a planning strategy introduced to Toronto since the 1960s with the intention to create transit-oriented communities and affordable housing (Moos, Vinodrai, Revington, and Seasons 2018). However, without government financial and political support to create affordable housing, the mixed-use development planning strategy made housing expensive

and further segregated workers based on their income through gentrification (Moos, Vinodrai, Revington, and Seasons 2018). Therefore, when affordable housing policies are not clear, and the main focus is on profitable housing rather than affordable housing then planning strategies are limited in their outcome.

During the neoliberal restructure of economic, political, and social policies around housing the responsibility of housing was downloaded onto municipalities (Bachour 2023b). Local governments are often faced with the dilemma of not having enough resources to deliver affordable housing, therefore, they must rely on the private market (Zhang 2020). When municipalities rely on the private market professional planners face a dilemma of being responsible to uphold public interests while balancing the interest of for-profit developers because municipalities and planners rely on developers to physically build the city plans (Leffers 2018; Stein 2019). Therefore, if the delivery of affordable housing in Toronto is reliant on for-profit developers, then affordable housing remains neglected and many young adults in Toronto will decide to leave for better opportunities (Farhan 2023). Recently, the Government of Canada has taken efforts to support municipalities such as the City of Toronto to build affordable housing. The city received \$471 million dollars from the Housing Accelerator Fund (HAF) to help the city reach their targets outlined in the HousingTO Action Plan which outlined the goal to build 65,000 homes that are rent controlled by the year 2030 (City of Toronto 2023). This is a hopeful step towards affordable housing and when all three levels of government are working toward the same goal with clear policies, the outcomes will be effective. The effectiveness of clear and focused policies has been documented in Hamburg, Germany. For example, in 2011 the Hamburg Housing Alliance was created to have an agreement between for profit, non-profit, and municipal developers to collaborate and coordinate the delivery of 6000 new units with 30% receiving rent subsidies (Granath- Hansson 2019). In addition, for profit developers were required to improve public areas to develop for profit projects and external planners and consultants were given contracts to support municipalities and approvals at an increased speed (Granath-Hansson 2019). Therefore, if Toronto, Ontario, and Canada align their affordable housing policies to be direct, clear, and focused then it may help with the housing affordability crisis. Affordable housing is essential for a stable life in Toronto. If affordable housing is not prioritized, then the effects of financialized housing will continue.

## **2.2. The Effects of Financialized Housing**

Literature suggests neoliberal policies created the space for financialized housing in Toronto and with the responsibility of housing being downloaded onto the municipalities, city councillors are dependent on for-profit developers for housing (Logan and Molotch 2007; Foglesong 1986). In addition, stakeholders such as politicians, educational institutions, service providers and many more are part of a growth machine to encourage growth in cities. This growth depends on housing to accommodate the population; therefore, all city stakeholders support for-profit housing to encourage developers to build housing and encourage growth in cities (Logan and Molotch 2007). In a capitalist society the practical development of housing relies on business groups that have the resources to build (Foglesong 1986). An example seen in Canada was with the City of Vancouver where the municipality was reliant on for-profit developers to deliver affordable housing and required the developer to deliver affordable housing units in their project if the city gives them permission to build a higher density building (Hyde 2021). In addition, financialized housing allows housing to be used as a business. Large financial companies capitalize on the opportunity through the flipping process which is increasingly the value of a discounted and poorly maintained house and renovating it to be sold or leased to higher income households (Farha and Schwan 2021). The impact of these business practices on housing results in the displacement of low-income residents due to neighbouring landlords expecting the new market value (Farha and Schwan 2021). Therefore, cities over rely on the private market for housing and focuses on profitable housing rather than affordable housing.

The effects of financialized housing impacts both homeowners and renters. Citizens that reach homeownership through mortgage debt have many aspects of their lives influenced by the global financial market. The monthly mortgage payments are influenced by interest, value of the property, and foreign exchange rates and changes in the market dictates how much household income is allocated towards the housing costs (Garcia-Lamarca and Kaika 2016). Low-income households that are most at risk of unsecure housing are willing to accept the risks associated with homeownership because of political, societal, and cultural influences and the promise of financial benefits from homeownership (Garcia-Lamarca and Kaika 2016; Park and Kim 2023). However, the overreliance on the market is extremely risky and the promise for a better life with homeownership is not necessarily true for low-income households. The financial burden

associated with homeownership for low-income households can cause a negative impact on the happiness and life satisfaction (Latif 2021). In addition, the mental health effects of homeownership change due to it being a long-term commitment. The process of purchasing a home can be positive for the mental health because of achieving an important goal, however, when the reality sets of the housing costs associated with homeownership, it may cause negative effects on mental health (Park and Kim 2023). Therefore, low-income households may not receive the benefits from homeownership when there is an overreliance on the market.

Rent is an instable form of housing in Toronto due to the over reliance on the private market. Traditionally low-income households would move to apartments outside of the city to find affordable rent, however, large financial corporations started to target them for profit and increased rent (August 2020). This causes stress and anxiety amongst low-income renters because they are at risk of being displaced from their home (August 2020). The financialization of housing put renters in a difficult position because there is limited social housing available in Toronto (City of Toronto 2024), tenant protections and regulations are minimal, new buildings do not have rent control, and large financial entities are targeting older apartment buildings outside of the city which were once an affordable housing option (August and Walks 2018). When tenants are at risk of being displaced it results in renters being less engaged with the community, especially racialized populations with or without children (Debrunner, Hofer, Wicki, Kauer, and Kaufmann 2024). If renters are displaced from their home, they are not left with many options. This is because “Canada currently has 235,000 short-term rental (STR) listings on platforms such as Airbnb and Vrbo representing the equivalent of 1.4 per cent of Canada’s overall housing stock...” (Suhanic 2023, para. 2). Therefore, rent during the housing affordability crisis in Toronto and Canada is unstable and risky.

Insecure housing conditions experienced by low-income households in Toronto are linked to mental health issues. This is because housing is more than shelter, it provides comfort, and privacy and when their home has issues with mold, rodents, or pests then it can impact the mental health of households (Suglia, Duarte, and Sandel 2011). In addition, the mental health of individuals deteriorates when they do not have control over their housing situation (Suglia, Duarte, and Sandel 2011). The stress associated with risk of eviction impacts the human brain and eating behaviours and leads to under or overeating (Bottino, Flegler, Cox, and Rhodes

2019). Therefore, physical and mental health issues arise from unstable housing for low-income households for both homeownership and rent due to the over reliance on the financial market for affordable housing. For example, a study done in Philadelphia highlighted issues of housing costs and hypertension because of consuming unhealthy food and stress due to increasing housing costs. The study reported 48.4% of 10,004 residents reported issues of hypertension related to housing cost increases (Pollack, Griffin, and Lynch 2010). Although this is a study not in Toronto or Canada, it can still be important to understand since Toronto and Canada overall are experiencing an affordable housing crisis. Unaffordable housing affects all types of Canadians; however, immigrants and refugees must face additional economic and social barriers that are associated with being a newcomer in Canada.

### **2.3. Immigrant and Refugee Experiences**

The difficulties and barriers from the housing affordability crisis are felt by many residents across Toronto and Canada. However, immigrants and refugees experience additional barriers that are associated with being a newcomer to Toronto. Literature suggests a major factor behind the additional barriers experienced by newcomer immigrants and refugees is because of cuts to social services. In 1995 the Province of Ontario announced a 50% cut in funding for immigrant and refugee settlement programs (Bachour 2023b). As a result, many non-profit organizations in Toronto began competing for limited funds and reduced the quality of resources and staff available to support immigrants and refugees in their resettlement process (Bachour 2023b). Government funds have been redirected to homeownership incentives, which puts immigrants and refugees in a risky and difficult position at the beginning of their housing career (Cheng and Haan, 2023). For example, in Toronto, claimant and sponsored refugee households that rent spend more than 50% of their monthly income on housing expenses (Murdie 2008). This is because refugees rely more on informal supports which is an important support system, however, when refugees were able to work with resettlement services, they were more able to secure affordable permanent housing (Murdie 2008). This further confirms the immediate need to reinvest into social services and not overly rely on the private market. As a result, newcomers rely on the private market for initial housing accommodations and face discrimination from landlords based on their race, names, and family size (Brown, Gill, and Halsall 2024). The

landlords that accept newcomers typically accommodate them in tight and poorly maintained units (Brown, Gill, and Halsall 2024).

The reason it is difficult for newly arrived immigrants or refugees to secure housing is because in Toronto they must have a Canadian reference and a credit check to secure rent. The Canadian reference could either be their sponsor or a letter from the Immigration, Refugees, and Citizenship Canada (IRCC), however, asylum seekers face additional barriers because before being able to access an IRCC letter their refugee case must be approved (Bachour 2023a). Other ways immigrants and refugees face discrimination is when landlords claim their apartment is no longer available once they realize the applicant is a racialized newcomer (Bhattacharyya, Ogoe, Riziki, and Wilkinson 2020). In addition, the availability of larger apartments is limited, especially affordable units. This results in newcomers to being accommodated in housing further away from settlement services in the city core (Rose 2019). Therefore, with limited larger units available, refugees claim less people will be living in the apartment, however, when landlords find out a large family or two are living in the unit, the landlord evicts the tenants (St. Arnault and Merali 2019). Therefore, immigrants and refugees rely on informal supports from friends and family in the beginning of their housing career.

Literature suggests with the discrimination felt in the rental market the main goal for immigrants and refugees become homeownership. In addition to the discrimination felt literature suggests there is a political, economic, and social push for homeownership, therefore, immigrants and refugees dedicate more of their household income to homeownership (McConnell 2013; Cheng and Haan 2023). This results in immigrants and refugees taking on more debt to secure homeownership than Canadian born citizens (Simone and Walks 2019). Low-income immigrants and refugees take on this risk and accept a lower quality of life temporarily to reach homeownership as a result of the discrimination and barriers faced in the rental market (Cheng and Haan 2023). Literature suggests homeownership is seen as a solution against discrimination and homeownership is encouraged by the Canadian government, therefore, immigrants and refugees learn that in order gain a sense of independence, to establish themselves as Canadians, and to be a productive member of society, homeownership is the best option (August 2022). The issue of being hyper focused on homeownership is that it has a

financial burden for low-income immigrants and refugees. However, low-income immigrants and refugees also face financial burdens and discrimination with rent, therefore, some feel that the next best option is to pursue homeownership and gain the benefits that come from it.

The financial burdens experienced by low-income refugees and immigrants results in higher levels of food insecurity. This is because they work low-wage jobs with majority of their income being dedicated to housing costs (Lane, Nisbet, and Vatanparast 2019). This is reflected in the rise of recent immigrants and refugees using food banks in Canada. For example, in Canada in 2023 there has been a 32% increase in the number of people using the food banks and 40% of the clientele are racialized people (Schmunk 2023). Low-income immigrants and refugees' resort to foods that are highly processed because of language barriers and their ability to find more cultural foods which could make them have a sense of lost identity (Moffat, Mohammed and Newbold 2017). Other barriers experienced by low-income immigrants and refugees are cultural and religious food restrictions. For example, in Quebec the Syrian refugees only eat halal protein options, however, are offered pork products (Chevrier, Lane, Khakpour, Vatanparast, and Batal 2023). When they resort to canned foods or non-perishables the ingredients tend to list pork by-products. When they find food without any pork products, the expiry date is passed or extremely close which makes them uncomfortable to consume in fear of health issues (Chevrier et al. 2023). Due to lack of social assistance allowances and the high cost of housing they do not have a choice but to rely on food banks (Chevrier et al. 2023).

Therefore, by understanding the main arguments of existing literature on the topic of housing affordability and the immigrant and refugee experience, it is evident as to why homeownership remains the goals of the 1.5 and 2<sup>nd</sup> generation young adult Canadians. The experiences faced by their parents in the private market for rent and the economic, political, and social influences pushes immigrants and refugees towards homeownership. Therefore, these cultural values are passed down to their children.

There is ample research on the experiences of recent immigrants and refugees in Canada and to the best of my knowledge research does exist on 1.5 and 2<sup>nd</sup> generation and their housing circumstances. However, this Major Research Paper is a contribution to the current literature and

highlights the experiences of 1.5 and 2<sup>nd</sup> generation Canadians housing pathway while living with their parents and when moving out. This is investigated to learn if their parents were able to navigate through the housing affordability crisis with the support of multigenerational housing and if 1.5 and 2<sup>nd</sup> generation Canadians are better off following a similar strategy to help inform future housing policy and urban planning and development processes.

### **3. Methodology of Research**

The Major Paper utilizes a qualitative method through semi-structured one-on-one interviews. This is complemented by secondary research methods such as summary descriptive statistics.

#### **3.1. Qualitative Research Method: Interviews**

The qualitative research method collects data through interviews of nine participants that are 1.5 and 2<sup>nd</sup> generation Canadians in Toronto. The participant criteria include young adults from both low-income immigrant and/or refugee households and households with financial capital from their country of origin. Interviews were used to understand the complex and diverse experiences and opinions of the participants (Bhandari 2023b). Semi-structured one-on-one interviews were used to understand the complexities of experiences and opinions of participants through dialogue since some structure in the interview keeps the dialogue focused, however, remains open-ended to allow for flexibility and to encourage the participant to share their experiences and opinions (George 2023; Valentine 2005). This allowed the interview to have opportunity to ask to follow up questions regarding topics that were not covered in the 10 interview questions such as issues around mental health and sense of community.

The collection and analysis of data is more complex when interviews are semi-structured, however, it is beneficial when understanding complex and diverse experiences and opinions of participants (George 2023). This research method does hold the possibility of collecting and analyzing data with a bias. It is challenging to remove all biases, however, when the researcher recognizes their own biases then the biases can be limited when there is awareness during the collection and analysis of data (Bhandari 2023b). Therefore, semi-structured one-on-one interviews was the primary method of research due to the ability to collect and analyze complex

data for a research question that investigates complex and diverse experiences and opinions. The thematic framework used to organize and analyze the data was through the Housing Pathway Framework.

### 3.2. The Participants

The nine participants chosen for the interviews were 1.5 and 2<sup>nd</sup> generation Canadian young adults that came from immigrant and refugee families that were either from low-income households or households that arrived in Canada with financial capital. This allowed the researcher to investigate experiences of participants from different financial backgrounds. The participants were from various ethnic backgrounds, were both male and female participants and their ages ranged from early 20's to late 30's. The participants are in the infancy of their careers and are looking to start their housing career. Please refer to Figure 1 for an overview of the participants.

**Figure 1: Participants**

Participant	Age	Gender	Ethnicity	Occupational Status	Educational Level	Generation	Start of Housing Pathway	Resources
1	37	Male	South Asian	Full-time/Student	Pursuing master's degree	1.5	Living with family member	Low-income
2	23	Male	East Asian	Student	Pursuing master's degree	1.5	Living with family member	Capital from country of origin
3	24	Male	Caribbean	Full-time/Student	Pursuing master's degree	2	Living with family member	Low-income
4	30	Female	Caribbean	Full-time	Bachelor's degree	1.5	Living with family member	Low-income
5	24	Female	East Asian	Full-time/Student	Pursuing master's degree	2	Parents began with homeownership	Capital from country of origin
6	25	Male	Middle Eastern	Full-time/Student	Pursuing master's degree	2	Living with family member	Low-income
7	21	Male	South Asian	Student	Bachelor's degree	2	Parents began with homeownership	Capital from country of origin
8	29	Female	Central Asian	Full-time	Bachelor's degree	1.5	Living with family member	Low-income

9	24	Male	South Asian	Contract/Student	Pursuing master's degree	1.5	Living with family member	Capital from country of origin
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The recruiting process followed a snowball sampling method (Valentine 2005) where the first point of contact were mainly acquaintances known to the researcher and references from participants. This method recruited participants from similar sociodemographic characteristics with some participants having different starting points in their housing pathway with their parents. These participants were chosen because the Major Paper wanted to understand the experiences of 1.5 and 2<sup>nd</sup> generation racialized young adults that are in the infancy of their career and come from immigrant and/or refugee households that are about to start their housing career.

Each participant was informed with the reasons why the researcher wanted to conduct interviews by providing the information regarding the research question of the Major Paper, the ideal participants and interview questions. All participants understood and were comfortable with the interview taking place over a recorded Zoom session and that the OtterAI software was going to be used to transcribe all recordings to ensure the accuracy of answers given. All consent documents were sent to participants which have been signed and returned to the researcher. All guidelines outlined by York University were followed when recruiting interview participants and conducting the interview.

### 3.3. Interview Questions

1. When did your parents arrive in Canada?
2. What are the last 5 addresses you lived in OR in the past 10 years what are the last addresses you lived in?
3. Why did you move addresses?
4. Before you moved what improved in your life? (Ex: income, employment, family composition, education, social network, access to services, amenities etc...)
5. Did moving improve your housing situation? (Ex: affordability, preferred location, safety, quality of life, well-being, etc...)
6. What is your current housing situation?
7. What are some barriers you are facing in your current housing situation?

8. What is your ideal housing circumstance?
9. What is a realistic housing circumstance to you?
10. What does community mean to you? (Ex: belonging, support, social interaction, reliability, friendship, spending time together, etc...)

### **3.4. Quantitative Research Method: Summary Descriptive Statistics**

The quantitative method used for this Major Paper was secondary summary of descriptive statistics to set the context of the housing affordability crisis in Toronto. Although the data presented in this section speaks mainly on first, second, and third generation Canadians, 1.5 generation Canadians can be assumed to have similar data to 2<sup>nd</sup> generation Canadians for 1.5 generation Canadians because they arrived in early childhood and have been fully socialized in Canada (Roh and Chang 2020). A quantitative research method is being used as secondary research method that collects existing summary descriptive statistics data from multiple sources (Bhandari 2022; Bhandari 2023a), such as Statistics Canada, City of Toronto, Toronto Regional Real Estate Board and TD Economics.

## **4. Context**

This Major Paper explores the housing experiences of 1.5 and 2<sup>nd</sup> generation Canadian racialized young adults. Therefore, it is important to briefly look into the housing market in Toronto and the average financial circumstances of 1.5 and 2<sup>nd</sup> generation Canadians. This way there can be a general understanding of how 1.5 and 2<sup>nd</sup> generation Canadian young adults are being affected by the affordability crisis, and if multigenerational housing can help them reach their housing goals to help inform future housing policies and urban planning and development processes.

### **4.1. The Fast Growth of 1.5 and 2<sup>nd</sup>-Generation Canadian Population**

The demographic in Toronto and Canada has been changing and becoming more diverse in the past couple of decades. From 2001 to 2021 Canada has experienced a 130% increase of racialized people due to immigration policies (Hou, Schimmele, and Stick 2023). For example, according to the City of Toronto “In 2021...there were 1,286,140 immigrants in Toronto, or 46.6 percent of the population. In Canada overall, immigrants made up 23.0 per cent of the

population” (City of Toronto 2022, para. 4). Therefore, an increase in the 1.5 and 2<sup>nd</sup> generation Canadian population is expected in Toronto.

Referring to Figure 2 which is a table that shows the population growth of first, second, and third generation Canadians, it demonstrates that second-generation racialized Canadians are the fastest growing population in Canada followed by first-generation racialized Canadians (Hou, Schimmele, and Stick 2023). Both first and second-generation populations have been rapidly growing in Toronto because according to the City of Toronto “Toronto remains an important immigrant reception area: 1 in 7 external migrants or international migrants to Canada moved to Toronto, and almost half of the external migrants to the GTHA settled in Toronto” (City of Toronto 2022, para. 30). Therefore, with many immigrants and refugees arriving in Toronto and Canada, it can be assumed that the 1.5 and 2<sup>nd</sup> generation Canadian population will grow in Toronto and Canada.

**Figure 2:** First, Second, and Third Generation Canadian Population Growth in Canada from 2001 to 2021

	Estimated population		Population growth, 2001 to 2021				Contribution of population growth by generation		
	2001	2021	Total	First generation	Second generation	Third generation or more	First generation	Second generation	Third generation or more
	number			percent					
Racialized group	3,854,600	8,870,600	130.1	120.5	156.0	127.8	64.3	31.5	4.1
South Asian	897,000	2,278,200	154.0	143.3	166.9	574.0	65.7	30.9	3.4
Chinese	1,004,900	1,606,600	59.9	48.5	90.8	122.1	60.8	33.8	5.5
Black	640,800	1,438,900	124.5	133.9	139.4	52.0	57.8	36.6	5.7
Filipino	301,600	926,100	207.1	209.2	188.7	480.6	74.7	22.7	2.6
Latin American	203,300	500,500	146.2	137.0	174.1	314.9	73.6	24.6	1.8
Arab	184,900	654,300	254.0	240.6	291.4	278.3	69.6	29.3	1.1
Southeast Asian	195,000	366,300	87.9	67.2	126.7	488.8	54.8	39.3	5.9
West Asian	105,100	330,200	214.1	185.1	415.7	212.6	75.4	24.4	0.3
Korean	88,200	189,200	114.6	105.3	151.8	169.3	74.1	23.7	2.2
Japanese	64,500	91,800	42.4	89.5	16.1	33.3	57.5	13.8	28.7
Other groups <sup>1</sup>	169,400	488,400	188.4	117.1	285.4	572.6	39.7	49.1	11.2
White population	24,527,600	24,761,600	1.0	-1.5	-10.1	3.9	-18.1	-177.3	295.4

<sup>1</sup> Other groups consist of “visible minority – n.i.e. and multiple visible minorities.” N.i.e. = not included elsewhere.

**Note:** The population numbers are rounded to the nearest 100.

**Sources:** Statistics Canada, Census of Population, 2001 and 2021.

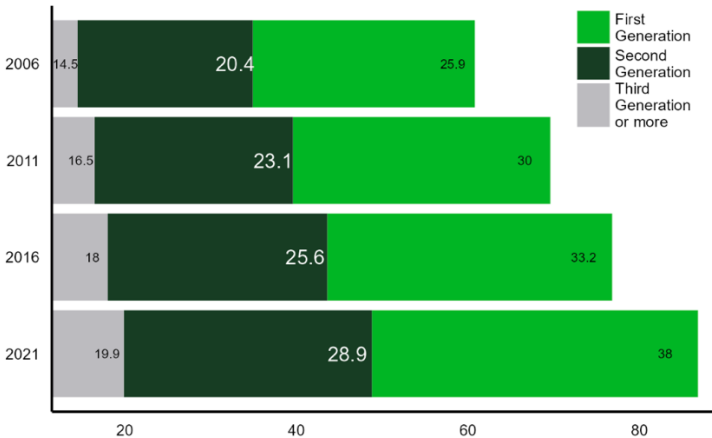
Source: Hou, Feng, Christoph Schimmele, and Max Stick. 2023. “Changing Demographics of Racialized People in Canada.” Statistics Canada. August 23, 2023. <https://www150.statcan.gc.ca/n1/pub/36-28-0001/2023008/article/00001-eng.htm>.

As the population of 1.5 and 2<sup>nd</sup> generation Canadians continues to grow in Toronto and Canada, there will be more 1.5 and 2<sup>nd</sup> generation Canadians facing pressure in the housing affordability crisis.

**4.2. Educational Attainment and Labour Outcomes**

First and second-generation racialized Canadians on average can achieve high educational attainment levels due immigrant parents passing down cultural values around higher education (Statistics Canada 2023). Please refer to Figure 3 which is a graph that reflects the percentage of first and second generations holding a bachelor’s degree or higher from the year 2006 to 2021 (Billy-Ochieng’ and Arif 2023).

**Figure 3:** The Percentage of First, Second, and Third Generation Canadians Holding a Bachelor or Higher Degree From 2006 to 2021



Data Source: Statistics Canada 2006-2021 Census Data, TD Economics.

Source: Billy-Ochieng’, Rannella, and Anusha Arif. 2023. “Offspring: How Canadians Born to Newcomers Are Shaping Canada’s Future.” TD Economics. May 30, 2023. <https://economics.td.com/ca-newcomers-shaping-canada>.

First and second-generation Canadians on average do have success in achieving high education and this is reflected in the labour market where second-generation Canadians on average annually make just below the salary of third generation Canadians. Looking at Figure 4 which is the figure that shows the average annual after-tax income of three separate generations holding a bachelor’s degree or higher in Toronto between the ages 25 and 64. The average income for a racialized second-generation Canadian is \$65,300 and third generation Canadians

make annually on average \$67,200 (Statistics Canada 2023). Therefore, the success for second-generation Canadians in the labour market is evident, however, it is difficult to save up for homeownership when living independently, therefore, multigenerational housing is seen as the next strategy towards homeownership or affordable rent, especially.

**Figure 4:** Racialized Population Annual After-Tax Income in Toronto Age 25 to 64 Holding a Bachelor’s Degree or Higher

<b>Generation</b>	<b>First</b>	<b>Second</b>	<b>Third</b>
After-Tax Income: <b>Median</b>	\$46,000	\$56,800	\$57,200
After-Tax income: <b>Average</b>	\$53,800	\$65,300	\$67,200

Source: Statistics Canada. 2023. “Visible Minority by Income and Generation Status: Canada, Provinces and Territories, Census Metropolitan Areas and Census Agglomerations with Parts.” <https://www150.statcan.gc.ca/t1/tbl1/en/cv.action?pid=9810033101>.

**4.3. A Glance at the Real Estate Market in Toronto**

To get an understanding of the housing affordability crisis in Toronto and why 1.5 and 2<sup>nd</sup> generation Canadians are resorting to living in multigenerational homes with their family, it is important to investigate the value of homes and the monthly rental rates.

**4.3.1. Homeownership**

Referring to Figure 5 it is shown that the home prices in the City of Toronto and regions in the GTA are incredibly expensive where the average home price is within the \$956,425 to \$1,385,139 range (Toronto Regional Real Estate Board 2024). The lowest price being in Simcoe County which is more than an hour away from Toronto. With homeownership prices becoming increasingly expensive multigenerational homes are strategy the young adult generations are taking to achieve homeownership as it allows them to cut their housing costs and save for a down payment.

**Figure 5: Average and Median Price of Residential Homes in Toronto and GTA 2024**

<b>Region</b>	<b>Dwelling Type</b>	<b>Average</b>	<b>Median</b>
<b>City of Toronto</b>	All Housing	\$1,173,781	\$930,444
	Detached	\$1,758,649	\$1,396,500
	Semi-detached	\$1,282,973	\$1,161,500
	Townhouse/Row	\$1,319,736	\$1,293,000
	Condo Townhouse	\$892,432	\$805,000
	Condo Apartment	\$763,148	\$650,000
<b>Peel Region</b>	All Housing	\$1,077,628	\$985,000
	Detached	\$1,360,468	\$1,260,000
	Semi-detached	\$970,847	\$958,500
	Townhouse/Row	\$891,038	\$886,500
	Condo Townhouse	\$777,656	\$771,000
	Condo Apartment	\$612,069	\$590,000
<b>Halton Region</b>	All Housing	\$1,252,642	\$1,100,000
	Detached	\$1,589,750	\$1,399,000
	Semi-detached	\$1,041,788	\$1,048,500
	Townhouse/Row	\$1,028,453	\$980,000
	Condo Townhouse	\$817,149	\$750,000
	Condo Apartment	\$689,952	\$600,000
<b>York Region</b>	All Housing	\$1,385,139	\$1,020,000
	Detached	\$1,733,881	\$1,569,500
	Semi-detached	\$1,176,445	\$1,220,000
	Townhouse/Row	\$1,162,081	\$1,175,027
	Condo Townhouse	\$937,833	\$855,000
	Condo Apartment	\$706,105	\$660,000
<b>Durham Region</b>	All Housing	\$956,428	\$890,000
	Detached	\$1,055,151	\$982,500
	Semi-detached	\$818,247	\$830,000
	Townhouse/Row	\$832,350	\$820,000
	Condo Townhouse	\$651,366	\$649,000
	Condo Apartment	\$578,306	\$550,000
<b>Simcoe County</b>	All housing	\$976,306	\$790,000
	Detached	\$1,048,651	\$975,000
	Semi-detached	\$857,050	\$873,500
	Townhouse/Row	\$773,670	\$765,000
	Condo Townhouse	\$639,667	\$620,000
	Condo Apartment	\$558,389	\$530,000

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Source: Toronto Regional Real Estate Board. n.d. "Market Watch – TRREB." *Toronto Regional Real Estate Board* (blog). Accessed July 27, 2024. <https://trreb.ca/market-data/market-watch/>.

### 4.3.2. Rent

Referring to Figure 6 the average monthly lease for apartments and townhomes are expensive as well. Where the average 1-bedroom apartment in Toronto is \$2,460 monthly and \$2,308 in Simcoe County (Toronto Regional Real Estate Board 2024). Toronto and Simcoe County are more than an hour drive and the monthly rental rates are extremely close. Therefore, 1.5 and 2<sup>nd</sup> generation young adult Canadians in the infancy of their career are facing barriers of not being able to move into affordable rent as well. Therefore, some prefer to live with their family in a multigenerational home or with a significant other to find affordable rent and eventually reach homeownership.

**Figure 6:** Average Monthly Lease for Apartments and Townhomes in Toronto and GTA 2024

Region	House Type	Bedrooms	Average Lease Rate
City of Toronto	Apartment	Bachelor	\$2,009
		1-Bedroom	\$2,460
		2-Bedroom	\$3,247
		3-Bedroom	\$4,035
	Townhouse	Bachelor	\$1,833
		1-Bedroom	\$2,396
		2-Bedroom	\$3,272
		3-Bedroom	\$3,721
Peel Region	Apartment	Bachelor	\$2,028
		1-Bedroom	\$2,412
		2-Bedroom	\$2,877
		3-Bedroom	\$3,395
	Townhouse	Bachelor	N/A
		1-Bedroom	\$2,173
		2-Bedroom	\$2,791
		3-Bedroom	\$3,324
Halton Region	Apartment	Bachelor	\$2,063

		1-Bedroom	\$2,286
		2-Bedroom	\$2,860
		3-Bedroom	\$3,862
	Townhouse	Bachelor	N/A
		1-Bedroom	\$2,075
		2-Bedroom	\$2,886
		3-Bedroom	\$3,317
<b>York Region</b>	Apartment	Bachelor	\$1,948
		1-Bedroom	\$2,437
		2-Bedroom	\$2,980
		3-Bedroom	\$3,472
	Townhouse	Bachelor	\$1,700
		1-Bedroom	\$1,738
		2-Bedroom	\$2,848
		3-Bedroom	\$3,444
<b>Durham Region</b>	Apartment	Bachelor	\$1,513
		1-Bedroom	\$2,195
		2-Bedroom	\$2,604
		3-Bedroom	\$2,738
	Townhouse	Bachelor	N/A
		1-Bedroom	\$888
		2-Bedroom	\$2,647
		3-Bedroom	\$2,715
<b>Simcoe County</b>	Apartment	Bachelor	\$1,675
		1-Bedroom	\$2,308
		2-Bedroom	\$2,338
		3-Bedroom	N/A
	Townhouse	Bachelor	N/A
		1-Bedroom	N/A
		2-Bedroom	\$4,000
		3-Bedroom	\$2,900

Source: Toronto Regional Real Estate Board. n.d. "Rental Market Report – TRREB." *Toronto Regional Real Estate Board* (blog). Accessed July 27, 2024. <https://trre.ca/market-data/rental-market-report/>.

#### **4.4. Context Analysis**

1.5 and 2<sup>nd</sup> generation Canadians are one of the fastest growing populations in Toronto, they can attain high education and are able to boost their annual income. However, they are still unable to keep up with the cost of housing in terms of rent and reach their goals of homeownership. Therefore, some prefer to live in multigenerational housing and use informal support systems used by their parents to reach their goal of homeownership and gain a sense of independence.

#### **5. Results**

This section of the Major paper investigates the housing pathway of the 9 participants starting from their housing situation while living with their parents before adulthood and during adulthood to understand the barriers they faced with their parents and if multigenerational housing was able to help them reach their homeownership goals. If multigenerational housing is a beneficial steppingstone towards homeownership or affordable rent, then it should be reflected in housing policies and urban planning and development processes. These results are not a blanket understanding of the experiences of all 1.5 and 2<sup>nd</sup> generation Canadians, however, it is an understanding of the participants in the Major Paper.

##### **5.1. Housing Trajectories**

The housing trajectories were investigated to get an understanding of how informal support systems such as multigenerational living helped their parents navigate through the affordability crisis to move into reasonable rent and eventually reach homeownership. Participants started their housing pathway with their parents started with informal support systems of living with family members or with homeownership, however, both utilized multigenerational housing to reach and maintain homeownership.

##### **5.1.1 Participants Housing Trajectory Starting with Family Support**

To get a well-rounded picture of the participants' housing trajectory with and without their parents, it was important to investigate the beginning of their housing career with their parents to the degree they were able to remember. The results have shown that participants and

their parents that started off as low-income households began their housing pathway with an informal support system such as family. The informal support system allowed the participant's parents to find full-time employment and take the time to find reasonable rent. This experience was explained by the participants such as with Participant 1, Participant 2 and Participant 8:

**Participant 1:**

“Uh...wasn't negative, I would say it was fairly positive. We stayed with my uncle and our apartment. So, we shared his apartment building.... He had a two-bedroom apartment, we slept on the floor. I would say for the first I want to say about a month and change couple of months. Because my mom was already here. She was already looking for a permanent place for us.” (Participant 1, pers. comm., March 26, 2024).

**Participant 2:**

“So, the housing unit that we were we just arrived in Canada was, we lived in the house of our relative, who was who already emigrated to Canada several years prior to my family. So, they were already established. So, we temporarily move into their household for several months until we found our own place and moved out” (Participant 2, pers. comm., March 26, 2024).

Therefore, for the participants parents that began as a low-income household relied on the informal support system of living in multigenerational homes and this gave them the opportunity to find full-time employment and a reasonable rental unit accommodation to start their independent housing career and eventually reach homeownership. This is important to understand why housing policies, urban planning and development processes should implement strategies to allow for more multigenerational housing in Toronto to help younger generations reach their housing goal, which is homeownership.

**5.1.2. Participants Housing Trajectory Starting with Homeownership**

Two participants explained their housing pathway began with their parents having homeownership upon landing in Canada or soon after. Financial capital was brought from their country of origin and an existing social network in Canada helped the participant's parents start their housing pathway in Canada with homeownership. Although the participants did have financial capital for homeownership, it was maintained by having multigenerational housing conditions. For example, Participant 7 explained:

“Like, because back when, back when my family first came to like my mom, her parents and their siblings and stuff. They were all working at that time. So I think it was pretty easy for them to pay it off. And they also had some investments back home, that were able to help pay the home off pretty quick. So I don't think there was much of a struggle” (Participant 7, pers. comm., April 24, 2024).

Therefore, for participants that came to Canada and started their housing career with homeownership with the help of financial resources from back home, they relied on multigenerational housing to help with the housing costs associated with homeownership. Multigenerational housing seems to be a powerful method to reaching homeownership because of the housing costs being split amongst multiple family members.

## **5.2. Housing Pathway Determinants**

This section of the paper was important to explore with the participants in this Major Paper to understand the different factors that influenced the participants parents and themselves to make moves throughout their housing pathway and eventually reach homeownership. Many factors were explored such as the economic and social network, life events and cultural and societal influences.

### **5.2.1. Economic and Social Network**

The participants that were living with parents and started off being a low-income household and living in an informal support system of multigenerational housing helped their parents increase their income, find reasonable rent, and eventually reach homeownership. Some participants did have financial capital from their country of origin through savings or investments. However, participants with and without financial capital who began their housing pathway with multigenerational housing either split rent or did not contribute to rent as a goodwill gesture to help them eventually reach homeownership. This was explained by Participant 1 and Participant 2.

#### **Participant 1:**

“So, there's probably some arrangement there because also at the fact that, you know, my uncle wasn't earning that kind of money to support a family five on his own” (Participant 1, pers. comm., March 26, 2024).

**Participant 2:**

“It was a goodwill gesture, because the relative it's for my aunt's house. So, we were very close, very close relative.” (Participant 2, pers. comm., March 26, 2024).

It was important to understand what improved in their parent's lives while living with family members before being able to move into their family's own housing accommodation to find reasonable rent and eventually reach homeownership. Participants explained the multigenerational housing helped their parents increase their income through full-time employment and build credit. Participant 1 explained his parents securing full time work and being able to move into independent housing which eventually led to homeownership after living in multigenerational housing:

“Yeah. So, at that time, you know, my mom, my mom and dad were both working. My dad was working in the salesperson... My mom, I'm trying to remember what my mom was doing at that time. I can't remember even like odd jobs like all immigrants. So I'm trying to remember what jobs she had. But we moved because we needed space for ourselves. Because it was me my brother, my sister, my dad, my mom, there's five of us living with my uncle. And that's an apartment for two-bedroom apartment. And in that apartment, there was my uncle, my aunt, my two cousins. So, you have nine people living in an apartment that's really meant for maybe a family of three or four, or five maximum” (Participant 1, pers. comm., March 26, 2024).

**Participant 8:**

“Um, my mom like built credibility. So, it was probably her credit with like, like, like, like she had like she had credit right so so the the units like the apartment buildings next could do like a credit check” (Participant 8, pers. comm., April 14, 2024).

Similarly, Participant 9's parents were able to reach homeownership through multigenerational housing and establishing a successful business. Due to housing costs being covered by his grandfather his parents were able to save up for a down payment for homeownership.

**Participant 9:**

“...my father was running a banquet business, to this day. And I would say that business started really started to do well, you'd it sustained an income for you know, raising a family

of six. My mom did not work. So, it was one single income household. So, obviously, the business doing well brought a lot of fortune to our family to be able to afford a house. And in addition to that, my mom did have some investments in real estate that also did well....” (Participant 9, pers. comm., May 28, 2024).

For the participants and their parents that were living in informal supports such as multigenerational housing at the beginning of their housing career it helped their parents secure full-time employment, build credit, and establish a successful business which all contributed to eventually reaching homeownership. Multigenerational housing can be used as an important stepping stone to reach housing goals.

#### **5.2.1.1. Participants in Adulthood**

For the participants that moved out when they reached adulthood, they were able to start their independent housing due to better economic and social conditions from multigenerational housing. Participants were able to move out when they secured full time employment, moved out with a significant other to split rent, and have their family and friends support them in finding a home and transition into an independent housing accommodation. For example:

#### **Participant 3:**

“So, one was securing a full-time job. That was the biggest one. Prior to that. I was a student living out of my parents’ place. And then once I secured a full-time job, I was able to move out... I definitely had a social network for my family and my, what's it called my professional network as well, that helped me out. Securing this job came from meeting a course instructor through one of my Master's courses. And through that, I was able to connect with that with the hiring manager. And from that, I ended up getting this position. Outside of that my family had helped me move out in terms of, you know, making sure that I had the right furniture, you know, utensils, plates and all that stuff. And also making sure that I was good mentally, and making sure I had all the necessities.” (Participant 3, pers. comm., April 3, 2024).

#### **Participant 7:**

“So, I did have Co-Op that I did at General Motors that paid pretty decent like, because I went from online to in person, right? So that online, that suburb online, I did it all by General Motors that allowed me to, you know, save up a decent amount, which allowed me to basically support myself when I move out. Also, fortunately, I had a cousin. So, where I

moved addresses to is actually my cousin's place.” (Participant 7, pers. comm., April 24, 2024).

Therefore, the participants that moved out of their parents’ home were able to do so through the benefits of multigenerational housing. While living with their parents they were able to secure full time work, find reasonable rent, have the support of family to move out, and moved out with a significant other. The multigenerational strategy used by the participants helped them achieve a sense of independence if not homeownership.

### **5.2.2. Cultural and Societal influences**

Cultural and societal influences were another major factor that influenced the housing moves of participants and/or their parents. Some participants shared that living in multigenerational living until being able to reach homeownership is culturally expected and rent is seen as a temporary housing accommodation. Rent was seen as temporary housing accommodation that is useful for moving out with a significant other to save up and then move into homeownership. This was a common theme shown in participants in the Major Paper including participants that started off in a low-income household and those with financial capital from their country of origin. For example:

#### **Participant 1:**

“Figuring things out, there was also cultural context there...And I think part of you know, the orientation in South Asian culture is that the daughter in law moves in with the mother-in-law or the family, generally you don't move out right away. And depending on the dynamic of the household, or how big the house is, oftentimes, it's a multi-generational home, like you're going to live, you're going to have a new couple, the mom and dad, you're going to live in the household.” (Participant 1, pers. comm., March 26, 2024).

#### **Participant 2:**

“Like, it's good and renting is good in the short term. If you're not if you're unsure if you want to settle down, or if you're unsure, you want to live in this exact location for a great portion of your life. But then in the long run only, it's always a better choice in terms of in terms of financially speaking, because only housing is an asset that rises in value,

right?... And if the landlord's wants, he or she has the opportunity to evict you due to various reasons.” (Participant 2, pers. comm., March 26, 2024).

“That that really depends on the culture for our for our culture, Chinese culture, we will usually live with our parents to the end” (Participant 2, pers. comm., March 26, 2024).

### **Participant 5:**

“Mm hmm. Yeah. They're just like, why would you I guess, my put money in somebody else pocket when you put in yeah. When you can get set up for homeownership it.” (Participant 5, pers. comm., April 2, 2024).

### **Participant 7:**

“So ideally, I'd probably not move out. Because that way, like, for example, like if I were to move out, I'd probably like that probably like 1500 minimum gone right there, right, like from rent plus groceries or whatever. I think if I just stayed with my parents for like, a couple more years, whatever I could probably... Like, if I, for example, if I were to put aside that money for what I would spend it rent or whatever, I'd probably be able to save up, at least like 30-40k over like a couple of years, right? Yeah. So, I probably wouldn't move out.” (Participant 7, pers. comm., April 24, 2024).

Cultural and societal influences of living in multigenerational households to reach homeownership are culturally expected for some 1.5 and 2<sup>nd</sup> generation young adult racialized Canadians. Rent is seen as a temporary housing accommodation to move out with a significant other to save up for homeownership. The reason being is because rent in the current market is seen as an unnecessary expense when individuals have the opportunity to live in a multigenerational home, save their income and be able to reach their housing goals of homeownership. If participants were to move out and rent in the current market rather than live with their parents, they would miss the opportunity to save for a down payment on a home.

### **5.3. Impacts of Housing Choices**

The impacts of the housing choices made from economic and social, life event, and cultural influences is important to explore to understand the importance for multigeneration living for young adults that would like to reach their homeownership goals. It is highlighted in the

interviews that it is important to reach homeownership when it is financially suitable, otherwise, homeownership would cause a financial burden and possibly mental health effects.

### **5.3.1. Financial Burdens**

Among the participants some experienced financial burdens due to insufficient household income and high housing costs. This section investigates if financial burdens were experienced or not experienced while living with parents and when participants moved out into their independent housing. This was done to investigate the effectiveness of multigenerational housing as a steppingstone to reach homeownership or reasonable rent.

Participants that were living with their parents had mixed responses when it came to financial burdens and homeownership. Participants that experienced a financial burden did not live in multigenerational housing long enough to be financially secure for homeownership. Participants that did not experience a financial burden lived in multigenerational housing to be able to afford homeownership. Participants that lived with their parents that started their housing career with homeownership did not experience financial burdens due to having financial capital from country of origin and not moving.

The households that did not experience a financial burden due to homeownership or rent was due to living in a multigenerational home and being able to split the costs with family members. For example:

#### **Participant 9:**

“Oh, my first house was actually a multi-generational household. I live with my grandparents, my parents and my, my to my, my aunts. So, it was a multi-generational household similar to what we have back home is uncommon here. But it was a household of total there. Probably I would say maybe 13 or 14 of us everyone combined with two grandparents, and I guess three families you could say” (Participant 9, pers. comm., May 28, 2024).

Participants that responded with not experiencing a financial burden in the household was due to living in multigenerational living. This is a reason why multigenerational housing is an important step in the housing pathway of a young adult in Canada because it can help them cut

their housing costs by living with family or friends and save up for homeownership. For the participants that did report experiencing a financial burden in their household this was due to not having a support system such as living in multigenerational housing and jumping into homeownership. For example:

**Participant 6:**

“More of a financial burden than the apartment for sure. But also, yeah, it's because my dad doesn't... stopped working at a certain point. You know, he's late. He's a delivery driver. And then he's laid off. And then eventually, you know, he gets retirement benefits and all that same with my mom. But, yeah, there's more financial burden” (Participant 6, pers. comm., April 18, 2024).

**Participant 8:**

“A broker because they couldn't like apply for a mortgage to the bank or either rates were too high or the income wasn't high enough. So, they went to a broker and we ended up buying like a back split house” (Participant 8, pers. comm., April 14, 2024).

“Yeah, but the expenses were still too high. Like, it was a shock to them. Because we had so much disposable income before. We didn't pay like water, electricity, those things? I don't, I don't think so. Or it was fairly low, where it was like, we moved into a 50-year-old house that, you know, didn't have insulation, it was always cold.” (Participant 8, pers. comm., April 14, 2024).

Therefore, the participants that experienced a financial burden with homeownership was due not having a support system such as living in a multigenerational home. When housing costs became expensive and made it more difficult to maintain homeownership such as loss of employment or having high mortgage costs. However, multigenerational living can help with those barriers by splitting costs and saving or at least provide a peace of mind.

**5.3.2. Mental Health**

The mental health of participants was affected by a range of reasons, such as multigenerational housing, overly ambitious homeownership goals, multiple housing moves, and losing a sense of independence by not being able to move out. Before reaching homeownership participants reported issues around mental health with multigenerational housing. Participants living with their parents that were overly ambitious to move into homeownership experienced a financial burden which had a negative effect on their mental health. Participants that experienced

multiple housing moves experienced mental health issues due to losing friendships and community even when they move into a better housing accommodation. The participants that are losing their sense of independence due to not being able to move out and reach homeownership is documented.

#### **5.3.2.1. Multigenerational Living**

Multigenerational housing is not a perfect solution, rather it is meant to be a stepping stone for young adults to be able to reach their homeownership goals. The problems with living in a multigenerational home is that it can be difficult to deal with different personalities and this can impact the mental health. For example, Participant 2, Participant 8, and Participant 9 explained:

##### **Participant 2:**

“...it was until the height of COVID-19 pandemic where life living in the condo start to take a downturn. Due to the difficulties of social isolation and the densities of people living in the condo buildings.” (Participant 2, pers. comm., March 26, 2024).

##### **Participant 8:**

“I did. So, I went on CERB and because everyone was home, and we had nowhere to go, our mental health like deteriorated. So, we just got into more arguments.” (Participant 8, pers. comm., April 14, 2024).

##### **Participant 9:**

“Yes. Oh, yeah. On the mental health because we were like, multi-generational household we have a lot of people in the house. Right. So, it was very complex to like, manage all these different kinds of personalities. Mental health got better when I moved to like a house where my immediate family, you know, it's a bit less people know, we've got to balance less.” (Participant 9, pers. comm., May 28, 2024).

Multigenerational homes have caused mental health issues for the participants. However, what is important to highlight is that the participants were living in housing structures that were not built to accommodate multigenerational families. By using the experiences from the Major Paper, it can help inform housing policies, urban planning and development processes to help create more multigenerational homes that consider privacy among household members.

### **5.3.2.2. Overly Ambitious Homeownership Goals**

It is important to highlight the financial burden experienced by participants when their parents were overly ambitious to reach homeownership. This had a negative mental health effect on the participants. Multigenerational housing can be effective to reach homeownership without being financially burdened. The participants that did feel a financial burden went into homeownership without the necessary financial resources that they would have had if they were living in a multigenerational home. For example:

#### **Participant 1:**

“Because you're trying to uphold a certain lifestyle. And for lack of words, the words like a lot of families who are house poor, like your all of your money went to your appearances as opposed to you know, your living, right? Like you're not thriving, you're just surviving.” (Participant 1, pers. comm., March 26, 2024).

#### **Participant 8:**

“And so, my mom's like, had depression in that house. So, it started to take a toll on me because she didn't have anyone to talk to. So, she's like, it was kind of I guess trauma dumping on me.” (Participant 8, pers. comm., April 14, 2024).

The financial burdens caused by homeownership had negative mental health effects on the families and the participants and this was due approaching homeownership without the appropriate financial resources. The benefit of multigenerational housing is that through the split of housing costs, having multiple family members responsible for housing costs, it takes the pressure off of one family and helps them navigate through the affordability crisis when they have support. In other words, they are not alone when a challenge arises.

### **5.3.2.3. Multiple Housing Moves**

Some participants experienced mental health issues regarding multiple housing moves and being uprooted from their community because of constant housing progression. This highlights the importance of multigenerational homes because when there are multiple streams of income in a multigenerational home the household can purchase or rent a home that is adequate quality and to their preference. This can reduce the amount of housing moves a household makes. Without

multigenerational housing it makes it more difficult for a single family to find adequate housing earlier in their housing pathway. For example:

**Participant 1:**

“The shift from Etobicoke to there for me on a personal level was a little bit of a challenge, because here I was, I just landed in the country. I just made a group of friends and boom; I'm being uprooted and have to make some new friends again...definitely created a bit more of a distance from family and community.” (Participant 1, pers. comm., March 26, 2024).

Being uprooted from the community causes mental health effects even when there is an upward housing pathway. However, if multigenerational housing was possible for Participant 1, the possibility of being uprooted from the community due to multiple housing moves would have reduced due to having more stable housing and being able to live in a home and neighbourhood that matched their preferences.

**5.3.2.4. Loss of Independence**

There are mental health effects on participants who would like to move out of their parents' homes. However, they are facing financial barriers in their homeownership goals, which is delaying their start in their independent housing pathway and causing a loss of independence. It is culturally expected for immigrant and refugees to strive for homeownership; therefore, this becomes the goals of the younger generation born or socialized in Canada. Not being able to reach this goal has been causing some participants a loss of independence as they are now adults. For example:

**Participant 6:**

“The barrier I'm facing is that it's too expensive to move out and I'd prefer to gain more independence from my family which would probably improve my mental health and give me more ownership/control of my life.” (Participant 6, pers. comm., April 18, 2024).

**Participant 9:**

“Key factor why I would be you know, I would, you know, turn to renting if I get married to move out is because like I said with the first house you having that privacy is enough

for you to value the mental health. So, you know, having a sense of the other I would feel like we need their own space.” (Participant 9, pers. comm., May 28, 2024).

Participants value their mental health and are looking for a way to start their housing career, therefore, it is important to acknowledge that multigenerational housing is not perfect, and participants would like to move out with a significant other to cut housing costs. The benefits of independent living were reported with participants that did move out of their parents’ homes. For example:

**Participant 3:**

“I have more square footage to myself, at least compared to where I was living before. I have a better, better mental health and peace of mind. Living here and I would say I'm able to change my lifestyle in terms of diet and health.” (Participant 3, pers. comm., April 3, 2024).

**Participant 8:**

“That yeah, it felt amazing, because I've always like as an Afghan girl wanted to like feel free. So, you have all these, you know, pressure to like, stay within your lane and not move out of the house as a girl what are people going to think and things like that and to be able to move out for like an Afghan Muslim girl, it was a really, really big deal. But also like my family kept it really hush hush, because it was COVID, and people didn't interact with each other.” (Participant 8, pers. comm., April 14, 2024).

The participants reported having better mental health when they moved out of their parents’ homes and into their independent home as it provided independence, more space for themselves, and having freedom. Also, being able to challenge cultural norms helped boost mental health of participants. Therefore, multigenerational housing is not perfect and not an absolute solution, rather it is a stepping stone to help participants reach their homeownership goals if they choose to.

**5.4. Ideal Housing Circumstance**

The ideal housing circumstances were important to investigate amongst the participants to better inform housing policies and urban planning and development processes. It is important to

understand what the participants would like to see with their housing circumstances including their community and if multigenerational housing can help them reach their goals.

#### **5.4.1. Housing**

The participants explained that their ideal housing circumstance would be to have homeownership with either a single detached home, townhome, condo apartment, or multigenerational home. It was also mentioned several times that participants wanted to live close to transit and within the city core to be around friends and family and have access to services. For example:

##### **Participant 1:**

“Yeah. Ideally speaking, you know, and for a little bit of time, I did try to do this, which is I would love to find a situation which would be multigenerational where maybe my mom could live with us, we would have adequate space for my mom, from brother wishes to stay with us, it's up to him as well, you can stay with us like we're, like kind of the situation, the setup we had before, where the house was adequate enough to feel like we had our own space in the house, we had our own privacy in the house, but we could all stay within the same house” (Participant 1, pers. comm., March 26, 2024).

##### **Participant 2:**

“So, my ideal housing circumstance will be a balance between spaciousness and convenience. I want a home that's located on a sizable piece of land, offering peace and ample space for various activities such as gardening, which is one of my one of the biggest hobbies I have outdoor recreation or simply enjoying nature, serenity. However, while embracing the peace and privacy of a rural or suburban setting, I think it's important for me to maintain easy access to urban amenities and opportunities. So, therefore, proximity to the cities is crucial allowing convenient access to essential services and social gathering with friends and families.” (Participant 2, pers. comm., March 26, 2024).

##### **Participant 7:**

“I prefer, like detached home because single detached home with like, a, with a decent backyard space, right. Like, where I can make my own patio, right? Or have like, a gazebo in the backyard and, you know, spent with like, where I could do like, for example, we could host barbecues and stuff like that, you know, in the backyard.” (Participant 7, pers. comm., April 24, 2024).

**Participant 8:**

“My ideal would be to like have a condominium that I own or like, a townhouse with a significant other. And be living there that yeah, that I own.” (Participant 8, pers. comm., April 14, 2024).

**Participant 9:**

“Ideally, I would say a townhouse or myself or condo, one of the two. But I feel like a townhouse is more kind of suitable for York region. As far as like the I would say the core of suburbs...MTSA where there are townhouses in King City.” (Participant 9, pers. comm., May 28, 2024).

Overall, the participants acknowledged their ideal housing circumstance was to be homeownership. However, without adequate affordable housing options in Toronto or Canada it would be difficult for the participants to move out on their own and save up for homeownership. This is why multigenerational housing could be a potential stepping stone to help the participants reach their homeownership goals. Since the housing market in Canada relies heavily on the private market, strategies must be used to work with the market. This is why multigenerational housing may be a good fit for some. This was a strategy used by their first-generation Canadian parents and have helped them reach homeownership.

**5.4.2. Community**

When participants were asked about their preferences for community they reported wanting to be connected with the community and to have a sense of safety through friendships, belonging, and reliability. For example:

**Participant 1:**

“Yeah, to me, immediate sense of belonging, sense of support, sense interaction, reliability, friendship, spending time together. I think all of that. And if I were to put like a hierarchy at the top of it, I will say safety, right? That's what it creates. It creates a sense of safety for me...For me, knowing that sense of safety knowing, you know, if I need to reach out to someone, they're available to me, right, if I need support, they're available to me if I need to hang out, they're available to me, you know, if people are like, like, all the things that gave me a sense of safety, that sense that sense of peace and comfort, that's what community does for me...” (Participant 1, pers. comm., March 26, 2024).

**Participant 3:**

“I would say community, to me, I mean, safety means connection, connecting with people. And it means having yourself reflected in your community, so definitely seeing other people of color helps.” (Participant 3, pers. comm., April 3, 2024).

**Participant 5:**

“...yeah, belonging...Support and interaction generally, I'd say are pretty important. For me, like drawing on. I guess my current community like being at home in the neighborhoods that I live in. You know, I'm not like best friends with my neighbors and neither my parents are in that way. But you know, like time to time will look out for each other when it comes to small things like if, you know, something gets delivered to the wrong address like,” (Participant 5, pers. comm., April 2, 2024).

**Participant 6:**

“Seeing people every day is important to me, just walking around the neighbourhood and seeing people outside living their lives makes me feel good. Having friends nearby and making new friends is also important to me as part of a community.” (Participant 6, pers. comm., April 18, 2024).

Having an affordable or reasonable home that provides security and stability is an important factor when looking into to establish a sense of community. When an individual or households housing is not secure it is difficult to become involved in the community. Therefore, with multigenerational housing it can provide stability and security until an individual or household is able to reach homeownership or affordable rent without being financially burdened.

**5.5. Realistic Expectations**

Participants understand the reality of the housing affordability crisis and the difficulties of reaching homeownership on their own. Therefore, majority of the participants explained that they would continue to live in multigenerational housing to be able to save up for homeownership or move out with a significant other if multigenerational housing is not an option for them. For example:

**Participant 2:**

“...because we already own the home right now. So, and let's be realistic. I'm the only child right. So, this house eventually will be mine as well (Participant 2, pers. comm., March 26, 2024).

**Participant 3:**

“So probably now, after my partner save up enough, we probably have to move out a little bit past the GTA, maybe in the GTA, just based on the affordability,” (Participant 3, pers. comm., April 3, 2024).

**Participant 5:**

“For my current situation, I think what's most realistic is that I stay at home until I can potentially afford homeownership, which is such a stretch, but I think if I asked nicely, perhaps I might have support from my parents with a down payment. Yeah.” (Participant 5, pers. comm., April 2, 2024).

**Participant 6:**

“Renting a 1-bedroom condo hopefully by next year with my girlfriend, eventually buying a 1-bedroom condo soon after and working our way up from there.” (Participant 6, pers. comm., April 18, 2024).

**Participant 7:**

“Probably to like, stay with my parents and save up as much as I can, for a few years after I graduate. Yeah, like I save enough for like a down payment.” (Participant 7, pers. comm., April 24, 2024).

**Participant 8:**

“The realistic thing to do is just as soon as my lease ends is go back to my parents house, and kind of start fresh...” (Participant 8, pers. comm., April 14, 2024).

**Participant 9:**

“I see it the way my grandpa had kind of did it for my dad where he you know, paid all the bills, you know, we're living my grandpa's house, but I was able to stay right? Yeah, the same thing. I could see myself doing this. Whereas like, I can live my dad's house,

you know, with no rent or no bills and be able to save money, and eventually are saving up money because I have no really big expenses to purchase a house or to put a down payment down.” (Participant 9, pers. comm., May 28, 2024).

Therefore, the realistic expectation for participants that want to reach homeownership is to live in a multigenerational home or to move out with a significant other for their housing costs to be covered or cut to save for a down payment. This was a strategy used by their parents as well to save up for homeownership when they lived with family members to start their own independent housing accommodation. Therefore, since the strategy of using multigenerational housing as a stepping stone to reach homeownership worked in the past, the strategy should be replicated and formally introduced in housing policies, urban planning, and development processes.

## **6. Discussion**

### **6.1. Why Multigenerational Housing?**

Multigenerational housing can be a stepping stone for young adults that are 1.5 and 2<sup>nd</sup> generation Canadian that are looking to reach their goal of homeownership. The interviews with the participants touched on their housing experiences in Toronto to get an understanding of their housing goals and majority of the participants wanted homeownership. A reason why multigenerational housing is a strategy being used to reach their preferred housing goal of homeownership is because the participants explained their parent’s ability to find reasonable rent and eventually reach homeownership through multigenerational housing despite the additional barriers of being new to the country and facing discrimination in the rental market (Participant 2, pers. comm., March 26, 2024; Participant 8, pers. comm., April 14, 2024).

Currently, the participants are experiencing barriers to their goal of homeownership with unaffordable rent and home values on the market, therefore, the participants have decided to follow their parent’s path and live with them until they are able to reach homeownership. However, this path delays their independent housing career and comes with many tensions and logistical difficulties. Many multi-generational households are living in dwellings that are not meant to accommodate multigenerational living (Participant 2, pers. comm., March 26, 2024;

Participant 8, pers. comm., April 14, 2024). As such, it is hard for young adults to retain their sense of independence. Therefore, it is important to highlight the experiences of the participants to help inform housing policies and urban planning and development processes to allow more multigenerational homes in Toronto and the GTA that promote a sense of independence while also considering policies to support young adults' transitions out of their family homes.

### **6.1.1. Loss of Independence**

Participants have been experiencing a loss of independence with the housing affordability crisis in Toronto. Participants that would like to move out of their parents' home and reach homeownership are facing financial barriers due to the private market becoming increasingly expensive. This sense of independence and upholding mental health was a common theme realized in the interviews for the participants which are 1.5 and 2<sup>nd</sup> generation Canadians. They value mental health more compared to financial wealth. Although participants would like to have a sense of independence it is important to note that the mental health improvements also depend on factors such as quality of housing and affordability. The mental health of young adults can deteriorate when the quality of their home is poor, and the affordability of their home is causing a financial burden (Seo and Park 2021). Therefore, with the housing affordability crisis in Toronto and Canada becoming gradually worse and affordable housing units in Toronto are at a minimum (City of Toronto 2024), participants must rely on the private market. Therefore, to help deal with the harsh realities of the private market, innovative strategies utilized by their parents such as living in multigenerational housing could be a potential stepping stone to help them reach their sense of independence. It is important to add that for the participants that did move out and into their independent living explained the mental health benefits from feeling independent, having freedom, having a real start to their adult life (Participant 8, pers. comm., April 14, 2024). Therefore, the loss of independence is an important motivator behind the harsh realities of the housing market to live in multigenerational housing temporarily to transition into secure housing independently. Therefore, if multigenerational housing is implemented as a strategy by households, it may help them reach independence faster in adequate and reasonable housing costs.

### **6.1.2. 1.5 and 2<sup>nd</sup> Generation Canadians Wanting Homeownership**

It was important to ask the participants about their ideal housing circumstances to understand the preferences of 1.5 and 2<sup>nd</sup> generation young adult Canadians that are in the infancy of their career for housing and community. The participants explained their housing goal was homeownership. However, the participants acknowledged the difficulties they would face with the housing affordability crisis in Toronto and achieving this goal on their own. Although homeownership is becoming increasingly out of reach, participants still see it as a goal, and this could be due to their parents being able to achieve homeownership by using informal support systems of multigenerational housing. In addition to homeownership the participants also explained the importance of having a community which was experienced in housing moves where they had the most stability and affordability (Participant 1, pers. comm., March 26, 2024; Participant 6, pers. comm., April 18, 2024). The participants noted wanting to live in diverse communities and be connected to the community to feel safe, create friendships, have a sense of belonging and reliability. Therefore, participants wanted homeownership and to be in neighbourhoods that promotes community interaction and bonding as seen when they lived in City of Toronto and close to their community, family and loved ones (Participant 1, pers. comm., March 26, 2024; Participant 6, pers. comm., April 18, 2024). If the participants were required to move further out of the GTA to reach their homeownership goals then they would be missing out on community, which is a key element to the participants. However, all participants acknowledged that these are ideal circumstances and would be difficult to reach these goals without the support of a multigenerational living that was seen to work with their parents.

### **6.1.3. The Strategy of Participants to Reach Homeownership**

The participants are currently in adulthood and are looking to start their independent housing career. Although they would prefer the ideal housing circumstances, they understand the severity of the housing affordability crisis in Toronto. Due to housing being reliant on the market (Rolnik 2013), the participants understand they must work with the market to meet their housing needs.

Some participants prefer homeownership over rent and are looking to use multigenerational housing as their next strategy to reach homeownership. This strategy has been used by the

participants parents as first-generation Canadians and were successful in reaching homeownership. Some 1.5 and 2<sup>nd</sup> generation Canadians are motivated to reach homeownership because when they see their parents able to achieve the goal with the additional barriers of being an immigrant or refugee first-generation Canadian and the discrimination felt by the rental market (Participant 8, pers. comm., April 14, 2024). Therefore, with less barriers being experienced due to being born in Canada or being fully socialized in Canada the participant see homeownership as possible if they take the strategy their parents were successful in using.

The benefits that come with multigenerational housing and living circumstances is that it allows individuals to save up for homeownership when the cost of housing is covered by their parents and gives them the opportunity to save. Therefore, participants acknowledge the need to live with their parents during a housing affordability crisis in Toronto and Canada. Especially with the crisis becoming so severe because "...the average share of household income needed in Toronto to cover ownership costs is 66.1 per cent" (Scrinko 2024, para. 13). Therefore, homeownership is becoming out of reach for many 1.5 and 2<sup>nd</sup> generation Canadian racialized young adults in the infancy of their career and the participants acknowledge the need to live in a multigenerational home with their parents to be able to save up. This is because if they were to move out of their parents' home and into a rental unit then they would have to sacrifice their savings ability to pay for rent. For example, Figure 4 explains that the average after-tax annual income for a racialized second generation Canadian is \$65,300 (Statistics Canada 2023). Therefore, if the participants were to move out to rent in the City of Toronto the average lease rate according to Figure 6 is \$2,460 for a 1-bedroom apartment (Toronto Regional Real Estate Board 2024). They would have to allocate 45% of their monthly income to rent alone. This removes their ability to save up for their housing goal of homeownership. The participants mentioned that if they were to move out of their parents' home and not live in multigenerational housing then they would resort to moving into a rental unit with a significant other to help cut housing costs (Participant 6, pers. comm., April 18, 2024).

The housing affordability crisis is not just with homeownership it is also with rent. This is a reason as to why participants are willing to live in a multigenerational home and are reluctant to rent because it is becoming unaffordable as well. For example, "The average rent for a home

in Toronto is \$2,385 per month...the average salary in Toronto is \$63,000...the average rent would take up almost 50% of the average income...” (Scrinko 2024, para. 16). This is the reason behind why the participants are willing to live with in a multigenerational home and are reluctant to rent because since rent is becoming expensive and is not affordable, they choose to live at home rent free and save up for homeownership.

#### **6.1.4. The Need for Support Systems**

The participants and their parents that began their housing pathway as a low-income household relied on an informal support system such as multigenerational housing and experienced an overall progression in their housing pathway. This allowed the participant’s parents to secure full-time employment, increased their income, and were able to secure reasonable rent to eventually reach homeownership (Participant 1, pers. comm., March 26, 2024; Participant 2, pers. comm., March 26, 2024; Participant 8, pers. comm., April 14, 2024). It is important to note each participant had unique experiences in their housing careers while living with their parent(s) or guardian(s) and when moving into independent housing as adults. However, the housing pathway for the participants and their parents showed progression with multigenerational housing.

The participants and their parents began their housing career in Toronto by living with other family members as an informal support system. These living accommodations typically were overcrowded and housed two to three families in living spaces built for one family (Participant 1, pers. comm., March 26, 2024). This was a common strategy used by the participants parents to start their housing pathway during the gradual worsening of the housing affordability crisis in Toronto. For example, according to the article *Why Mult-Generational Living is Becoming More Common in Canada* the article explains “Across Canada, the number of properties shared by multiple generations, two or more families, or one family living with unrelated people has grown by 45 per cent over the past 20 years – totalling almost one million homes in 2021...” (Braich 2024, para. 8). This strategy was a common short-term strategy used among the participants and their parents to help the participants parents’ find full-time employment, find an adequate rental apartment unit for a reasonable price, and to generate a savings account (Participant 1, pers. comm., March 26, 2024; Participant 2, pers. comm., March 26, 2024; Participant 8, pers. comm.,

April 14, 2024). Multigenerational housing allows for the ability to establish a financial foundation before moving into independent housing and eventually reaching homeownership (Participant 1, pers. comm., March 26, 2024; Participant 2, pers. comm., March 26, 2024; Participant 4, pers. comm., March 27, 2024; Participant 8, pers. comm., April 14, 2024).

#### **6.1.5. Households with Financial Capital Using Multigenerational Housing Strategy**

The participants and their parents that arrived in Toronto with financial capital from their country of origin were able to start their housing pathway with homeownership. This was possible through having financial resources from their country of origin and an established social network in Canada (Participant 7, pers. comm., April 24, 2024). This was sufficient to pay for a down payment for a home in the early to mid 1990s. Keeping in mind the market was much different than it is today. The price of homes in the early to mid 1990s in Toronto according to the Toronto Star article *How Expensive Has Toronto Housing Become? Take a Look at Today's Reality Compared to the Boomer Buyers of 1990* would have been approximately \$255,020 or \$514,911 in 2023 dollars which were numbers taken from the Toronto Regional Real Estate Board data (Vega 2023). The value of homes 20 to 30 years ago was dramatically cheaper compared to the year 2024 where the average home in the GTA is just over \$1,000,000 as presented in Figure 5 (Toronto Regional Real Estate Board 2024). However, in addition to having financial capital and a more reasonable housing market in the 1990s the participants parents also relied on multigenerational housing of living with multiple family members to help pay for the housing costs associated with homeownership (Participant 7, pers. comm., April 24, 2024). The multigenerational living strategy to reach and maintain homeownership has been becoming increasingly common. For example, from the year 2011 to 2021 multigenerational homes have increased 21% in Canada (Graham 2024). Therefore, to help combat the difficulties of the housing affordability crisis and maintain homeownership, multigenerational homes are becoming the new norm.

#### **6.1.6. Economic and Social Benefits of Multigenerational Housing**

For participants living with their parents that began as low-income immigrants and/or refugee households, the economic and social influences that helped the parents' reach homeownership was due to having a support system of multigenerational living (Participant 1, pers. comm.,

March 26, 2024; Participant 2, pers. comm., March 26, 2024; Participant 7, pers. comm., April 24, 2024; Participant 8, pers. comm., April 14, 2024; Participant 9, pers. comm., May 28, 2024). This lifestyle is becoming increasingly common in Toronto and Canada due to "...financial necessity in a time of burgeoning house prices..." (Bruemmer 2018, para. 7). The average residential home in the GTA has become gradually unaffordable and increasingly out of reach for many. For example, according to RE/MAX Canada, "Average price has soared over the 25-year period, rising close to 453 per cent, from \$198,150 in 1996 to \$1,095,475 in 2021, at a compound annual growth rate of 7.08 per cent" (McNutt 2022, para. 2). Therefore, with the average residential home becoming increasingly out of reach for 1.5 and 2<sup>nd</sup> generation young adults, innovative strategies are utilized to reach homeownership or affordable rent such as multigenerational housing (Participant 1, pers. comm., March 26, 2024; Participant 2, pers. comm., March 26, 2024; Participant 7, pers. comm., April 24, 2024; Participant 8, pers. comm., April 14, 2024; Participant 9, pers. comm., May 28, 2024).

Multigenerational housing has helped the participant's parents establish their foundation of finding full-time employment and eventually reasonable rent due to being able to split rent with other family members (Participant 1, pers. comm., March 26, 2024) or were able to live rent free as a goodwill gesture (Participant 2, pers. comm., March 26, 2024). Without the informal support system, the participants parents would have to work unsecure and low-wage jobs (Ellis and Triandafyllidou 2023) and would not have the opportunity and flexibility to establish their foundation first before moving into their independent housing. Participants and their parents moved into their own independent rental apartment after living in multigenerational housing and what improved in the parent's lives were the increase in employment income or building credit (Participant 8, pers. comm., April 14, 2024).

Therefore, multigenerational housing was essential for the participants and their parents to take their time to transition into their own independent housing with confidence and security which eventually helped them reach homeownership. This strategy also helped participants begin their own independent housing career and moved out of their parents' home into a rental unit with family members and increase their ability to save up for homeownership (Participant 7, pers. comm., April 24, 2024). Currently rental units are unaffordable in Toronto due to federal

government changes to housing policies and cutting funding for co-operative housing in 1992 and cutting funding for affordable housing developments in 1995 (Canadian Centre for Housing Rights 2022). This resulted in the discontinuation of social housing leaving only 85,526 social housing units under the City of Toronto with a wait list of 84,583 and an average of 13 years for people to secure an affordable 2-bedroom unit (City of Toronto 2024). Therefore, participants must rely on the private market and innovative strategies to reach homeownership, such as multigenerational living.

#### **6.1.7. Following Cultural Values Passed Down from First-Generation Parents**

Cultural and societal influences are important factors that influence participants to live in multigenerational living to save up for homeownership. This was proven to work for their parents while living with their other family members as a support system which is culturally expected. This is the culture brought from their country of origin where family and loved ones live together and support one another (Participant 1, pers. comm., March 26, 2024). Another cultural value passed down from the participant's parents was to keep their money within the family and work towards homeownership together instead of paying rent to a landlord (Participant 5, pers. comm., April 2, 2024). This is important to focus on because it is not only the financial reasons behind homeownership, but there are also cultural expectations of living with family and savings up for homeownership rather than paying unaffordable rent. Therefore, the cultural norm among the participants in this Major Paper is to live in a multigenerational household.

In addition to having cultural influences there are influences from the Canadian society where "...the Canadian state has increasingly relied on the triumvirate of securitization, credit growth, and rising homeownership as the basis for an asset-based approach to housing policy, and moved away from the direct funding of purpose-built, subsidized social-rental housing" (Walks and Clifford 2015, 1631). Therefore, when the Canadian government is pushing for asset-based welfare rather than state reliance this then motivates the participants parents to reach the goal of homeownership and follow Canadian values. The culture and values are passed down from the parents to the participants and often revolve around wanting to follow Canadian values and give back to society because immigrants and refugees are looked at as burdens to society in

Canada (CBC News 2023). Therefore, to be accepted into Canadian society immigrants and refugees strive for homeownership which is a cultural value passed down to the 1.5 and 2<sup>nd</sup> generation Canadians.

Homeownership is preferred by some of the participants as well due to discrimination experienced when their parents were looking for rent. Landlords that had adequate apartment rental units did not accept Participant 8 and her mother as tenants because they did not have credit and landlord references, therefore, they lived in a poor housing condition (Participant 8, pers. comm., April 14, 2024). Landlord discrimination is often felt by newcomer immigrants and refugees and according to the Canadian Centre for Housing Rights, "...study found that newcomers in Toronto face up to 11 times as much discrimination as non-newcomers when searching to secure rental housing" (Canadian Centre for Housing Rights 2022, para. 5). Racialized newcomers are often discriminated against, and once landlords understand that the applicant is a racialized newcomer the landlord often states that the unit is no longer available (Canadian Centre for Housing Rights 2022). Therefore, with multiple barriers and discrimination felt with the rental market and lack of social services for adequate housing many immigrants and refugees view rent as a temporary option (Brown, Gill, and Halsall 2024) and prefer homeownership which is then a value passed down to their children. Therefore, multigenerational housing is a useful strategy to reach homeownership due to cultural values and experiences seen while living with first-generation Canadian parents.

## **6.2. The Impacts of Unaffordable Housing**

Multigenerational housing was a strategy used by the participants parents to help them secure full-time employment and be able to eventually reach homeownership. However, some participants experienced financial burdens with housing when they did not live in multigenerational homes long enough before moving into homeownership (Participant 1, pers. comm., March 26, 2024; Participant 8, pers. comm., April 14, 2024). To get a clear picture of the participants and their parent's complex housing experiences, there needs to be an understanding of the impacts of their housing choices. These impacts include financial burdens, mental health, and sense of community. By understanding the impacts of the participants and their parents housing choices there can be a better understanding as to why multigenerational housing may be

a beneficial strategy for young adult 1.5 and 2<sup>nd</sup> generation Canadians to eventually reach their homeownership goals.

The financial burdens experienced among the participants were diverse and unique depending on the economic and social, life events, and cultural factors. Some participants explained their issues around financial burdens when reaching homeownership (Participant 1, pers. comm., March 26, 2024; Participant 8, pers. comm., April 14, 2024), while other participants did not feel a financial burden associated with homeownership (Participant 5, pers. comm., April 2, 2024). The reason behind the financial burden was due to having an overly ambitious homeownership goal and not having a support system such as multigenerational housing (Participant 1, pers. comm., March 26, 2024; Participant 8, pers. comm., April 14, 2024).

#### **6.2.1. No Financial Burden When Living in Multigenerational Homes**

Some participants that lived with their parents and reached homeownership did not experience a financial burden because the parents had sufficient financial resources to do so. In addition to financial supports they also had multigenerational housing to help with homeownership costs. Participant 9's parents were able to save up for homeownership and purchase a home without being financially burdened since they lived in a multigenerational home and having the housing costs accommodated by his grandfather (Participant 9, pers. comm., May 28, 2024). Therefore, a financial burden was reduced when the participant's parents had the support of family in multigenerational housing.

#### **6.2.2. Financial Burdens with Homeownership**

The participants that did experience a financial burden with homeownership was because of overly ambitious homeownership goals or loss in household income. Participants parents that jumped into homeownership too soon found themselves with an expensive mortgage and poor-quality home (Participant 8, pers. comm., April 14, 2024). This is a common trend among recent and established immigrants according to a Statistics Canada report where mortgage debt amongst immigrants both recent and established were significantly higher compared to Canadian-born households (Uppal 2019). When immigrants and refugee families purchase their homes with

high levels of mortgage debt, disposable income reduces dramatically compared to renting. Some Immigrant and refugee households that hold large amounts of debt due to homeownership face financial burdens and have difficulties dealing with market changes such as when interest rates change (Uppal 2019). The participants parents found themselves in a difficult financial situation when they reached homeownership too soon and did not have the flexibility to deal with unexpected changes such as employment layoffs (Participant 6, pers. comm., April 18, 2024). Therefore, when homeownership is attained without having the appropriate financial cushion to help with unexpected changes that can impact homeownership or have a support system such as multigenerational housing, it can cause financial burdens.

### **6.2.3. Multigenerational Housing Important to Help with Housing Affordability**

The participants that lived in multigenerational housing had the flexibility and support system to able to deal with the housing affordability crisis and changes in the housing market. Without this support system many young adults would be left to figure it out on their own. They may become displaced and forced to make additional housing moves to find reasonable rent when the housing market allows the landlords to increase rent at rates that would not be possible if there were more availability of rent control apartments (Participant 1, pers. comm., March 26, 2024; Participant 3, pers. comm., April 3, 2024). This points to the issue around housing being over reliant on the private market and not having enough rent control for units built after 2018 which causes financial burdens on households as experienced by many residents in Toronto (Alberga 2023). Therefore, to deal with the markets inability to deliver rent controlled units and affordable housing, multigenerational living is seen as the next best strategy to have secure housing.

### **6.2.4. Mental Health Impacts**

The benefits of multigenerational homes are related to the mental health of the participants. Some participants did not have the support of multigenerational living which caused some participants to face financial burdens associated with homeownership or making multiple housing moves and being uprooted from their community.

#### **6.2.4.1. Overly Ambitious Homeownership Goals**

The financial burdens experienced among participants and their parents when their homeownership goals were overly ambitious and were not financially ready to purchase a home influenced the mental health of the participants. When families go into homeownership without being financially secure, they are just surviving to maintain homeownership and do not have the financial flexibility to enjoy other areas of their lives (Participant 1, pers. comm., March 26, 2024). These financial burdens with homeownership were seen with participants that did not have multigenerational living circumstances or did not live in those circumstances for very long. This causes a negative effect on the mental health as seen with a Toronto couple that purchased a home when interest rates were historically low and were faced with stress when interest rates increased (Amad 2023). This required the father of the household to work two jobs while his wife working and taking care of their daughter. Even though the father was working two jobs it was difficult for them to keep up with the mortgage payments monthly (Amad 2023). Therefore, without a support system such as multigenerational housing or not being financially secure then the pressure of homeownership can cause stress and anxiety on households that were overly ambitious.

#### **6.2.4.2. Frequent Housing Moves**

As the participants and their parents progressed through their housing pathway an important factor was highlighted regarding mental health and housing experiences. The participants and parents moved often due to trying to reach homeownership and not having a stable form of housing. This uprooted the participants from their community and caused feelings of isolation and depression (Participant 1, pers. comm., March 26, 2024). The mental health effects from moving frequently are common among new immigrants and refugees. According to Statistics Canada, immigrants and refugees feel higher levels of loneliness and isolation due to moving to a new country and having disruptions to their social life and adjusting to Canadian society (Stick, Hou, and Kaida 2021). These mental health effects of social life disruption and having to adjust to new society can be related to when the participants experienced frequent moves and feeling disruptions in their social life and having to adjust to a new neighbourhood (Participant 1, pers. comm., March 26, 2024). In contrast, if multigenerational housing became an option for

households, it could reduce the housing moves due to multiple streams of income in the household and being able to live in a stable and secure home and establish their sense of community.

### **6.3 Limitations of Multigenerational Living**

Multigenerational living has been effective for some participants and their parents to be able to find full-time employment, find reasonable rent and to begin their independent housing career and eventually reach homeownership without financial burdens. However, there are trade-offs with living with multiple family members which could lead to a negative mental health effect and pose conflicts among family members (Participant 9, pers. comm., May 28, 2024). Dealing with different personalities and not having privacy for an extended period is not always an ideal solution. However, multigenerational living during the housing affordability crisis in Toronto can be more beneficial to the mental health because many Canadians are now beginning to live in multigenerational homes due to increasing cost of housing (Shetty 2023). With multigeneration living many people can reduce their housing costs and save up for future homeownership (Shetty 2023) which may be more beneficial to the mental health when participants are financially stable than compared to moving out when being financially unstable. The mental health effects of homeownership are shown to be beneficial among immigrants and refugees of being part of Canadian society and in control of their own housing circumstances (Montazer 2022). This would also be a mental health boost for the participants that are 1.5 and 2<sup>nd</sup> generation Canadians because they would be in control of their lives and would be made possible with the stepping stone strategy of multigenerational housing.

## **7. Conclusion**

The housing affordability crisis in Toronto is making adequate and affordable housing out of reach for many residents. Housing is a human right for individuals or households to have a stable life and to be able to thrive in the community. The price of homes has been gradually increasing over the past few decades, making it difficult for the younger generations, such as 1.5 and 2<sup>nd</sup> generation Canadians, to reach their homeownership goals. Literature suggests it is due to housing becoming part of the economic growth model in Canada which boosted the value of

homes (McNutt 2022; Ucoglu, Keil, and Tomar 2021). Many 1.5 and 2<sup>nd</sup> generation Canadians prefer homeownership, however, are facing difficulties with the housing affordability crisis in Toronto despite achieving high education (Billy-Ochieng' and Arif 2023) and working in high skilled jobs (Statistics Canada 2023). The motivation behind this Major Paper was to investigate the housing experiences of 1.5 and 2<sup>nd</sup> generation young adult Canadians while living with their parents to understand how their parents were able to reach homeownership despite dealing with the barriers associated with first-generation Canadians.

Findings from this research indicate that first-and second-generation young adults from immigrant and refugee households are resorting to the multigenerational home as a coping mechanism vis-à-vis the housing crisis and as a strategy to save for their desired housing move, homeownership. While staying in the family home prevents them from falling into housing insecurity, it is a contentious housing mobility strategy. First, participants reported issues around their mental health regarding their experiences with overly ambitious homeownership goals and the financial burdens and prefer the financial security of a multigenerational home. Second, the participants reported the downsides of a multigenerational home including overcrowding and conflicts with household members. The participants lived in structures not suitable for multigenerational living which caused a loss of privacy and effected their mental health. Third, the participants reported their trade off decision to delay household formation or expansion and temporarily their loss of independence to gain the benefits of multigenerational housing to help reach their housing goals. Fourth, the participants reported the cultural factors such as values brought from back home and values created in Canada after their parents experienced discrimination due to racial, social class, and rent availability factors and not wanting to deal with a landlord that influenced the preference for homeownership and the decision to live in a multigenerational home. Lastly, some participants reported their parents owning real estate as an investment and utilizing the rent to help pay for the housing costs associated with homeownership. However, the enjoyment of homeownership serves others.

Multigenerational housing to reach homeownership is not a solution to the housing affordability crisis. It is not a solution for all racialized young adults that are 1.5 and 2<sup>nd</sup> generation Canadians that are facing barriers in their housing goals. However, multigenerational

housing is a strategy currently being used by some racialized young adults and my research aims to help inform housing policies and urban planning and development processes and encourage the building of multigenerational homes while considering the privacy of household members. Multigenerational housing is becoming a common strategy in Canada to help individuals and households reach their housing goals during the housing affordability crisis. Currently multigenerational households are not adequately understood in planning and housing policy in Canada. Therefore, my research aims to open new avenues for policy analysis that consider the needs of first- and second-generation racialized young adults from immigrant and refugee households.

It is important to note future research is needed to further understand the housing experiences and goals of racialized young adults through an intersectional analysis of race, social class, and rent availability. This will further help explain as to why homeownership is seen as a main goal for younger generations and why rent is not an attractive option for young adults, in addition to the rental market being unaffordable. The Major paper briefly looked into this intersectional analysis through the literature review and interview with participants, however, further research with an intersectional analysis is beneficial to understand why homeownership is seen as the only housing option. Currently, there is a lack of awareness of other housing options due to the unavailability and unaffordability of rent and preferences from landlords which is making homeownership an attractive housing goal for racialized young adults. This reflects the importance of provincial policy to support affordable rental units to make rent an attractive option for the racialized young adults. Although multigenerational housing is being used currently to deal with the affordability crisis, the parents are accommodating their young adult children out of love to support them. Therefore, more future research is needed to understand how the financial burden and invisible costs of parental support and care work is being redistributed to the parents to examine the benefits of multigenerational housing.

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