



# Unequal Access: The Impact of Housing and Food Insecurity on Black Canadians

The Canadian Black Policy Network (CBPN) releases Policy Briefs on public policy issues of importance to Canada's Black communities. The Briefs are intended to serve several functions – to engage our communities in discussion, to serve as a basis for additional research and as a call to action for all levels of government in Canada.

## INTRODUCTION

Food and shelter are basic human needs and having adequate access to both is essential to living a dignified life. Canada is currently facing significant challenges with cost of living and a shortage of affordable housing, issues that are particularly severe for the country's Black communities.

These communities encounter unique barriers in securing housing and food, largely due to systemic inequities that persist in Canadian society. These challenges are not just historical but continue to affect the daily lives of Black Canadians, contributing to disparities in housing stability and food security.

The relationship between housing and food insecurity is particularly concerning for Black households. The lack of affordable housing, rising rent prices, and displacement from communities have placed many Black families in precarious situations. This instability often leads to food insecurity, as limited financial resources are stretched thin to cover basic needs.

Studies show that Black Canadians are more likely to experience food insecurity compared to other groups, a reality linked to the financial pressures of maintaining adequate housing. Income is crucial for securing basic necessities such as food and shelter.

In 2022, Black Canadians had the second highest poverty rate (13.9%) amongst racialized groups (Statistics Canada, 2024a). Moreover, significant income disparities persist; in 2020, the median income for Black individuals was \$50,000 compared to \$70,000 for non-racialized individuals (Statistics Canada, 2024b).

Addressing these interconnected challenges requires targeted policies that improve access to affordable housing and reduce food insecurity within Black communities.

This policy brief will:

(1) Examine the specific impacts of housing and food insecurity on Black populations in Toronto and Montreal—cities with the largest Black communities in Canada.

(2) Provide practical policy recommendations for addressing these issues. By focusing on these two cities, which serve as microcosms of the broader challenges faced by Black Canadians, this brief aims to highlight the need for targeted policy responses that address the specific challenges faced by Black Canadians.



## RESEARCH SUMMARY

Affordability refers to the capacity of individuals or households to purchase goods and services, such as housing and food, without compromising their overall standard of living. In the context of housing, affordability is often measured by the percentage of income that a household spends on housing-related costs. A widely accepted standard is that housing should cost no more than 30% of a household's gross income; exceeding this threshold can lead to financial hardship, where individuals may struggle to afford other essential needs such as food, healthcare, and transportation (CMHC, 2021).

Affordability extends beyond housing to include the ability to maintain a reasonable quality of life while covering necessary expenses. When households are forced to spend a disproportionate amount of their income on housing or food, they may face significant trade-offs, such as reducing spending on health care or education, which can have long-term negative impacts on their well-being (Pomeroy, 2007).

### Socio-Economic Profile of Black Canadian Families

**Income is essential to one's ability to access the basic necessities such as food and shelter. For example, based on Statistics Canada (2024a & b):**



- Racialized groups in Canada are more likely to live below the poverty line. In 2022, the three largest racialized groups living below the poverty line were South Asians (11.5%), Black (13.9%) and Chinese (15.6%).
- Female-led, one-parent families are also more likely to be in poverty. Based on the 2021 Census, 27.4% of female-led, one-parent families with children were considered low income, compared to only 6.7% of couple-families with children. In 2016, 27% of Black women aged 25-59 were lone parents compared to less than 10% of other women.
- Affordability is also linked to age demographic and immigration status. Canada's Black population is younger (42% under 25 years of age) and has a high share of recent immigrants (56%).

[2] Canadian Mortgage and Housing Corporation. (2023). Rental Market Report. Retrieved from <https://cmhc.ca>

[3] City of Toronto. (2022). Homelessness in Toronto: Annual Report. Retrieved from <https://toronto.ca>

[4] Daily Bread Food Bank. (2022). Who's Hungry: 2022 Report. Retrieved from <https://dailybread.ca>

[5] Government of Canada. (2024a). Homelessness Data Snapshot: Homelessness Among Racialized Populations. Retrieved from <https://housing-infrastructure.canada.ca>

## Affordable Housing

Black communities in Canada face significant barriers to securing safe and affordable housing, a challenge compounded by systemic racism and discriminatory practices. These barriers are evident in multiple aspects of the housing market, affecting everything from rental applications to the quality of available housing. These challenges are critical, given that stable and affordable housing is a key determinant of overall quality of life.

According to the 2021 Canadian Census, nearly one-third (31.8%) of Black Canadians lived in housing deemed unsuitable by the National Occupancy Standard, which means their homes had too few bedrooms for the size and composition of their households. This percentage is more than three times higher than that of the white Canadian population, where only 9.7% lived in such conditions (Statistics Canada, 2023a).

In addition, amongst racialized groups (Arab 48.0%, Latin American (48.6%), Black (45.2%) Canadians were least likely to own their home or live in a home owned by one of more members of the household (Statistics Canada, 2023b). These disparities highlight significant gaps in housing quality and accessibility for Black Canadians, making access to the rental market paramount.

In Toronto, the situation is particularly acute. A 2022 study by the Canadian Centre for Housing Rights found that 26% of Black single parents in Toronto experienced discrimination when attempting to find housing, compared to just 13% of South Asian single men (Gupta, 2022). This discrimination is not just anecdotal; it is pervasive and systematically excludes Black families from accessing suitable housing. The same study revealed that Black tenants in Toronto are more likely to face higher rents and are more frequently denied housing applications, contributing to a cycle of precarious living conditions and housing insecurity (Glynn & Mayock, 2023).

The issue is compounded by urban planning practices that often disadvantage Black communities. Historically, policies such as urban renewal and public housing revitalization projects have disproportionately displaced Black residents, forcing them into less desirable areas. These areas often suffer from poor infrastructure, inadequate public services, and a lack of economic opportunities. For example, in Montreal, large-scale public housing projects have led to the displacement of many Black residents, exacerbating their vulnerability to housing insecurity (Russell, 2020).

Furthermore, Black Canadians are disproportionately affected by, and more likely to experience, homelessness than their white counterparts, and other racialized groups in Canada after Indigenous Peoples (Homeless Hub, 2024). A report by the Government of Canada (2024a) found that while Black individuals make up 4% of the general population in Canada, they account for 8% of the homeless population. In Toronto, this overrepresentation is even more stark, with Black individuals comprising 15% of the city's homeless population despite making up only 8% of its overall population (City of Toronto, 2022). This overrepresentation underscores the deep-rooted inequities that Black Canadians face in accessing stable housing.

The affordability crisis is not limited to Toronto. In Montreal, the average rent for a two-bedroom apartment increased by 7.8% between 2021 and 2022, pushing many low-income families, particularly those from Black communities, to the brink of homelessness (Canadian Mortgage and Housing Corporation, 2023). Despite these rising costs, there has been limited growth in affordable housing stock with 1,200 new affordable units added in 2022, far below the demand (Montreal Housing Authority, 2023). These statistics paint a clear picture: Black Canadians, particularly those in major urban centers like Toronto and Montreal, are disproportionately affected by the housing crisis.

**According to the 2021 Canadian Census, nearly one-third (31.8%) of Black Canadians lived in housing deemed unsuitable by the National Occupancy Standard**



[6] Government of (Canada.2024b). GST/HST Rebate for Purpose-Built Rental Housing. Retrieved from <https://canada.ca>

[7] Glynn, D., & Mayock, P. (2023). Racial Discrimination in Housing: An Urban Study. *Journal of Urban Affairs*, 45(1), 15-34.

[8] Habitat for Humanity Canada. (2021). Black Families Funding Initiative Report. Retrieved from <https://habitat.ca>

The lack of affordable housing options, coupled with systemic discrimination, places an undue burden on Black families, undermining their ability to secure stable and safe living conditions.

### Food Insecurity

**“39.2% of Black households across Canada live with some level of food insecurity, compared to 15.3% of white households”  
— *Proof Food Insecurity Policy Research Project***

Food insecurity is a pressing issue for many Canadians, but Black communities are disproportionately affected by it. Food insecurity refers to the lack of consistent access to enough nutritious food for an active, healthy life, and it is closely linked to other socioeconomic factors such as income, employment, housing, and education. For Black Canadians, these challenges are magnified by systemic barriers and discrimination, leading to higher rates of food insecurity compared to other racial groups.

According to Statistics Canada (2023b), 38% of Black Canadians reported experiencing food insecurity, nearly double the national average of 16.1%. This makes Black Canadians the most food-insecure racial group in the country. Among racialized groups, the prevalence of food insecurity is highest among Black Canadians, followed by Filipino Canadians (28%), South-East Asian Canadians (23%), Arab Canadians (22%), and South Asian Canadians (19%). The high rate of food insecurity among Black Canadians is closely linked to economic disadvantages, such as lower household incomes and higher unemployment rates.

In Toronto, the disparity is particularly stark. The Daily Bread Food Bank's "Who's Hungry" report (2022) found that 24% of its clients identified as Black, despite Black individuals making up only 9% of the population in Toronto's Census 2021. This overrepresentation in food bank usage indicates a significant gap in food access for Black residents. The same report noted that food bank visits in Toronto have increased by 47% since 2019, with Black households being among the hardest hit by rising food costs and economic instability (Daily Bread Food Bank, 2022).

Furthermore, data from the Proof Food Insecurity Policy Research project (2022) reveals that 39.2% of Black households across Canada live with some level of food insecurity, compared to 15.3% of white households. This stark difference highlights the systemic nature of food insecurity among Black Canadians, driven by factors such as lower incomes, precarious employment, and higher housing costs. In Quebec, although food insecurity rates are generally lower than in other provinces, 14% of Black families report experiencing food insecurity, still significantly higher than the general population (Proof, 2022).

The impact of food insecurity on health is well-documented. Food-insecure households are more likely to suffer from chronic conditions such as diabetes, hypertension, and mental health issues. According to Statistics Canada (2023b), individuals living in food-insecure households are 1.5 times more likely to be diagnosed with multiple chronic conditions compared to those in food-secure households. This burden is particularly heavy on Black communities, where the stress of food insecurity can exacerbate existing health disparities.

In Montreal, while there is less comprehensive data specifically on the Black population, the overall food insecurity rate in the city has been rising. The Centre for Research on Inequality, Human Security, and Ethnicity (2023) reported that food insecurity in Montreal increased by 12% between

[9] Homeless Hub. (2023). Annual Report on Homelessness in Canada. Retrieved from <https://homelesshub.ca>

[10] Homeless Hub. (2024). Black Communities. Retrieved from <https://homelesshub.ca>

[11] Montreal Housing Authority. (2023). Affordable Housing Report. Retrieved from <https://montreal.ca>

[12] Pomeroy, S. (2007). Housing Affordability: What's the Benchmark?. Canadian Policy Research Networks.

2021 and 2023, with racialized communities, including Black residents, disproportionately affected. This rise is attributed to a combination of factors, including inflation, unemployment, and the lingering effects of the COVID-19 pandemic, which have all contributed to economic hardship for many families, including Black families.

The intersection of food insecurity and other forms of socioeconomic disadvantage, such as housing instability and low income, make Black Canadians particularly vulnerable. The lack of adequate and affordable housing often forces families to make difficult choices between paying rent and buying food, leading to higher rates of food insecurity. This situation is compounded by limited access to culturally appropriate and nutritious food, which further marginalizes Black communities.

The data underscores a critical need for targeted interventions to address food insecurity among Black Canadians. As the statistics show, food insecurity is not just a matter of inadequate food but is deeply intertwined with broader issues of economic and social inequality. Addressing this issue requires a comprehensive approach that includes improving access to affordable housing, increasing income supports, and ensuring that food policies are inclusive and equitable.

## GOVERNMENT INTERVENTIONS

**Notable interventions include the federal government's renters rights bill, Black Families Funding Initiative, and Goods and Services Tax (GST)/Harmonized Sales Tax (HST) rebate for purpose-built rental housing.**

Various federal and provincial initiatives have been launched to address housing and food insecurity, yet these efforts often fall short of fully addressing the needs of Black communities. Notable interventions include the federal government's renters rights bill, Black Families Funding Initiative, and Goods and Services Tax (GST)/Harmonized Sales Tax (HST) rebate for purpose-built rental housing. The Black Families Funding Initiative, which aims to create 200 new Black homeownerships by 2023 (Habitat for Humanity Canada, 2021).

As of 2023, 115 Habitat homes have been built or are under construction with local Habitat for Humanity organizations in Alberta, Ontario, Manitoba, New Brunswick, and Quebec. More targeted and intersectional approaches are urgently needed. The GST/HST rebate supports the development of new rental housing, including apartment buildings, student accommodations, and seniors' residences intended for long-term use (Government of Canada, 2024b).

Provincially, Quebec adopted Bill 31: An Act to amend various legislations as regards housing, introducing several including increasing the supply of housing. In Ontario, the government is holding the annual rent increase for 2025 to 2.5% (consistent with 2024) of which is the lowest rate in the country with the average inflation rate at 3.1%.

[13] Proof Food Insecurity Policy Research. (2022). Food Insecurity in Canada: Annual Report. Retrieved from <https://prooffoodinsecurity.ca>

[14] Russell, J. (2020). Urban Planning and Displacement in Montreal: A Historical Overview. *Canadian Journal of Urban Studies*, 32(2), 45-59.

[15] Statistics Canada. (2024a). Canadian Income Survey, 2022. Retrieved from <https://statcan.gc.ca>

[16] Statistics Canada. (2024b). Black History Month...By the Numbers. Retrieved from <https://statcan.gc.ca>

[17] Statistics Canada. (2023a). Census Data on Housing Conditions. Retrieved from <https://statcan.gc.ca>



## RECOMMENDATIONS

To address the persistent challenges of housing and food insecurity disproportionately facing Black communities in Toronto and Montreal, the Canadian Black Policy Network recommends the following targeted and actionable policies to create sustainable, long-term solutions:

**1 Establish a national housing and food data strategy to collect, analyze and publish disaggregated data on housing and food security by population segments.** A lack of disaggregated race-based data hampers efforts to address systemic inequities effectively. This data can be collected by giving a mandate to Statistics Canada to include detailed metrics such as race, income, neighborhood in its housing and income surveys. This data can be repurposed and published in an annual “*Equity Impact Reports*” summarizing progress in addressing disparities. This data should then be used to inform policy decisions, set equity benchmarks, evaluate the success of existing programs, and inform new policy decisions.

**2 Launch a targeted community empowerment housing fund to increase housing supply and support home ownership.** The program would operate as a time-limited, matching funds initiative, supporting housing projects by Black-led organizations and encouraging partnerships with the private sector, such as real estate developers, to expand affordable housing stock.

The program could initially be implemented through pilot programs in Toronto and Montreal, with a focus on cost-effectiveness and measurable outcomes. To maximize impact, the fund would leverage existing frameworks under the National Housing Strategy.

**3 Support community-led food programs through multi-year funding agreements,** leveraging programs like the Local Food Infrastructure Fund. Providing stable, long-term funding is a cost-effective way to empower communities to tackle systemic issues themselves efficiently. Multi-year agreements would replace one-time grants and be tied to clear key performance indicators.

Community-led programs that would benefit could range from food banks in neighbourhoods that experience high rates of food insecurity, community grocery stores, farmers’ markets, urban agriculture programs and food co-operatives to increase access to affordable, nutritious food. This localized approach can effectively address food insecurity by leveraging existing community resources to enhance resource availability and community engagement. The program could require co-investment from private or philanthropic partners, fostering collaboration and resource sharing.

[18] Statistics Canada. (2023b). Food Insecurity in Canada: Statistical Insights. Retrieved from <https://statcan.gc.ca>

[19] Statistics Canada. (2023e). Housing Conditions among Racialized Groups: A Brief Overview. Retrieved from <https://statcan.gc.ca>

[20] The Centre for Research on Inequality, Human Security, and Ethnicity. (2023). Food Insecurity Trends in Montreal. Retrieved from <https://crihe.ca>

## CONCLUSION

The persistent disparities in housing and food security faced by Black Canadians in Toronto and Montreal highlight the need for targeted policy interventions that empower communities and strengthen Canada's economic and social fabric.

By leveraging existing programs, encouraging public-private partnerships, policymakers can support innovative, community-lead solutions that address these challenges. These efforts will not only improve socio-economic outcomes for Black Canadians but also contribute to a stronger, more resilient Canada.