Where Goes the Housing Ladder? Residential Mobility and Housing Tenure Outcomes Among Canadian Households

by

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Abstract

Canada has a highly tenure-discriminatory housing system where ownership has been privileged and supported in policy while renting has been discouraged and disinvested, contributing to widening social and economic inequality based on housing tenure. Residential mobility, or moving homes, is a key mechanism of change in housing outcomes both in our individual lives and in the housing market. However, despite the key role of housing in patterns of inequality and the importance of residential mobility in achieving housing outcomes, the relationship between residential mobility and housing is underexplored in Canada. This thesis seeks to explore the unequal relationship between mobility experiences and housing tenure outcomes for Canadian households. Drawing from broader life course theory and specifically from the housing transitions framework, I use new data from the 2018 Canadian Housing Survey in a series of descriptive figures and multinomial regression models to explore how residential mobility patterns differ across housing tenure; how past tenure and mobility experiences are associated with current tenure outcomes; and how this relationship differs across income quintiles, age groups, and differences in health status.

I highlight the discrepancy between the normative and idealized conceptualization of the housing ladder that underpins Canadian housing policy and the reality of households' housing and mobility experiences. While there was a clustering of more positive and controlled mobility experiences and owned tenures and more negative and involuntary mobility experiences and rental tenures, there were also differences based on the presence of a mortgage or renting in social and affordable housing. The results reinforce the housing and mobility process as a contributor and reflection of growing inequality between owners and renters, but also within

owners based on mortgage status – which is particularly important in light of rising interest rates and increasing risks in the housing market. The results also highlight how income, age, and health status mediates the relationship between past tenure and mobility experiences and current tenure, with households who face more structural constraints having a different choice set than households who face fewer structural constraints. This has important repercussions considering how housing and mobility contribute to processes of cumulative advantage and disadvantage. Housing and mobility experiences accumulate across the life course, enabling and constraining future opportunities. Further, the relationship between housing and mobility is produced by the tenure discriminatory housing system, and not inherent to the behaviour of owners and renters, nor to housing tenure itself, and thus can be changed. I suggest several policy implications, overall suggesting that Canadian housing policy should seek to enable choice in the housing and mobility relationship – both the choice to move or to stay and the choice of where and how to live – both of which aligns with a more tenure equal housing system.

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Executive Summary

Housing and residential mobility are closely linked and implicated in broader patterns of social and economic inequality across the life course. They are mechanisms of cumulative advantage and disadvantage across the life course, so that households that move for more positive reasons tends to experience other positive outcomes and are then better placed to make another positive move, while households that move for more negative or involuntary reasons tend to experience other negative outcomes which accumulate over time – and which is unequally linked to housing tenure. Across a number of Western countries with similar tenure-discriminatory systems as Canada, renters are more likely to move more often for more negative reasons into more disadvantaged places and face more negative outcomes a result, while homeowners tend to move more slowly into more advantaged neighbourhoods, exacerbating social and economic inequality between owners and renters.

These differences are *structurally produced* by the way that tenure is treated in housing policy, not by compositional or behavioural difference inherent to owners and renters. Research highlights that differential patterns of mobility across housing tenure are produced by the differential way that tenure is treated in housing policy, so in countries with more tenure-equal policies and more protections for renters, households display more similar mobility patterns and outcomes across housing tenure. Conversely, in tenure discriminatory countries like Canada, where ownership is privileged over renting, renting is made into a more precarious tenure and renters move more frequently for more forced and involuntary reasons.

However, the housing and residential mobility relationship has rarely been explored explicitly in the Canadian context in policy or in research due to data gaps. This knowledge gap is important in part because the relationship between housing and mobility is so intwined, it have become implicit or expected. For example, the “housing career” or “housing ladder” concept that underpins Western, Anglophone housing systems like Canada highlights the housing outcomes of moves, while the movement part itself is implicit – despite mobility being the actual mechanism of these outcomes and thus the pivot that is being affected by context and by policy.

The thesis explores the relationship between residential mobility and housing tenure outcomes with a focus on connections to inequality and implications for housing policy. More specifically, I address five research questions:

1. How do residential mobility patterns differ by housing tenure?
2. How are past tenure and mobility experiences associated with current housing tenure?
3. How does the relationship between past tenure and mobility experiences and current housing tenure vary based on income, age, and health status?
4. How does the relationship between residential mobility and housing contribute to inequality in Canada?
5. What are the implications for housing policy and practice?

I use new Statistics Canada data from the 2018 Canadian Housing Survey in a series of descriptive figures and multinomial regression models. I focus on current housing tenure outcomes that move beyond the owning-renting binary, exploring four current housing tenures: owning without a mortgage, owning with a mortgage, renting in the private market, and renting in social and affordable housing. I draw from life course theory and from the housing transitions framework, considering how housing and mobility are embedded within the life course and connected across micro-, meso-, and macro-level opportunities and constraints that shape how people move through the housing system.

Key Findings

- When looking at tenure trajectories across past, current, and future tenure, there is very little tenure change experienced or expected. Most current owners were previously owners and are planning to stay as owners, while most renters were previously renters and are planning to stay as renters. This is reinforced through the positive associations between past and current tenure in the multinomial models that demonstrate how difficult it is to change tenures, which have been treated as distinct forms of housing in most Canadian housing policy.
- Despite the precarity of renting both in the private market and in social and affordable housing, an estimated 2.8 million privately renting households and over 415,000 renters

in social and affordable housing are not planning to move or to move and rent again. These households will not be assisted by the myriad of policies to support owner-occupiers and to encourage the development of owned homes. This also challenges the conceptualization of private renting as a transitional, time-limited stop on the way to homeownership.

- More positive variables – such as higher rated satisfaction, having moved for housing reasons, and having a higher income – are usually positively associated with owning and negatively associated with renting. More negative aspects – such as having moved for forced reasons, being dissatisfied or very dissatisfied with their dwelling and having lower income – are both more often positively associated with private renting but also tended to have larger average marginal effects. This indicates not only that renters experience more negative or involuntary moves and more negative housing experiences than owners but also that these negative experiences have bigger effects for renters compared to owners.
- Further, in many cases, the average marginal effects are larger among private renters than renters in social and affordable housing, suggesting that it is renting privately that has become more precarious and more residualized compared to renting in social and affordable housing in the tenure-discriminatory context of the Canadian housing system.
- There are clear signs of income segregation in the relationship between mobility and housing on either side of the income distribution. For most variables, it is only in the third (middle) income quintile that the relationships with the mobility, tenure, and interaction variables that was illustrated at the population level become apparent.
- There was greater disparity in the predicted tenure outcomes across income quintiles in the youngest age group compared to the oldest age group. This highlights issues of intragenerational inequality along intergenerational tenure lines and how housing transitions have impacts not only on the life course of current generations but of future generations through linked lives.

- Poorer rated health had a depressing effect on many of the variables so that the predicted probabilities of renting, both in the private market and in social and affordable housing, are always elevated relative to households with better rated health. This is not to say that renting is inherently negative or problematic, but in a tenure discriminatory housing system where ownership is privileged and associated with other rights and positive outcomes, limited access to ownership and concentration in rental tenures contributes to broader disparities across the life course.

Policy Implications

The uneven distribution of the housing and residential mobility relationship is also important as the implicit (and explicit) conception of how this relationship should work is built into social and economic policy. The findings in this thesis problematize the idea of the "housing ladder", instead demonstrating more diverse housing transitions that are unequally shaped by structural constraints and opportunities.

For some households, there are signs of the normative housing ladder, but even then, there are disparities that are structured by housing and demonstrate the cumulative effects of housing and mobility. This appears to be the case for middle income households, younger households, and households with better rated health. In other words, for these households, the differential treatment of housing tenure in the Canadian housing system is clearly demonstrated, with the structural differences in how secure or precarious tenure has been made playing a key role in the patterns across past tenure and mobility experiences.

For many households, the ladder is missing rungs, making it increasingly difficult to move into an owned home, and the rungs keep changing as the cumulative effects of their housing and mobility experiences intersect with the macro-level housing system. This is the experience for many low-income households, many older households, and households with poorer reported health, who are more likely to be renting in private rental or social and affordable housing. In other words, these households had more constraints and fewer resources to overcome

structural and contextual factors in the housing system and had been made more vulnerable to unplanned and reactive moves, the outcomes of which accumulate across the life course.

And then for some households, there is no ladder, because there is no need for a ladder. This is the case for high-income households and for many middle-aged households. The housing outcomes of high-income households who face fewer constraints and more opportunities vary little across any variable, almost always resulting in owning with a mortgage. In other words, these households had fewer constraints and more resources to express their agency and overcome structural and contextual factors in the housing system, including high housing prices. These households thus had the most opportunities to take advantage of the differential treatment of ownership and enter the housing market, pay down their mortgage, and transfer wealth to future generations – increasing inequality within generations along tenure lines.

The (lack of) housing ladder for many Canadian households is particularly important because the idea of the housing ladder and its normative and discursive relationship between housing and mobility underpins Canadian housing policy. This suggests that policy based on this conceptualization is and will be inadequate to meet Canadians' housing needs. This premise has important implications considering the cumulative effects of housing and mobility outcomes across the life course as part of processes of cumulative advantage and disadvantage. Based on this, I suggest four high level policy implications:

- **Housing policy is not just housing policy.** It is not just housing policy that is visible in these findings. Finance policies, labour market policies, land use policies, transportation policies, and health policies are all implicated as households respond to pressures in these policy areas through their housing and mobility choices, which are unevenly available to households.
- **Consider housing holistically.** Not only is the housing system interdependent with other policy areas, but the housing system is interdependent across housing tenure groups – which has not traditionally been the way Canadian policy has been developed.
- **The unequal distribution of risks and vulnerabilities.** While renters have faced more of the risks of the transformation of social policy towards housing-based asset-based

welfare for many years, there are also increasing and unequal risks among homeowners. Newer and younger homeowners with mortgages now face a very different economic and social context than previous homeowners. These vulnerabilities are not intrinsic to these more mortgaged households but are also produced by this tenure discriminatory housing system where households have been discursively and materially encouraged to own, and in doing so, may have traded temporary security for longer term insecurity.

- **The inadequacy of the housing ladder.** The main implication is the idea of the "housing ladder" that is core to asset-based welfare and the Canadian policy system and is implicitly and explicitly build on the conceptualization of a linear housing and mobility relationship is not meeting the needs of many Canadians.

Overall, Canadian housing policy should seek to enable choice in the housing and mobility relationship – both the choice to move or to stay and the choice of where and how to live – both of which aligns with a more tenure equal housing system. This involves both material and ideological changes to our relationship with housing and the relationship between housing and residential mobility embedded in our housing system. Changes in the housing system will have wide-ranging effects across our social and economic systems. These are very real and very practical and very complex challenges, but the alternative is ongoing, cumulative social and economic inequality that is rooted in our relationship to housing and reinforced through the mobility process.

1 Introduction

Residential mobility and housing are closely linked, both in our communities and in our individual lives, and are key to change at macro, meso, and micro scales. Housing is both a major driver and outcome of the residential mobility process (Clark, 2012). Residential mobility is a key mechanism of change in our individual lives and in our communities. It is the 'engine of the housing market' (Clark, 2012, p. 2) and critical to well-functioning and efficient labour and housing markets (Caldera Sánchez & Andrews, 2011; Ong et al., 2017). Residential mobility drives population growth, especially in aging countries and cities with low to no natural increase, and is important for economic growth (Frost, 2020). It is also important in our individual lives. Where we live – both the housing and neighbourhoods we live in – impacts our life chances, our health, and our wealth (Galster & Sharkey, 2017). Housing is also generally part of a bigger life plan (see e.g., Severson & Collins, 2020), and mobility is one of the mechanisms that enables housing change in our lives.

Critically, mobility is both affected by and reinforces inequality (Galster & Sharkey, 2017; Lee et al., 2015). Moving is not inherently positive or negative but differential mobility outcomes occur in large part due to the discursive and normative way that residential mobility is tied to housing and housing tenure particularly (Coulter et al., 2016). Renters are more likely to move than homeowners across many Western countries (Clark, 2012, 2013; Clark et al., 2014). This is partly as a function of other household characteristics that influence mobility and housing choices, including age, marital status, parental status, and economic security (Clark, 2012). However, this relationship is also mediated by broader policy decisions on tenure, housing stock availability, costs of housing, and security of tenure (Dieleman, 2001; Mulder & Hooimeijer, 1999). While housing tenure might technically refer to the legal relationship to the housing we occupy and has most often been defined through the owner-renter binary, tenure has come be more broadly materially and discursively associated with a host of outcomes (Zavisca & Gerber, 2016; Zhang, 2021) – including mobility.

As such, it is not just that renters are more likely to move, but that they are more likely to move into more disadvantaged places (Baker et al., 2016; Clark et al., 2014; Denier, 2017). Renters

are also more likely to move for forced or involuntary reasons (Hatch, 2021) and face more economic insecurity and negative health outcomes as a result (Desmond & Kimbro, 2015). Homeowners, however, tend to move more slowly, for voluntary reasons, and into more advantaged neighbourhoods (Baker et al., 2016; Clark et al., 2006), exacerbating inequalities between owners and renters. Housing itself drives mobility – such as the desire to move a bigger home, to change neighbourhoods, to change tenures – as well as structuring the choices and resources available to make these moves (Clark, 2012; Clark & Maas, 2015; Coulter et al., 2016; Coulter & Scott, 2015). Households do not have the same housing choices available and many make constrained housing choices that may not reflect their preferences (Preece et al., 2020).

Importantly, it is not just current housing outcomes that impact mobility and our choices, but the accumulation of housing experiences over our life course (Beer & Faulkner, 2011). These mobility and housing experiences accumulate and impact future housing outcomes unequally across housing tenure. At the same time, housing tenure exists beyond the owner-renter binary, and the experience of housing tenure is changing in the context of neoliberalism and financialization (Zavisca & Gerber, 2016; Zhang, 2021). Housing is therefore strongly implicated in structuring these outcomes of mobility and as an outcome itself with impacts on inequality, with implications across the life course.

The link between mobility and housing, especially tenure, is important in the context of tenure discriminatory housing systems that privilege one form of housing tenure over another and provide different rights and benefits based on tenure (Arundel & Ronald, 2021; Christophers, 2019; Hulchanski, 2004). As homeowners have been privileged in housing policy (Christophers, 2019), they tend to live in better quality and better located housing than private renters or renters in social and affordable housing (Claveau, 2020). Homeowners also hold more wealth than renters (Causa et al., 2019). Wealth inequality, which is higher and more durable than income inequality (Causa et al., 2019; Maroto, 2016), is largely driven by housing wealth (Arundel, 2017). In homeowning societies like Canada, residential property is the most commonly held and usually the largest asset, and it has grown as a proportion of net worth (Walks et al., 2018). As housing is spatially located in neighbourhoods, wealth inequality is

embedded in our neighbourhoods and communities. Neighbourhoods in Canada are increasingly unequal and polarized along income and wealth lines which maps onto housing tenure lines (Walks, 2013, 2014b, 2016). Thus, the differential treatment of housing tenure in policy has led to socio-tenure segregation and increasingly different experiences based on tenure (Suttor, 2015), which links to broader economic and social inequality (Christophers, 2019).

Housing (and tenure) inequality has increasing importance in light of welfare state restructuring where access to homeownership has become critical to support economic wellbeing and security (Doling & Ronald, 2010; Malpass, 2008). Most Western countries have built their housing systems around the idea of a housing career that ends in homeownership, while also restructuring the welfare state towards housing- and asset-based welfare that relies on access to homeownership and wealth for wellbeing (Christophers, 2019; Doling & Ronald, 2010; Ronald, 2008; Walks, 2014a). The idea of housing careers which underpins this system implicitly favours one relationship between residential mobility and housing – linearly and planfully moving in the pursuit of homeownership into bigger and better dwellings, until eventually downsizing out of choice – which is increasingly out of touch with the life course of Western households now (Arundel & Ronald, 2021; Beer & Faulkner, 2011; Smith et al., 2022).

This is important to consider in the context of Canada's tenure discriminatory housing system that favours homeowners over renters (Hulchanski, 2004; Loptson, 2017). Canada has aggressively pursued the norm of owner-occupied housing, resulting in a tenure discriminatory housing system with much more support for homeownership (Hulchanski, 2004). Unlike the UK, US, Australia, and New Zealand, Canada did not see major declines in prices nor homeownership rates after the 2008/2009 Global Financial Crisis and sub-prime mortgage crisis brought on by the financialization of housing (Aalbers, 2008). Instead, part of the response to the Global Financial Crisis in Canada was to increase access to homeownership and maintain housing prices through increased financialization (Walks, 2014a; Walks & Clifford, 2015). Canada has since seen some of the largest increases in homeownership rates, housing prices, and household debt amongst OECD countries (Cheung, 2014) and has not (yet) seen major declines in young adult homeownership rates (Maroto & Severson, 2020; Walks et al., 2018).

Conversely, households who are renting often face high rents, low vacancy rates, limited protections, and aging housing in need of repairs (Suttor, 2015) with less choice and policy support in the decision to move or not compared to owners. Issues of affordability, quality, and overcrowding are also centralized among renters (Claveau, 2020), who have not had the same policy focus as homeowners (Christophers, 2019; Hulchanski, 2004). Renters in social and affordable housing face a disconnected and outdated regulatory system that was not designed to support wellbeing, increasing conditionality to access and maintain housing, and housing with significant deferred maintenance needs (de Vos, 2022; Suttor, 2016).

Overall, while residential mobility is not only about housing, it is *always* about housing. People move for many reasons, but moving will always involve choices about housing, which are structurally and unequally shaped by the housing system they are part of and which accumulates over their life course. However, the housing and residential mobility relationship has rarely been explored explicitly in the Canadian context in policy or in research. There have been substantial data gaps in exploring this relationship, as residential mobility data in Canada has often not been linked to detailed housing characteristics nor reasons for moving (e.g., Pendakur & Young, 2013). Housing research has mostly used point-in-time census data (e.g., Hou, 2010) or focused on specific-sub populations such as immigrants (e.g., Haan, 2007) to explore housing over the life course. Where housing characteristics like housing tenure have been included, they have had important impacts on the odds of having moved and moving into disadvantaged neighbourhoods (Denier, 2017; Edmonston & Lee, 2014). However, we have also lacked detailed housing data in Canada, and so where housing has been included, it is has typically been limited to renting or owning. Housing is a composite good and cannot be reduced to just tenure (Clark, 2012) and experiences of tenure vary beyond just owning and renting particularly in this socioeconomic context (Zavisca & Gerber, 2016). Further research is needed to explore the relationship between housing and residential mobility beyond the owning-renting binary and consider how this relationship contributes to inequality in Canada, and perhaps more importantly, how this relationship is shaped by and shapes policy so that we can develop policy differently.

1.1 Research Questions and Approach

This thesis addresses the research gap on the relationship between housing and residential mobility in Canada with goals to inform housing policy. The overarching question guiding this thesis considers who wins and who loses through the mobility process, how housing structures this process, and what the implications for policy might be. More specifically, I address five research questions:

1. How do residential mobility patterns differ by housing tenure?
2. How are past tenure and mobility experiences associated with current housing tenure?
3. How does the relationship between past tenure and mobility experiences and current housing tenure vary based on income, age, and health status?
4. How does the relationship between residential mobility and housing contribute to inequality in Canada?
5. What are the implications for housing policy and practice?

To explore these questions, I use new data collected through the 2018 Canadian Housing Survey (Statistics Canada, 2019b). The Canadian Housing Survey is administered by Statistics Canada in partnership with the Canada Mortgage and Housing Corporation (CMHC) that collects information about the housing experiences of a sample of Canadians. Topics covered include core housing need, dwelling and neighborhood satisfaction, housing moves or intentions to move, and other aspects of wellbeing related to housing. Importantly, it is the only Canadian data to include detailed information about previous moves and moving intentions and enables a more detailed analysis of the residential mobility process. For practical reasons, I use the Public Use Microfiles (PUMF), which comes with a few caveats as there are some missing variables and the bootstrap weights are only available in the restricted Research Data Centres. This is discussed in detail in chapter 4.

I explore these five questions both descriptively and inferentially using R Statistical Software in a series of multinomial logistic models that focus on predicting the probability of residing in one of four current housing tenures: owning without a mortgage, owning with a mortgage, renting in the private market, and renting in social and affordable housing. I then disaggregate this model and explore the probability of current housing tenure separately by income groups, age

groups, and health status of the household referent person. I analyse these data in R using several packages, including the tidyverse, survey, srvyr, nnet, marginaleffects, and ggeffects packages. More details, including all packages used, are available in chapter 4.

This thesis is broad in nature, as an exploration of the relationship between housing and residential mobility through the Canadian Housing Survey. I intentionally take a holistic, interdependent approach in thinking about housing by exploring multiple forms of tenure (owning with and without a mortgage, renting in the private market, and renting in the social affordable housing sector). I draw on multiple perspectives on the relationship between housing and mobility over the life course, interrogating the dominant and often implicit framework of housing careers (Clark et al., 2003; Kendig, 1984) and drawing from alternatives like the housing pathways model (Clapham, 2002) and primarily the housing transitions framework (Beer & Faulkner, 2011). I also use multiple methods, including a focused chapter on descriptive statistics, multiple multinomial models, and a focused discussion about policy context and implications. However, in taking this broad approach, I recognize that I lose some specificity and sub-analyses that will be very interesting – such as who makes tenure transitions. I also am not taking an internationally comparative approach, which would add to our knowledge of the housing experiences of Canadians. These related questions, while interesting and important, are out of scope for this thesis.

1.2 Situating Myself: Positionality and Reflexivity in Quantitative Research

Reflexive practice as researchers is core to qualitative methods, recognizing how our standpoint and experiences shape our relationship to our research, including the research questions asked, methods used, and themes developed (Gray, 2008), but has not typically been included in the process of quantitative research. There is some work in sociology and geography, my two home disciplines, to bring that reflexive practice to quantitative research as well – particularly in bridging critical and quantitative approaches (Babones, 2016; Barnes, 2009; Jamieson et al., 2023; Kwan & Schwanen, 2009).

I come to this research with many experiences contributing to my decision to study housing and mobility. Before and while working on this thesis, I worked in the affordable housing sector as a policy and research analyst within a policy environment that experienced many challenges

including increasing demand, years of disinvestment, and a regulatory framework that has not been updated in more than 30 years, while at the same time providing an important social good for households who are not supported in market housing. I was actually at a housing conference in November 2018 when Statistics Canada presented on the Canadian Housing Survey, which was itself an outcome from the 2017 National Housing Strategy. The new data that was going to made available through the Canadian Housing Survey prompted me to apply for graduate school. This thesis work is directly shaped by this experience of working in and thinking about housing policy and motivated by a desire for a different housing system – one that is more equal and supports more people. In this way, this thesis has a normative and critical lens, and I am being explicit about that and my goals.

I also have worked on this thesis in the ongoing impacts of the COVID-19 pandemic, which has sharply illustrated the centrality of housing and health both systemically and personally. I personally have had a dichotomous experience of the pandemic. I own my home (with a mortgage) with my husband. As a privileged homeowner who had space in our 1200 square foot condo in downtown Edmonton, we were able to mitigate many pandemic risks easier than others. I had space to work from home. Partway through the pandemic, my husband developed an auto-immune disorder and was in the hospital, now managing chronic disease. He is immunocompromised and faces far more risks in the pandemic now. Our housing is even more important now in a context of limited pandemic mitigation measures and increased infections. This personal experience has sharply placed health at the forefront of our housing decisions. I am certain that this experience has shaped how I saw the results and the decision to look at mobility and housing across health differences in more detail in chapter 7.

I have also made practical decisions about how to approach this research that has shaped the results. I had initially intended to complete this research using the Canadian Housing Survey in the Research Data Centre because I had intended to look more at neighbourhood-related outcomes, which were only available in the Research Data Centre. This involved applying for access and going through security screening. This process, which is already a limiting factor for researchers (Andrew-Gee & Grant, 2019) was delayed by the pandemic and the Research Data Centre was closed at times. Combined with a changing health situation, my own new role as a

caregiver, and a return to work while completing this thesis, accessing the data in the Research Data Centre was impractical and unfeasible. I revised my research questions to focus more specifically on the housing-mobility relationship, or in other words, the housing transitions of Canadians and how these varied across income, age, and health status.

1.3 Thesis Structure

This thesis is split into nine chapters. Chapter 1 is this chapter, which introduces this thesis, myself as the researcher, and frames the scope and structure of this thesis. In chapter 2, I discuss the conceptual framework guiding this thesis. Just as housing is a composite good and sits at the intersection of diverse policy and research areas, this thesis sits at the intersection of multiple research areas. It addresses residential mobility, housing careers and transitions, and housing inequality, connected by the overarching concept of the life course. Drawing from Maxwell (2013), the conceptual framework includes both theoretical work and previous research in the areas of the life course, residential mobility, and housing. Particularly, I focus on the housing transitions framework developed by Andrew Beer and Debbie Faulkner (2011), recognizing the contextual and constrained housing choice process, including the decision to move, and which is embedded in the life course.

In chapter 3, I discuss the Canadian housing system in more depth. Both mobility and housing choices are strongly shaped by the policy environment, and the housing system is (implicitly) built upon conceptualizations of the typical housing – mobility relationship in Western countries – the housing career ladder. I outline initial policy implications, which I return to in the discussion of housing policy in chapter 9.

In chapter 4, I outline the analysis strategy to explore these research questions, using a mix of descriptive statistics, inferential statistics, and policy analysis.

Chapters 5 through 7 present the results. Chapter 5 explores research question 1, how do mobility patterns differ across housing tenure, highlighting a series of figures focusing on when households moved, why they moved, and how (from which housing tenure) they moved and how this varies across housing tenure. Chapter 6 focuses on research question 2, exploring the relationship between past tenure and mobility experiences and current tenure outcomes.

Chapter 7 extends this question to explore how the relationship between past tenure and mobility experiences and current tenure outcomes varies across income, age, and health status, which are included as key ways that systemically produced constraints are expressed in the life course and the housing transitions framework.

In chapter 8, I discuss how the relationship between residential mobility and housing contributes to and is a reflection of inequality. It is clear that the relationship between housing and mobility is distributed unevenly, with private renters more likely to experience more negative and involuntary mobility processes and owners more likely to experience more positive and voluntary mobility processes. At the same time, this relationship is also complex and contradictory, with renter households also demonstrating stability in their housing transitions and highlighting that renting is not a transitional, time-limited "stop" on the way to the normative endpoint of homeownership. Homeowners are also not a homogenous group, with clear distinctions based on the presence of a mortgage. Further exploring this relationship between mobility and housing by age, income, and health status demonstrates additional inequities intersecting with housing tenure – primarily by constraining or enabling choice and agency in the housing system due to tenure discrimination and other systemic barriers.

In chapter 9, I conclude this thesis by returning to the discussion of housing policy from chapter 3 and discuss the implications of the results for housing policy and practice, highlighting that the idea of the housing ladder and its normative housing – mobility relationship is and will be inadequate to meeting the housing needs of Canadians. I also provide some thoughts on the scholarly and practical significance of this research, discuss limitations, and discuss future research opportunities. The appendices contain detailed tables of model results referenced in chapter 7.

2 Conceptual Framework – Residential Mobility and Housing Tenure

In this chapter, I discuss the conceptual framework guiding this thesis, beginning first by discussing the life course framework. Life course theory has become the dominant theoretical perspective for studying housing and residential mobility. However, within this idea of the life course, there are still varying conceptualizations of the housing – residential mobility relationship, including housing careers, housing pathways, and more recently, housing transitions. I then explore research on the housing choice process, considering how housing outcomes over the life course reflect a series of housing choices, but also how choices are constrained and unevenly available. I end this chapter by reviewing research on residential mobility, housing outcomes, and inequality. Although there is substantial international research highlighting how mobility and housing are key mechanisms of inequality, there is limited Canadian research, which presents a key gap considering that the Canadian housing system is highly tenure discriminatory and unequal (Hulchanski, 2004).

2.1 Life Course Theory, Housing, and Residential Mobility

2.1.1 Why the life course?

Life course theory explores the interaction of individual lives with social structures over time within socially mediated life course scripts (Elder Jr., 1994; Macmillan, 2005; Mayer, 2004). Glen Elder Jr. is largely credited with developing this framework and describes the life course as "the interweave of age-graded trajectories, such as work careers and family pathways, that are subject to changing conditions and future options, and to short-term transitions ranging from leaving school to retirement" (1994, p. 5). Canadian research has illustrated that the life course perspective is an effective policy lens because it necessarily sees individual lives connected to the social and policy context in which they are lived (McDaniel & Bernard, 2011). The life course perspective also recognizes that individuals occupy multiple and interconnected roles across their lives, and thus works to break down silos of policy. Life course roles and trajectories are influenced by micro and macro-factors and cross spatial scales and time, which also makes life course theory effective for studying mobility, as the outcomes of the residential mobility process are not intrinsic but produced by policies and structural forces (Coulter et al., 2016).

Five general principles guide life course research (Elder Jr. et al., 2003) and which connect to the relationships between housing and residential mobility. These five principles are: (1) life span development; (2) constrained agency, (3) time and place; (4) timing; and (5) linked lives, each of which are discussed in turn.

The first, *life span development,* recognizes that development and changes do not end at 18 years old, and that lives must be analyzed over longer periods of time. Earlier experiences can shape later experiences in life, or as Mortimer writes, "under-standing any given phase of life must take into account the experiences that preceded it" (2019, p. 3). This links to residential mobility, which is also an active and dynamic process that must be considered over time (Coulter et al., 2016), including how the impact of mobility and its housing outcomes accumulates across the life course.

Second is the idea of *constrained agency* and which closely connects to the residential mobility process. Rather than being the mere recipients of the effects of social structure or the complete author without regard to the greater social world, individuals make choices within socioeconomic, generational, historical, and biographical constraints (Elder Jr., 1994). People make choices within the constraints and opportunities of the systems they are a part of, but also within the constraints and opportunities provided by previous life experiences and previous generations (Elder Jr., 1994; Mayer, 2004). The idea of constrained agency is crucial to the relationship between residential mobility and housing, as housing choices are also constrained and not all households have the same choices available (Preece et al., 2020).

Third, the principle of *time and place* highlights how life courses are embedded within geographic scales, socioeconomic conditions, and historic events that colour the life course (Elder Jr. et al., 2003). The life course perspective understands lives as lived in context. The current context is one of "growing inequality at the societal level, which engenders variation in life-course opportunities and progressions by social class, gender, race, and ethnicity. […] as inequality increases, life courses become more differentiated" (Mortimer, 2019, p. 2). Social inequality is also spatial (Galster & Sharkey, 2017) and linked to housing (Christophers, 2019). Thus, housing and neighbourhoods that our homes are part of are critical way we experience

and are connected to the context and broader macro-level structural changes (Browning et al., 2016; Coulter et al., 2016).

Fourth, the principle of *timing* refers both to the social understanding of timing and that life course transitions and trajectories will have different impacts on the life course depending on their timing (Elder Jr. et al., 2003; Mortimer, 2019). The social understanding of timing recognizes the norms surrounding role sequencing and the age-grading that constitute life course scripts (Elder Jr. et al., 2003; Macmillan, 2005). "Timing" is especially linked to housing. Housing is often considered its own life course trajectory with its own age-graded and normative transitions, while at the same time, influencing and influenced by other trajectories (Mayer, 2004). Housing plays a key role in the timing of lives, especially for young adults during the transition to adulthood, a collection of linked transitions associated with increasing independence and stability. Rising housing costs combined with larger debt and lower or stagnate incomes for young adults are one factor in the delayed and elongated and stratified transition to adulthood, linked to delays in leaving the parental home (e.g., Bleemer et al., 2017), delayed home purchase (e.g., Andrew, 2012), and delayed fertility (e.g., Flynn, 2017).

Fifth, *linked lives* reinforces the interdependence between different individuals' lives (between parent and child, for example) and the interdependence between different areas of individual lives (between work and family for example) (Elder Jr. et al., 2003). This is especially important for thinking about housing and residential mobility, as housing outcomes are strongly linked across generations as housing wealth is transferred between generations (Arundel, 2017; Christophers, 2018) and as previous housing experiences and the neighbourhoods that we live in provide different life course opportunities (Browning et al., 2016). Linked lives is also important in recognizing the social networks that are part of neighbourhoods and connected to housing and which are strongly impacted through the residential mobility process (Coulter et al., 2016).

Considering these five general principles, the life course also provides a framework for thinking about inequality. Central to the idea of the life course is that experiences, resources, and vulnerabilities accumulate across the life course, creating processes of cumulative advantage and disadvantage (DiPrete & Eirich, 2006; Mayer, 2004). Further, in this context of broader

economic and social change, the increasing precarity of employment, rising housing costs, and changing educational pathways, life courses are changing (Côté & Bynner, 2008). Life courses are *de-standardized*, in that fewer people follow normative age graded time-tables and role trajectories; *individualized*, in that life courses are more variable; and (not necessarily new, but certainly increasingly), *stratified* by patterns such as gender, race and ethnicity, and social class (Furstenberg, 2010; Macmillan, 2005; Shanahan, 2000). Fewer young adults follow the normative and linear path of school-work-marriage-homeownership, and there is increasing disparity between high and low socioeconomic status young adults (Furstenberg, 2010; Shanahan, 2000). We could add to this list as stratified by housing which, thinking about the life course perspective, impacts individuals' own life courses and that of future generations as housing wealth is transferred between generations (Christophers, 2018). It is worth highlighting when considering how the life course has become increasingly stratified, it is *not* due to inherent characteristics, but due to systems and structures that have unequal impacts along lines of gender, race and ethnicity, and housing tenure.

The concept of the life course thus links individuals across the micro-, meso-, and macro-levels and across space and time, providing an effective theoretical framework for studying housing, neighbourhoods, and mobility which are also spatially, temporally, and socially situated and contingent. It also provides a framework for thinking about how mobility and its outcomes are linked to inequality across the life course as part of processes of cumulative advantage and disadvantage. The concept of the life course is core to models of residential mobility, lifetime housing outcomes, and the housing choice process, as will be discussed in the rest of this section.

2.1.2 Why life course theory and residential mobility?

Life course theory is the dominant theoretical perspective for studying residential mobility partly because residential mobility has generally not been included as a part of migration studies. Residential mobility has traditionally been seen as a permanent move of residence. It has come to mean ‘internal migration’, the movement of people within a geographic space such as country, rather than ‘international migration,’ which has been defined as the movement of people across national borders (Crowder & Hall, 2007). Migration studies has tended to focus

on international migration, while residential mobility is seen as the realm of urban studies, housing scholars, and geographers (Wimmer & Glick Schiller, 2002). There is also generally more international migration research than residential mobility research (Coulter et al., 2016), particularly in the Canadian settler-colonial context as immigration is closely linked to the building of nation-state (Wimmer & Glick Schiller, 2002). These different disciplinary backgrounds for residential mobility (or internal migration) and international migration are also reflected in the different theoretical perspectives. International migration theories often focus on macro-level differences between countries, such as labour markets and political systems (Massey et al., 1993), but residential mobility is predominately explored using the life course (Clark, 2012; Coulter et al., 2016; Dieleman, 2001; van Ham, 2012; Winstanley et al., 2002).[1]

"Mobility" is also often used in conjunction with other terms, such as social mobility, labour mobility, and career mobility, which highlights the idea of moving 'up' a social or career or income ladder (Schaefer, 2017). I am interested in spatial or residential mobility rather than occupation or income mobility – but importantly, spatial mobility and social mobility are often linked and spaces reinforce and reflect social categories and divisions, particularly through housing (Clark et al., 2014).[2]

Residential mobility is also often separated into short distance or intra-urban moves and longer distance moves crossing internal borders, with scholars theorizing different factors driving these different distanced moves. Generally, longer distance moves are more related to employment and labour markets while shorter distance moves are more related to housing decisions (Clark, 2012; Clark & Maas, 2015; Frost, 2020). For example, in Canada, there is a strong education gradient for inter-provincial migration where the likelihood of moving provinces increases with education level (Ram & Shin, 2007). This is in part because higher educated individuals have better opportunities to integrate into new labour markets (van Ham,

[1] Research on residential mobility has also been impacted by behavioural and rational utility models that drew from economics; however, life course perspectives have become dominant (Clark, 2012; Winstanley et al., 2002).

[2] In the context of this thesis, I am also not considering mobility in terms of day-to-day movement and transportation studies.

2012). However, housing still plays an important role in longer distance moves and interacts with education and labour force status. Research from the UK and from Australia illustrates that the motivations and reasons for moving are much more complex and multi-faceted and cannot be reduced to a single reason, with housing playing a role for both long and short distance mobility (Clark & Maas, 2015; Coulter & Scott, 2015).

A focus on movement alone masks important complexities in our experiences of mobility, including times of immobility or stability, which has generally been seen as the absence of movement (Hanson, 2005). However, the outcomes of mobility differ based on choice and control and whether the decision to move or not to move was voluntary or forced. Further, this conceptualization of 'immobility' portrays people as passive and without agency in their mobility decisions, including the decision to stay, while also missing the experience of households who are 'stuck', who wish to move and are unable to (see Cresswell, 2012). In their foundational work on housing moves over the life course, Clark and colleagues (2003) demonstrated that many households are stable for long periods of time in their housing careers and who are thus missed in most mobility research, highlighting the importance of considering both mobility and immobility. Migration scholar Hein de Haas calls for a reimagining of human mobility "not by the criterion of actual movement but as *people's capability (freedom) to choose where to live*," including the decision to stay (de Haas, 2021, p. 22 emphasis in original). Similarly, Coulter, van Ham and Findlay (2016) call for a reconceptualization of residential mobility and immobility as active, relational practices that are embedded within structural conditions and which aligns with the life course perspective.

2.1.3 Life course perspectives on residential mobility and housing

Bringing together the discussion of life course theory and residential mobility, the relationship between housing and residential mobility over the life course has been conceptualized in different ways, including housing careers (Clark et al., 2003; Kendig, 1984), housing histories (Forrest, 1987), housing pathways (Clapham, 2002), and more recently, housing transitions (Beer & Faulkner, 2011). These models of the life course and housing are connected and build from each other and thus are important to consider together. Additionally, these conceptualizations of how households move through the housing system are also important as

they implicitly and explicitly inform policy makers, developers, and people alike (Grant & Scott, 2012; Lauster, 2016; Severson & Collins, 2020).

These conceptualizations vary with their relative considerations of the relationship between individual characteristics and structural constraints, the importance and inclusion of aspirations and subjective meanings associated with housing, and their normative underpinnings. Across all of these models is the understanding that movement through the housing system has cumulative effects. This includes both at the level of individuals and households, whose ability to move through the housing system is strongly impacted by previous housing arrangements (Beer & Faulkner, 2011; Clark et al., 2003). But this also includes at the meso-level of neighbourhoods and cities, where neighbourhood segregation and inequality reflect the accumulation of housing-related moves and spatial sorting (Baker et al., 2016; Lee et al., 2015) and at the macro-level of housing systems that reflect processes of socio-tenure segregation and residualization (Hulchanski, 2004; Suttor, 2015).

For this study, I draw primarily from the housing transitions framework with additional considerations for sociodemographic and socioeconomic factors (like gender and ethnicity), while at the same time, comparing and contrasting these other perspectives on housing and residential mobility over the life course. These four conceptualizations are summarized in Table 2.1 below and discussed in more detail in the remainder of this section.

Table 2.1: Summary of Models of Housing and Residential Mobility over the Life Course

Model	Key Scholars	Main Drivers of Housing Outcomes
Housing Careers	Hal Kendig, William Clark	Life cycle stages and associated economic resources
Housing Histories	Ray Forrest	Labour markets and housing markets
Housing Pathways	David Clapham	Aspirations and meaning associated with housing
Housing Transitions	Andrew Beer, Debbie Faulkner	Demographics, economic resources, health, tenure/housing history, aspirations within context of housing system
Summarized from: Kendig (1984), Clark et al. (2003), Forrest (1987), Clapham (2002), Beer & Faulkner (2011)		

Housing careers has been and continues to be the dominant way of conceptualizing housing over the life course, where different life stages were associated with different forms of housing (Kendig, 1984). Kendig argues that “the most important aspect of a housing career is the ability to attain, retain, or regain homeownership”(1984, p. 77), and notes that as households move

through life cycle stages, they usually also increase their economic resources which supports the ability to move into ownership. Clark, Dieleman and Deurloo describe housing careers as "the sequencing of housing states defined in terms of tenure and the quality/price of dwellings that households occupy while they make parallel careers in family status and the job market" (2003, p. 144). This model supports the idea of the housing ladder or housing life cycle, where housing choices are typically thought of as "moving up" from renting to the superior option of homeownership, and from smaller housing units to larger housing units as households acquire more resources through the labour market (Kendig, 1984; Morrow-Jones & Wenning, 2005). This idea of "moving up" reflects social norms and life course scripts about the acceptable type and tenure of housing for different life stages. Smaller units, such as apartments, are considered more appropriate for singles and young couples without children, while owned detached housing is considered most appropriate for families with children (Grant & Scott, 2012). This model was originally conceptualized with a focus on owner-occupation and clearly establishes a hierarchy of housing – both tenure and dwelling type.

The concept of the "housing career" has been critiqued on several factors. These normative, linear assumptions of how people move through housing are based on a heteronormative, nuclear family (Winstanley et al., 2002). There is also increasing variability and disparity in life course trajectories and transitions, in part due to changes in housing markets, and this model does not clearly include other factors that may influence how households make housing decisions, including their aspirations and constraints (Beer & Faulkner, 2011; Clapham, 2002). Further, concepts such as the housing career and housing ladder are problematic in that they are conceptualized based on heteronormative and settler-colonial understandings of housing in Anglophone contexts (Beer & Faulkner, 2011).

Recognizing these limitations, scholars have developed other conceptualizations of housing over the life course. The concept of housing histories expands from housing careers to include structural factors that influence housing outcomes, particularly housing markets which vary across geography (Forrest, 1987). Forrest describes that housing careers "conveys intendedness, suggests a series of moves towards a particular goal, an upward trajectory through the housing market, and a certain autonomy of housing processes" while housing

histories is a more neutral term that better encompasses experiences that are “chaotic and characterizes by constraints and coping strategies” or households who “immobile or relatively immobile” (1987, p. 1624). Labour market participation and outcomes are seen as the main determinant of being able to make choices within the housing market rather than life stage as in the housing career model.

However, the concepts of housing careers and housing histories still share many key characteristics, including a focus on movement through the housing market over the age-graded life course and a focus on labour market outcomes as enabling those moves (Beer & Faulkner, 2011). The ‘housing histories’ conceptualization in some ways is a reimagining of the housing career model to include a more explicit consideration of housing market constraints and opportunities.

The ‘housing pathways’ conceptualization fundamentally differs from the housing careers and housing histories models. This model draws from social constructionism and focuses on the subjective elements of why households move through the housing system. Mostly associated with David Clapham’s (2002) work on young people in the UK, the housing pathways approach focuses on the social construction of meaning associated with home and different housing arrangements. Clapham describes housing pathways as “the continually changing set of relationships and interactions, which [the household] experiences over time in its consumption of housing” (2002, p. 64). Most research using the ‘housing pathways’ model has used ethnographic or narrative qualitative analysis, which expands our understanding of the relationships between people and housing over time. However, the main critique for this model is the difficulty in operationalizing the model and that it is more difficult to apply at broader scales (Beer & Faulkner, 2011). There have been some advances in exploring the housing pathways model using quantitative and mixed methods approaches (e.g., Baker et al., 2020), but this research remains largely qualitative.

Reflecting the increasing variability in the life course and combining the population-level focus of housing careers with the structural influences of housing histories and the subjective elements from housing pathways approach, Beer and Faulkner (2011) developed the concept of “housing transitions”. This concept reflects the ongoing and changing relationship between

households and housing outcomes over time. It recognizes that housing decisions are made within the context of housing systems that differentially provide opportunities and constraints across the life course. They describe housing transitions as:

> "a series of housing decisions about whether to move or not move, the quality and quantity of housing to occupy, location relative to employment and social networks. These decisions are shaped by both opportunities and constraints, with the five dimensions […] playing a determinant role. […] it reflects the complexity of that decision making environment and the intersection with aspects of individual and household life course. Critically, decisions about housing are undertaken within the context of housing systems that are structured by geography, the balance between social and private systems of supply, and the quality of the housing stock." (Beer & Faulkner, 2011, p. 31).

This housing transitions framework links housing characteristics with individual lives and the time and place that they make their housing choices and includes five main dimensions that influence housing choice: (1) demographics (or stage in life course), (2) health and wellbeing, (3) housing history (with a focus on tenure), (4) economic resources (with a focus on employment), and (5) aspirations. This concept does not imply a particular (or normative) direction like others that focus on "housing careers" or the housing ladder and it maintains a broad, population-level lens unlike other concepts such as "housing pathways". It enables both quantitative and qualitative analysis of the ways that people move through the housing system (Beer & Faulkner, 2011).

Although this model addresses many of the shortcomings of the other conceptualizations of housing over the life course, it has not had the same traction as the 'housing careers' or 'housing pathways' approach in research or in policy. Further, while this framework includes more consideration for structural constraints regarding economic resources and health and wellbeing on housing decisions, the housing transitions framework does not include direct consideration for other axes of inequality, including gender, race and ethnicity, and immigration status.

In this thesis, I primarily draw on the housing transitions framework, reflecting how it has been developed from the foundations of the housing careers, housing histories, and housing pathways models and in developed in this current socioeconomic context, while also including

consideration for broader life course theory, particularly the stratification of the life course, and broader research on residential mobility and the life course. At the same time, I draw attention to the ways that these other models of housing and mobility over the life course continue to have influence – most particularly, the housing careers model.

2.2 The Housing Choice Process

All four of these conceptualizations discussed above also highlight the role of (constrained) housing choice and the role of aspirations and preferences in shaping the residential mobility process (Beer & Faulkner, 2011; Clark & Dieleman, 1996; Mulder, 1996). These concepts of housing choice, preferences, expectations, and aspirations have their own research traditions and are fields in and of themselves (Preece et al., 2020). In this section, I address how these concepts shape relationships to housing over our life course and the residential mobility process.

Constrained agency is a key principle of life course research (Elder Jr. et al., 2003), and this concept is very clearly seen in the constrained housing choice process. Like so much housing research, the housing choice process operates across the micro, meso, and macro levels and across the life course (Clark, 2012; van Ham, 2012). The study of housing choice is strongly impacted by behavioural economics and rational utility models of choosing (Clark, 2012; Mulder, 1996). Researchers focus on specific aspects of the housing choice process, including preferences, the process of searching for housing, the process of choosing between housing choices, and the outcomes of housing choice (Mulder, 1996; Mulder & Hooimeijer, 1999). However, sociological approaches to housing choice, while still affected by traditions of behavioural economics, move beyond demand and supply elasticities to consider the social, spatial, and temporal dimensions of how we make decisions about our housing (Clark & Dieleman, 1996; Mulder, 1996; Mulder & Hooimeijer, 1999).

The dominant conceptualization of the housing choice process was developed by Mulder and Hooimeijer (1999). According to this model, housing choice is embedded in the life course and interrelated with other life course trajectories, including education and the labour market. “Triggers” are life course events that often initiate the housing search; these include processes such as household change and formation, job change, and completing education. Housing

choices are informed by the preferences of the household, broadly the types of housing that households prefer. Further, housing choice is impacted by household level resources, which determine affordability, and restrictions, such as location and household size. Importantly, in this conceptualization, while people may have preferences for different housing, actual housing behaviour is predicated on that trigger event which causes imbalance between current housing and housing preferences (Mulder & Hooimeijer, 1999). This "imbalance" is often measured as dissatisfaction or residential stress; however, researchers are quick to note that this is not always the trigger for moving (Clark & Dieleman, 1996; Mulder, 1996).

Opportunities and constraints, which impact the housing choice process, also exist at the macro- and meso- levels. This includes tenure structures, housing stock, availability and vacancy rates, and prices, but also norms and discursive practices that shape life course scripts about which housing is desirable and connected to different life course trajectories. Opportunities and constraints vary across groups, which reinforces the interaction between people's life course and enabling and constraining social structures (Mulder & Hooimeijer, 1999). For example, if someone is moving for retirement compared to moving for a job, they will consider different opportunities and constraints in the choice process.

Key constraints and opportunities include affordability and availability of housing, which is where the housing system is perhaps most clearly seen. For example, the housing stock is influenced by zoning and building codes which impacts the type of housing being built. Governments also regulate the affordability of housing both directly through subsidies and indirectly through tax law and mortgage market access, which has predominately supported homeownership (Christophers, 2019). Importantly, there is a lag between policy decisions and change in the context in which people make housing decisions. The housing system is also slow to change, as housing typically lasts for many decades and housing policy is path dependent (Loptson, 2017).

The concept of "choice" is also slippery, as households do not have "true" choice. Instead, most households make housing choices within constraints imposed by the housing system and their own individual preferences and resources (Beer & Faulkner, 2011; Mulder, 1996; Mulder & Hooimeijer, 1999; van Ham, 2012). Choice more accurately means choosing from a "choice set,"

which varies by geography, time, and household characteristics. For examples, households can only choose from among vacant housing units, which represents a small proportion of the total housing stock (Mulder, 1996; van Ham, 2012). Choice is also strongly impacted by the reason for the move or the "trigger event" and whether the motivation to move is voluntary or involuntary (Clark & Maas, 2015; Clark & Onaka, 1983; Coulter & Scott, 2015). Often involuntary moves have more urgency and are reactionary (DeLuca & Jang–Trettien, 2020). Thus, not all households have the same choices available, and are instead making constrained choices that may not reflect their true preferences (Preece et al., 2020). This has also led some researchers to refer to the illusion or fallacy of choice instead (e.g., McKee et al., 2017).

Although this conceptualization of housing choice describes housing behaviour in the context of constrained agency, many underpinning concepts remain fuzzy. What exactly are preferences and how are these formed? How are preferences different than expectations or aspirations? Preece and colleagues (2020) discuss these different terms and suggest four main concepts. *Housing choice* broadly covers the range of housing behaviour from tenure choice to the actual process of choosing. This field has been dominated by tenure choice as a specific sub-choice and remains informed by behavioural economics models. Housing choices are conceptualized "as individual decisions relating to choosing a house to live in" (2020, p. 90). *Housing preferences* are "conceptualized as the expression of a desire or 'want' for a particular form of housing" (2020, p. 90). *Housing expectations* are "conceptualized as the likely housing outcomes that people anticipate, regardless of their desirability" (2020, p. 90). Housing expectations are understood to be more short term and adaptable to socioeconomic contexts. *Housing aspirations* are "conceptualized as referring to desires to achieve housing-related ambitions in the future, encapsulating optimistic assessments of what can be realized" (2020, p. 90). Aspirations are seen as more long-term views of housing.

Both housing choice and housing aspirations research has been dominated by studies of tenure, reflecting and reinforcing the privileging of homeownership in tenure discriminatory housing systems (Preece et al., 2020; van Ham, 2012). However, tenure is not the only way we experience housing. Housing is a unique or composite good and cannot be separated into its individual parts (Clark, 2012). When households choose their housing, they are choosing a

bundle of attributes – including size, cost, location, type of dwelling, quality and tenure type – which are influenced by their housing aspirations – their values and preferences – which are in turn influenced by norms. Households also make housing choices in the context of the different ways we conceptualize housing, including as a concrete structure, market commodity, cultural identity, and regulatory creature (Lauster, 2016). Households cannot experience a single part of their housing in isolation from each other, and research that focuses on a single housing variable such as tenure masks the bundle of attributes that households are choosing (van Ham, 2012). Thus, just as our experience of housing cannot be reduced to a single variable, choices about housing cannot be reduced to a single reason.

Tenure does have important impacts on our experience of housing, especially in tenure discriminatory housing systems (Christophers, 2019). The concept of housing tenure is increasingly conceptually fuzzy in this current socioeconomic context. While housing tenure is often described in discrete, binary categories of owner or renter, particularly in tenure-discriminatory housing systems like Canada, the experience of tenure is more complex. Housing tenure, at a basic level, describes an occupant's legal relationship to their housing, but in social and historical context, that legal relationship has become associated with differential access to a bundle of rights and privileges, exposure to systems of financialization and commodification, and ideological and symbolic meaning (Ronald, 2008; Zhang, 2021) – which is changing in this current context. Being a homeowner without a mortgage, who experienced significant increase in housing wealth over the past 20 years is very different than being a mortgaged homeowner with high debt-to-income and debt-to-asset ratios and who are much more vulnerable to housing insecurity (Aalbers, 2008). Similarly, being a renter on the private market with increasingly high costs and limited support is very different than being a renter receiving a subsidy, where tenants are significantly regulated and subject to ongoing eligibility requirements (de Vos, 2022; Suttor, 2016; Watts & Fitzpatrick, 2018).

As will be discussed more in chapter 3, housing policy also impacts the experience of housing tenure, so that the experience and meaning of tenure varies between countries but also within countries (e.g., Acolin, 2020). Overall, this highlights that tenure is not a substantiative category but is mutable and relational (Barlow & Duncan, 1988; Zhang, 2021) – and increasingly a

fulcrum through which our experiences of housing are centered. While there are many other housing qualities that impact our experience of housing including quality and affordability (Zavisca & Gerber, 2016) tenure remains associated with different rights, privileges, and risks and structures the housing options available to households (Hulchanski, 2004; Zhang, 2021).

Further, housing choice and aspirations are contextual – and the current context is one characterized by ongoing social, demographic, economic, and environmental change. Within this context, it is becoming increasingly difficult to attain what has become a naturalized aspiration of homeownership in many Western countries (Beer & Faulkner, 2011; Ronald, 2008). Many Western Anglophone countries are characterized by declining rates of homeownership among young adults and the rise of private renting, such as the United Kingdom, the United States, and Australia (Burke et al., 2020; Goodman & Mayer, 2018; McKee, 2012), leading some to describe young adults as "Generation Rent" (McKee et al., 2017). In other countries where homeownership is increasingly unattainable, an "aspirations gap or lag" exists where aspirations – the longer-term desires for housing – have yet to change with new material contexts, but expectations – which are more short term – are changing potentially as an adaption to more difficult contexts characterized by high prices, labour insecurity and precarity, and changing life course trajectories (McKee et al., 2017; Preece et al., 2020). This includes Canada. In recent Canadian research, young adults highlighted how despite increasing difficulties in achieving normative housing outcomes of homeownership, they still felt that homeownership was an expectation, including an expectation from their parents (Severson & Collins, 2020). This is also an important factor to consider in this study of residential mobility and housing.

2.3 Residential Mobility, Housing Outcomes, and Inequality

2.3.1 Residential Mobility and Housing

People move for many reasons but moving always involves housing and housing decisions. Consequently, housing is both a predictor and an outcome of residential mobility. Housing tenure is one of the biggest correlates of residential mobility (Clark, 2012). Housing also dominates expressed reasons for and motivations to move (Clark & Maas, 2015; Coulter & Scott, 2015). Renters are more likely to move than homeowners across a variety of Western

countries, including Canada (Denier, 2017; Edmonston & Lee, 2014), the US (Clark & Dieleman, 1996), Australia (Baker et al., 2016; Clark, 2013), and the UK (Clark et al., 2014; Coulter & Scott, 2015). This is partly a function of other household and life course characteristics that influence mobility and housing choices, including age, marital status, parental status, and economic security (Clark, 2012). Moving itself brings both material and intangible costs in terms of disruptions to social networks and ties to place (Mulder & Hooimeijer, 1999), there are "sunk costs" of homeownership and having to sell a home to move, while renting is more flexible (Clark, 2012).

Further, tenure interacts across many other dwelling and household characteristics to influence mobility. For example, age is negatively associated with mobility (Clark, 2013), but positively associated with homeownership (Hou, 2010). However, even amongst seniors, renters were more likely to move than homeowners (Edmonston & Lee, 2014). Room stress or overcrowding is a major correlate of mobility, so that households who are overcrowded are more likely to move (Clark, 2012). Overcrowding is centralized amongst renters who tend to live in smaller dwellings (Claveau, 2020) and many of whom face barriers in the housing market (Novac et al., 2002).

It is not just that renters are more likely to move. They are more likely to move for involuntary or forced reasons compared to homeowners (Hatch, 2021) and experience more negative outcomes when they move (Baker et al., 2016). This distinction between voluntary and involuntary moves crucially mediates the outcomes of mobility and is unevenly linked to housing tenure. Moving for positive or voluntary reasons is often associated with upward social mobility into better neighbourhoods, which can expand access to services, schools, and green spaces, improving education outcomes and wellbeing (Baker et al., 2016; Clark et al., 2014). The corollary is also true, where forced or involuntary moves are associated with downward mobility into disadvantaged neighbourhoods. Evictions and other forms of forced and involuntary moves are more common amongst renters with negative effects across multiple domains, including health and wellbeing (Desmond & Kimbro, 2015). More frequent moves are also associated with economic insecurity and are more common amongst renters (Desmond et al., 2015).

Similarly, residential stability is associated with positive outcomes, including life satisfaction, civic participation, and physical and mental health (Acolin, 2020), and children's education and wellbeing outcomes (Scanlon & Devine, 2001). Increasingly, scholars are pointing to residential stability as the mechanism that supports homeownership's positive outcomes such as life satisfaction and civic engagement (Acolin, 2020; Lindblad & Quercia, 2015). However, this is mediated by being stable in neighbourhoods with access to opportunities and in housing that is secure and affordable. For example, studying homeownership and residential stability, Harkness and Newman (2002) found that the positive effects were reduced in distressed neighbourhoods. Being 'stuck' – undesired residential immobility – is also associated with negative outcomes (Coulter, 2013; F. Ferreira et al., 2010; P. Ferreira & Taylor, 2008).

Homeownership is associated with residential stability in part because homeownership has been made into more secure tenure that provides access to better neighbourhoods and in better quality housing. In Baker and colleagues (2016) work in Australia on housing and residential mobility, they describe two speed mobility – where advantaged households who are more often homeowners move more slowly into improved locations and disadvantaged households who are more often renters move more often into disadvantaged locations. In tenure discriminatory systems (such as Canada), households receive more support to move into and stay in homeownership, while rental support is more means tested and time limited (Kemeny, 1981). Thus, homeowners tend to experience the benefits of both mobility and stability while renters are more likely to experience the negative outcomes of both mobility and stability.

Housing and mobility also interact across neighbourhoods, both as an attribute (increasingly) connected to housing tenure but also as an independent factor. In the Netherlands, Clark, Dielemen, and Deurloo (2006) examined the relative choice between housing quality and neighbourhood quality, with quality assessed both by socioeconomic status and by environmental exposure. They found that movers often improve both their housing and neighbourhood quality, but that neighbourhoods are an independent and important part of the choice process in residential mobility. Further, increases in housing and neighbourhood quality were concentrated amongst high income earners, speaking to inequality and the role of

resource constraints. In the UK, Clark and colleagues (2014) describe how the social and the spatial are linked through mobility and reflected in neighbourhood outcomes. Using the Index of Multiple Deprivation to describe neighbourhoods, they note that homeowners experienced better gains through the mobility process and moved into better neighbourhoods. The exception was for households that moved into homeownership from disadvantaged neighbourhoods who experienced worse outcomes. They argue that this is indicative of norms of homeownership that prioritize homeownership regardless of anything else (Clark et al., 2014).

Similarly, in Australia, Baker and their team (2016) focus on the relationship between locational disadvantage and housing through the residential mobility process. They describe how mobility is polarized along affordability lines, so that households in affordable situations more often move for voluntary or positive reasons into better neighbourhoods while the opposite is true for unaffordable housing (Baker et al., 2016). In Canada, Denier (2017) explored the socio-geographic outcomes of job loss in Canada, noting that job loss was associated with moves into less advantaged neighbourhoods. However, renters were actually the most likely to move into disadvantaged neighbourhoods (Denier, 2017). This highlights the interconnected nature of housing and neighbourhoods in the residential mobility process.

Despite the importance of housing to the residential mobility process as both a cause and an outcome, there is relatively little Canadian residential mobility research that includes housing. This partly relates to the level of analysis taken in some of these models, focusing on regional differences (Northcott & Petruik, 2013; Pendakur & Young, 2013; Ram & Shin, 2007). Likewise, mobility characteristics have not often been explicitly included in Canadian housing studies (e.g., Hou, 2010) or has focused on specific sub-populations such as immigrants (e.g., Haan, 2007). Additionally, missing from Canadian research is a discussion of motivations and reasons for moving, primarily due to data gaps where this question has not been asked. This is also an important research gap and misses the subjective aspect of housing choice as well as important differences between voluntary and involuntary moves.

Where housing characteristics are included though, they have important impacts. For example, in Denier's (2017) research on job loss and mobility, people who lost their job were more likely

to move, but renters were even more likely to move and to move into disadvantaged neighbourhoods. Similarly, in Edmonston and Lee's (2014) work on the residential mobility of seniors, renting seniors had the highest predicted probability of moving over a five-year period. It is important to note that these differential experiences of housing and mobility that increasingly lines up with tenure are not inherent. Rather, they are produced by policy decisions, and reflect and contribute to broader inequality – which is itself increasingly tied to housing and increasingly polarized along tenure lines, particularly in the Canadian context. This will be discussed more in the next section.

2.3.2 Housing and Inequality

Economic and social inequality has increased over the last 30 years internationally and in Canada, which is strongly tied to changes in housing over this time period. This includes wealth inequality, where gaps have grown between high and low wealth households (Keister & Moller, 2000; Maroto, 2016; Spilerman, 2000) increasingly along housing tenure lines. Rising wealth inequality is fundamentally connected to housing inequality, as with rising prices, housing makes up a bigger part of household wealth (Walks, 2016). House prices have increased over the past 30 years, primarily benefitting older homeowners who were already in the housing market (Christophers, 2018; Foster & Kleit, 2015). In 2016 in Canada, the top 10% of households held 38.23% of housing wealth, while the bottom 40% held only 2.51% (Causa et al., 2019). It is also harder for lower income households to move into ownership. In Canada in 1999, 25.5% of households in the lowest income quintile owned their home, compared to 81.7% of those in the highest. By 2016, this difference had grown, so that 88.2% of households in the highest income quintile owned their home (Uppal, 2019). Growing wealth inequality has additional implications as wealth is more durable than income, and wealth inequality increases intra-generationally as wealth is passed between generations (Causa et al., 2019; Christophers, 2018; Killewald et al., 2017). Wealth – and the (owned) housing that makes up a large part of wealth – is thus a part of processes of cumulative advantage and disadvantage across the life course which is unequally linked to housing tenure (see also Maroto & Severson Mason, 2022).

Housing's role in wealth inequality is important because homeownership is also unequally accessible due to barriers and discrimination rooted in racism, heterosexism, ableism, ageism,

and colonialism. In Canada, as a settler-colonial state, discrimination and barriers on the housing market disproportionately impact people racialized as non-white, Indigenous peoples, and immigrants (Maroto, 2016; Maroto & Aylsworth, 2016; Novac et al., 2002; Teixeira, 2009). While many immigrants do become homeowners, there are continued disparities, especially for Black immigrants (Haan, 2007) and for immigrants from African and Middle Eastern countries (Maroto & Aylsworth, 2016). Research in Toronto highlights that Black Canadians have a lower likelihood of owning their home (Skaburskis, 1996) and face barriers and discrimination in the housing market, both owned and rented (Canadian Centre for Housing Rights, 2022; Dion, 2001). Due to the ongoing impacts of colonization and dispossession, Indigenous peoples have lower rates of homeownership in Canadian cities than non-Indigenous people (Anderson, 2019). Women and gender and sexual minorities are also over-represented among social and affordable renters and are more likely to face issues with affordability, adequacy, and suitability (Claveau, 2020). Women face more housing discrimination than men, which also interacts with other factors including race, ethnicity, and immigration status (Dion, 2001; Novac et al., 2002). Households where at least one person reported having a disability have lower wealth, lower rates of homeownership, and face more economic insecurity (Maroto, 2016; Maroto & Pettinicchio, 2020), and households with accessibility needs are over-represented among social and affordable renters (Claveau, 2020).

Homeownership has also become riskier, resulting in growing inequalities between homeowners. More recent homeowner households carry larger mortgage debt for longer periods of time, and thus are much more vulnerable to income and market changes (Walks, 2013). As a consequence of rising prices, younger and lower income households have higher relative debt and are more exposed to changes in household economic security and to housing market conditions (Aalbers, 2008; Causa et al., 2019; Walks et al., 2018). In Canada, mortgage debt accounted for a growing share of the total increase in debt between 1999 and 2016, from 68% of the growth in debt between 1999 and 2005, 82% between 2005 to 2012, and 100% between 2012 and 2016 (Uppal, 2019). At the same time, mortgage debt did not increase consistently across all groups, with variations across income quintile, household composition, and geography (Uppal, 2019). There are also larger differences between Millennial

homeowners and previous generations, where wealth is more concentrated at the top of the income distribution and in high-value cities like Toronto and Vancouver among Millennial homeowners, buoyed by larger housing equity (Heisz & Richards, 2019).

Groups also face disparities in the returns to homeownership. Racially discriminatory lending practices, redlining, and predatory mortgage lending differentially distribute access to and returns from homeownership (Grinstein-Weiss et al., 2015; Killewald et al., 2017; Shapiro, 2006). As a result, racial minorities and low-income households receive lower returns on housing, all else being equal (Mayock & Malacrida, 2018), and most lost greater shares of housing equity than white households during the 2008 recession (Grinstein-Weiss et al., 2015). In the US, Black homeowning households have higher interest rates on average than white households across the income distribution (Hanifa, 2021). Marginalized households who experience barriers and discrimination in mortgage access are more likely to receive unregulated high-risk mortgages that carry higher interest rates and less protection, again meaning that these households bear much more of the risks of the housing market (Aalbers, 2008; Foster & Kleit, 2015). In Canada, the fastest growing sector of the mortgage market were unregulated mortgage investment corporations which grew by 7.6% in 2019. Mortgage investment corporations are "alternative lenders [who] typically provide shorter term mortgages at higher fees and interest rates to borrowers who have difficulty qualifying for loans from more stringently regulated lenders" (CMHC-SCHL, 2020d, p. 16), which carries more risks and costs for the household.

Disparities in access to and returns from homeownership have additional implications in the context of the restructuring of the welfare state towards housing-based asset-based welfare (Christophers, 2019; Doling & Ronald, 2010). In tenure discriminatory or tenure unequal systems such as Canada, different tenures, usually homeownership, are privileged over others while renting is stigmatized and neglected (Hulchanski, 2004; Ronald, 2008). Christophers (2019) argues that it is fundamentally this tenure inequality – the unequal way that different housing tenures are treated in policy and the different rights and privileges that are afforded to them – that is driving housing inequality.

Housing inequality also includes housing affordability, quality, and insecurity disparities, which also have additional impacts on health and wellbeing (Dunn et al., 2006). Issues with housing affordability have increased in Canada over the past 30 years as housing costs, both owned and rented, have risen while investment in social housing declined (Suttor, 2016). Income inequality has also increased over this same time, where higher income households have seen increases in income while lower income households have seen their incomes stagnate and decline (Keeley, 2015). Critically, these other aspects of housing inequality are increasingly related to tenure due to tenure inequality and tenure discrimination. Housing affordability, adequacy, and suitability issues are centralized among renters (Claveau, 2020) who have not had the policy focus that homeowners have had in the face of rising housing costs (Christophers, 2019). While approximately one-fifth of Canadian households were living in unaffordable housing (spending 30% or more of their income on shelter costs) in Canada in 2018, this was unevenly distributed among tenure: only 16.7% of owners were in unaffordable housing, compared to 33% of renters (Claveau, 2020). Overall, in Canada in 2018, 24% of owners lived in housing that was unaffordable, inadequate, or unsuitable compared to 45% of renters (Claveau, 2020).

Tenure discrimination in the housing system intersects with and reinforces other forms of discrimination and barriers, so that differences between owners and renters are growing -- increasingly different forms of tenure are associated with different neighbourhoods, dwellings, and people (Claveau, 2020; Suttor, 2015). This process of increasing income, social class, and spatial differentiation by tenure is referred to as “socio-tenure segregation” (see Hamnett, 1987). Canada has gone from a country of relatively low socio-tenure segregation to relatively high socio-tenure segregation (Suttor, 2015). Although younger and low-income homeowners tend to be more vulnerable, as they carry higher debt-to-income and debt-to-asset ratios than previous generations (Aalbers, 2008), owners overall are increasingly higher income with higher wealth and suburbanized living in single detached dwellings (Suttor, 2015; Walks, 2016). Renters, conversely, are more often low-income, racialized minorities, and women. They also tend to live in older and smaller apartment units located in urban cores and in aging suburban neighbourhoods built during the 1960s apartment boom (Claveau, 2020; Suttor, 2015).

This socio-tenure segregation points to another impact aspect of housing inequality. Housing inequalities extend beyond the implications for wealth inequality. Housing inequalities are also spatial, and the places we live in affect our life chances (Galster & Sharkey, 2017). Neighbourhoods are becoming increasingly polarized along tenure, income, and wealth lines. As Hulchanski (2011) demonstrated, Toronto is highly income segregated. Between 1970 and 2005, the number of "middle income" neighbourhoods (defined as census tracts) decreased, while both high- and low-income neighbourhoods increased, with low-income neighbourhoods increasing the most. Hulchanski (2011) further points out that low-income neighbourhoods increasingly comprise renters, immigrants, and visible minorities.

Canada also demonstrates increasing spatial inequality along income, race, ethnicity, and tenure lines. High income neighbourhoods across Canadian cities have increased their share of total income, while low- and middle-income neighbourhoods have declined (Breau et al., 2018; Chen et al., 2012). Housing equity is concentrated in high-income and high-wealth neighbourhoods, but debt is concentrated in middle- and low-income neighbourhoods (Walks, 2013, 2014b, 2016). Housing wealth is also concentrated in high value cities of Toronto and Vancouver (Heisz & Richards, 2019), and so also is also distributed unequally geographically across cities and regions. Canadian neighbourhoods are thus not only growing more polarized but more unequal.

There are questions, however, of how to assess neighbourhood inequality. Common measures are the Index of Neighbourhood Deprivation or Disadvantage or in Canada, the Canadian Index of Multiple Deprivation (Statistics Canada, 2019a). However, measures of neighbourhood deprivation or disadvantage that use census data tend to reflect aggregates of the people who live in neighbourhoods rather than the systemic barriers that creates vulnerability or disadvantage (Deas et al., 2003; Fu et al., 2015). These models, such as the Neighbourhood Deprivation Index, reinforce deficit-based understandings and settler-colonial, age, and gender norms (Fu et al., 2015). In other words, these models focus on the demographic and socioeconomic characteristics of neighbourhoods instead of the structural, infrastructural, environmental, and proximity characteristics of neighbourhoods (Galster, 2001). However,

regardless of how they are measured, neighbourhoods remain systemically unequal in their characteristics and which has an impact on our life chances.

Housing and neighbourhood inequality is not just about homes and neighbourhoods, but it also concerns wealth inequality, income inequality, racial inequality, gender inequality, and more. Housing reflects social and economic inequality amongst households and neighbourhoods, and it also reinforces and exacerbates it (Foster & Kleit, 2015). These inequalities are further amplified through neighbourhood inequalities and the differential exposure to the 'spatial opportunity structure' (Galster & Sharkey, 2017). And, the key mechanism of change that spatially sorts people into housing and neighbourhoods is residential mobility (Clark & Dieleman, 1996). Thus, understanding this relationship between residential mobility and housing is critical to addressing inequality.

2.4 Summary of Conceptual Framework

Overall, the life course perspective presents an effective way to conceptualize the relationship between residential mobility, housing, and inequality. Housing and mobility are embedded within the life course and connected across micro-, meso-, and macro-level opportunities and constraints that shape how people move through the housing system. Housing and mobility have key spatial and temporal dimensions within the life course. This includes linked lives across space and time – both across trajectories but also from earlier events and from different generations. Spatial and temporal dimensions are also reflected in housing choice and aspirations, including how housing choice varies across space and time and how aspirations lag behind the material contexts that enable them. This also adds to the complexity in studying housing and socio-geographic mobility in that it is impacted by different geographic scales, including at the scale of the neighbourhood as both a constraint and as a choice in and of itself.

Further, inequality is present at all points of this process. Residential mobility, embedded in the life course, forms part of the process of cumulative advantage and disadvantage as the outcomes and experiences of mobility accumulate across the life course. Mobility and its outcomes also stratify the life course, presenting different opportunities and life chances, as well as contributing to the de-standardization and individualization of the life course. Housing inequalities both reflect and reinforce social and economic inequality. Particularly, in the

context of asset-based welfare restructuring and tenure discrimination, housing inequalities and the increasing divergence between households based on housing tenure map onto other forms of inequality and discrimination. And critically, residential mobility is a key mechanism of change in the housing market, which affects housing inequality.

Housing is a particularly important correlate and outcome of residential mobility in Western, Anglophone countries, with renters more likely to move than homeowners and more likely to experience more negative outcomes of residential mobility. Renters are also more likely to move for involuntary reasons, which has more negative outcomes, and move more often, which also has more negative outcomes. Homeowners move less frequently but experience better outcomes when they do, in part because they move more often for voluntary and positive reasons. Housing is also a composite good that cannot be reduced to a single variable and which varies spatially and temporally and socially. When households make housing choices, they make constrained choices that include choosing between neighbourhoods. Neighbourhoods are also part of the constraining element of housing choice and impact housing options available.

There is also real lack of Canadian research that explicitly focuses on this relationship between housing and residential mobility. Despite a tradition of residential mobility research in Canada, studies have often not included housing or only included tenure, mostly due to data gaps. These studies have also not typically included the reasons for moving due to data gaps, which again is an important mediating factor in the outcomes of mobility, particularly moving for involuntary/forced. This gap is important in part because the relationship between housing and mobility are so intwined, they have become implicit or expected. For example, the “housing career” or “housing ladder” concept that underpins Western, Anglophone housing systems like Canada highlights the housing outcomes of moves, while the movement part itself is implicit – despite mobility being the actual mechanism of these outcomes and thus the pivot that is being affected by context and policy. In the next chapter, I delve into the implicit part of this relationship – how policy, particularly housing policy and normative ideas about the expected relationship between housing outcomes and mobility – structures this relationship, with a particular focus on the Canadian housing system.

3 Policy Context – The Housing System in Canada and Residential Mobility

Policy plays a role in patterns of residential mobility and housing outcomes by differentially providing opportunities and constraints regarding housing choices. However, part of the conceptual ambiguity when talking about residential mobility is that there is not necessarily policy explicitly aimed at mobility or a government department responsible for mobility in the same way that there is for immigration. Instead, residential mobility is impacted by a range of policies, including labour policy, immigration policy, education policy, and importantly for this discussion, housing policy. Equally, housing policy is impacted by a range of other policy areas – as will be discussed in this chapter, housing policy itself is sometimes only perceived as direct spend or policies for social and affordable housing.

In this section, I discuss the connections between housing, residential mobility and policy, focusing on housing policy. I first review previous research on housing policy and residential mobility, of which Canadian research is noticeably lacking.[3] I then turn to a discussion of the Canadian housing system and how it implicitly and explicitly is built on a normative idea of the relationship between housing and residential mobility – the housing career ladder that ends in homeownership. Drawing from Coulter and colleagues (2016) work on mobility and the life course, it is through these social norms and life course scripts about who should be mobile when and for what reasons that become the focus of housing policy and which materially impact the ability to move or not. The intent of this analysis is not to fully outline the housing system in Canada and its history but to draw attention to key aspects of the housing system that shape the opportunities available to households and impact this relationship between housing, residential mobility, and inequality.

3.1 Residential Mobility and Policy: Impacts and Orientations

Residential mobility is impacted by both broad policy decisions and specific policies aimed at the mobility process. At the broader policy context, this includes policy decisions on mortgage

[3] There is a growing body of research on housing policy in Canada and its history, including from David Hulchanski (2004), Greg Suttor (2016), Kristjana Loptson (2017), and Esther de Vos (2022).

market regulation and access to credit, housing stock availability and housing supply, costs of housing, taxation policy, security of tenure and rental market regulations, housing assistance and social housing supply, and job protection and social benefits (Caldera Sánchez & Andrews, 2011; Causa, 2020; Clark & Dieleman, 1996; Mulder & Hooimeijer, 1999). Research on the relationship between housing policy and mobility across OECD countries highlights that countries with stronger rental protections, including increased security of tenure for renters and rent control, have lower rates of mobility (Causa, 2020). They do not distinguish between differences in the outcomes of mobility, and they do not include Canada in their analysis. However, this research does highlight how the precarity of rental tenure that characterized many western, anglophone housing systems is produced and not inherent.

These policies also interact with each other to orient the housing system, affecting both the choice to move and the available housing choices. Research from the Australian Housing and Urban Research Institute on the relationship between housing policy and labour mobility found that owners had higher reservation wages and were less likely to move to respond to labour shocks, which is related to the broadly favourable policy environment for owners (Ong et al., 2017; Whelan & Parkinson, 2017). Whelan and Parkinson (2017) also note that rates of mobility are significantly lower amongst renters in social housing, which in part relates to the design of social housing programs that disincentivizes mobility because moving may result in the loss of affordable housing and security of tenure. Together, this policy environment has the potential to create "a distortion to the extent that the favoured treatment of owner-occupation limits the geographic mobility of individuals and households and, ultimately, the efficient functioning of labour markets." (Ong et al., 2017, p. 54). While Canada lacks comparable research, our policy environment is similar to the Australian context in many ways, with similar broad-based support for ownership and a similar rent-geared-to-income approach to social housing.

Some housing policy has specifically targeted mobility, but these policies have generally had mixed effects in part because these they typically do not address the broader institutional environment. This has been the intention of American policy interventions like Moving to Opportunity and Housing Choice Vouchers, which provide a rent subsidy to low-income households with the goal of deconcentrating poverty and moving households into more

advantaged neighbourhoods (Greenlee, 2019). However, these programs tend have to mixed effects. Although they can help with affordability, they do not usually result in long term moves to more advantaged neighbourhoods (Ellen, 2020; Kleit et al., 2016). This occurs in part because they are not accompanied with increases in housing supply, they often replace existing funding for affordable housing, and they do not address landlord discrimination (Greenlee, 2011). These policies also have problematic underlying assumptions, such as the paternalistic assumption that being close to more affluent neighbours will be positive for marginalized groups, including that more affluent neighbours will be 'role models' (Briggs, 1997). In practice, these policies focus on moving mostly non-white families into mostly white neighbourhoods rather than revitalizing the neighbourhoods that these families come from – neighbourhoods that have been systematically disinvested from and socially and economically excluded (Briggs, 1997).

Other policies, such as mixed income redevelopment of public/social housing, such through the HOPE IV program in the US, are place-based but have similar goals of poverty deconcentration through mobility by bringing in middle- and high-income households. However, these policies often result in gentrification, displacement, and reductions in affordable housing (Bolt et al., 2010). Even when low-income households are able to return their neighbourhoods, they often remain socially and economically excluded (Chaskin & Joseph, 2015). Canada has only recently started redeveloping social housing sites under mixed income programs, but it has had similar issues of economic and social exclusion (August, 2014, 2016). Part of the issue with these policies is that they do not address systematic barriers and discrimination that low income and racialized households face on the housing market. They also do not fundamentally enable more choice for households who have traditionally had very constrained choice sets.

Despite the importance of housing policy in shaping mobility opportunities and constraints, limited Canadian research explores this relationship. Canada was not included in the OECD research on housing policy and mobility (Caldera Sánchez & Andrews, 2011; Causa, 2020). Part of this may be due to Canada's tenure discriminatory housing system. Housing policy, especially in tenure discriminatory housing systems, is sometimes only thought of as direct spending or impacting social and affordable housing. However, housing does not exist in a vacuum. It is impacted by both indirect and direct policy decisions across tenure and across other policies

areas like income support, immigration, and employment and labour market protections (Christophers, 2019; Hulchanski, 2004; Loptson, 2017). There is also a tendency in tenure discriminatory systems to consider different tenures independently of one another, which is also partly linked in the Canadian context to our system of federalism, where different tenures are primarily governed by different levels of government (Hulchanski, 2004). To begin to address this gap, I now turn to a discussion of the current policy context and how the Canadian housing system differentially enables choice for owners and renters, both the choice to move or not and the choice of where and how to live.

3.2 Canadian Context – Housing System and Residential Mobility

The use of the term "housing system" is intentional. In tenure discriminatory housing systems like Canada, there is a tendency to separate the *housing market*, which is primarily perceived as owned, from the *housing sector or housing policy*, which is perceived as limited to social and affordable rental (Christophers, 2019; Hulchanski, 2004). However, market housing is equally impacted by housing policy and in many cases, owned-market housing receives far more (indirect) support than subsidized housing (Hulchanski, 2004). Further, separating the housing system by tenure or by support level creates a false dichotomy that does not recognize the dynamics of housing where policy decisions and trends in one area of the housing system impact the rest of the system (Christophers, 2019). I refer here to Loptson's definition of a housing system, where they write:

> "A housing system can be understood, very broadly, as a system of institutionalized social (including political and economic) relations that define and organize housing within a society. It is a composite, formed through the interactions of formal institutional practices and informal social processes, which determines the very meaning of housing." (Loptson, 2017, p. 33).

Policy governs the housing system and determines its structure and orientation (Loptson, 2017). In Canada, our housing system is considered tenure discriminatory or tenure unequal (Hulchanski, 2004; Loptson, 2017). In tenure discriminatory housing systems, different tenures are treated as distinct and afforded different right and privileges. Because of the unequal way that different tenures are treated in policy, over time they become associated with different outcomes, which is then further used to support privileging certain forms of tenure of others

(Christophers, 2019). In most tenure discriminatory systems homeownership is privileged, or as Christophers describes it, homeownership has "been idealised; it has been lubricated, especially through the liberalisation of housing finance; and it has been subsidised, especially through the tax system" (2019, p. 7). However, it is not just that homeownership has been privileged, but that renting and other forms of tenure have been degraded. In the words of Christophers again, "Households have pursued home ownership, even when affordability has become increasingly stretched and onerous debt burdens increasingly required, partly because ownership has been actively encouraged but partly also because rental has been actively *dis*couraged" (2019, p. 9, emphasis in original). While Christophers is writing about the UK and Sweden, this tenure inequality – the active encouragement of ownership and the discouragement of rental – is true in Canada as well, as will be illustrated in this section.

As was discussed in chapter 2, tenure is not the only the characteristic of the housing system that impacts our experience of housing. Tenure encompasses a broad range of living arrangements beyond owning and renting, which are changing in the context of financialization and neoliberalism (Zavisca & Gerber, 2016). There are also co-operative housing arrangements and other forms of shared housing. However, a tenure discriminatory system reinforces tenure as dichotomous – as either owning or renting – and tenure remains critical to our experience of the housing system by differentially provided different rights and privileges based on tenure.

Further, the experience of tenure differs by place, particularly in Canada's system of federalism where most owner-occupation policy is addressed federally through tax policy and mortgage access and most rental policy is addressed provincially through landlord-tenant legislation and social housing legislation (Hulchanski, 2004). Municipalities also play a role through zoning and the permitting process (Lauster, 2016; Loptson, 2017). The housing system is also impacted by regional dynamics and urban and rural dynamics, so the housing system can have significant variation across the country while still maintaining the overall orientation towards homeownership (Loptson, 2017).

For this discussion, I focus on direct and indirect housing policy for owners, private market renters, and social and affordable housing renters at the national level, in the Alberta context, and in the two major Alberta cities of Edmonton and Calgary. I consider how these policies

impact residential mobility by differentially providing constraints and opportunities to move and the choices available when moving. An overview of these policies is provided in Table 3.1 below with detailed discussion of key policies by tenure following.

Table 3.1 Summary of Canadian Housing Policy Instruments by Level of Government

Government	Policy Instrument	Mechanism	Key Actors
Federal	Home Buyers' Plan	tax protected retirement savings which can be used for first time home purchase	Home purchasers
	First Time Home Buyers Incentive	shared equity mortgage	Home purchasers
	Residential Mortgage Insurance	government backed mortgage insurance to enable lower down payments	Home purchasers
	Multifamily Mortgage Insurance	government backed mortgage insurance for multi-family rentals	Landlords
	Home Buyers' Amount	$5000 non-refundable tax credit amount on home bought during tax year	Home purchasers
	Home accessibility tax credit	tax credit for renovation expenses for persons with disabilities	Homeowners
	GST/HST new housing rebate	tax rebate for some of GST/HST paid on new home or renovations	Homeowners; Home purchasers
	Taxation Policy	Capital Gains Tax Exemption for Primary Residences	Homeowners
	Monetary Policy	interest rates	lending institutions; home purchasers; homeowners; landlords
	CMHC-Bilateral Agreements	bilateral agreements on existing social housing funding and eligibility	provinces and territories
	NHS-Bilateral Agreements	bilateral agreements for new social and affordable housing programs with federal-provincial cost matching	provinces and territories
	NHS Programs	Programs under National Housing Strategy including the National Housing Co-Investment Fund and the Rental Construction Financing Initiative	Developers, landlords, social and affordable housing organizations
	Mortgage Stress Test and Financial Regulation	Mortgage market regulation	OFSI, lenders, home purchasers
Provincial	Landlord-Tenant Regulation	residential tenancy legislation for landlord-tenant relations, rent control if any, reasons for evictions and remedies	Landlords; renters

	Taxation policy	Some provinces have home buyer grants and supports in their taxation policy (Saskatchewan, BC)	Homeowners; Home purchasers
	Building Codes		Home builders
	Affordable Housing Regulation	affordable housing regulation for eligibility, amounts, income limits, etc.	Social and affordable housing organizations; low-income renters
	CMHC-Bilateral Agreements	administers CMHC funding for social and affordable housing	Social and affordable housing organizations; low-income renters
	NHS-Bilateral Agreements	Administer NHS-Bilateral agreements	Social and affordable housing organizations; low-income renters
	Canada Housing Benefit / Portable Housing Benefit	cash payment to low-income renters; cost matching between province and federal government	Low-income renters
	Home Renovation Grants	cash subsidies to support home renovations for aging in place and disabilities	Low-income residents
Municipal	Affordable Homeownership Programs	Programs to support homeowners such as Attainable Homes Calgary or First Homes Edmonton	low-income homeowners; first time homeowners
	Planning and land use regulation	land use decisions and zoning including development fees	Property owners; residents; council
	Property taxes	Taxes paid on property in municipality	Property owners; residents
	Social and affordable housing	Varies but can direct housing supply, offering public land at below market cost, funding to organizations	Social and affordable housing organizations; low-income renters

Notes: following style and approach of Ong et al. (2017)
Sources: drawn from CMHC, Canada Revenue Agency, Hulchanski (2004)

3.2.1 Ownership

Homeownership is primarily governed federally and indirectly through taxation, mortgage markets, and financial regulation. Since the 1980s but increasingly over the 1990s, governments at all levels have increasingly supported ownership using these mechanisms as part of a turn to asset-based welfare (Hulchanski, 2004; Walks & Clifford, 2015). Asset based welfare refers to the restructuring of welfare state away from collective institutions and government to individuals through investments in assets which (hypothetically) accrue wealth over time. As housing is typically the largest asset owned by most households, support for asset-based

welfare has increasingly been in the form of supporting accumulation of property or housing assets particularly through the deregulation of the mortgage market (Doling & Ronald, 2010).

In Canada, supports for homeownership as part of the turn to asset-based welfare included the development of the Home Buyer's Plan. Initially developed in 1992, this plan now enables first time home buyers to withdraw up to $35,000 of tax protected savings from their Registered Retirement Savings Plan to form the down payment (Canada Revenue Agency, 2019).[4] Although mortgage interest is not tax-deductible like in the US, many other tax supports for homebuyers and homeowners exist (Walks, 2014a). These include the Homebuyer's Amount, the Home Accessibility tax credit, and the GST/HST new housing rebate for homeowners and homebuyers (Canada Revenue Agency, 2021a). Some provinces also have homebuyer supports in their taxation policy (Canada Revenue Agency, 2021b). Correspondingly, between 1991 and 2016, the homeownership rate increased from 62.6% to 67.8% in 2016, down slightly from the peak of 69.0% in 2011 (Statistics Canada, 2017c) but still very high amongst OECD countries (Cheung, 2014).

Additionally, capital gains from housing equity from owner-occupied housing are exempted from capital gains tax and have been since 1972 (Department of Finance, 2021). This is a considerable indirect subsidy as housing equity makes up the biggest proportion of household's wealth and is the most commonly held asset. In Canada, real estate accounted for a large percentage of the increase in family-owned assets between 1999 and 2016, with principal residences contributing 39% and other real estate contributing 12% (Gellatly & Richards, 2019). In 2004, the Department of Finance estimated the capital gains tax exemption amounted to a $3.7 billion subsidy to owners; in the same year, the total direct subsidy for social housing was $1.8 billion (Hulchanski, 2004). Since this time, both the homeownership rate and the price of housing has increased substantially while funding for social housing has not, meaning that the indirect subsidy for homeowners is even larger now. The result of such policies is growing wealth inequality between owners and renters (see Christophers, 2019).

[4] Note that this plan was initially capped at $25,000 but was recently increased to $35,000 with rising housing costs.

Homeowners are privileged through taxation policy and supported through the financial regulatory framework. Support for asset-based welfare has also included the de-regulation of the mortgage market (Doling & Ronald, 2010), coupled with the financialization of home – the transformation of homes and mortgages into financial products at both the individual level, where housing is seen as investment first and foremost, and at the macrolevel where mortgages are securitized and sold on financial markets to investors (Aalbers, 2008).

Canada has a unique system of state-led and supported mortgage insurance and mortgage securitization that has made the mortgage market more accessible (Walks, 2014a; Walks & Clifford, 2015). Mortgage insurance is required for mortgages originating from federally regulated lenders where the borrower has less than 20% down payment. Initially, mortgage insurance required a minimum of 10% down payment. In 1992, the federal government introduced what was then called the First Home Loan Insurance program which provided federally-backed mortgage insurance for up to 95% of the loan, meaning that prospective homebuyers could purchase with only 5% down payment (Hulchanski, 2004). In 1998, it was made permanent and expanded to all homebuyers (Hulchanski, 2004). In 2006, the minimum down payment was reduced to 0% and 40-year amortization periods to be eligible for CMHC mortgage insurance, as well as allowing interest-only mortgages, which resulted in a significant rise of household debt and house prices (Walks, 2014a).

After the 2008 Global Financial Crisis, the federal government introduced a series of changes to eligibility for mortgage insurance to reduce risk in the housing market (CMHC-SCHL, 2020d). However, CMHC continues to provide mortgage insurance for the majority of the market, and to support 'competition', provides guarantees for 90% of the mortgage insurance underwritten by the private market through Genworth and Canada Guaranty (Walks & Clifford, 2015). In 2019, 40% of outstanding residential mortgages originating from the chartered banks were insured (CMHC-SCHL, 2020d). In 2017, the average CMHC-insured loan amount was $172,322 with total value of CMHC insurance in force of $480 billion (CMHC-SCHL, 2018a). Again, this is significantly larger than the supports provided for private or social renters.

With the privileging of ownership in housing policy, the Canadian housing stock also predominantly comprises ownership options. In 2016, 53.6% of Canadian households and

61.9% of Albertan households lived in single detached housing (Statistics Canada, 2017a). This is linked to both mortgage lending practices and zoning practices. Single detached housing is primarily owned, and initially, mortgages were only available for single detached housing (Lauster, 2016). The role of zoning further permitted the spread of the owned house because suburban land was exclusively zoned for single-detached houses (Lauster, 2016). This meant the proliferation of the actual number of single-detached houses within the metropolitan area, so that the majority of residential land is exclusively zoned for single-detached housing (Walker & Carter, 2010). While this is starting to change with concerns about affordability and climate change (see Wegmann, 2020), the owned house remains privileged in land use decisions.

Overall, this review highlights that while these policies are not explicitly aimed at residential mobility, they are implicitly oriented towards the owner-occupied single detached housing being the "end stop" of a household's residential mobility journey – in other words, the end of the "housing ladder." Households are heavily supported through federal legislation to move into ownership and stay as an owner, particularly through the capital gains exemption, to fund their retirement. This relationship is core to asset-based welfare. In addition to policy supports through taxation policy and mortgage regulation, owned households face more available housing choice due to a policy environment that promoted building owned single detached homes.

3.2.2 Private Rental

While increasingly supporting homeownership through the 1990s, Canadian governments at all levels were also disinvesting from both private rental and social and affordable housing. Private rental makes up about one-third of the Canadian housing system, but private rental production has not kept up with demand, resulting in declining quality, limited vacancy, and rising prices. Most of Canada's purpose-built rental stock was built during the 1960-70s apartment boom as baby boomers left their parental homes, while rental production declined throughout the 1980s as tax supports for rental production were ended, including the Multi-Unit Residential Building tax incentive (Crook, 1998; Suttor, 2015). These apartment buildings are located in aging suburban neighbourhoods and are in need of repair, so that renters tend to be living in smaller, older housing than homeowners (Claveau, 2020; Suttor, 2015). Within the purpose-

built rental sector, in many Canadian cities, rental vacancy rates are very low, with particularly low vacancy rates in Vancouver and Toronto (CMHC-SCHL, 2021b). However, even in cities with higher vacancy rates, rents are still expensive and increasing. The rental units that are available tend to be newer and much more expensive because recent rental production has focused on high-end luxury units (Pomeroy & Maclennan, 2019). For example, in Edmonton, the average rents for new purpose-built rentals was $1,513 per month, 31.2% higher than the average for all purpose-built rentals (CMHC-SCHL, 2021b).

With the further expansion of condominium or strata legislation, combined with increasing prices for single detached ownership, the condominium market has boomed and replaced much of the private rental production (Rosen & Walks, 2013). In 2016, approximately 13.3% or 1.9 million households lived in condominiums across Canada, growing by 16.6% in CMAs and 11.9% in non-CMAs. Of these households, approximately 67% were owners and 32% were renters, while condominiums represent a third of all dwellings built between 2011 and 2016 (Statistics Canada, 2017b). Further, condominium units are increasingly bought as investment properties and rented on the secondary rental market, so that the secondary market forms a much larger proportion of the rental market now that tends to be more expensive (Crook, 1998; Rosen & Walks, 2013). This trend in investment properties also reflects the financialization of housing where housing is seen as an investment first and foremost and thus reflects ongoing support for asset-based welfare by supporting owners as private landlords (Arundel, 2017; Hulse et al., 2020).

Renters have less security of tenure than owners. Tenure security for renters is primarily governed by landlord-tenancy regulation, and renting is primarily governed provincially, which effectively means that there are 13 different rental systems (Hulchanski, 2004). In Alberta, landlord-tenant relations are covered in the *Residential Tenancies Act*, which establishes reasons why a tenancy can be terminated. If a tenant is in arrears, they can be evicted with 14 days' notice without having to go to through a court system, and there are limited to no eviction prevention supports (Collins et al., 2021). There is no rent control in the regulatory framework under the *Residential Tenancies Act*, save that rent can only be increased once per year, and no regulation on additional costs and fees, such as late fees or pet fees. Conversely,

owners have much more stability of monthly shelter costs, as their costs are tied to mortgage underwriting practices, including mortgage amortization lengths, the original loan to value ratio, and interest rates (Office of the Superintendent of Financial Institutions, 2017). Further, the foreclosure process for homeowners is governed by a mix of contract law, the *Bank Act* (for mortgages originating from federally regulated banks), mortgage insurance requirements (for mortgages with loan-to-value ratio of less than 80%, i.e., a down payment of less than 20%), and the lenders' own policies. If a lender chooses to go forward on a foreclosure, they must go through the court system, which can take time (Calgary Legal Guidance, 2021). Mortgage lenders are overall incentivized to work with borrowers (e.g., CMHC-SCHL, 2020b), in a way that landlords are not.

Of the policy supports that do exist for private rental, most are not aimed at renters. Instead, they support landlords and owner-investors with the intent of increasing rental supply (e.g., CMHC-SCHL, 2018b, 2020c, 2021a). Some programs – like the Income Property Mortgage Insurance program – are actually aimed at investor-owners as part of the ongoing support for asset-based welfare (Walks & Clifford, 2015). Other programs under the National Housing Strategy aimed at rental supply, such as the National Housing Co-Investment Fund and the Rental Construction Financing Initiative have been slow to commit funding to new units (Macdonald, 2019; Pomeroy, 2021). Although the National Housing Strategy includes support for a new portable housing benefit for renters called the Canada Housing Benefit, it requires cost-matching from the provinces, and is aimed at providing a maximum of $2,500 annually to eligible households. Economist David MacDonald (2019) suggests that the benefit may support at most 12% of the 2.4 million renter households who are spending more than 30% of their income on rent. Similarly, the Parliamentary Budget Officer notes in their analysis of the Canada Housing Benefit that few households will be removed from core housing need given the program design (Office of the Parliamentary Budget Officer, 2019).

As rental housing has not been a priority, and as the private and public investment has shifted towards the owned and high-income portions of the housing system, rental housing has become characterized by residualization and socio-tenure segregation (Suttor, 2015). "Residualization" refers to the way that renting and non-ownership forms of tenure have

become characterized by lower policy priority, lower levels of investment, lower quality housing, often in marginalized neighbourhoods, and disproportionately home to groups who have been made marginalized (Suttor, 2015). Where previously the income distribution was more even across tenures, rental housing has become increasingly low income as higher income households were able to move into the homeownership market as the mortgage market was made more accessible and while cuts to social and affordable housing means that more low-income households are forced onto the private rental market (Hulchanski, 2004; Suttor, 2015, 2016). As housing is a built structure that is spatially located in neighbourhoods, this has also resulted in the increasing concentration of poverty in aging suburban neighbourhoods, which may not have access to services and amenities including employment opportunities and affordable and accessible transportation (Hulchanski, 2011; Suttor, 2015). Increasing neighbourhood inequality and spatial polarization is driven by these sorting process across tenures, so that high-income, high-wealth, and high-homeownership neighbourhoods have become clustered (Walks, 2014b).

Comparatively to the review of ownership policy, like so many other Western Anglophone countries, private renting has been made more precarious and more scarce, including through removal of direct policy supports for renters, the removal of taxation supports for purpose-built rentals and the turn towards owned and high-income housing. Private rental is not seen as a long-term housing option for households, and rather as a "stop" when households are young on their way to owned housing, or as the unintended, negative outcome. Unlike owners, private renters thus face a housing system with far less choice in the decision to move and far less choices when households do move, out of choice or not, including making it more difficult to access other parts of the housing system, including owned housing and social and affordable housing, as will be discussed more in the next section.

3.2.3 Social and Affordable Housing

Social and affordable housing is a broad category without a clear definition. It generally refers to non-market housing supported by the government. It may have a rent-geared-to-income structure, where rents are set at a percentage of tenants' income, and may be provided by government, municipalities, public housing agencies, and non-profits (Suttor, 2016). Generally,

social and affordable housing is more integrated into neighbourhoods in Canada than in the US, where social and affordable housing was very concentrated. They also tend to be more centrally located in the 1960s to 1980s suburban rings around cities, reflecting the broader development of the city and when most funding was available (Suttor, 2016). Social and affordable housing is also governed primarily by provinces with some similarities due to the legacy social housing agreements (Suttor, 2016).

Canada has a distinct history of social and affordable housing amongst similar countries. Canada began scaling back social housing in the 1980s, and in 1993, the federal government stopped funding new social housing units. In 1996, the federal government transferred responsibility for social and affordable housing to the provinces through bilateral agreements (also called legacy social housing agreements) (Hulchanski, 2004; Suttor, 2016). During the "public housing heyday" from about 1965-1973, social housing rental units accounted for approximately 10% of total annual housing production (Suttor, 2016). Since cutting federal funding, limited new social and affordable housing has been built for the past 30 years, and social and affordable housing accounts for approximately 4% of the housing stock as of 2016, one of the lowest proportions amongst OECD countries (OECD Social Policy Division, n.d.). Existing units are aging and in need of repairs with significant deferred maintenance issues, while wait lists have increased as the cost of housing has increased while incomes have stagnated. In 2018, there were over 283,800 households on waiting lists for social and affordable housing, while approximately 628,700 households were living in social and affordable housing across Canada, about 1 in 10 renters (Statistics Canada, 2019c).

In 2017, the federal government released the National Housing Strategy with a variety of programs and policies to intended to support both the private and social rental sector (Government of Canada, 2017). The National Housing Strategy was originally described as a $40 billion, ten-year strategy.[5] The Parliamentary Budget Officer has noted in their independent

[5] The National Housing Strategy is now described as a $55+ billion strategy, reflecting an additional $10 billion in loans announced in Budget 2019, but the Parliamentary Budget Officer's analysis is still relevant (Office of the Parliamentary Budget Officer, 2019).

analysis that the strategy includes relatively little new spending and is mostly a re-allocation of existing funds, combined with more loans, and requires cost-matching from the provinces for many initiatives. The strategy actually includes a decline in funding for affordable housing, declining from $2.3 billion/year from 2008-2017 to $2.0 billion/year between 2018-2027 (Office of the Parliamentary Budget Officer, 2019). They conclude that "it is not clear that the National Housing Strategy will reduce the prevalence of housing need relative to 2017 levels" (Office of the Parliamentary Budget Officer, 2019, p. 23).

Further, despite the federal government's re-engagement with social and affordable housing, the policy framework has not been significantly updated in over 30 years. As in other Anglophone countries like the UK, social housing in Canada is increasingly means-tested and time-limited compared to supports for homeowners that are much more universal with limited conditions (Fitzpatrick & Pawson, 2014; Hulchanski, 2004). Accessing social and affordable housing is highly conditional, where households must be under income and asset limits, often must meet behavioural conditions, and demonstrate need, which can be retraumatizing and stigmatizing (de Vos, 2022). Additionally, once accessed, tenants must remain continually eligible for social housing at all times, including remaining under the income limits, and they have an obligation to report any changes in their income or household composition to their housing management body, meaning that at any time, renters could lose their eligibility and their home (Collins et al., 2021; de Vos, 2022). As social and affordable housing has become more conditional, tenants have also become more complex with more vulnerabilities in a system that is not designed to support them, and social and affordable housing providers are faced with competing mandates as landlords and building managers and as social service providers, and households can thus face both unwanted mobility and immobility as a consequence of increasing conditionality.

Rents can also change month to month in social and affordable housing where rents are based on a percentage of income, which also acts as a disincentive to income mobility and reinforces social and affordable housing as distinct from the rest of the housing system (see Whelan & Parkinson, 2017 in the Australian context). There is limited stock, so opportunities to transfer social housing units and maintain security of tenure are very limited, and due to the

disinvestment and decline in private rental that results in limited and expensive stock, it is difficult to move from social rental to the private market (see Pomeroy, 2017). In both Calgary and Edmonton, the private rental market is highly unaffordable for lower income households. Only 15% of the stock in Edmonton and 11% in Calgary is affordable to households in the first income quintile (CMHC-SCHL, 2021b). Note that this is not limited to vacant and available units, which tend to be more expensive – meaning that less of the "available" stock is affordable to low-income households.

If private rental housing is considered a transitional tenure in most homeowning societies, social and affordable housing is considered an 'ambulance service', short-term assistance or safety net instead of a long-term home (see Fitzpatrick & Pawson, 2014). Households in social and affordable have very little choice and control, and the system is not designed in a way to support tenant wellbeing (de Vos, 2022). While they may have more security of tenure in some ways than private renters, the system of continual eligibility and lack of control undermines security of tenure. Overall, this approach to social and affordable housing induces both tenure precarity and immobility.

3.3 Residential Mobility, Housing, and Policy Development Implications

Overall, the housing system forms the bounding box in which housing choices are made. It establishes different constraints and different resources for different tenures, different locations, and different people. The Canadian housing system is heavily oriented towards owner-occupation, meaning that there are more choices in the market for owners, more supports for households to become owners, more supports once households are owners, and more supports when households sell their home. Conversely, policies aimed at renters are actually aimed at landlords and developers and increasing rental supply, which has mostly taken the form of high-income luxury rental units instead of affordable and moderate-income rentals. Although renters have more flexibility to be able to move to adjust to labour markets, they also have less choice in the housing market, less choice about their own mobility and face more issues with affordability, suitability, and adequacy. The out-of-date policy framework for social and affordable housing also creates disincentives to employment and mobility opportunities, coupled with still limited funding for new social housing supply. Both renters on

the private market and in social and affordable housing face much more constrained housing choice than owners.

Homeownership and homeowners are not inherently problematic. What is problematic is the privileging of ownership at the expense of other forms of housing who face far more insecurity, unaffordability, and quality issues. This is also at the expense of more recent and vulnerable homeowners who face higher debt to income and debt to asset ratios, more often receive unregulated mortgages with higher interest rates, and are a much greater risk of insolvency in the case of market correction (Macdonald, 2015; Walks, 2013; Walks et al., 2018), which can also create lock in effects and reduced mobility in the case of a housing bust (F. Ferreira et al., 2010).

Together, the Canadian housing system has the potential to create unwanted immobility and mobility in all housing tenures, even ownership where households receive significantly more support. This can also result in both housing and labour market distortions, as Ong and colleagues (2017) similarly noted in the Australian context. However, one of the many issues with the housing system is that it is path dependent. Housing is a built structure that typically lasts for 30 years or longer, and mortgages are amortized over very long periods of time, often 25 years. It takes years to develop new housing, especially higher density housing and social and affordable housing, and to acquire the financing, zoning, and permits. The orientation of the housing system towards ownership and the discursive prejudice that has been built up against renting has taken years to develop and has occurred against the backdrop of welfare state restructuring (Ronald, 2008).

With the restructuring of the welfare state, housing takes on a unique role as both the 'wobbly pillar' and the 'cornerstone' (Malpass, 2008). It is the wobbly pillar because housing is more connected to the market than other policy pillars of the welfare state, like education and health, but it is also the cornerstone because access to high quality housing, particularly homeownership is fundamental to our current and future welfare and provides differential access to the welfare state (Doling & Ronald, 2010; Hulchanski, 2004). Housing construction and housing wealth make up a large proportion of Canada's economy (Walks, 2014a), so much so that Lopston (2017) refers to it as the "housing economy." This also means that changes in

the housing system would require a fundamental rethinking not just of our approach to housing but our approach to our economic and social systems.

And importantly, I am writing this thesis in the ongoing context of the COVID-19 pandemic, which has shown in sharp contrast the importance of housing, the inequality in our housing system, and the very real human impacts of housing inequality. The COVID-19 pandemic and corresponding economic recession have illustrated just how unevenly we have approached the relationship between housing and mobility in the Canadian housing system. During the COVID-19 pandemic, CMHC and the chartered banks together implemented mortgage deferral programs for homeowners facing financial insecurity. At one point, over $1 billion of mortgages were being deferred monthly (CMHC-SCHL, 2020d). However, no such similar income support or deferral program was implemented for renters. While there were some emergency limits on evictions and rent increases put in place, these were time-limited and required tenants to make payment arrangements with their landlords. In Alberta, tenants could still be evicted for failing to keep their payment arrangements on rent owing (Government of Alberta, 2021). Before the pandemic, renters were already more financially precarious than homeowners with less savings to drawn upon if any (Tranjan, 2020). Interest rates were heavily cut and fueled by higher rates of savings amongst high income Canadians, Canadian housing markets have been described as a 'frenzy' (The Globe and Mail Editorial Board, 2021), with house prices rising in nearly all markets (CMHC-SCHL, 2021c). Again, Canadians have been supported to move into homeownership and stay in homeownership, while renters have not been equally supported. Now, both owners and renters are struggling in the face of inflationary pressures, with mortgage interest rates and rents both increasing significantly in the past year combined with other inflationary pressures, including across food and utilities (Statistics Canada, 2023). These impacts are also uneven – with rising mortgage interest rates impacting newer, more vulnerable homeowners while older homeowners who have experienced the most wealth gains over time more protected.

This discussion of the Canadian housing system provides important context, as it is in this context that households make their housing and mobility choices. It demonstrates how approaches to housing tenure have become more unequal over time, especially since the 1990s

and the move to housing-based asset-based welfare. It also sets the scene to consider how these policy decisions structurally and unequally shape residential mobility patterns and housing outcomes, and what policy development options are available to intervene in this relationship and begin to address inequality. The policy context forms an important part of the analysis strategy outlined in the next chapter.

4 Analysis Strategy

This thesis explores five related research questions:

1. How do residential mobility patterns differ by housing tenure?
2. How are past tenure and mobility experiences associated with current housing tenure?
3. How does the relationship between past tenure and mobility experiences and current housing tenure vary based on income, age, and health status?
4. How does the relationship between residential mobility and housing contribute to inequality in Canada?
5. What are the implications for housing policy and practice?

In this chapter, I outline the analysis strategy to explore these guiding research questions. I first describe the data, drawn from the 2018 wave of the Canadian Housing Survey. I then outline the methods I use in this thesis, including descriptive statistics, a series of multiple regression models, and policy analysis. Lastly, I describe the dependent, predictor, and control variables I use to explore these research questions, drawing primarily from the housing transitions framework (Beer & Faulkner, 2011) and from broader life course theory.

4.1 Data

To analyze this relationship between housing, residential mobility, and inequality, I use 2018 Canadian Housing Survey data (Statistics Canada, 2019b). Housing choices and mobility occur within the life course and they are impacted by life course transitions that occur over time and space (Clark & Dieleman, 1996; Mulder & Hooimeijer, 1999). Recognizing this, the relationship between housing and mobility would be best explored with longitudinal data; however, Canada lacks longitudinal data especially of household events and housing characteristics. Housing and mobility research in Canada has been limited due, in part, to this lack of longitudinal or retrospective data on housing arrangements (Maroto & Severson, 2020). Previous work in Canada on housing over time has focused on specific sub-populations, such as older adults or immigrants (e.g., Haan, 2005; Haan & Perks, 2008) or large cohort-level analyses using census data (e.g., Hou, 2010; Northcott & Petruik, 2013).

However, the new Canadian Housing Survey from Statistics Canada provides detailed housing data at the household level on why households move. It includes information on their past moving experiences and their moving intentions and detailed housing characteristics, enabling a more dynamic analysis of this relationship between mobility and housing. This survey was developed as an outcome of the 2017 National Housing Strategy. The Canadian Housing Survey is modelled after the American Housing Survey rather than other panel-based housing surveys in similar countries like the Household, Labour and Income Dynamics in Australia (HILDA) survey or the British Household Panel Survey in the UK. The survey uses a cross-sectional design and a stratified sampling frame based on the dwelling unit. The target population for the Canadian Housing Survey is private households living in the provinces and territories. The survey excludes households living in collective dwellings, such as people living in residences for senior citizens, people living full time in institutions, and people living on reserves. Further, the survey oversampled households on the low end of the income distribution and in social and affordable housing to enable more detailed analyses. As a new survey, data are only available for the first wave, collected in 2018.[6]

The full dataset is accessible as confidential but anonymized micro-data at the Statistics Canada Research Data Centre at the University of Alberta; however, it was logistically unfeasible to access the data at the Research Data Centre.[7] For the purposes of this thesis, I use the public use micro-files (PUMF), which has a few caveats compared to the full dataset. There are survey weights in the PUMF but no bootstrap weights, which primarily affects the error estimations. Additionally, some variables have been supressed in the PUMF, including experiences of housing insecurity and homelessness, immigration status, marital status, and reasons for intending to move. However, despite these caveats, the PUMF still resembles the full dataset and provides for an exploration of these five research questions. Additionally, considering reproducibility and transparency, the process to access data in the Research Data Centres is

[6] Collection for the 2020 wave of the Canadian Housing Survey was delayed until 2021 due to the COVID-19 pandemic. Data is anticipated to be released in late Fall 2023. The 2022 wave of the survey is currently open until May 2023.

[7] For more on this, see section 1.2 in the Introduction.

extensive and limiting, and thus most people – including applied researchers and policymakers would only have access to the PUMF – and thus this is the data that would be used to support policy decisions. There is an important but separate discussion about how we make data accessible or not (see Andrew-Gee & Grant, 2019).

The total dataset has 61,764 cases from across Canada. I restricted the analysis to households with a household referent person over 18 years or older. Additionally, households from the Territories were dropped as they were not asked some of the past mobility questions (n = 2,338). After dropping missing cases from the remaining variables, the total sample was reduced by 12,419 to 49,345 (20.11%). Most of the missing cases were in income (n=6,172, or 9.99% of the full 61,764 cases), affordability (n = 3,753 or 6.08%) which was related to the missing data for income, household composition (n = 3,607 or 5.84%), and dwelling type (n=3,398 or 5.50%). However, it is still a large dataset, at close to 50,000 cases.[8] The sample is described in more detail in Table 4.1 below.

There are some limitations to the data. The survey mainly focuses on the 'reference person of the responding household', who is the household member responsible for housing decisions (Statistics Canada, 2019b). Although there is household level data, including if household members moved together or are planning to move together, most of the data, including reasons for moving and dwelling satisfaction are reflective of the reference person, not the household. Therefore, this analysis is limited to the 'reference person', which may obscure households with shared living arrangements, such as roommates. This also obscures adult children who may have moved back to their family home (e.g., Mitchell, 2006). Further, households who are currently experiencing homelessness or houselessness are not covered by the survey, who also experience distinct residential mobility patterns (Wiesel, 2014). Additionally, while research has demonstrated that there are gendered power dynamics in the decision to move among dual income, heterosexual couples (Winstanley et al., 2002), the CHS

[8] I chose not to impute missing data as this is the first wave of this survey, there is no previous data to compare to; the survey over-sampled households in social and affordable housing; survey weights were available; and the sample size was still large after removing missing cases.

does not have data to be able to account for this at this time. Despite these limitations, this survey remains a key source, if not the only source, of information on the housing choice and mobility process in Canada. Future research should look to explore these dynamics in more detail.

By focusing on the 'reference person of the household', I effectively flatten variables that are measured at the household level, including tenure, dwelling type, and household income, to the individual level for the reference person. Other variables that are measured at the individual level include age, gender, education level, Indigeneity, visible minority status, and employment status. However, this is consistent with other approaches to studying residential mobility (see Baker et al., 2016; Clark, 2012; Pendakur & Young, 2013). All dependent, predictor, and control variables for all models are summarized in Table 4.1 below and described in more detail later in this chapter.

Table 4.1 Descriptive Statistics for Total Sample, Canadian Housing Survey, 2018

Characteristic	Weighted N = 13,053,493; Unweighted n = 49,345[1]
Current Housing Tenure	
Owner no mortgage	29% (0.0036)
Owner with mortgage	41% (0.0040)
Renter in private rental	27% (0.0034)
Renter in social and affordable housing	3% (0.0008)
Previous Housing Tenure	
Owned	44% (0.0039)
Lived there rent free	9% (0.0024)
Privately rented	45% (0.0039)
Rented in social & affordable housing	2% (0.0011)
Future Housing Tenure Expectations	
Not intending to move - same as current tenure	72% (0.0036)
Own	19% (0.0032)
Rent	9% (0.0022)
Length of time in current dwelling	
Less than 2 years ago	12% (0.0025)
2 years to less than 5 years ago	22% (0.0033)
5 years to less than 10 years ago	20% (0.0032)
10 or more years ago or always lived here	46% (0.0039)
Length of time until planning to move	
Less than 2 years	12% (0.0025)
2 years to less than 5 years	9% (0.0024)
5 years to less than 10 years	7% (0.0021)
10 or more years	6% (0.0018)
No plans to move	47% (0.0039)
Don't know	19% (0.0031)
Moved for housing reasons	61% (0.0038)
Moved for family reasons	34% (0.0038)
Moved for work reasons	15% (0.0028)
Moved for other reasons	10% (0.0023)
Moved for forced reasons	4% (0.0015)
Total Household Income	
Mean	99,565

Characteristic	Weighted N = 13,053,493; Unweighted n = 49,345[1]
Median	77,500
Income Quintiles	
First Quintile	20% (0.0030)
Second Quintile	20% (0.0031)
Third Quintile	19% (0.0031)
Fourth Quintile	20% (0.0032)
Fifth Quintile	22% (0.0033)
Age	
Mean	52.6
Median	53.00
Age Groups	
29 years or younger	8% (0.0023)
30 to 39 years	18% (0.0032)
40 to 49 years	17% (0.0030)
50 to 59 years	20% (0.0032)
60 to 69 years	19% (0.0030)
70 to 79 years	12% (0.0024)
80 years or older	6% (0.0017)
Health Status	
Health rated excellent, very good or good	86% (0.0028)
Health rated fair or poor	14% (0.0028)
Current Dwelling Type	
Apartment building 5 stories and higher	11% (0.0027)
Apartment building less than 5 stories	19% (0.0029)
Rowhouse or townhouse	7% (0.0020)
Semidetached or duplex	10% (0.0025)
Single detached dwelling	52% (0.0039)
Unaffordable	22% (0.0034)
Unsuitable (overcrowded)	4% (0.0019)
Inadequate (major repairs needed)	7% (0.0020)
Inaccessible (needs adaptations)	
Does not need adaptations	94% (0.0020)
Does not have adaptations	3% (0.0014)
Has adaptations	3% (0.0015)
Urban/Rural Status	
Rural	21% (0.0029)
Urban	79% (0.0029)
Location of previous dwelling	
In different city/town..., Indian reserve or outside Canada	36% (0.0038)
In same city/town/village/township.../Indian reserve	64% (0.0038)
Province	
Ontario	39% (0.0041)
Alberta	11% (0.0019)
Atlantic	6% (0.0009)
BC	13% (0.0024)
Manitoba and Saskatchewan	6% (0.0010)
Québec	26% (0.0035)
Gender	
Female	50% (0.0039)
Male	50% (0.0039)
Household Composition	
one couple no children	28% (0.0034)
one census family plus others	6% (0.0023)
one couple with children	25% (0.0036)
one lone parent family	8% (0.0022)
one person not in census family	29% (0.0035)
two or more persons not in a census family	4% (0.0016)
Household Indigeneity Status	
No household member is Indigenous	97% (0.0013)
At least one household member is Indigenous	3% (0.0013)
Household Visible Minority Status	
No household member belongs to a visible minority group	79% (0.0036)
At least 1 hhld member belongs to a visible minority group	21% (0.0036)

Characteristic	Weighted N = 13,053,493; Unweighted n = 49,345[1]
Household Highest Education Level	
BA or higher	40% (0.0039)
Less than BA	60% (0.0039)
Household Employment Status	
At least one member of the household was employed	70% (0.0035)
No member of the household was employed	30% (0.0035)
Overall dwelling satisfaction	
Dissatisfied or very dissatisfied	5% (0.0017)
Neither satisfied nor dissatisfied	11% (0.0026)
Satisfied	46% (0.0039)
Very satisfied	37% (0.0038)

[1]Percentage for estimates (Proportion for standard error) for categorical variables; Median and Mean for numerical variables

4.2 Methods

The analysis strategy for this project relies on four sets of analyses to address these five research questions. First, focusing on the first research question, **How do residential mobility patterns differ across housing tenure**, I start the analysis descriptively and explore when households moved, how (in what housing tenure) households moved, and why households moved across past, current, and future housing tenure. Housing tenure is both an important predictor and outcome of residential mobility (see Causa, 2020; Clark, 2012), and this may be especially so in Canada's tenure discriminatory housing system (see Hulchanski, 2004). Considering the lack of research on mobility and housing in Canada and that this is the first wave of the Canadian Housing Survey, these descriptive statistics will be relevant and of interest to the broader public. These results also help inform the variables used in the models. The results of this analysis are presented in Chapter 5.

Second, focusing on research question two, **How are past tenure and mobility experiences associated with current housing tenure**, I use a multinomial regression model to explore the process of residential mobility and its causes and consequences, including how the mobility process differs based on tenure and contributes to inequality. Multinomial regression extends logistic regression where there are more than two potential outcomes. Recognizing that tenure is an important socio-geographic outcome of residential mobility that is unequally distributed and linked to broader social and economic inequality, I draw from the housing transitions framework from Beer and Faulkner (2011) and assess the association between four current

tenure outcomes and a household's housing history (past tenure and measures of mobility). However, considering the uneven distribution of constraints (discussed in chapter 2), I also assess the association between current tenure and three group characteristics: income, age, and health status. These results are presented in Chapter 6.

Third, focusing on research question three, **How does the relationship between past tenure and mobility experiences and current housing tenure vary based on income, age, and health status**, I disaggregate the multinomial regression models exploring the association between current tenure outcomes and housing history variables by (structural) constraints: income, age, and health status. These results are presented in Chapter 7.

Lastly, focusing on research questions four and five, **How does the relationships between residential mobility and housing contribute to inequality**, and, **What are the implications for housing policy and practice**, I discuss the results from the descriptive and multivariate analyses presented in chapters 5, 6, and 7 and discuss how the housing – residential mobility relationship contributes to inequality. This discussion is presented in Chapter 8. This part of the analytical strategy also involves a policy analysis of the barriers and opportunities to improve the residential mobility process by tenure and discussion of the implications of the results for housing policy and practice. This policy analysis begins in chapter 3 with a detailed discussion of the policy context that structures the results. In chapter 9, I discuss policy implications and options to address inequality and support choice in the mobility process.

All descriptive and inferential statistics are calculated using survey weights provided in the Canadian Housing Survey PUMF. The descriptive and inferential statistics are completed using R (R Core Team, 2022). All packages used are listed in Table 4.2 below; key packages are noted here:

- The descriptive analyses are completed using the tidyverse, survey, and sryvr packages.
- The multinomial models are fitted using the nnet package.
- The average marginal effects are calculated using the marginaleffects package.
- The predicted probabilities are calculated using the ggeffects package.
- Summary tables were created using the gt, gtsummary, and flextable packages.

- Chapters 5, 6, and 7 were written in Quarto.

Table 4.2 R packages used in the analysis

Package	Version	Citation
base	4.2.2	R Core Team (2022)
effects	4.2.2	Fox (2003); Fox and Hong (2009); Fox and Weisberg (2018); Fox and Weisberg (2019)
flextable	0.8.3	Gohel and Skintzos (2022)
ggalluvial	0.12.3	Brunson and Read (2020)
ggeffects	1.1.4	Lüdecke (2018)
ggfittext	0.9.1	Wilkins (2021)
glue	1.6.2	Hester and Bryan (2022)
grateful	0.1.11	Rodríguez-Sánchez, Jackson, and Hutchins (2022)
gt	0.8.0	Iannone et al. (2022)
gtsummary	1.6.3	Sjoberg et al. (2021)
here	1.0.1	Müller (2020)
janitor	2.1.0	Firke (2021)
knitr	1.41	Xie (2014); Xie (2015); Xie (2022)
labelled	2.10.0	Larmarange (2022)
marginaleffects	0.8.1	Arel-Bundock (2022a)
modelsummary	1.2.0	Arel-Bundock (2022b)
nnet	7.3.18	Venables and Ripley (2002)
officer	0.5.0	Gohel (2022)
patchwork	1.1.2	Pedersen (2022)
performance	0.10.1	Lüdecke et al. (2021)
revealjs	0.9	El Hattab and Allaire (2017)
rmarkdown	2.2	Xie, Allaire, and Grolemund (2018); Xie, Dervieux, and Riederer (2020); Allaire et al. (2023)
scales	1.2.1	Wickham and Seidel (2022)
srvyr	1.1.2	Freedman Ellis and Schneider (2022)
survey	4.1.1	Lumley (2004); Lumley (2010); Lumley (2020)
tidyverse	1.3.2	Wickham et al. (2019)

The five research questions and methods are summarized in Table 4.3 below. I describe all measures used in the analyses in more detail in the next section of this chapter.

Table 4.3 Summary of Research Questions and Methods

Research Question	Method	Outcome Variable	Predictor Variables	Results
1. How do residential mobility patterns differ by housing tenure?	Descriptive analysis	Past housing tenure Future housing tenure expectations Residency length Intentions to move Reasons for moving	Current housing tenure outcomes	Chapter 5
2. How are past tenure and mobility experiences associated with current housing tenure?	Multinomial logistic regression model	Current housing tenure outcomes	Past housing tenure Residency length Reasons for moving Income Age group Health status	Chapter 6
3. How does the relationship between past tenure and mobility experiences and current housing tenure vary based on income, age, and health status?	Multinomial logistic regression model run separately for income, age, and health status	Current housing tenure outcomes run separately for income, age, and health status	Past housing tenure Residency length Reasons for moving Income Age group Health status	Chapter 7
4. How does the relationship between residential mobility and housing contribute to inequality in Canada?	Discussion			Chapter 8
5. What are the implications for housing policy and practice?	Policy analysis			Chapter 3 and Chapter 9

4.3 Measures

Overall, aligning with chapter 2 and the conceptual framework I outlined, I draw primarily from the housing transitions framework (Beer & Faulkner, 2011) and the broader life course theory in determining the measures to include in the analysis. These include measures for the five factors in the housing transitions framework (housing history, economic resources, stage in the life course, health and wellbeing, and aspirations and motivations), measures that account for life course principles including context (time and place), other life course transitions (linked lives), and previous life course experiences (life span development). All measures are summarized in Table 4.1 and described in detail in this section.

4.3.1 Dependent Variable

I am interested in how mobility and its outcomes relate to previous and current housing experiences, especially tenure, and how tenure differentially structures the mobility process and its outcomes. Housing tenure outcomes are thus the focal variable of this analysis. As discussed in chapter 2, housing tenure, while not the only way households experience housing, is increasingly important to our experiences of housing in tenure discriminatory housing systems like Canada and tenure inequality reflects and reinforces broader social and economic inequality (Christophers, 2019; Suttor, 2015). I focus on tenure because it critically provides different rights and privileges to households, especially in the Canadian context, and is increasingly an axis of stratification in the life course (see Christophers, 2018). I also choose to focus on tenure broadly, not just homeownership, as these housing tenures do not exist in a vacuum separate from each other (Christophers, 2019). While tenure is often described using binary owner/renter categorization, there are differences within these categories, including based on the presence of a mortgage or the presence of subsidies (Acolin, 2020; Hulchanski, 2004; Zavisca & Gerber, 2016).

Primarily, I focus on **current housing tenure**, measured using four categories: owner without a mortgage, owner with a mortgage, renter in private rental, and renter in social and affordable housing. In the CHS, social and affordable housing is defined as “non-market rental housing

(i.e., where housing allocation and rent-setting mechanisms are not entirely dictated by the law of supply and demand)" (Statistics Canada, 2021). They further clarify that these are households who indicated their rent was subsidized or that they report their income to set their rent and their landlord is a co-operative, government, or non-profit. Portable rent supplements are not considered social and affordable housing, and this definition relies on the household knowing that their rent is subsidized and who their landlord is. As they further outline in the user guide, there is no consistent definition of social and affordable housing so estimates of social and affordable housing will vary by source and definition. As demonstrated in Table 4.1, most households are owners with a mortgage (41%), followed by owners without a mortgage (29%), private renters (27%), and social and affordable housing (3%).

When discussing tenure, I use the terms "tenure outcomes" and "tenure expectations" intentionally, drawing from Preece and colleagues' (2020) review of housing choices and aspirations (see chapter 3). Recognizing that housing 'choice' is often a fallacy or an illusion, I use the term "outcome" to refer to current and past tenure situations, highlighting that these situations are a result of constrained choice which is constrained by micro-, meso-, and macro-level factors. In terms of future tenure, I use the term "expectations" to refer to shorter term, anticipated housing outcomes regardless of their preference or desirability. Expectations are more adaptable to the socioeconomic context (Preece et al., 2020).

4.3.2 Predictor Variables

4.3.2.1 Housing History Variables

The key predictor variables of interest in this study are previous housing and mobility experiences, which Beer and Faulkner describe as housing-history related variables.[9] This set of variables considers a household's previous housing and mobility experiences and how they are related to current housing outcomes, with a particular focus on previous housing tenure experiences. This is drawn from the housing transitions framework (Beer & Faulkner, 2011) and

[9] Note that "housing history" here is used in the way that Beer and Faulkner refer to it as a household's previous housing and mobility experiences rather than referring to the conceptualization of housing over the life course developed by Ray Forrest (see chapter 2).

from broader life course theory and specifically the principle of life span development, considering how previous life course experiences accumulate across our life course and form part of processes of cumulative advantage and disadvantage. I include three key variables as measures of a household's housing history: **past housing tenure**, **residency length**, and **reasons for moving**.

First, considering past housing tenure, as discussed previously, housing tenure is both a driver of mobility and an outcome of mobility. As such, housing tenure is used as predictor variables in all models by including **past housing tenure.** Past tenure outcomes are reflective of the household referent person and the variable is measured in four categories: lived there rent free, privately rented, rented in social and affordable housing, and owned. Among all households, previous housing tenure is more evenly split between owned (44%), rented (45%), with the remaining households having moved from lived rent free (9%) and from social and affordable housing (2%). In chapter 5, exploring mobility patterns by housing tenure, I also explore **future tenure expectations**, which though not reflecting actual housing experiences, still forms part of the planned trajectory of housing for the household and aligns with the life course perspective considering linked lives and constrained agency. Future tenure expectations are only available for households who plan to move in the future and is measured using two categories: owning and renting. Prescence of a mortgage is not available for past or future tenure. I transform future tenure expectations to include those not planning to move and thus stay in the same tenure (72%), those planning to move and own (19%), and those planning to move and rent (9%).

I also include residency length (**recency of move)** as a key predictor variable. This categorical variable measures when the move to the current dwelling occurred, measured as: less than 2 years, two years to less than five years, five years to less than 10 years, and 10 years or more or always lived there. I combined some of the categories due to small cell sizes. As demonstrated in Table 4.1, most households have lived in their home for 10 or more years or always lived there (46%). By measuring residential mobility through residency length rather than restricting the analysis to only households that moved, as is common in many other mobility studies, I aim to include both mobility and immobility, which are both important aspects of residential

mobility (Coulter et al., 2016). Further, in chapter 5, I also look at **future mobility intentions**, that is when, households are planning to move in the future. This is measured in categories, from less than 2 years; 2 years to less than 5 years; years to less than 10 years; 10 or more years; no plans to move; and don't know. Most households have no plans to move (47%, Table 4.1). Like with future tenure expectations, future mobility intentions forms part of a household's planned housing trajectory and aligns with the life course perspective in considering lives over multiple points in time.

The third housing-history related variables are a group of variables that measure the **reasons for moving** at the most recent move. Reasons for moving also serve as proxies for subjective meaning and aspirations associated with housing, which aligns with both the housing transitions framework and the housing pathways model from David Clapham. Reasons for moving are crucial to exploring the outcomes of mobility specifically (Baker et al., 2016; Clark & Maas, 2015). The voluntary/involuntary aspect of mobility is an important consideration for inequality and differences by tenure (Coulter & Scott, 2015; Hatch, 2021), especially when thinking about constrained housing choices and that individuals do not have the same housing choices available (Preece et al., 2020).

In the survey, respondents are asked to select from 14 possible reasons for moving; respondents could select all that apply. One reason for moving is excluded from the PUMF, "moved due to natural disaster", resulting in a total of 13 reasons for moving. In the descriptive analysis in chapter 5, I explore all 13 reasons for moving. For the models in chapters 6 and 7, I transform reasons for moving variables into five dummy variables for: housing, family, employment, forced, and other reasons for moving. **Housing reasons** includes moving to become a homeowner, moving to reduce housing costs, moving to a bigger/better dwelling, and moving for a more desirable neighbourhood. As demonstrated in Table 4.1, this is most commonly selected reason for moving (61%). **Family reasons** includes moving to be closer to family, moving to form a new household, and moving because of a household size change. **Employment reasons** includes moving to reduce commuting time and moving for a new job or transfer. **Other reasons** include moving for school, moving for personal health reasons, and moving for other reasons. **Forced moves** are defined in the Canadian Housing Survey as "forced

to move by a landlord, bank or other financial institution, or the government." Approximately 4% of households indicated they were forced to move at their most recent move (Table 4.1).

4.3.2.2 Other housing transitions factors (interaction terms)

I include three non-housing measures as key predictors. These are **age**, **household income, and health status**, which are included as proxies for three of the other four factors in the housing transitions framework (Beer & Faulkner, 2011). These are the stage in the life course, proxied by age; economic resources, proxied by household income; and health and wellbeing, proxied by self-reported health status. I refer to these three variables as "other housing transitions factors", linking these characteristics to the broader conceptual framework. They are included in the models both as predictor variables in chapter 6, and as interaction terms in chapter 7. Each of these three variables are described in more detail below.

I study age differences because housing transitions vary across the life course and are impacted by other life course transitions which are often linked with age (Beer & Faulkner, 2011), younger generations are experiencing a very different housing context than previous generations (McKee, 2012), and are more vulnerable to housing market adjustments (Macdonald, 2015). At the same time, housing-based inequality is increasing within generations as high-income young adults with access to family wealth are more easily able to move into ownership (Christophers, 2018). Age is also negatively associated with mobility, so that young adults are more likely to be mobile – but at the same time, young adults are more likely to live in apartments and be renters which is also associated with mobility (Clark, 2012, 2013). In Canada, mobility amongst older adults has decreased, potentially as more older adults choose to "age in place", but older adults still move – particularly those who are renters (Edmonston & Lee, 2014). Age is measured in years and is representative of the "household reference person". For the models, I mean centre age and include a quadratic term. For the disaggregated multinomial models in chapter 7, I transform age to a categorical variable measured in three categories: younger households who are 18 years old to 39 years old; middle aged households who are 40 to 59 years old; and older households who are 60 years or older.

Further focusing on inequality, household income is an important predictor as it is one of the major constraints in the housing transition framework (Beer & Faulkner, 2011) and in the housing choice process specifically (Mulder & Hooimeijer, 1999; van Ham, 2012). Homeownership and renting are also increasingly income-segregated and wealth-segregated (Suttor, 2015; Walks, 2016).[10] Income is also a key correlate of mobility as one of the main constraints or enablers in being able to move (Clark, 2012). Income is measured using **gross household income**, as dwelling costs and other household costs are often paid for using pooled household income rather than personal income. Gross (pre-tax) income is used instead of after-tax as gross income is used by CMHC to assess housing affordability (Statistics Canada, 2017d). I explored including income as both a mean centered interval ratio variable and as a categorical variable using income quintiles. I used income quintiles in the final model as the R^2 value for the models was higher using the categorical variable and the results conceptually make more sense as a categorical variable.

Third, while disability status is not available, I include a measure for self-reported **health status** of the household referent person as a key predictor variable. Disability, health, and wellbeing is a key decision factor and constraint in the housing transitions framework, and as Beer and Faulkner (2011) note, is it a uniquely 21st century phenomenon. Individuals with disabilities and health issues are also underrepresented amongst homeowners and face more barriers to economic security (Dunn et al., 2006; Maroto & Pettinicchio, 2020). Health status also emerged in the descriptive analyses as a key variable to explore further (see Chapters 5 and 6) and was influenced by my own personal experiences with health throughout the COVID-19 pandemic (see Chapter 1). Health status is measured as a dummy variable, with "Excellent, very good or good" being the referent category and "Fair or poor" being the indicator. As demonstrated in Table 4.1, most households reported their health as "Excellent, very good or good", at 86%.

[10] While measures of wealth would have been welcome, as wealth is more durable than income, homeownership is the biggest asset for most Canadian households and is a key driver in wealth inequality (see chapter 2).

4.3.3 Control Variables

Drawing from the life course and housing transitions framework, housing transitions are interrelated with other life course transitions and influenced by structural constraints. Specifically considering the life course principle of time and place, lives are lived in geographic, socioeconomic, and historical context which varies. Further, housing is a composite good, and while housing tenure is increasingly a key aspect of housing, there are other dimensions including type, size, and quality.

Drawing from these conceptual frameworks, I include sets of control variables that account for:

1. **Housing characteristics** – including dwelling type, affordability, adequacy, suitability, and accessibility to consider the composite nature of housing as well as structural influences like housing quality;
2. **Geographic characteristics** – including province, urban/rural status, and previous location (distance of move), to consider the contextual and embedded nature of housing transitions;
3. **Sociodemographic characteristics** – including gender, household composition, and race and ethnicity, to consider both the interconnection of other life course transitions (the life course principle of linked lives) but also how life course transitions including housing are often stratified across sociodemographic characteristics due to structural constraints;
4. **Socioeconomic characteristics** – including employment status and education level to consider how choice is differentially constrained by economic resources;
5. **Aspirations and motivations** – measured by satisfaction with current dwelling to begin to consider the subjective connections to housing and mobility.

These sets of variables are associated both housing tenure and with mobility, and including these variables helps to isolate the relationship between housing tenure and residential mobility patterns. Each of these sets of variables will be described below and are also presented in Table 4.1.

4.3.3.1 Housing Characteristics

The first set of control variables focuses on housing characteristics. Housing is a composite good and includes more than just tenure. To account for this, I include the **structural dwelling type** to assess the built form of housing outcome, measured in four categories as single detached home (single family home), attached home (semi-detached, duplexes, and townhouses); apartment less than 5 stories, and apartment greater than 5 stories. As demonstrated in Table 4.1, most households are currently living in a single detached dwelling, at 52%.

Room stress or overcrowding is a major correlate of mobility, so that households who are overcrowded are more likely to move (Clark, 2012) but which is also centralized amongst renters who tend to live in smaller dwellings (Claveau, 2020). I also include variables to assess the quality of housing, including **dwelling condition/adequacy** – that is, whether the dwelling is in need of major repairs; **overcrowding/suitability** – that is, whether the dwelling has enough bedrooms for the household based on the household size and composition; and **affordability** – that is, whether or not the household is spending 30% or less of their pre-tax household income on monthly shelter costs. Among these three indicators, more households are struggling with affordability (22%) than suitability (4%) or adequacy (7%). Unique to this survey, I also include **accessibility** – that is, whether or not the household is living in a dwelling that meets the household's accessibility or adaptability needs. This is measured in three categories: does not need adaptations (94%), has the adaptations they need (3%) and needs adaptations and does not have them (3%).

These housing quality measures are derived from Statistics' Canada's definition of "core housing need" (Statistics Canada, 2017d) to allow for data comparability. However, knowing that young adults spend an increasing amount of time in higher education (Côté & Bynner, 2008), and anticipating that both age and education will have a relationship with mobility and with housing (Clark, 2012; Ram & Shin, 2007), I do not use the composite indicator of "core housing need." Students are excluded from this indicator because they are viewed to be "in a transitional phase, and low incomes earned by student households are viewed as being a temporary condition" (Statistics Canada, 2017d, para. 7), which could drop a number of cases

from this analysis. Further, I am interested in the relative associations of these different housing quality indicators rather than a combined indicator.

4.3.3.2 Geographic Characteristics

Key to the idea of the life course is that lives are lived in context. Geography is an important contextual factor in constraining or providing opportunities for housing (Dieleman, 2001). The cost of housing, both owned and rented, differs between cities and between urban and rural areas (CMHC-SCHL, 2020a). As Beer and Faulkner write, "Critically, decisions about housing are undertaken within the context of housing systems that are structured by geography, the balance between social and private systems of supply, and the quality of the housing stock" (2011, p. 31). Further, tenure is regulated differentially within the system of federalism, with ownership primarily governed at the federal level while rental, both private and social housing, are governed primarily provincially (see Chapter 3 of this thesis for a detailed discussion).

I address geography through three variables. The first is the **province of residence**. The second is the **urban/rural status** based on the census metropolitan area (CMA)/census agglomeration area (CA) of residence. Third, I include a variable for **location of previous dwelling**, as discussed chapter 2, the distance of the move also has impacts on and is impacted by housing. While in the survey, location of previous dwelling is assessed through four categories – same city/town, etc.; different city/town in the same province; different province; and outside of Canada – in the PUMF, it is condensed to a dummy variable of same city/town/province or different city/town/province, so there are less details available. As illustrated in Table 4.1, most households moved within the same area, at 64%.

4.3.3.3 Sociodemographic Characteristics

Sociodemographic characteristics include both proxies for life course transitions and trajectories as well as other characteristics linked to housing. This group of control variables includes both variables that account for the stage in life course (a dimension from the housing transitions framework, proxied by age as a key predictor variable) but also with a more specific accounting for race and ethnicity, which is not directly included in the five dimensions of the housing transitions framework.

Gender is an important correlate of housing tenure, with women and gender minorities over-represented among social and affordable housing renters (Claveau, 2020). Gender is also an important consideration for family migration and labour force participation, with higher rates of women in the labour force. Research indicates that when different gendered couples move, women experience more disadvantages in labour market adjustments compared to men (Clark & Huang, 2006; Clark & Withers, 2002). Married couples and parents are also less likely to move – but are also more likely to be homeowners and live in single detached dwellings, who are also less likely to move (Clark, 2012).

I include several sociodemographic variables to account for these relationships. Unique to this survey, I include a variable for **gender**, as most Statistics Canada datasets only include sex. Gender is measured using three categories as self-reported by the household reference person: male, female, and other – however, other is suppressed in the PUMF. I also include variables for **household composition** to account for other life course transitions. Household composition is measured based on presence of married or common-law partner, presence of children, and presence of additional persons, and uses the Statistics Canada "census family" concept. As demonstrated in Table 4.1, households are fairly evenly distributed amongst one couple no children households (28%), one couple with children households (25%), and one person not in a census family household (29%), with the remainder distributed amongst the other categories.

Other socio-demographic factors are also associated with both mobility and housing. While immigrants are obviously mobile when they immigrate, some research highlights that they may continue to be more mobile once they are in the country (Newbold & DeLuca, 2007). Further, immigrants continue to face barriers to economic security, including wealth and housing (Dion, 2001; Maroto & Aylsworth, 2016) which may also impact mobility. Similarly, due to ongoing impacts of colonization, Indigenous peoples also have lower rates of homeownership and lower wealth (Maroto, 2016; Maroto & Aylsworth, 2016) and are more likely to be in dwellings in need of repair compared to non-Indigenous peoples (Anderson, 2019). Racialized people and Indigenous peoples face systemic barriers in the housing market and labour market (Novac et al., 2002) as well as being overrepresented amongst renters (Claveau, 2020), which may increase their likelihood of mobility.

To account for these sociodemographic factors, I include measures for **visible minority status**, a technical Statistics Canada term that "refers to where the person belongs to a visible minority group as defined by the Employment Equity Act [which] defines visible minorities as 'persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour'" (Statistics Canada, 2015). In the PUMF, visible minority status has been assessed at the household level, coded as 1 if any household member identifies with any visible minority group; and 0 if no household members identify with visible minority group. I also include **Indigeneity,** which is similarly assessed at the household level in the PUMF, where the household is coded as 1 if any household member identified with the Aboriginal or Indigenous peoples of Canada or 0 if otherwise. Unfortunately, immigration status is not available in the PUMF.

4.3.3.4 Socioeconomic Characteristics

Socio-economic factors are also associated with mobility and housing across the life course and are key to constraints and choices in the housing transitions framework. Income is included as a proxy for economic resources as a key predictor variable, but I further account for these factors through two main variables. Current student status is unfortunately not included in the PUMF, but education level at the household level is included. In the survey, **highest level of completed education among the household** is measured through five categories of less than a high school diploma; high school diploma; trades certificate; less than a bachelor's degree; bachelor's degree; and higher than a bachelor's degree. After running the models with both education as a categorical and a binary variable, I transformed this to a binary variable, where the household is coded as 1 if any household member has a bachelor's degree or higher and 0 if the highest level of education among the household is less than a bachelor's degree. Education is associated with mobility in different ways, so students and higher educated households are often more mobile as they move for work opportunities, particularly over longer distances, while lower educated households have few options in the labour market and may be more "stuck" and less mobile (Clark, 2012; Pendakur & Young, 2013; Ram & Shin, 2007).

I also include **employment status** as a categorical variable. Job loss can be associated with residential mobility, particularly into more disadvantaged neighbourhoods (Denier, 2017). At the same time, employment can be associated with residential mobility as households move for

jobs and have more resources to make choices in the housing market (Clark & Withers, 1999, 2002). Employment and labour markets also interact with tenure, with owners in Australia associated with higher reservation wages, lower rates of job intensity search, and longer spells of unemployment compared to other tenures due in part to their lower residential mobility (Whelan & Parkinson, 2017). Like visible minority status and Indigeneity, employment status is measured at a household level, coded as 1 if any household member was employed in the previous week and 0 if otherwise.

4.3.3.5 Aspirations and Motivations

The last set of variables are also unique to this survey. These variables broadly move from assessments of quality and affordability and begin to include the subjective meaning and satisfaction association with the places we live in, which is strongly related to our housing pathways (Clapham, 2002). While the Canadian Housing Survey includes a number of possible variables for this factor, such as neighbourhood satisfaction and community belonging, I focus on **dwelling satisfaction** for this analysis, measured as dissatisfied or very dissatisfied, neither satisfied nor dissatisfied, satisfied, and very satisfied. As shown in Table 4.1, most households are satisfied (46%) or very satisfied (37%) with their dwelling, with very few dissatisfied or very dissatisfied (5%) Aspirations and motivations are also connected to reasons for moving (Clark & Maas, 2015; Coulter & Scott, 2015), which are included as key predictor variables.

4.4 Summary of Analytical Strategy

This chapter described the analytical strategy to explore five related research questions:

1. How do residential mobility patterns differ by housing tenure?
2. How are past tenure and mobility experiences associated with current housing tenure?
3. How does the relationship between past tenure and mobility experiences and current housing tenure vary based on income, age, and health status?
4. How does the relationship between residential mobility and housing contribute to inequality in Canada?
5. What are the implications for housing policy and practice?

This thesis takes a holistic and exploratory approach to studying the housing – mobility relationship in Canada, looking at housing tenure across more than the binary renting-owning categorization, including housing tenure at three different points in time, and including variables from across the five dimensions of the housing transitions framework as well as accounting for gaps in the housing transitions framework around race and ethnicity which are important in Canada's settler colonial context.

The remainder of this thesis presents the results of this analytical strategy. In chapter 5, I present a series of figures exploring how residential mobility patterns differ by housing tenure. In chapter 6, I present the results to the first multinomial regression model predicting the association between current housing tenure and a household's housing history. In chapter 7, I present the results to the second series of multinomial regression models, predicting the association between current housing tenure and a household's housing history by income, age, and health status. And lastly in chapter 8, I discuss the results in relation to the broader housing transitions and life course framework and consider the connections to inequality. And lastly, in chapter 9, I conclude the thesis and discuss the policy implications.

5 Residential Mobility Patterns by Housing Tenure

This chapter is the first in a series of results chapters exploring the following research questions:

1. How do residential mobility patterns differ by housing tenure?
2. How are past tenure and mobility experiences associated with current housing tenure?
3. How does the relationship between past tenure and mobility experiences and current housing tenure vary based on income, age, and health status?

This chapter focuses on question 1. Before moving to the model results, it is important to examine what is actually happening in the data, remembering that the data represent real people and real experiences. In this chapter, I describe residential mobility patterns by tenure, focusing on a series of descriptive figures and tables that demonstrate differential mobility experiences by current tenure.[11] In exploring how residential mobility patterns differ by housing tenure, I look at three overarching questions about mobility separated by housing tenure:

- When did people move? When are they planning to move?
- How did people move? How are they planning to move?
- Why did people move?

In other words, I aim to describe the housing transitions of Canadians across housing tenure outcomes.

5.1 When did people move and when are they planning to move?

5.1.1 Residency Length by Current Housing Tenure

Figure 5.1 below plots the percentage of households by current housing tenure and the length of time in their current residence (in other words, how long ago they moved to their current home). Housing tenure is separated into four categories - renting in social and affordable housing (social and affordable housing), renting on the private market, owning with a mortgage, and owning outright without a mortgage.

[11] These figures are inspired by the work of Nathanael Lauster and Jens Von Bergmann (2021)

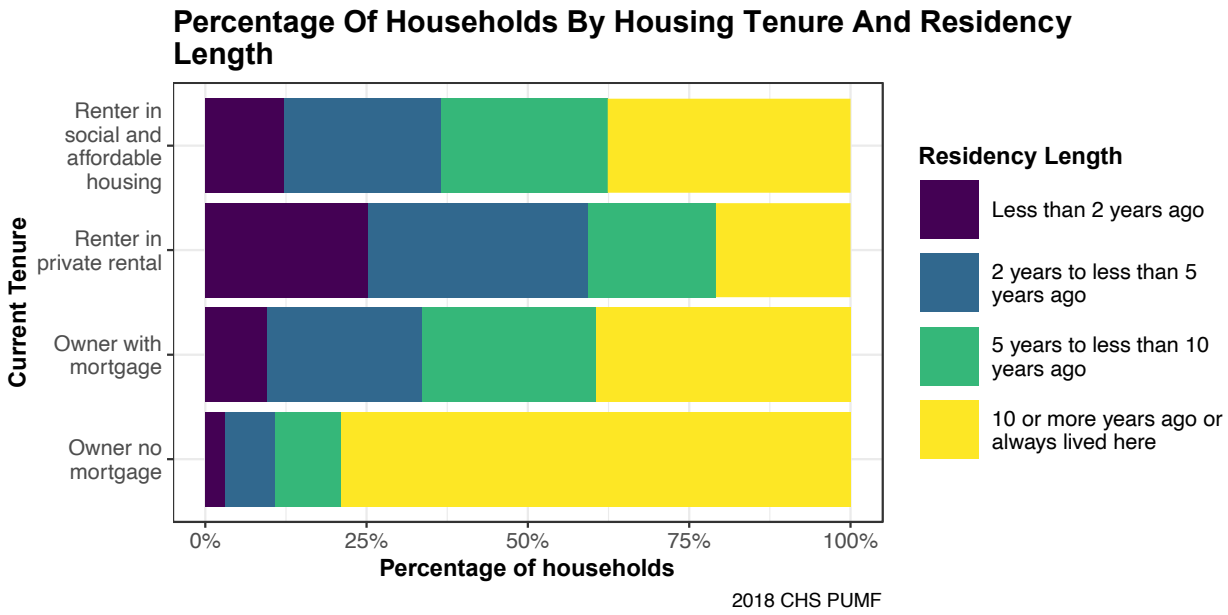

Figure 5.1: Percentage Of Households By Housing Tenure And Residency Length

As shown in Figure 5.1, in all tenures except private renting, more than 50% of households have lived in their current dwelling for 5 or more years. Owners without a mortgage are the most stable, with 79% of households having lived in their current residence for ten years or longer. Owners without a mortgage are also older, and as mortgages are amortized over extended periods of time, these longer residency lengths are more expected. Renters in social and affordable housing are also very stable, nearly as stable as owner with a mortgage, at 26% of renters in social and affordable housing who have lived in their home 5 years or longer, compared to 27% of owners with a mortgage. Considering that the social and affordable housing system in Canada has been conceived as a short-term ambulatory safety net like in many other Western Anglophone countries (see Fitzpatrick & Pawson, 2014), these longer residency lengths do *not* align with the normative conceptualization of housing and mobility through the housing ladder. Recent moves are centralized among renters in the private market, with nearly 25% having moved less than 2 years ago. At the same time, 20% have lived in their home for five years or more, challenging some of the ideas of renting as transitional and time limited.

5.1.2 Mobility Intentions by Current Housing Tenure

Figure 5.2 plots the percentage of households by the length of time they are planning to stay in their current dwelling separated by housing tenure. Including mobility intentions enables an analysis of both mobility and immobility, responding to Coulter and colleagues (2016) suggestion to consider mobility more broadly than just the act of moving and instead as active, relational processes.

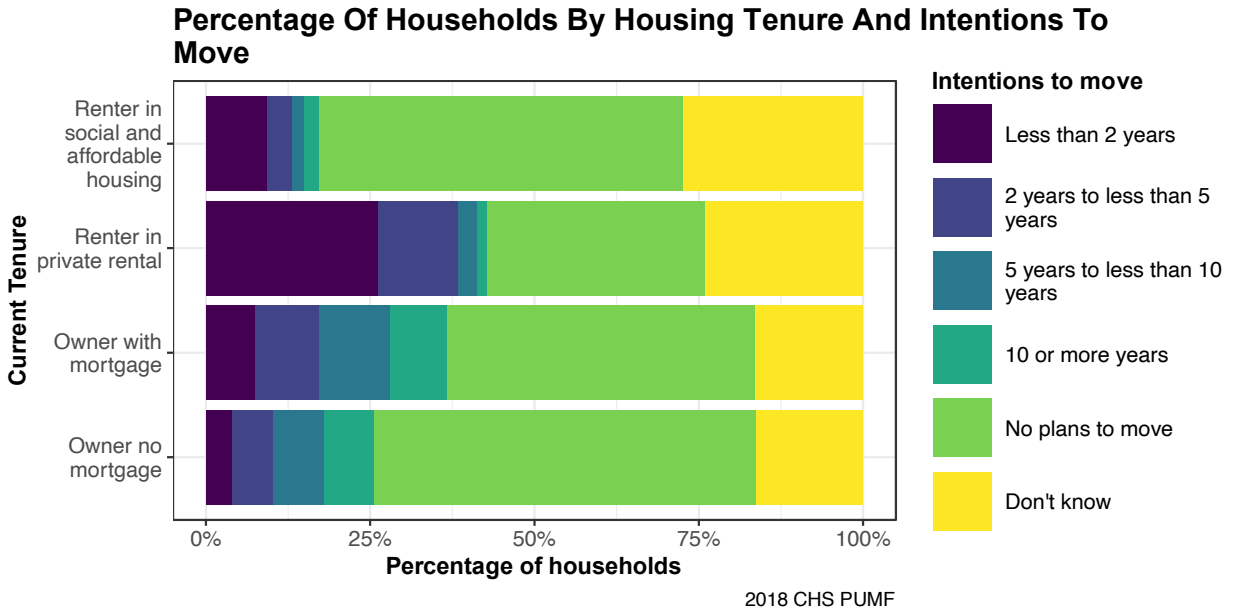

Figure 5.2 Percentage Of Households By Housing Tenure And Intentions To Move

As with Figure 5.1 exploring residency length, a few key patterns are apparent in Figure 5.2. First, in all tenures, most households are not planning to move in the future. This includes in private renting, again challenging perceptions of renting as a transitional and time-limited tenure and not a long-term home. The highest percentage of households who are unsure about their mobility intentions are in social and affordable housing, 27% of households unsure about their mobility intentions. As social and affordable housing has more regulations and continued eligibility requirements that can impact security of tenure (see de Vos, 2022), this could be influencing why so many more households are unsure about moving than in other tenures. A higher percentage of private renters than owners are also unsure about their mobility intentions. Despite the findings that renting is not a transitional tenure and demonstrates

stability, renting is still a more precarious tenure with less security and regulatory protections than owning, which could be impacting these results.

The highest percentage of households who have no plans to move are in owners without a mortgage, at 58%. This is followed closely by renters in social and affordable housing, at 55%. The high rates of households not planning to move among owners without a mortgage aligns with ideas of the housing ladder that puts owned homes at the "top" or "end' of a household's housing career (Kendig, 1984; Morrow-Jones & Wenning, 2005). But these findings also again reinforce that social and affordable housing is not necessarily a short term, safety net housing tenure, and is instead a long-term home to many people. Additionally, as the gap between social and affordable housing and the rest of the housing system has grown so much, it has become more difficult for households to leave social and affordable housing and move to other parts of the housing system.

Looking at those planning to move, private renting stands out as having the highest percentage of households planning to move in the near future, with 26% planning to move in less than 2 years, compared to 9% of renters in social and affordable housing, 8% of owners with a mortgage and 4% of owners without a mortgage. Overall, among private renters, there appears to be a bifurcation of mobility intentions, with households clustered on either end of the spectrum (planning to move in less than 2 years or no plans to move). Comparatively, owners with a mortgage have the highest percentage of households planning to move in 5 years to less than 10 years, at 11%, which implies a planful-ness of the move in thinking five or more years in advance.

Considering both Figure 5.1 and Figure 5.2 together reinforces the importance of considering mobility *and* immobility when exploring residential mobility patterns. Immobility is not just the absence of movement – but ongoing, active processes which display differences in agency and control linked to the differential treatment of tenure in housing policy (Coulter et al., 2016; Hanson, 2005). Households in tenures that are more precarious with less security demonstrate higher rates of uncertainty about their future mobility, while households with more policy support, linked to discursive ideas about who should be mobile when, have more opportunities

to plan for future moves. These tenure connections are further explored in the next set of figures, focusing on tenure trajectories.

5.2 How have people moved and how are they planning to move?

Another important aspect of mobility experiences is the question of "how" people moved, exploring the tenure trajectories that households experience and imagine. This aligns with the housing transitions framework and life course theory, recognizing that events like moving have impacts through the rest of our life courses and contribute to processes of cumulative advantage or disadvantage (Beer & Faulkner, 2011; Coulter et al., 2016).

5.2.1 Past Tenure by Current Tenure

Figure 5.3 charts the percentage of households in the four tenure categories by their previous housing tenure at the time of their last move. Previous tenure is measured slightly differently than current tenure, with four categories: private renting, renting in social and affordable housing, owner (either with or without a mortgage, as mortgage status is not asked), and lived there rent free (which are likely households leaving their family home).

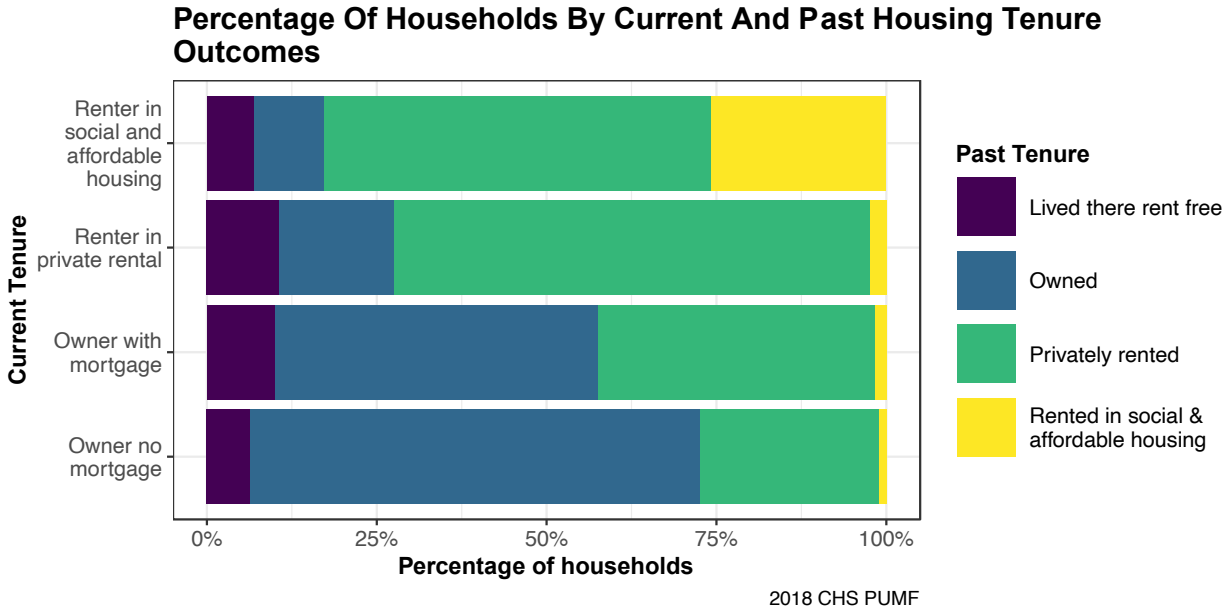

Figure 5.3 Percentage Of Households By Current And Past Housing Tenure

Overall, Figure 5.3 highlights that there is fairly small amount of tenure change happening, with most owners previously owners, at 47% of owners with a mortgage and 66% of owners without

a mortgage, and most renters previously renters, at 70% of private renters. However, while most current owners were also owners in their past tenure, there is a not unsubstantial percentage of renters were also previously owners. This is true both of renters in social and affordable housing, where 10% were owners previously, and of private renters, where 17% were owners previously. It is not clear if the move to renting was a planned, intentional move (i.e., to downsize) or if these households "fell" out of ownership but has important considerations for the current system of asset-based welfare where households are expected to rely on primarily housing-based assets to support retirement and old age (Doling & Ronald, 2010; Malpass, 2008).

Approximately 10% of both owners with a mortgage and private renters were previously living 'rent free'. These households are on average younger, with an average age of 37 years old for both owners and renters. The median age is also younger, with a median of 34 years old for owners with a mortgage who were previously living rent free, and 32 years old for private renters. These may be households who were previously living with their parents. However, households who move to owning directly from their family home have a different starting point in the housing market and in terms of lifetime wealth accrual than those who move into the private rental market first (see also Maroto & Severson, 2020).

5.2.2 Future Tenure Expectations by Current Tenure

Figure 5.4 plots future tenure expectations by current tenure expectations. Among those planning to move, the only options in the PUMF are rent or own. I have included the proportion of those not planning to move and remain in their current tenure, as this is a form of tenure expectations too.

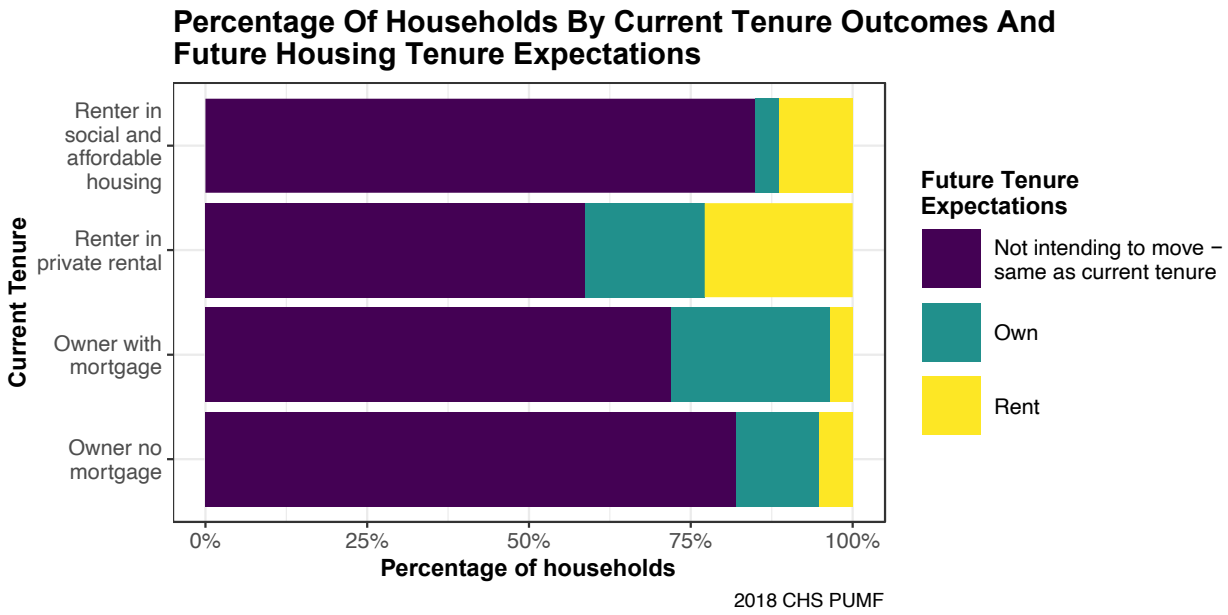

Figure 5.4 Percentage Of Households By Current Tenure Outcomes And Future Housing Tenure Expectations

Like the exploration of past tenure and current tenure in Figure 5.3, Figure 5.4 again demonstrates that there is relatively little tenure change expected in the future. For those that are planning to move, most are planning to stay in the same tenure, with 13% of owners without a mortgage and 25% of owners with a mortgage planning to move and remain an owner. Most renters are also planning to stay renters, with 59% of private renters not planning to move and 23% planning to move into rental. This again problematizes the idea that renters are just owners 'in waiting' or those who cannot become owners, and instead, there are many households planning to stay renters for extended periods of time.

5.2.3 Future Tenure, Past Tenure, and Current Tenure Pathways

One of the benefits of the Canadian Housing Survey is that it enables an exploration of mobility experiences and intentions and housing tenure over three points in time, retrospectively and prospectively.

Figure 5.5 now combines future tenure expectations, past tenure outcomes, and current tenure outcomes to explore tenure transitions at three points. I use an alluvial diagram to demonstrate the flow of households through these three tenure points. At each tenure point (past, current, and future), the size of the box is relative to the proportion of households with that status (e.g.,

approximately 44% of households were previously owners and 45% were previously privately renting when looking at past tenure). The coloured lines demonstrate the weighted counts of households as they move from one tenure point to the next. The larger the size of the line, the larger the frequency. The colours are reflective of the past tenure categories (owned, rented on the private market, rented in social and affordable housing (SAH), and lived there rent free).

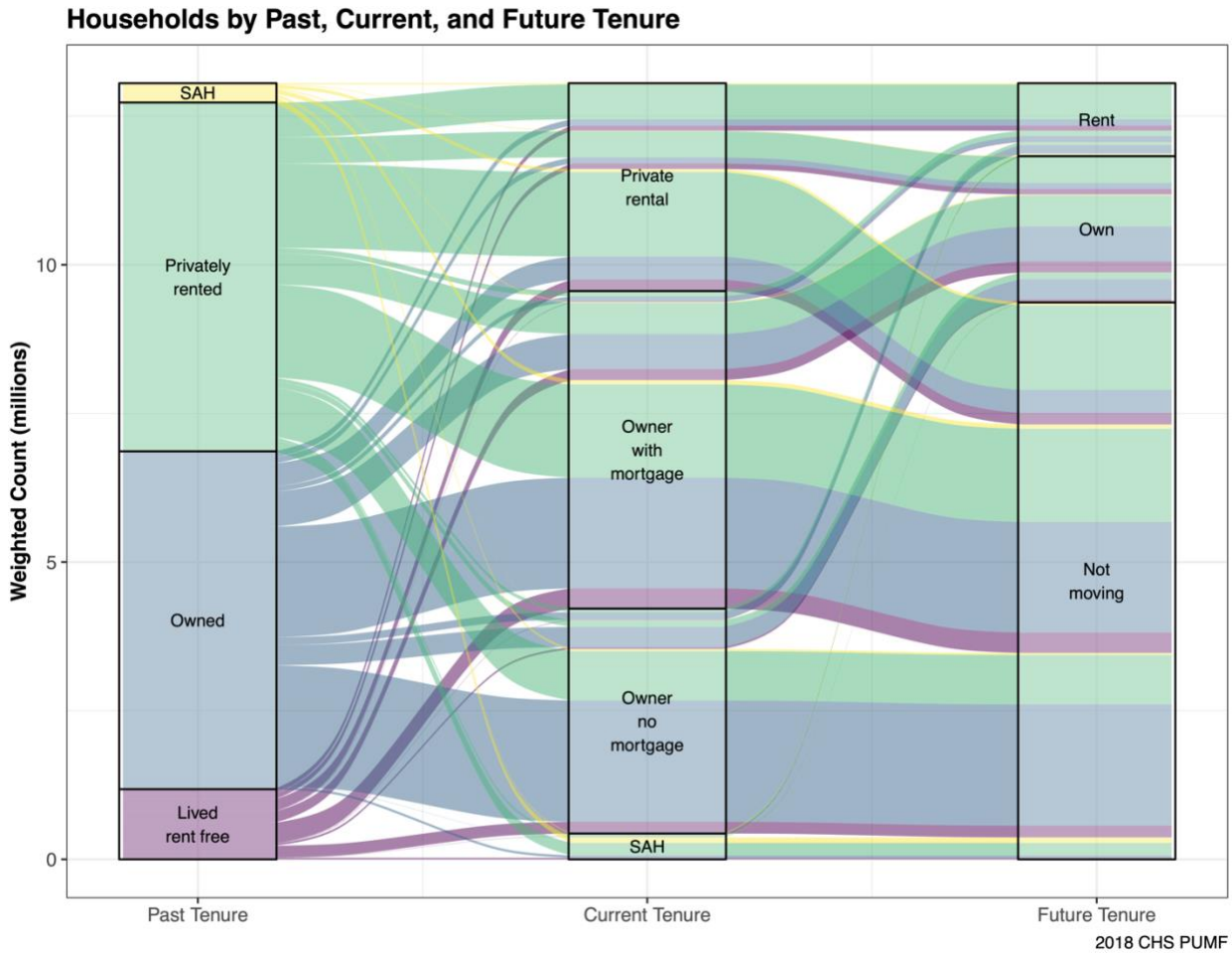

Figure 5.5 Flow Of Households From Past Tenure Outcomes To Current Tenure Outcomes And To Future Tenure Expectations

Looking at all three tenure points available in Figure 5.5 presents a unique way of looking at how Canadian households are moving, reinforcing housing as a trajectory with cumulative effects across the life course that are differentially structured by housing tenure. Generally, there is relatively little tenure change at each point. Figure 5.5 demonstrates that like Figure 5.2 which highlighted that most households were not planning to move, most households are not

expecting to change tenures. Among those who are planning to move, most are planning to live in their next home in the same tenure. For example, the majority of current owners, both with and without a mortgage, have been owners in the past and plan to remain owners in the future. Similarly, most renters in private rental were previously in private rental and are planning to stay as renters in the future.

The most common two pathways are owned to owning outright and then not moving and remaining an owner, followed by owned to owning with a mortgage to not moving and remaining an owner (the two largest blue flows). Respectively, these represent an estimated 2,039,800 households and 1,860,500 households. Among current owners, both with and without a mortgage, households who are planning to move are mostly planning to own. These results again show that the important thing is that initial move into ownership. After that, fewer households are planning to move and those who are planning to move are also planning to own again. Collectively, households that moved from an owned home to another owned home (with or without a mortgage) and plan to stay in another owned home (either by moving or not) represents an estimated 4,827,500 households, or 37% of all households.

Thinking about the connections to inequality, there are also two larger purple flows from living there rent free to owning (with or without a mortgage) and then remaining an owner. Again, these households that are likely moving from a family home to an owned home have a different starting point than households who move from their family home to private renting. This flow represents the fourth largest estimate of households, at an estimated 761,900 households. Further, while there is a large flow of households who moved from private renting to owning, most current renters in private rental were previously in private rental and are planning to stay as renters in the future, at an estimated 2,006,500 households, or 15% of all households. This represents the third largest flow of households – highlighting how despite the lack of policy support for renters and the residualization of the private rental sector at the focus on homeownership in housing policy, the rental sector is still home to millions of Canadians at multiple and repeated points in their life.

Additionally, there is more diversity in tenure pathways among households who previously privately rented (green flows), compared to owners (blue flows). For example, among

households who started as owners, 36% moved from owning to owning without a mortgage with no intentions to move, with another 33% of households owning with a mortgage. Collectively, this accounts for 69% of households who started as owners (blue flows). Seven of the possible 12 trajectories from owning result in shares of 2% or less of owning households. Comparatively, among households who started as private renters, 27% moved from private renting to owning with a mortgage, with no intentions to move, with another 24% moving from private rental to private rental. Collectively, these are the two largest proportions of households who started as private renters, accounting for 51%, an 18-percentage point difference. Similarly, renters in social and affordable housing also demonstrate more diversity of tenure trajectories, with their two largest flows (social and affordable housing to social and affordable housing and social and affordable housing to owning with a mortgage) accounting for 51% of households.

This again highlights the compounding and cumulative effects of housing and mobility across the life course. As there are more policy supports for owners, and owners are incentivized to move "up" the housing ladder, moving to an owned home makes the next move to an owned home easier. Comparatively, there is not the same support in policy for renter households for one particular tenure trajectory like there is for ownership. Instead, there is less dominance of one tenure trajectory among renter households, both in private rental and in social and affordable housing, compared to owning, which invokes consideration of housing and mobility as part of the destandardization and stratification of the life course - but primarily amongst renter households, with implications for intragenerational inequality (Arundel, 2017; Christophers, 2018).

Overall Figure 5.5 partially reinforces the idea of the housing ladder. The dominance of home ownership is clear, making up three out of the top four biggest flows of households. But we also can see that the housing ladder is not evenly distributed, with some people potentially "jumping" rungs of the ladder, such as those who move from living rent free to ownership, with important implications for inequality through processes of cumulative advantage. We can also see people who would be considered to have "fallen" down the ladder according to the normative housing career ladder conceptualization, such as those moved from private renting

or ownership to social and affordable housing, with implications for tenure and economic security in the context of asset-based welfare. The housing career conceptualization would miss the experiences of many households who do not make the normative housing moves into ownership. And overall, Figure 5.5 highlights the importance of exploring lives over multiple time points and including both mobility and immobility when exploring residential mobility patterns (Coulter et al., 2016).

5.3 Why have people moved?

The last set of figures in this section explore reasons for moving and begins to approximate the subjective experiences and motivations when households move, moving from questions of *when* households move to the question of *why* households move, highlighting the subjective and emotional connections between households and their housing and drawing from Clapham (2002) and Beer and Faulkner (2011).

5.3.1 Reasons for Moving by Current Housing Tenure

Figure 5.6 presents the percentage of households in each tenure category who indicated they moved for the given reason at their most recent move. Households could select more than one reason for moving. In the CHS 2018, there are 13 reasons provided, which I grouped into five broader categories:

- **housing reasons**, which includes moving to become a homeowner, moving for bigger/better dwelling, moving for a more desirable neighbourhood, and moving to reduce housing costs;
- **family reasons**, which includes moving to form a new household, moving to be closer to family, and moving for a household size change;
- **work reasons**, which includes moving to reduce commute times, moving for a new job;
- **other reasons**, which includes moving for school, moving for personal health reasons, and moving for other reasons; and,
- **forced moves**, which are moves where the respondent indicated they were forced to move by someone else.

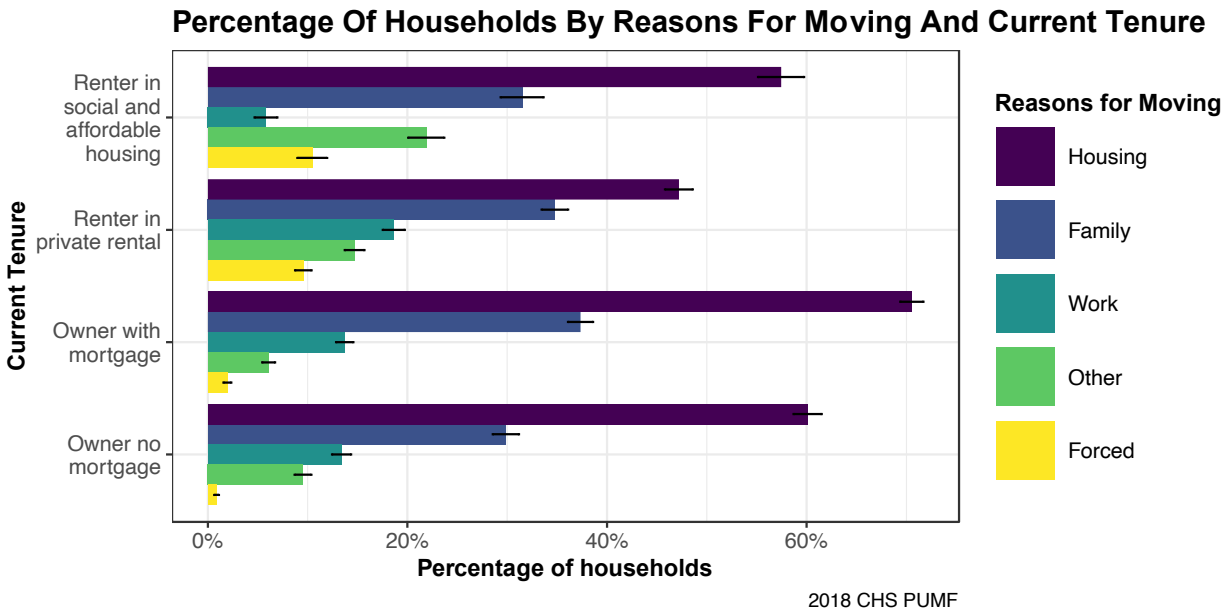

Figure 5.6 Percentage Of Households By Reasons For Moving And Current Tenure Outcomes

From Figure 5.6, it is clear that housing reasons dominate reasons for moving for all tenures, but there are again differences by housing tenure. Housing reasons are highest among owners, at 71% of owners with a mortgage and 60% of owners without a mortgage. Housing reasons, which include moving to become a homeowner, moving to a bigger/better dwelling, and moving to a more desirable neighbourhood, tend to be more positive and imply more planfulness in household moves.

Family reasons are the second most commonly selected reason for moving among all tenure types but are highest among owners with a mortgage and renters in private rental, both of whom also tend to be younger than renters in social and affordable housing and owners without a mortgage. Other research has demonstrated strong connections between parenthood and housing, especially the move to homeownership, which are tied to normative life course scripts (Mulder, 2013; Mulder & Lauster, 2010).

There is more diversity among reasons for moving among private renters. Work reasons are highest among private renters, at 19% of private renters indicating they moved for work reasons. Employment reasons are less common among renters in social and affordable housing, while "other" reasons are more common, at 22%. Other reasons include health reasons and other research highlights both that renters in social and affordable housing are more likely to

have lower rated health (Claveau, 2020) and that those with health and disability concerns have lower economic security (Maroto & Pettinicchio, 2020), which could contribute to them moving to social and affordable housing. Similarly, research indicates that the rent-geared-to-income system of social housing used in countries like Canada, Australia, and the US where affordable rent is tied to the unit rather than the person and processes of continual eligibility could result in households losing their housing, combined with locational access issues and limited social housing stock, disincentivizes employment and mobility, as households risk losing their housing (see de Vos, 2022; Mendelson, 2016; Whelan & Parkinson, 2017). Australian research has also indicated that the privileged treatment of owned housing in the tax and financial system in the Australia and mirrored in other Western countries also disincentivizes employment-related mobility among owners, resulting in distortions in labour and housing markets (Ong et al., 2017; Whelan & Parkinson, 2017).

And importantly, when thinking about inequality and differential outcomes associated with housing tenure, a very low proportion of owners, either with or without a mortgage, indicated they were forced to move, at only 1% of owners without a mortgage and 2% of owners with a mortgage. This compares to 10% of private renters and 10% of social and affordable housing renters. As forced moves are also associated with more negative outcomes across life course domains, the differences in forced moves across tenure highlights possible mechanisms in differences in outcomes associated with tenure.[12]

While these aggregated reasons for moving illustrate differences across housing tenure, exploring the detailed reasons for moving provides another layer of insight into households' mobility experiences, and that is the focus of the next set of figures.

5.3.2 Housing Reasons by Current Tenure Outcomes

Housing reasons are the most commonly selected reason for moving across all tenures. Housing reasons includes moving to become a homeowner, moving for bigger/better housing, and

[12] For an analysis of forced moves among renters using the CHS, see Xuereb and colleagues (2021).

moving to reduce housing costs. However, it is likely that these sub-reasons are not evenly distributed among housing tenure.

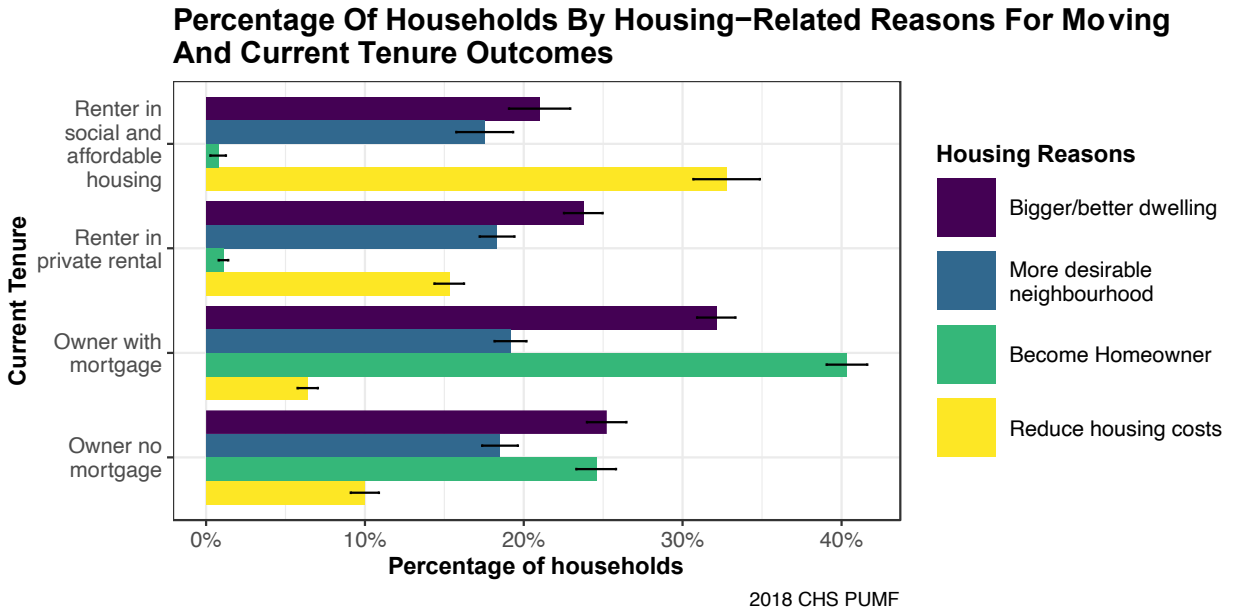

Figure 5.7 Percentage Of Households By Housing-Related Reasons For Moving And Current Tenure Outcomes

While Figure 5.6 highlighted that housing reasons were the most commonly selected reason for moving across all tenures, there are differences when looking at these reasons in more detail in Figure 5.7. As expected, moving to become a homeowner is centralized among current owners, with the highest percentage among owners with a mortgage who are also younger on average. Among owners with a mortgage, 40% selected moving to become a homeowner. As a point to consider from the survey design, there is no analogous response option for choosing to move to become a renter, reinforcing that ownership is socially and normatively constructed as a choice while renting is not perceived to be a tenure that someone would freely choose.

Moving to reduce housing costs is more common for renters, both renters in social and affordable housing (33%) and private renters (15%). Issues of housing affordability are more acute among renters, who again, have fewer policy supports to address high rental costs and fewer economic resources to mitigate against high costs of housing.

Moving for a more desirable neighbourhood is consistent across all tenures, which could indicate that neighbourhoods may not differ as much between renters and owners as initially

thought. However, Figure 5.7 reinforces that more positive housing reasons such as moving for a bigger or better dwelling are higher among owners, and more negative reasons like moving to reduce housing costs are higher among renters.

5.3.3 Family Reasons by Current Tenure

Another major reason for moving are family reasons, and family transitions and housing transitions are often closely linked and influenced by normative life course scripts (Clark, 2012; Mulder, 2013). In the CHS, family reasons include moving to form one's own household, moving to be closer to family, and moving because of a change in household size. In Figure 5.8, I look at the distribution of these detailed reasons for moving by current housing tenure.

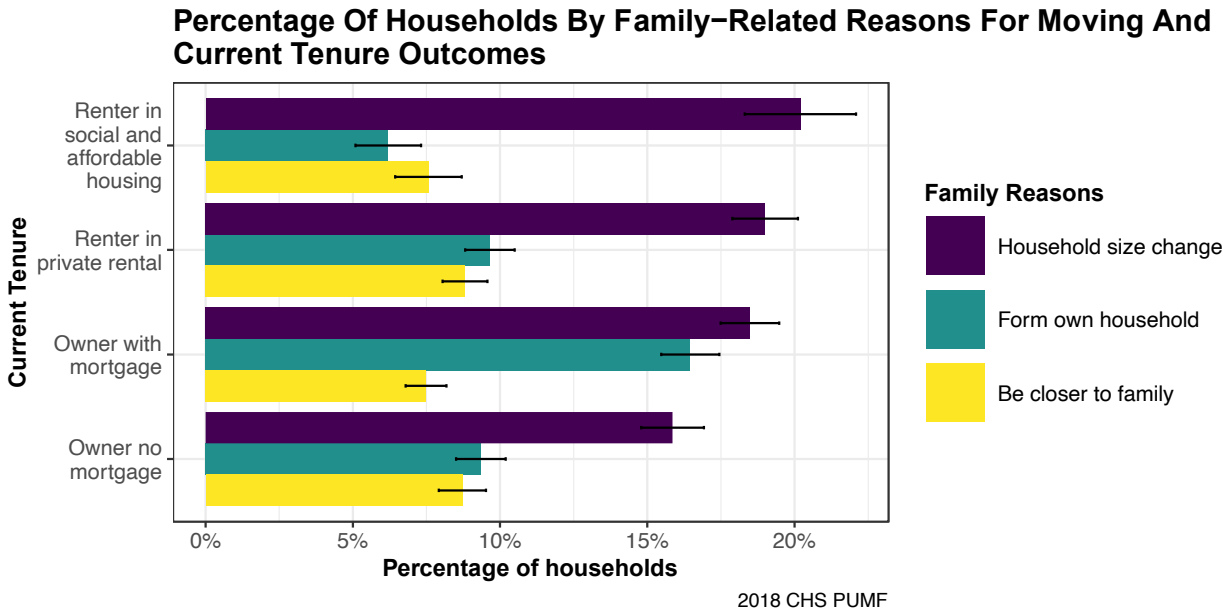

Figure 5.8 Percentage Of Households By Family-Related Reasons For Moving And Current Tenure Outcomes

Moving for household size changes is the most common 'family' reason among all tenure groups, which aligns with the life course perspective of linked lives and how family transitions are connected to housing transitions and specifically how residential room stress associated with changes in household size can be a trigger event to move (Clark, 2012; Mulder & Hooimeijer, 1999). However, moving for household size changes is highest among renters in social and affordable housing, at 20%. This may be because renters in social and affordable housing must comply with the National Occupancy Standards which sets limits on how many

people and who can share a bedroom based on age, gender and relationships (de Vos, 2022). This makes renters in social and affordable housing more susceptible to household size related housing changes, including forced downsizing due to "overhousing" – something that is not part of the regulatory framework for owners.

Moving to form one's own household is most common among owners with a mortgage, at 16%. While at first, this might seem to be the option someone would select if they were moving out of their parental home. However, the higher percentage of this reason among owners with a mortgage reinforces life course scripts that link marital and family transitions with homeownership as "forming own household" (Severson & Collins, 2020). This also aligns with previous work indicating that Canadian young adults were staying in their home parental longer but not at the expense of ownership as in other Western countries, but rather at the expense of private renting (Maroto & Severson, 2020).

5.3.4 Work and Other Reasons by Current Tenure

Figure 5.9 plots the last detailed reasons for moving by current tenure outcomes. These reasons for moving include work reasons (moving for employment and moving to reduce commuting time) and other reasons (personal health, school, and other).

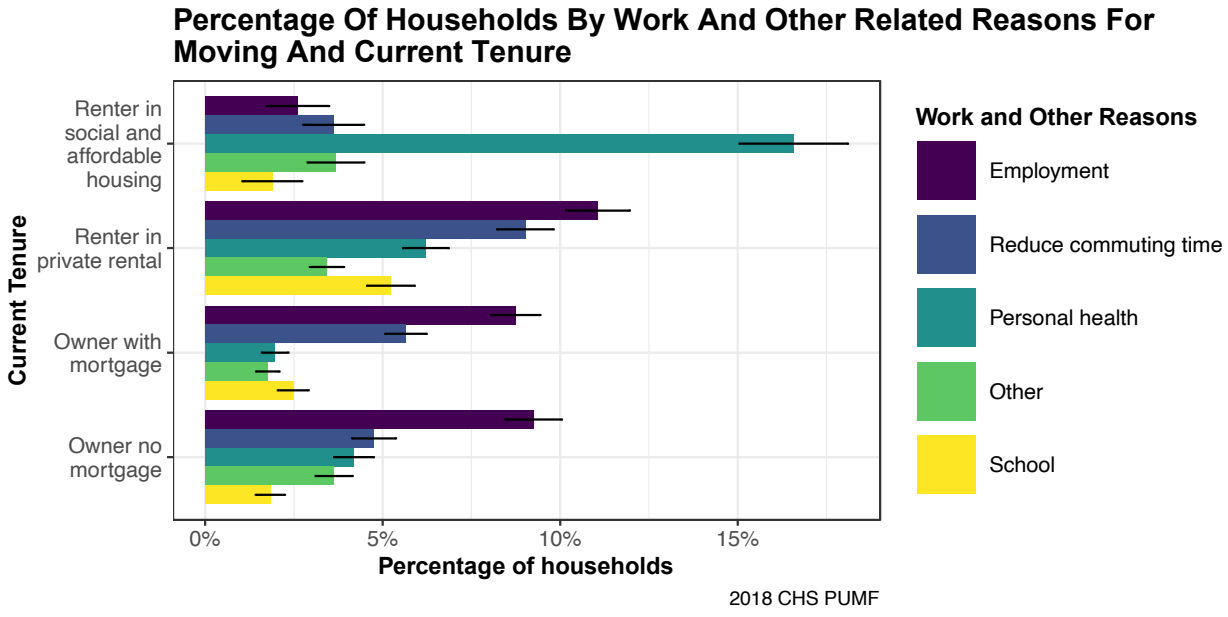

Figure 5.9 Percentage Of Households By Work And Other Related Reasons For Moving And Current Tenure

In the last of the detailed reasons for moving, Figure 5.9, moving for personal health reasons stands out as centralized among social and affordable housing renters. It is significantly more common than in the other tenures, at 17% of households. Other research highlights that households with poorer self-reported health are over-represented among renters in social and affordable housing (Claveau, 2020), health can be an eligibility factor to access social and affordable housing (de Vos, 2022) and households where at least one member reported having a disability face more barriers to economic security and wealth, including barriers to homeownership (Maroto & Pettinicchio, 2020).

Of this group of variables, moving to reduce commuting time is the second most selected reason for moving among private renters, at 9%. This could be reflecting a few different things. First, private renters have more flexibility to be able to move to adjust their commute time compared to homeowners, who face more sunk costs and are incentivized by different systems to stay in place (Clark, 2012; Whelan & Parkinson, 2017). As other research has shown, this institutional environment that favours ownership can create lock in effects where homeowners are more stuck and less responsive to labour market changes (Whelan & Parkinson, 2017). Two, this could also reflect the geography of rental units, where most rental units were built in the 1960s apartment boom and so are located in mature suburbs, which may not map on the geography of employment, such as downtown or industrial parks on the outskirts of urban areas (Suttor, 2015). Three, it may also reflect the composition of private renters who tend to be lower income and lower wealth (Hulchanski, 2004) and are less likely than homeowners to own a vehicle and thus rely on public transit more, while homeowners tend to live in more car-oriented neighbourhoods (Moos & Mendez, 2015), meaning that households who are renting may respond to pressures in their commute times through their housing rather than through vehicle ownership.

5.4 Bringing it together – Mobility Patterns by Housing Tenure

As in other Western, tenure discriminatory systems like Australia, the UK, and the US, the Canadian data explored in this chapter similarly shows uneven mobility experiences by housing tenure. While there are some signs of the “housing ladder” that underpins asset-based welfare,

it is not evenly distributed, and thus the risks of asset-based welfare are not evenly distributed either. However, like the false-binary of owning-renting that misses the breadth of tenure, mobility experiences are also not cleanly divided into owning vs renting, with differences by mortgage status and social and affordable housing.

As demonstrated in Figure 5.1, owners without a mortgage had the longest residency lengths on average, with over 75% having lived in their current dwelling for 10 years or more. Owners with a mortgage and renters in social and affordable housing displayed similar residency length patterns, which would not be apparent if only looking at renting vs owning. Private renters demonstrated shorter residency lengths on average, with 25% of households having moved less than 2 years ago, but still approximately 40% had lived in their home for 5 years or more. Additionally, Figure 5.2 highlighted that most people are not planning to move and want to stay where they are, including among private renters and among renters in social and affordable housing.

Considering both residency length and mobility intentions across tenure challenges perceptions of private renting as a transitional and time-limited "stop" on the way to ownership and of social and affordable housing as a short-term safety net rather than a long-term home - incongruous with the housing careers model that underpins Canadian housing policy, and more in line with the housing transitions framework and the broader destandardization of the life course. At the same time, it is important to recognize that both private renters and renters in social and affordable housing demonstrated more precarity than owners - both with higher proportions of households who moved more frequently and who were unsure of their mobility intentions than among owner households. Owner households had higher proportions of households those planning to move in the next five years and not planning to move, demonstrating a form of agency that is more available to owners due to their broader tenure security and increased control over their own mobility and housing decisions.

When looking at tenure trajectories across past, current, and future tenure, there is very little tenure change experienced or expected. Most current owners were previously owners and are planning to stay as owners, while most renters were previously renters and are planning to stay as renters (see Figure 5.5). This highlights how previous life course experiences like tenure have

ripple effects across the life course and form part of processes of cumulative advantage and disadvantage, even before controlling for other factors.

Housing reasons dominate reasons for moving across all tenures (see Figure 5.6), but there are key differences looking at housing reasons in more detail (see Figure 5.7). Those living in owned tenures tended to have longer residency lengths and indicated they had moved for more positive or controlled reasons, such as moving for a bigger or better dwelling and moving to form a new household. Those living in rented tenures indicated they had moved for a wider variety of reasons, including moving due to housing costs, moving due to employment, moving to reduce commuting time, and moving for school. "Other" reasons, specifically health, seems to be driving pathways into social and affordable housing (see Figure 5.9), particularly for those who "fall" out of ownership into social and affordable housing. Forced moves are centralized among renters, particularly among those who move from social and affordable housing to social and affordable housing (see Figure 5.6), highlighting important questions about program design where households are continuing to experience forced moves (see also Collins et al., 2021). Taken together, the patterns across for reasons for moving highlights both the linked and intersecting nature of housing in our lives, and the unequal ability to respond to transitions in other parts of the life course based on the differential treatment of housing tenure in the Canadian housing system.

These findings also suggest that experiences of mobility are complex and sometimes contradictory. They reinforce housing and mobility as processes of cumulative advantage or disadvantage, where more "positive" outcomes of moves make it easier to have future "positive" moves (such as the ownership to ownership to ownership trajectory that is so dominant in Figure 5.5), they also challenge the design of the housing system that has made private renting precarious and unequal for many households. More than 2.8 million privately renting households and over 415,000 renters in social and affordable housing are not planning to move or to move and rent again; these households will not be assisted by the myriad of policies to support owner-occupiers and to encourage the development of owned homes (see chapter 3).

While I have explored questions of when, why, and how households moved mostly separated by current housing tenure, with some interaction across these experiences, we know that these mobility experiences are not experienced in isolation from each other, and that mobility and housing tenure is also related to other life course characteristics. The next chapter moves from the descriptive to the inferential to explore how past tenure and mobility experiences are associated with current tenure outcomes considering and controlling for these inter-relationships.

6 Exploring the Relationship Between Residential Mobility and Current Tenure Outcomes

The last chapter highlighted how mobility patterns differ by housing tenure, demonstrating diverging experiences for owners and renters, but also problematizing stereotypes of renters, both in the private market and in social and affordable housing as transitional, time-limited stops on the way to homeownership. What chapter 5 was unable to do however, was explore the relationship between the mobility experiences of households and their current tenure outcomes, controlling for other aspects of people's lives that are connected to both housing and mobility processes. As Beer and Faulkner (2011) outline in their work on housing and mobility in developing the housing transitions framework, housing decisions are interrelated with broader life course transitions, including age and household transitions, and unevenly constrained, including by economic resources. A household's "housing history" is one of five interrelated factors in the housing transition framework, which also includes: (2) the household's stage in life, (3) their economic resources, (4) health and wellbeing, and (5) lifestyle values and aspirations.

In this second of three empirical chapters, I turn to the results of the multinomial model that allows for a deeper exploration of the relationship between residential mobility and housing tenure. Specifically, this chapter explores research question 2, **How are past tenure and mobility experiences associated with current housing tenure?** Although I am primarily interested in the relationship between a household's past tenure and mobility experiences (i.e., their housing history, in the housing transitions framework) and their current tenure outcomes, the third research question is concerned with how the relationship between residential mobility and past tenure experiences and current tenure varies across income, age, and health status. As described in chapter 4, these three group characteristics are included as proxies for three of the other four factors from the housing transitions framework described above and in chapter 2.[13] As such, in this chapter, I also highlight the relationship between age (as a proxy for the household's stage in life), income (as a proxy for economic resources), and self-reported health

[13] See Chapter 7 next for an exploration of this question.

status (as a proxy for health and wellbeing) and current tenure outcomes. I refer to these three variables as "other housing transitions factors", linking these characteristics to the broader conceptual framework.

In this chapter, I first start descriptively, exploring the composition of these four tenure groups across the series of predictor, interaction, and control variables, drawn from the housing transitions framework outlined in the conceptual framework (chapter 2) and the analytical strategy (chapter 4). I then explore the association between these variables and current tenure outcomes, controlling for their interrelationships, using a multinomial logistic model, which extends from binary logistic regression by comparing the probability of membership in each tenure category to the referent category. I present the model results as first as odd ratios comparing each tenure category to the referent category before presenting the average marginal effects (AME) related to the overall probabilities of current tenure outcomes. I end this chapter by presenting the predicted probabilities of current tenure across the predictor variables (past tenure, residency length, and reasons for moving) and the interaction variables (income, age, and health).

6.1 Composition of Current Housing Tenure Groups

Table 6.1 below presents weighted descriptive statistics separated by current tenure.[14] While chapter 5 explored how mobility patterns varied by housing tenure, Table 6.1 allows for a deeper exploration of the composition of each housing tenure group. In this section, I highlight some key characteristics for each tenure group, outlining both similarities and differences.[15]

Table 6.1 Weighted Descriptive Statistics By Current Tenure Outcomes

Characteristic	Owner no mortgage, n = 11,981[1]	Owner with mortgage, n = 15,479[1]	Renter in private rental, n = 16,311[1]	Renter in social and affordable housing, n = 5,574[1]
Previous Housing Tenure				
Owned	66% (0.0070)	47% (0.0066)	17% (0.0052)	10% (0.0063)
Lived there rent free	6% (0.0039)	10% (0.0043)	11% (0.0045)	7% (0.0062)
Privately rented	26% (0.0065)	41% (0.0065)	70% (0.0065)	57% (0.0116)
Rented in social & affordable housing	1% (0.0014)	2% (0.0018)	2% (0.0019)	26% (0.0104)

[14] Descriptive statistics for all households are described in chapter 4, Table 4.1.

[15] A note on temporality - while the CHS enables an exploration of past mobility experiences and past tenure, sociodemographic and socioeconomic variables reflect the head of household at the time of the survey.

Characteristic	Owner no mortgage, n = 11,981[1]	Owner with mortgage, n = 15,479[1]	Renter in private rental, n = 16,311[1]	Renter in social and affordable housing, n = 5,574[1]
Length of time in current dwelling				
Less than 2 years ago	3% (0.0026)	10% (0.0039)	25% (0.0062)	12% (0.0075)
2 years to less than 5 years ago	8% (0.0041)	24% (0.0057)	34% (0.0069)	24% (0.0101)
5 years to less than 10 years ago	10% (0.0045)	27% (0.0059)	20% (0.0056)	26% (0.0102)
10 or more years ago or always lived here	79% (0.0061)	39% (0.0064)	21% (0.0056)	38% (0.0116)
Moved for housing reasons	60% (0.0072)	71% (0.0059)	47% (0.0071)	57% (0.0118)
Moved for family reasons	30% (0.0067)	37% (0.0064)	35% (0.0068)	31% (0.0110)
Moved for work reasons	13% (0.0049)	14% (0.0044)	19% (0.0056)	6% (0.0058)
Moved for other reasons	10% (0.0043)	6% (0.0033)	15% (0.0051)	22% (0.0092)
Moved for forced reasons	1% (0.0012)	2% (0.0020)	10% (0.0042)	10% (0.0076)
Total Household Income				
Mean	102,700	123,500	68,200	31,200
Median	75,000	110,000	55,000	23,000
Income Quintiles				
First Quintile	20% (0.0061)	7% (0.0038)	31% (0.0065)	76% (0.0114)
Second Quintile	22% (0.0060)	14% (0.0048)	27% (0.0062)	16% (0.0095)
Third Quintile	20% (0.0057)	19% (0.0052)	20% (0.0058)	6% (0.0072)
Fourth Quintile	18% (0.0055)	27% (0.0058)	13% (0.0049)	2% (0.0034)
Fifth Quintile	21% (0.0060)	32% (0.0061)	8% (0.0044)	1% (0.0027)
Age				
Mean	64	47	48	59
Median	65	46	45	60
Age Groups				
29 years or younger	1% (0.0024)	7% (0.0037)	17% (0.0056)	4% (0.0070)
30 to 39 years	3% (0.0028)	26% (0.0058)	24% (0.0064)	11% (0.0079)
40 to 49 years	7% (0.0038)	26% (0.0056)	16% (0.0055)	14% (0.0094)
50 to 59 years	20% (0.0061)	23% (0.0056)	15% (0.0050)	18% (0.0096)
60 to 69 years	32% (0.0067)	13% (0.0043)	14% (0.0045)	22% (0.0090)
70 to 79 years	23% (0.0061)	4% (0.0026)	9% (0.0036)	19% (0.0083)
80 years or older	13% (0.0050)	1% (0.0012)	5% (0.0025)	11% (0.0062)
Health Status				
Health rated excellent, very good or good	86% (0.0054)	90% (0.0042)	83% (0.0053)	62% (0.0113)
Health rated fair or poor	14% (0.0054)	10% (0.0042)	17% (0.0053)	38% (0.0113)
Current Dwelling Type				
Apartment building 5 stories and higher	6% (0.0044)	5% (0.0036)	24% (0.0062)	38% (0.0122)
Apartment building less than 5 stories	6% (0.0034)	8% (0.0035)	47% (0.0071)	45% (0.0116)
Rowhouse or townhouse	5% (0.0035)	7% (0.0036)	6% (0.0030)	12% (0.0076)
Semidetached or duplex	8% (0.0042)	12% (0.0045)	11% (0.0047)	2% (0.0029)
Single detached dwelling	74% (0.0068)	68% (0.0064)	12% (0.0048)	2% (0.0031)
Unaffordable	6% (0.0043)	24% (0.0061)	34% (0.0068)	33% (0.0108)
Unsuitable (overcrowded)	1% (0.0023)	4% (0.0031)	8% (0.0044)	6% (0.0068)
Inadequate (major repairs needed)	5% (0.0031)	7% (0.0034)	8% (0.0040)	9% (0.0074)
Inaccessible (needs adaptations)				
Does not need adaptations	92% (0.0042)	95% (0.0032)	95% (0.0031)	83% (0.0088)
Does not have adaptations	3% (0.0028)	2% (0.0024)	2% (0.0021)	6% (0.0061)
Has adaptations	4% (0.0033)	2% (0.0022)	3% (0.0023)	11% (0.0068)
Urban/Rural Status				
Rural	27% (0.0061)	22% (0.0050)	13% (0.0042)	17% (0.0060)
Urban	73% (0.0061)	78% (0.0050)	87% (0.0042)	83% (0.0060)
Location of previous dwelling				
In different city/town..., Indian reserve or outside Canada	38% (0.0072)	38% (0.0065)	33% (0.0067)	21% (0.0094)
In same city/town/village/township.../Indian reserve	62% (0.0072)	62% (0.0065)	67% (0.0067)	79% (0.0094)
Province				
Ontario	40% (0.0078)	39% (0.0069)	36% (0.0072)	46% (0.0122)
Alberta	10% (0.0034)	12% (0.0034)	9% (0.0031)	7% (0.0039)
Atlantic	8% (0.0021)	6% (0.0015)	5% (0.0014)	5% (0.0019)
BC	14% (0.0046)	13% (0.0039)	14% (0.0046)	12% (0.0068)
Manitoba and Saskatchewan	6% (0.0020)	6% (0.0017)	4% (0.0015)	6% (0.0035)
Québec	22% (0.0061)	24% (0.0056)	32% (0.0068)	23% (0.0095)
Gender				

Characteristic	Owner no mortgage, n = 11,981[1]	Owner with mortgage, n = 15,479[1]	Renter in private rental, n = 16,311[1]	Renter in social and affordable housing, n = 5,574[1]
Female	50% (0.0074)	48% (0.0066)	50% (0.0071)	64% (0.0116)
Male	50% (0.0074)	52% (0.0066)	50% (0.0071)	36% (0.0116)
Household Composition				
one couple no children	43% (0.0072)	23% (0.0053)	20% (0.0058)	5% (0.0047)
one census family plus others	4% (0.0034)	10% (0.0046)	4% (0.0031)	2% (0.0039)
one couple with children	16% (0.0058)	40% (0.0064)	15% (0.0055)	8% (0.0082)
one lone parent family	6% (0.0038)	8% (0.0037)	9% (0.0039)	17% (0.0099)
one person not in census family	29% (0.0068)	17% (0.0048)	44% (0.0070)	66% (0.0121)
two or more persons not in a census family	2% (0.0019)	2% (0.0022)	8% (0.0042)	2% (0.0041)
Household Indigeneity Status				
No household member is Indigenous	97% (0.0025)	96% (0.0021)	97% (0.0021)	95% (0.0038)
At least one household member is Indigenous	3% (0.0025)	4% (0.0021)	3% (0.0021)	5% (0.0038)
Household Visible Minority Status				
No household member belongs to a visible minority group	87% (0.0058)	76% (0.0063)	75% (0.0067)	73% (0.0125)
At least 1 hhld member belongs to a visible minority group	13% (0.0058)	24% (0.0063)	25% (0.0067)	27% (0.0125)
Household Highest Education Level				
BA or higher	37% (0.0072)	47% (0.0066)	37% (0.0070)	14% (0.0095)
Less than BA	63% (0.0072)	53% (0.0066)	63% (0.0070)	86% (0.0095)
Household Employment Status				
At least one member of the household was employed	48% (0.0074)	90% (0.0040)	71% (0.0062)	28% (0.0117)
No member of the household was employed	52% (0.0074)	10% (0.0040)	29% (0.0062)	72% (0.0117)
Overall dwelling satisfaction				
Dissatisfied or very dissatisfied	3% (0.0027)	3% (0.0023)	10% (0.0044)	13% (0.0083)
Neither satisfied nor dissatisfied	7% (0.0039)	10% (0.0041)	18% (0.0056)	14% (0.0089)
Satisfied	41% (0.0073)	48% (0.0066)	48% (0.0071)	45% (0.0118)
Very satisfied	49% (0.0074)	38% (0.0064)	24% (0.0058)	28% (0.0098)

[1]Percentage for estimates (Proportion for standard error) for categorical variables; Median and Mean for estimates for numerical variables (rounded to the nearest 100, as per the user guide for the CHS PUMF (Statistics Canada, 2021))

6.1.1 Owners without a mortgage

Owners without a mortgage have a few key characteristics demonstrated by Table 6.1. First, considering previous mobility and tenure experiences (housing history in the housing transitions framework), the majority of current owners without a mortgage previously owned, at 66%, followed by households who moved from private rental, at 26%. The vast majority have also lived in their current home for ten or more years or always lived there, at 79% and are also the oldest group on average, with an average age of 64, giving these households time to pay off their mortgage and change tenure statuses without physically moving. There are few signs of downsizing, with most households living in single detached dwellings, at 74%.

Owners without a mortgage are also the most satisfied with their current dwelling, with 49% who are very satisfied, higher than the overall population and higher than any other tenure

group. Additionally, owners without a mortgage have the highest quality housing, with the lowest percentage across all four tenure groups of households facing unaffordability (6%), unsuitability (1%), or inadequacy (5%).

Owners without a mortgage also tend to be couples without children, likely older adults as owners without a mortgage are also the oldest on average, with 32% 60 to 69 years old and another 23% 70 to 79 years old. The higher percentage of households where no member of the household was employed, at 52%, combined with the age characteristics, suggests these households are retired.

Due to systemic barriers and discrimination, households racialized as non-white often face barriers to accessing owned housing (see e.g., Novac et al., 2002; Skaburskis, 1996), and that is apparent in Table 6.1 as well. Households where at least one member belongs to a visible minority group are underrepresented among owners without a mortgage, at 13% compared to the general population, at 21%.

Owners without a mortgage have a balanced income distribution, with 20% in the lowest income quintile and 21% in the highest income quintile, with a mean total household income of 102,700. This may be related to the age and employment characteristics, as these households tend to be retired and on fixed incomes, resulting in less variation.

Overall, aligning with life course theories, owners without a mortgage tend to be older couples without children at home who have retired and who have lived in their homes the longest, likely paying down their mortgages over time. This also aligns with the housing careers conceptualization that links housing outcomes with analogous changes (read, improvements) in employment and family trajectories (see e.g., Clark et al., 2003; Kendig, 1984). At the same time, recognizing that owners without a mortgage have lived in their home the longest, these households would have moved to their homes in a different socioeconomic context which may have supported this pattern more than the current context can now.

6.1.2 Owner with a mortgage

As demonstrated in Table 6.1, owners with a mortgage share some characteristics with owners without a mortgage and some characteristics with renters in private rental. For example, like

owners without a mortgage, most current owners moved from another owned dwelling, but a higher percentage also moved from private rental. There is also more variety in residency lengths compared to owners without a mortgage, but still have longer residency lengths than private renters. There is a higher percentage of attached dwelling types among owners with a mortgage, likely due to younger owners who cannot afford single detached dwellings as well as increasing diversity of housing types in recent years with increasing density in urban areas (Moos, 2014; Moos et al., 2018).

While owners with a mortgage and private renters have a similar mean age, the age profile looks different, with owners with a mortgage having more households in the middle age years between 30 and 59 years old. Connecting this to other life course transitions, there is a higher percentage of couples with children, at 40%, and the vast majority of households are employed, at 90%. Owners with a mortgage also have the highest proportion of household referent persons who self-rated their health excellent, very good, or good, at 90%.

Owners with a mortgage stand out as having the highest mean household income across the four tenure groups, at $123,500, and households in the top two income quintiles are over-represented compared to the total population, particularly households in the fifth quintile, at 32%. However, despite the higher income profile, owners with a mortgage standout with a much higher proportion of households in unaffordable situations, at 24% compared to owners without a mortgage. This highlights the increasingly riskier and more expensive nature of contemporary homeownership (Arundel & Ronald, 2021; Ronald, 2008).

Overall, Table 6.1 demonstrates that owners with a mortgage tend to be couples with children in the middle age groups with the highest incomes. Again, thinking about life course theories, moves to ownership are often (normatively) associated with other changes in family and employment transitions, particularly linked to the transition to parenthood (Mulder, 2013; Mulder & Lauster, 2010). However, the changing nature of ownership is also clear – with more diversity of housing types and particularly, a much higher percentage of owners with a mortgage paying more than 30% of their income on housing compared to owners without a mortgage. This highlights how as the context that may have supported patterns that aligned

with the housing career model is changing, so too may be patterns of housing over the life course.

6.1.3 Renters in private rental tenure

Looking at Table 6.1, renters in private rental also demonstrate some distinct characteristics. As demonstrated in chapter 5 and considering how mobility patterns differ by tenure, renters in private rental demonstrate different housing histories than owners. Most private renters were previously also privately renting, but nearly 1 in 5 private renters were previously owners, at 17%. A higher percentage of renters in private rental moved more recently than other tenure groups, with 1 in 4 having moved less than 2 years ago compared to 10% of owners with a mortgage. Renters in private rental also tend to be living in multi-unit dwellings, primarily apartment stories less than 5 stories high, at 47%

While private renters share a similar mean age to owners with a mortgage, there are more households at either end of the age distribution among private renters compared to owners with a mortgage, with 17% of households with a household referent person 29 years old and younger and 5% of households with a household referent person 80 years old and older, compared to 7% and 1% among owners with a mortgage, respectively. There is also a higher proportion of lone person households among renters, at 44%, second only to renters in social and affordable housing at 66%.

Renters in the private market also have lower incomes, with an average household income of about half that of owners with a mortgage, at $68,200. However, despite lower incomes on average, most households have at least one employed household member, at 71%. Connected to this, a much higher proportion of renter households are in unaffordable situations, at 34%. Renters in private rental also face more issues with overcrowding (8%) and with needing repairs (8%) compared to owners with a mortgage.

Overall, in Table 6.1, renters in private rental stand out as having more variation across their housing history and other factors from the housing transitions framework, as well as across housing, sociodemographic, and socioeconomic variables compared to the other tenure group. Table 6.1 highlights how private renting is home to many diverse Canadians and for extended

periods of time rather than a transitional or time-limited stop in their housing trajectory. At the same time, renters in private rental tend to have lower incomes and face more housing issues, highlighting structural tenure inequality between renters and owners who do not face the same issues and who have more opportunities and fewer constraints to address housing issues that do arise.

6.1.4 Renter in social & affordable housing

Lastly, exploring the composition of renters in social and affordable housing in Table 6.1 demonstrates some unique characteristics across the four tenure groups. The largest share of row houses are among renters in social and affordable housing, which aligns with when most social and affordable housing units were built in Canada in the 1970s and 1980s primarily in townhouse complexes (Suttor, 2016). Renters in social and affordable housing demonstrate the most extremes in terms of satisfaction with their dwelling, with 28% who are very satisfied and 13% who are dissatisfied or very dissatisfied, over four times higher than both owner tenure groups. Likely related, renters in social and affordable housing also demonstrate the highest percentage of households needing repairs in their homes, at 9%.

Renters in social and affordable housing stand out as having the highest percentage of households who moved within the same urban area, at 79% compared to 64% for the total population. Moving farther distances takes more household resources, and the social and affordable housing system is highly fragmented and disconnected across cities and provinces, making it difficult to move, even within the same urban area (de Vos, 2022; Pomeroy, 2017).

Renters in social and affordable housing also demonstrate a different household composition profile than other tenures, with 17% of households being a lone parent family and 66% of households being a single person household. Additionally, women-led households are over-represented among households in social and affordable housing, at close to two-thirds of households, highlighting important gender-based inequality considerations. There is also a much higher percentage of households who rated their health fair or poor among renters in social and affordable housing than other tenures, at 38% who rated it fair or poor compared to 17% or less for the other tenure groups. Health and housing are linked (Dunn et al., 2006) and

health needs can be a reason why households are in need of affordable housing as households with health issues and disabilities face barriers to homeownership and economic security (Hiscock et al., 2003; Maroto & Pettinicchio, 2020). This relationship is also demonstrated by the highest percentage of households either having adaptions in their home (11%) or who need adaptions (6%).

Households renting in social and affordable housing also have very low incomes, with 76% of households in the first income quintile and an average household income of $31,200. Nearly 3/4 households in social and affordable housing are unemployed, at 72%, and most households do not have a university degree, at 86%, highlighting how households face barriers to economic security in a changing socioeconomic context that is more dependent on higher education (e.g., Côté & Bynner, 2008). Further, despite being in social and affordable housing, one-third of households are paying more than 30% of their income on shelter costs, nearly the same proportion as households in the private rental market, highlighting ongoing issues of affordability as incomes have stagnated and other costs have increased for low income households (Collins et al., 2021).

Overall, Table 6.1 demonstrates how due to barriers to economic security combined with increasing welfare conditionality and means testing to access social and affordable housing, there is a concentration of households who have been made marginalized through racism, colonialism, ableism, sexism, and other structural constraints renting in social and affordable housing. At the same time, similar to the private rental market, social and affordable housing is home to many diverse Canadians who live in social and affordable housing for extended periods of time, demonstrating residency lengths similar to owners with a mortgage, despite social and affordable housing being conceptualized as a "safety net" in the housing system (see chapter 3).

6.1.5 Summary of Current Tenure Groups

Table 6.1 highlights different composition of current tenure groups. Looking at the composition of owners without a mortgage, these households are more likely to be older retired couples who have lived in their home longer and are more satisfied with their homes and face fewer

affordability, adequacy, or suitability concerns. Owners with a mortgage tend to be in the middle age group with children and are working with higher rated health. They also have the highest incomes of the four tenure groups, but also nearly one-quarter are in unaffordable situations. Renters in private rental tend to be younger and older, with more diversity of household compositions, housing types, and socioeconomic characteristics. Renters in social and affordable housing are centralized in the lowest income quintile, and are more likely to be single parent, women-led, and with lower rated health. Both renter groups demonstrate higher proportions of households struggling with affordability, adequacy, and suitability issues, and renters in social and affordable housing standout with the highest proportion of households either in housing with adaptations or needing adaptations.

The changing nature of housing trajectories that contributed to Beer and Faulkner (2011) developing the housing transitions framework is clear in Table 6.1. While owners without a mortgage demonstrate patterns that are more aligned with the housing careers model that underpins the Canadian housing system, owners with a mortgage demonstrate the dichotomy that is homeownership in this current context. As house prices have increased as countries have "subsidized, idealized, and lubricated" homeownership at the expense of renting as part of asset-based welfare (Christophers, 2019; Hulchanski, 2004), households who have moved into ownership have more security of tenure and better quality housing than renters, while struggling with affordability compared to older owners, highlighting implications for intergenerational inequality.

To further explore the relationship between housing tenure and residential mobility in this context and controlling for these other housing, geographic, sociodemographic, and socioeconomic characteristics that are related to both housing tenure and mobility, I turn to the results of the multinomial models in the next part of this chapter.

6.2 Model Results - Current Tenure Outcomes

Table 6.2 below presents the model results for the multinomial model comparing each tenure category to the referent category, owning without a mortgage, as odd ratios. The model includes survey weights to account for the survey design.

Table 6.2 Multinomial Regression Results Predicting Current Tenure Outcomes, Odds Ratios

	Owner with mortgage		Renter in private rental		Renter in social and affordable housing	
Characteristic	**OR[1,2]**	**SE[2]**	**OR[1,2]**	**SE[2]**	**OR[1,2]**	**SE[2]**
Previous Housing Tenure						
Owned	—	—	—	—	—	—
Lived there rent free	0.86*	0.065	1.89***	0.077	3.79***	0.109
Privately rented	1.37***	0.037	6.45***	0.044	9.69***	0.065
Rented in social & affordable housing	1.08	0.121	4.80***	0.123	42.4***	0.132
Length of time in current dwelling						
Less than 2 years ago	—	—	—	—	—	—
2 years to less than 5 years ago	1.15*	0.065	0.69***	0.063	0.87	0.079
5 years to less than 10 years ago	1.20**	0.063	0.40***	0.062	0.64***	0.078
10 or more years ago or always lived here	0.46***	0.058	0.09***	0.058	0.15***	0.074
Moved for housing reasons	1.26***	0.037	0.45***	0.043	0.67***	0.059
Moved for family reasons	1.16***	0.036	0.96	0.043	1.00	0.061
Moved for work reasons	1.02	0.050	1.39***	0.059	0.78**	0.095
Moved for other reasons	0.88*	0.061	1.29***	0.061	2.00***	0.075
Moved for forced reasons	1.42***	0.080	3.59***	0.058	4.06***	0.070
Income Quintiles						
First Quintile	—	—	—	—	—	—
Second Quintile	5.87***	0.070	1.40***	0.056	0.17***	0.073
Third Quintile	9.44***	0.075	1.07	0.063	0.06***	0.108
Fourth Quintile	12.1***	0.077	0.75***	0.070	0.02***	0.166
Fifth Quintile	11.7***	0.080	0.43***	0.078	0.01***	0.080
Age (mean centered)	0.93***	0.002	0.96***	0.002	0.97***	0.003
Age (mean centered)	1.00**	0.000	1.00***	0.000	1.00***	0.000
Health Status						
Health rated excellent, very good or good	—	—	—	—	—	—
Health rated fair or poor	1.07	0.051	1.23***	0.054	1.75***	0.065
Current Dwelling Type						
Apartment building 5 stories and higher	—	—	—	—	—	—
Apartment building less than 5 stories	1.38***	0.069	0.94	0.052	0.70***	0.060
Rowhouse or townhouse	1.47***	0.074	0.27***	0.064	0.33***	0.079
Semidetached or duplex	1.23**	0.067	0.17***	0.058	0.04***	0.097
Single detached dwelling	0.94	0.056	0.03***	0.049	0.00***	0.098
Unaffordable	35.2***	0.072	8.61***	0.065	1.97***	0.073
Unsuitable (overcrowded)	1.28**	0.083	2.44***	0.065	1.81***	0.080
Inadequate (major repairs needed)	1.15*	0.067	1.06	0.074	0.88	0.101
Inaccessible (needs adaptations)						
Does not need adaptations	—	—	—	—	—	—
Does not have adaptations	1.28*	0.118	0.86	0.136	1.13	0.160
Has adaptations	0.99	0.107	0.81	0.111	1.58***	0.123
Urban/Rural Status	0.98	0.038	0.61***	0.047	0.29***	0.065
Location of previous dwelling	0.95	0.037	1.12**	0.043	1.21**	0.060
Province						
Ontario	—	—	—	—	—	—
Alberta	0.97	0.056	0.78***	0.067	1.27*	0.093
Atlantic	1.52***	0.049	1.50***	0.058	1.19*	0.080
BC	0.86*	0.060	0.62***	0.068	0.84	0.093
Manitoba and Saskatchewan	1.16**	0.053	0.92	0.064	1.13	0.089
Québec	1.92***	0.054	1.44***	0.063	1.46***	0.086
Gender	1.16***	0.032	1.10*	0.038	0.99	0.055
Household Composition						
one couple no children	—	—	—	—	—	—
one census family plus others	2.16***	0.079	2.35***	0.104	9.13***	0.054
one couple with children	1.57***	0.046	1.75***	0.063	10.9***	0.123
one lone parent family	1.36***	0.067	1.75***	0.078	13.2***	0.111
one person not in census family	1.32***	0.046	1.13*	0.049	2.71***	0.077
two or more persons not in a census family	1.33**	0.105	2.77***	0.102	2.24***	0.056

	Owner with mortgage		Renter in private rental		Renter in social and affordable housing	
Characteristic	**OR[1,2]**	**SE[2]**	**OR[1,2]**	**SE[2]**	**OR[1,2]**	**SE[2]**
Household Indigeneity Status	1.24*	0.085	1.61***	0.101	2.22***	0.134
Household Visible Minority Status	0.86**	0.056	0.74***	0.066	1.60***	0.095
Household Highest Education Level	1.36***	0.035	1.94***	0.043	3.04***	0.074
Household Employment Status	0.42***	0.048	0.55***	0.054	1.70***	0.075
Overall dwelling satisfaction						
Dissatisfied or very dissatisfied	—	—	—	—	—	—
Neither satisfied nor dissatisfied	1.03	0.074	0.90	0.062	0.72***	0.078
Satisfied	1.10	0.063	0.69***	0.049	0.65***	0.060
Very satisfied	1.00	0.064	0.58***	0.051	0.62***	0.063

[1]*p<0.05; **p<0.01; ***p<0.001
[2]OR = Odds Ratio, SE = Standard Error

While the odd ratios in Table 6.2 present one way of looking at the relationship between past tenure, mobility experiences, and current tenure outcomes, it does not present the magnitude of these different variables nor use a unit of measurement that is relatively comprehensible - and this is where average marginal effects enter.

Table 6.3 below presents the same model results as Table 6.2 but as average marginal effects. While the term marginal effects or average marginal effects may be used to refer to a number of different underlying conceptualizations, including taking the average of each variable and calculating the predicted probability (also called the marginal effect at the means) or taking the effect at different referent points for each variable (marginal effects at user specified values), I am using average marginal effects in the way that Vincent Arel-Bundock (n.d.) and Andrew Heiss (2022) describe it. That is, calculating the fitted values for all variables and then calculating the average effect of each variable on the outcome (i.e., the predicted probability of current tenure) when the variable changes. Another way this is understood as the relative effect of a one-unit change in the variable on the outcome variable, averaged across all fitted values. In the case of categorical variables, the unit change is changing from the referent category to another category.

Table 6.3 Average Marginal Effects for Multinomial Model Predicting Current Tenure Outcomes

Variables		Owner no mortgage		Owner with mortgage		Renter in private rental		Renter in social and affordable housing	
Predictor Variables									
Housing History Variables									
	Lived there rent free	-0.0208	**	-0.0568	***	0.0332	***	0.0444	***

Variables		Owner no mortgage		Owner with mortgage		Renter in private rental		Renter in social and affordable housing	
Previous Housing Tenure (Ref: Owned)	Privately rented	-0.0922	***	-0.0742	***	0.1273	***	0.0391	***
	Rented in social & affordable housing	-0.0829	***	-0.0926	***	0.0185		0.1571	***
Length of time in current dwelling (Ref: Less than 2 years ago)	2 years to less than 5 years ago	0.0057		0.0405	***	-0.0556	***	0.0094	**
	5 years to less than 10 years ago	0.0204	***	0.0799	***	-0.1180	***	0.0177	***
	10 or more years ago or always lived here	0.1400	***	0.0442	***	-0.1897	***	0.0055	
Moved for housing reasons (Ref: No)	Yes	0.0099	**	0.0712	***	-0.0936	***	0.0125	***
Moved for family reasons (Ref: No)	Yes	-0.0084	**	0.0201	***	-0.0132	***	0.0014	
Moved for work reasons (Ref: No)	Yes	-0.0087		-0.0149	**	0.0491	***	-0.0255	***
Moved for other reasons (Ref: No)	Yes	-0.0032		-0.0308	***	0.0076		0.0263	***
Moved for forced reasons (Ref: No)	Yes	-0.0622	***	-0.0338	***	0.0800	***	0.0160	***
Interaction Variables									
Socioeconomic Variables									
Income Quintiles (Ref: First Quintile)	Second Quintile	-0.0782	***	0.1663	***	0.0595	***	-0.1476	***
	Third Quintile	-0.0962	***	0.2541	***	0.0175	*	-0.1754	***
	Fourth Quintile	-0.1021	***	0.3221	***	-0.0328	***	-0.1872	***
	Fifth Quintile	-0.0849	***	0.3611	***	-0.0857	***	-0.1904	***
Sociodemographic Variables									
Age (mean centered)	dY/dX	0.0060	***	-0.0062	***	-0.0004	*	0.0005	***
Age (mean centered) squared	dY/dX	-0.0001	***	-0.0000	***	0.0001	***	-0.0000	***
Health and Wellbeing									
Health Status (Ref: Health rated excellent, very good or good)	Health rated fair or poor	-0.0130	**	-0.0049		-0.0026		0.0205	***
Controls									
Housing Variables									
Current Dwelling Type (Ref: Apartment building 5 stories and higher)	Apartment building less than 5 stories	-0.0021		0.0393	***	-0.0124		-0.0249	***
	Rowhouse or townhouse	0.0567	***	0.1559	***	-0.2007	***	-0.0118	*
	Semidetached or duplex	0.1103	***	0.1817	***	-0.1859	***	-0.1062	***
	Single detached dwelling	0.2287	***	0.2869	***	-0.3738	***	-0.1417	***
Unaffordable (Ref: No)	Yes	-0.2217	***	0.2663	***	0.0217	***	-0.0663	***
Unsuitable (overcrowded) (Ref: No)	Yes	-0.0419	***	-0.0216	*	0.0723	***	-0.0088	
Inadequate (major repairs needed) (Ref: No)	Yes	-0.0095		0.0137	*	0.0051		-0.0092	*
Inaccessible (needs adaptations) (Ref: Does not need adaptations)	Does not have adaptations	-0.0133		0.0371	**	-0.0356	**	0.0118	*
	Has adaptations	0.0030		0.0070		-0.0443	***	0.0343	***
Geographic Variables									
Urban/Rural Status (Ref: Rural)	Urban	0.0219	***	0.0265	***	-0.0053		-0.0430	***
Location of previous dwelling (Ref: In different city/town..., Indian reserve or outside Canada)	In same city/town/village/township.../Indian reserve	-0.0009		-0.0123	***	0.0082	*	0.0050	*
Province (Ref: Ontario)	Alberta	0.0068		0.0081		-0.0384	***	0.0235	***
	Atlantic	-0.0380	***	0.0274	***	0.0197	***	-0.0091	**
	BC	0.0240	***	0.0060		-0.0407	***	0.0107	**
	Manitoba and Saskatchewan	-0.0081		0.0210	***	-0.0220	***	0.0091	*
	Québec	-0.0524	***	0.0569	***	-0.0065		0.0020	
Sociodemographic Variables									
Gender (Ref: Female)	Male	-0.0120	***	0.0128	***	0.0041		-0.0049	*
Household Composition (Ref: one couple no children)	one census family plus others	-0.0842	***	0.0417	***	-0.0280	*	0.0705	***
	one couple with children	-0.0592	***	0.0183	***	-0.0562	***	0.0970	***
	one lone parent family	-0.0518	***	0.0005		-0.0586	***	0.1098	***
	one person not in census family	-0.0282	***	0.0257	***	-0.0369	***	0.0394	***
	two or more persons not in a census family	-0.0538	***	-0.0208	*	0.0778	***	-0.0032	

Variables		Owner no mortgage		Owner with mortgage		Renter in private rental		Renter in social and affordable housing	
Household Indigeneity Status (Ref: No household member is Indigenous)	At least one household member is Indigenous	-0.0302	***	-0.0020		0.0110		0.0213	***
Household Visible Minority Status (Ref: No household member belongs to a visible minority group)	At least 1 hhld member belongs to a visible minority group	0.0141	**	-0.0048		-0.0476	***	0.0383	***
Socioeconomic Variables									
Household Highest Education Level (Ref: BA or higher)	Less than BA	-0.0450	***	-0.0010		0.0187	***	0.0274	***
Household Employment Status (Ref: At least one member of the household was employed)	No member of the household was employed	0.0757	***	-0.0798	***	-0.0525	***	0.0566	***
Aspirations									
Overall dwelling satisfaction (Ref: Dissatisfied or very dissatisfied)	Neither satisfied nor dissatisfied	0.0031		0.0099		-0.0010		-0.0121	**
	Satisfied	0.0070		0.0317	***	-0.0317	***	-0.0069	
	Very satisfied	0.0179	***	0.0298	***	-0.0467	***	-0.0010	

Model Performance: AIC: 66104.04 BIC: 67372.19 R^2: 0.49 R^2 Adjusted 0.49 RMSE 0.31
Colour coding: Dark blue = 15 percentage point decrease or greater; Light blue = 5 to less than 15 percentage point decrease; Light red = 5 to less than 15 percentage point increase; Dark red = 15 percentage point increase or greater;
Significance: * = p < 0.05; ** = p < 0.01; *** = p < 0.001

Overall, the model results reinforce that past tenure and mobility experiences have different relationships with current tenure outcomes. For many variables, there are opposite relationships for owning and renting. Additionally, the past tenure and mobility experiences are associated with some of the largest average marginal effects of all the variables in the model, controlling for housing, geographic, sociodemographic, and socioeconomic variables, which is clearly demonstrated by the colour coding. The model performs relatively well at predicting current tenure, with an R^2 value of 0.49.

In this section, I highlight the associations for the housing history variables (past tenure, residency length, and reasons for moving) and for the housing transition framework proxies (income quintiles, age, and health status) before reviewing the associations with the control variables.

6.2.1 Residential Mobility and Previous Tenure (Housing History) Variables

6.2.1.1 Previous Tenure

Having previously privately rented is associated with a 9.22 percentage point decrease (-0.0922 *100) and a 7.42 percentage point decrease in the predicted probability of being an owner without a mortgage or an owner with a mortgage, respectively, compared to having previously

owned and holding all else constant. However, it has the opposite effect for the predicted probability of currently renting privately or renting in social and affordable housing, where having privately rented in the past is associated with a 12.73 and a 3.91 percentage point increase in the predicted probability of currently renting or renting in social and affordable housing, respectively.

Overall, like the descriptive statistics in Table 6.1 and the odds ratio results in Table 6.2, previous tenure is strongly associated with current tenure. For example, having previously rented in social and affordable housing is associated with a 15.71 percentage point increase in the predicted probability of currently renting in social and affordable housing compared to having previously owned. Similarly, having privately rented is associated with a 12.73 percentage point increase in the predicted probability of currently renting.

6.2.1.2 Residency Length

Looking at the average marginal effects of when households moved to their current dwelling, longer residency lengths are positively associated with owning both with and without a mortgage while shorter residency lengths are associated with renting. There are also differences - for example, having moved to their current dwelling 5 years to less than 10 years ago is associated with a 7.99 percentage point increase in the predicted probability of currently owning with a mortgage compared to having moved their less than 2 years ago. However, this decreases to a 4.42 percentage point increase in the predicted probability of currently owning with a mortgage when having moved 10 years ago or have always lived there, while being associated with a 14-percentage point increase in the predicted probability of currently owning without a mortgage. The average marginal effects of residency length are particularly pronounced among private renters, highlighting how more recent moves are centralized among private renters relative to the other three tenure groups.

Having moved there ten years ago or always lived there is associated with the second largest average marginal effect on the predicted probability of currently owning without a mortgage across all variables, second only to currently living in a single detached dwelling (compared to living in an apartment building 5 stories or higher). This suggests that the biggest predictor of

having paid off one's mortgage is time, even when considering the association with dwelling type, as previously, mortgages were restricted to single detached dwellings and only relatively recently has ownership in multi-family dwellings become available through condominium or strata legislation (Lauster, 2016; Rosen & Walks, 2013).

6.2.1.3 Reasons for Moving

Exploring the average marginal effects for the different reasons for moving in Table 6.3 also shows different patterns across all four tenure groups. Having moved for housing reasons is associated with 7.12 increase and a 9.36 decrease in the predicted probabilities of owning with a mortgage and renting in private rental, but only a 0.99 and a 1.25 percentage point increase in the predicted probabilities of owning without a mortgage and renting in social and affordable housing.

Moving for family reasons was associated with relatively small average marginal effects for all current tenure categories, ranging from a 2.01 percentage point increase for owning with a mortgage and a 1.32 percentage point decrease for renting in private rental. Having moved for work reasons is associated with a slightly larger average marginal effect on the predicted probability of private renting but otherwise had very small effects across tenure. Among private renting, moving for work reasons is associated with a 4.91 percentage point increase in the predicted probability.

Having moved for "other" reasons is associated with similar average marginal effect but in the opposite direction for owning with a mortgage and renting in social and affordable housing, being associated with a 3.08 percentage point decrease for owning with a mortgage and a 2.63 percentage point increase for renting in social and affordable housing. "Other" reasons for moving include moving for moving for school moving for health reasons, and moving for other reasons, and from chapter 5, health reasons stood out among renters in social and affordable housing.

Lastly for this section, having moved for forced reasons is associated with an 8-percentage point increase in the predicted probability of currently renting in private rental, a 1.6 percentage point increase in the predicted probability of renting in social and affordable

housing, and a 3.38 and a 6.22 percentage point decrease in the predicted probability of owning with a mortgage and owning without a mortgage, respectively. This highlights that forced moves are primarily drivers within the private rental market, rather than driving moves into social and affordable housing. As there is limited stock of social and affordable housing and waitlists are long, it is likely not accessible to households needing to relocate due to evictions and other forms of forced moves. Further, depending on the reason for the eviction or forced move, households may face very different experiences in trying to access social and affordable housing, where evictions due to affordability increase a household's priority for social and affordable in the Alberta context, but evictions due "behavioural" reasons may make a household ineligible (de Vos, 2022). The stronger negative relationship with owning with a mortgage also suggests the cumulative disadvantage effects of forced moves that make it more difficult to access mortgage financing, including impacts on credit (see Desmond & Kimbro, 2015).

Overall, the average marginal effects of the reasons for moving suggests that there are different drivers for different tenures, with households more likely to be a homeowner if they moved for more positive, voluntary, and/or controlled reasons and households more likely to be a renter if they moved for more negative, involuntary, and/or uncontrolled reasons. Among owners with a mortgage, only moving for housing reasons has a marginal effect greater than 5.0 percentage points, while among private renters, housing, work, and other are all associated with a greater than or close to 5.0 percentage point effect. At the same time, the reasons for moving have very small marginal effects on the likelihood of owning without a mortgage or renting in social and affordable housing, suggesting other factors at play (such as time for owners without a mortgage).

6.2.2 Other Housing Transitions Factors (Interaction Variables)

6.2.2.1 Income Quintiles

Moving now from the residential mobility and past housing tenure (housing history) variables to the key group characteristics that are proxies for the other housing transitions factors, I start with the associations with income quintiles, included as economic resources are a key

constraint on the ability to make choices about housing and mobility. This is clearly demonstrated in Table 6.3. Household income quintiles demonstrates linear but opposing effects on the predicted probabilities of the different tenure categories. Income also has some of the largest associations of all variables in the model, particularly among owners with a mortgage and among renters in social and affordable housing (as demonstrated by the clustering of red and blue cells in the table).

Income is positively associated for both owner categories, but while the magnitude of the average marginal effect on the predicted probability of owning without a mortgage increases for higher income quintiles compared to the first income quintile, the increases are larger among owners *with* a mortgage compared to without. For example, having a household income in the third quintile compared to the first income quintile is associated with a 9.62 percentage point increase in the predicted probability of owning without a mortgage, rising to 10.21 percentage points for the fourth income quintile. However, the same contrast is associated with a 25.41 percentage point increase on the predicted probability of being an owner with a mortgage, rising to 32.21 percentage point increase for the fourth income quintile and 36.11 percentage point increase for the fifth quintile. This suggests that income has a stronger relationship with the likelihood of owning with a mortgage, while differences are smaller for owners without a mortgage. From the descriptive statistics in Table 6.1, owners without a mortgage have a more balanced income composition profile, likely in part because more owners without a mortgage are retired and moved into homeownership at a time when house prices were more balanced, and income now matters more to move into ownership.

Comparatively, income is negatively associated with the predicted probability of renting in private rental and a stronger relationship with the probability of renting in social and affordable housing. In terms of predicting the probability of renting in social and affordable housing, each income quintile is associated with an approximately 1.5 percentage point decrease compared to the first income quintile, with the relationship plateauing between the fourth (18.72 percentage points) and the fifth quintile (19.04 percentage point). In terms of renting in the private rental, the relationship is largest for the second quintile (5.95 percentage point increase) and the fifth quintile (8.57 percentage point decrease). This highlights how the private

rental market has become the home for many moderate-income households who are not eligible for social and affordable housing and who cannot afford or are unable to access financing for homeownership. Social and affordable housing has income limits for both initial access and continued eligibility, and thus the income effect is likely in large part due to the program design. However, social and affordable housing has become more centralized among lowest income renters as the private market has become more inaccessible and access to the social and affordable housing system has become more means tested. The income effect among private renters also highlights how private renting has become more residualized as higher income households have moved to homeownership as renting became less desirable relative to owning (Christophers, 2019; Ronald, 2008).

While Table 6.3 demonstrates that income has very clear associations with current tenure, it is likely that the mobility and past tenure variables are not evenly distributed across income. This will be explored more in the next chapter.

6.2.2.2 Age

The average marginal effects for age demonstrates a quadratic relationship with current tenure, as demonstrated by the opposite signs for age and age squared, except for the likelihood of owning with a mortgage which has a negative association across both age terms. This is more clearly demonstrated in the predicted probabilities in the next section of this chapter, and so will be discussed there.

6.2.2.3 Self-Reported Health Status

Self-reported health status was associated with relatively small average marginal effects across tenure except for renting in social and affordable housing. Aligning with the reasons for moving results discussed above, self-reported health of fair or poor was associated with a 2.05 percentage point increase in the predicted probability of renting in social and affordable housing. Having poorer rated health was negatively associated with and had very small average marginal effects on the predicted probability of renting in the private market, owning with a mortgage, and owning without a mortgage, reinforcing health issues and the often related

economic insecurity as a driver of social and affordable housing pathways (de Vos, 2022; Hiscock et al., 2003; Maroto & Pettinicchio, 2020). This will be further explored in the chapter 7.

6.2.3 Controls

Lastly, reviewing the relationships between the control variables and the predicted probabilities of current tenure demonstrates both differences and similarities between tenure outcomes.

6.2.3.1 Housing characteristics

Other housing characteristics are included to account for the composite nature of housing beyond housing tenure and to consider structural aspects of housing quality. Dwelling type is differently associated with different tenure categories, having some of the largest average marginal effects in the model across all four tenures. Being in a single detached dwelling compared to a high-density multi-family building is associated with a 22.87 and a 28.69 percentage point increase in the predicted probability of owing without a mortgage and owning with a mortgage, respectively. It has the opposite relationship for renting, being associated with a 37.38 and a 14.17 percentage point decrease on the predicted probability of renting in private rental or social and affordable housing, respectively. Considering these relationships for dwelling type in connection to the relationship to suitability (or being overcrowded), which is positively associated with renting in the private rental market but negatively associated with owning, highlights how differences in the types of dwellings available structures opportunities and constraints to move. Rented dwellings tend to be smaller and older, with fewer purpose-built rentals having been built in the last 30 years, while owned housing has had more focus and thus has more options within the available housing stock.

Further looking at the associations between tenure and the housing quality indicators demonstrates unique results as well. Despite the higher rates of households struggling with affordability in rental tenures (see Table 6.1), unaffordability has the largest average marginal effects among owners with a mortgage, being associated with a 26.63 percentage point increase on average. It has nearly the opposite relationship among owners without a mortgage, being associated with a 22.17 percentage point decrease on average. This highlights how the presence of a mortgage mediates affordability for owners – and reinforces how current owners,

who are taking on much larger and riskier mortgages are much more vulnerable in this current context (Aalbers, 2008; Macdonald, 2015).

6.2.3.2 Geographic Characteristics

Second, exploring geographic characteristics, having stayed in the same town/city/province at the time of the last move is positively associated with the predicted probability of owning without a mortgage, renting in private rental, and renting in social and affordable housing, but has a very small average effect of less than 0.5 percentage point. Moving within the same town/city/province is negatively associated with the predicted probability of being an owner with a mortgage, having a slightly larger effect (1.23 percentage point decrease). This suggests that longer distance moves (inter-urban or inter-province) are more common among owners with a mortgage, which also requires more resources to make longer distance moves.[16]

The other two geographic characteristics - urban/rural status and province - are associated with different average marginal effects. Somewhat counter-intuitively, living in an urban area is positively associated with both ownership groups and negatively associated with both renting groups, although the association is negligible for privately renting. For renting in social and affordable housing, being in an urban area is associated with a 4.3 percentage point decrease in the predicted probability compared to being in a rural area and holding all else constant, despite that the majority of renters in social and affordable housing live in urban areas (83%, see Table 6.1).

Province of residence also has relatively small marginal effects for all tenure groups. The standout is Québec, where living in Québec compared to Ontario is associated with a 5.24 decrease in the predicted probability of owning without a mortgage, and a 5.69 increase in the predicted probability of owning with a mortgage. Québec has other distinctions in the Canadian housing system, including a much higher proportion of renters, a much higher proportion of attached housing types, and a more active social and affordable housing that did not

[16] This relationship would likely be more pronounced with the more detailed data available in the Research Data Centre since the previous location data is highly aggregated in the PUMF. See more on this in Chapter 4.

experience the same level of disinvestment as other provinces (Statistics Canada, 2017c; Suttor, 2016).

6.2.3.3 Sociodemographic characteristics

While age is included as a predictor as a proxy for stage in the life course, drawn from the housing transitions framework, there are other sociodemographic characteristics associated with both mobility and housing. Exploring the relationship between tenure and household composition, the presence of children is positively associated with both owning with a mortgage and renting in social and affordable housing, while negatively associated with both owning without a mortgage and renting in private rental. Being a lone parent household is associated with a 10.98 increase in the predicted probability of renting in social and affordable housing. Being in a household with two or more persons not in a census family (i.e., roommates) is positively associated with renting in private rental, with a 7.78 percentage point increase on average. Being in a one-person household is positively associated with renting in social and affordable housing (3.94 percentage point increase on average), negatively associated with privately renting (3.69 percentage point decrease on average), positively associated with owning with a mortgage (2.57 percentage point increase), and negatively associated with owning without a mortgage (2.82 percentage point decrease on average).

The positive associations with renting in social and affordable housing and being a single parent or a single person aligns with broader trends that as private renting has become more expensive, it is more difficult to afford without roommates or a partner, so more single person households rely on social and affordable housing. This is particularly true for older adults and people who face barriers on the labour market, including single parents. There are also other life course transitions that are connected to housing – so that all other household compositions than being a couple without children are negatively associated with owning with a mortgage - suggesting that these are older households whose adult children have moved out – and may not have “downsized” as the housing career ladder conceptualization suggests.

6.2.3.4 Socioeconomic Characteristics

Similar to age, income is included as a predictor as a proxy for economic resources from the housing transitions framework, but other socioeconomic characteristics are also associated with mobility and housing. Education level and employment status demonstrate different relationships across tenure. Having less than bachelor's degree is negatively associated with both owning categories and positively associated with both renting categories, with a bigger association for both owning without a mortgage (4.5 percentage point decrease) and renting in social and affordable housing (2.74 percentage point increase). However, having no member of the household employed in the last week was positively associated with both owning without a mortgage and renting in social and affordable housing and negatively associated with owning with a mortgage and renting in private rental.

As with household composition explored above, employment transitions are also linked to housing transitions. However, these patterns suggest different trajectories across housing tenure. Owners with a mortgage and renters in private rental both tend to be younger and in prime working ages, while suggesting different pathways for owning without a mortgage (with higher education and more likely retired) compared to renting in social and affordable housing (often facing barriers to employment and economic security, including lower education).

6.2.3.5 Aspirations and Motivations

And fifth, our homes are also connected to subjective characteristics and aspirations, a core principle of the housing pathways framework developed by David Clapham (2002) and integrated by Beer and Faulkner (2011) into the housing transitions framework. Aspirations and motivations are partially reflected through the reasons for moving variables, included as key predictors. Further exploring dwelling satisfaction, higher rated satisfaction with their current dwelling was positively associated with both owning categories and negatively associated with both renting categories, with larger average marginal effects for renting in private rental. Being satisfied compared to dissatisfied or very dissatisfied was associated with a 3.17 percentage point decrease in the predicted probability of renting in private rental on average, increasing to a 4.67 percentage point decrease on average for very satisfied compared to dissatisfied or very

dissatisfied. Conversely, being satisfied or being very satisfied compared to dissatisfied or very dissatisfied are associated with an approximately 3.0 percentage point increase in the predicted probability of currently owning with a mortgage, on average.

This suggests that as renter households have less control and security of tenure in their homes, due to the tenure discriminatory housing system, and have made more reactive moves, they may have made more constrained housing choices that are less aligned with their preferences, reflected in the negative association with dwelling satisfaction in Table 6.3. Comparatively, owner households, who have more policy support, both to move and to stay, with more control over their housing decisions and with better availability and better quality housing stock to choose from are privileged to be able to make less constrained housing choices that are more in line with their housing preferences, as reflected in the positive association with dwelling satisfaction.

6.3 Predicted Probabilities of Current Tenure Outcomes by Key Variables

From the results so far, it is clear that past tenure and mobility experiences are differentially associated with current housing tenure outcomes. The descriptive statistics presented in Table 6.1 demonstrated that there are differences in the composition of the four tenure groups, linked to broader life course transitions and structural constraints in the housing system. The model results presented in Table 6.3 demonstrated the association between the key predictor, interaction, and control variables on the predicted probability of each of the four tenure groups, holding all else constant, demonstrating that these variables often had opposite relationships with tenure, but that it was not as clearly divided into owning and renting. In the last section of this chapter, I plot the predicted probabilities for current tenure by the key housing and mobility variables – previous tenure, residency length, and reasons for moving - and for the other housing transition factor variables - household income quintiles, age, and health status. The predicted probabilities present another way of exploring the relationship between current tenure outcomes and the key variables. Rather than focusing on the association of each variable on the tenure outcomes like in Table 6.3, the predicted probabilities focus on the predicted tenure outcomes given the different categories for the

predictor variables, holding all else constant. In other words, the predicted probabilities present the predicted tenure patterns across the key variables, holding all else constant.

In each figure below, I present the predicted percentage of households in each of the four tenure outcome categories given the different predictor variables, holding all else constant. All other variables than the predictor of focus are held to their referent value or to their mean for continuous variables, except for income quintile (held at Third Quintile) and dwelling satisfaction (held at Satisfied). Error bars represent 95% confidence intervals.

6.3.1 Housing History Variables

6.3.1.1 Previous Tenure

Figure 6.1 plots the predicted probability of current tenure across previous tenure, holding all else constant.

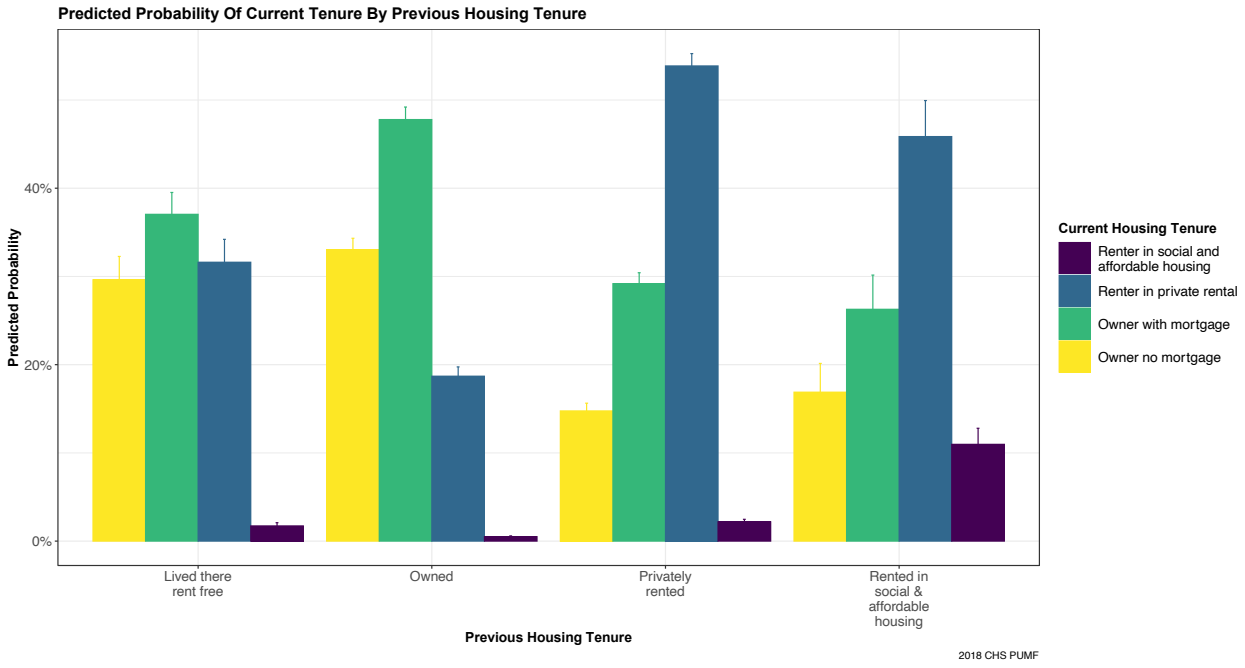

Figure 6.1 Predicted Probability Of Current Tenure By Previous Housing Tenure

Figure 6.1 demonstrates that among previous owners, most are predicted to still currently own, with 48% predicted to own with a mortgage and 33% predicted to own without a mortgage. The remainder are predicted to rent privately, at 19%. There are more diverse tenure trajectories for those who previously lived rent free. Among these households, 30% are

predicted to own without a mortgage, 37% are predicted to own with a mortgage, 32% are predicted to rent privately, and 2% are predicted to rent in social and affordable housing. Among previous private renters, only 2% are predicted to be renting in social and affordable housing, with the bulk predicted to be renting privately, at 54%, and another 44% predicted to be owning either with or without a mortgage. Among previous renters in social and affordable housing, more respondents than any other past tenure are predicted to be renting in social and affordable housing, at 11%.

Overall, the predicted probabilities demonstrate again the positive relationship between previous tenure and current tenure: the highest predicted probability of being an owner with a mortgage or an owner without a mortgage is among those who previously owned, at 81%. The highest predicted probability of renting privately is among those who previously rented privately, at 54%. And the highest predicted probability of renting in social and affordable housing is among those who previously rented in social and affordable housing, at 11%. This again reinforces the cumulative impacts of tenure across the life course, providing different opportunities and constraints in the ability to make housing transitions.

6.3.1.2 Residency Length

Holding all else constant, Figure 6.2 plots the predicted probability for each current housing tenure outcome across the time in the current dwelling, demonstrating a clear linear relationship in opposite directions for private renters and owners with a mortgage.

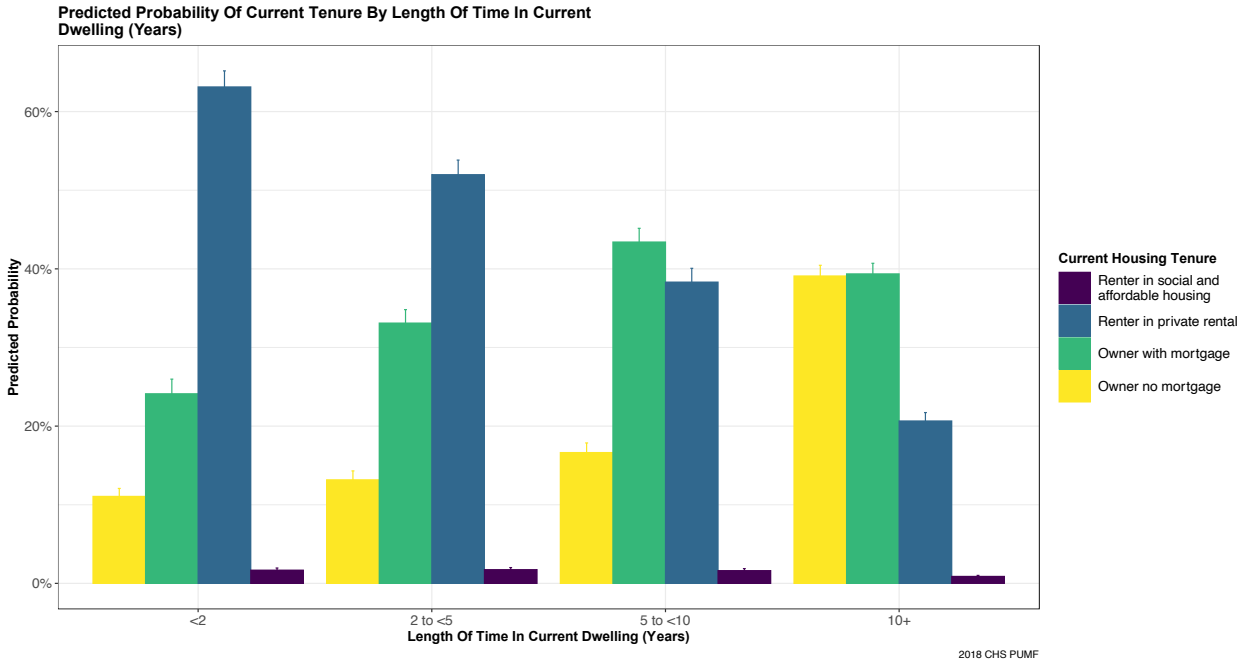

Figure 6.2 Predicted Probability Of Current Tenure By Length Of Time In Current Dwelling

The predicted probability of being a renter in private rental steadily decreases as the time since the last move increases. Among households who had moved less than 2 years ago, 63% are predicted to be renting privately, while 24% are predicted to be owning with a mortgage. Comparatively, among households who had moved 5 years to less than 10 years ago, 38% are predicted to be renting privately while 43% are predicted to be owning with a mortgage. For owners with a mortgage, the predicted probability increases with time until 5 years to less than 10 years ago, where it declines slightly.

Conversely, for owners without a mortgage, there is a large increase in the predicted probability between 5 years and less than 10 years to 10 or more years or always lived there. Among households who had lived in their home for 5 years to less than 10 years, 17% are predicted to be owning without a mortgage, rising to 39% among households who had lived in their home for 10 years or more. Among households who have lived in their homes 10 years or longer, the same proportions are predicted to be owning with and without a mortgage (39%), while in all other residency lengths, the proportion of owners with a mortgage is much higher than those without a mortgage. As with the average marginal effects in Table 6.3, Figure 6.2 demonstrates how time is positively associated with likelihood of owning without a mortgage.

Additionally, for renters in social and affordable housing, the predicted probabilities vary little over time, from 1.7% among households who moved less than 2 years ago to 0.9% among households who moved 10 years ago or more, suggesting that moving into social and affordable housing is less impacted by residency length. These results reinforce how recent moves are centralized among private renters who both have the flexibility to move compared to owners but also are more susceptible to unplanned and forced moves – the focus of Figure 6.3 discussed next.

6.3.1.3 Reasons for Moving

Figure 6.3 plots the predicted probabilities of current tenure by the five grouped reasons for moving – housing, family, work, other, and forced – and clearly demonstrates opposing relationships for owners and renters.

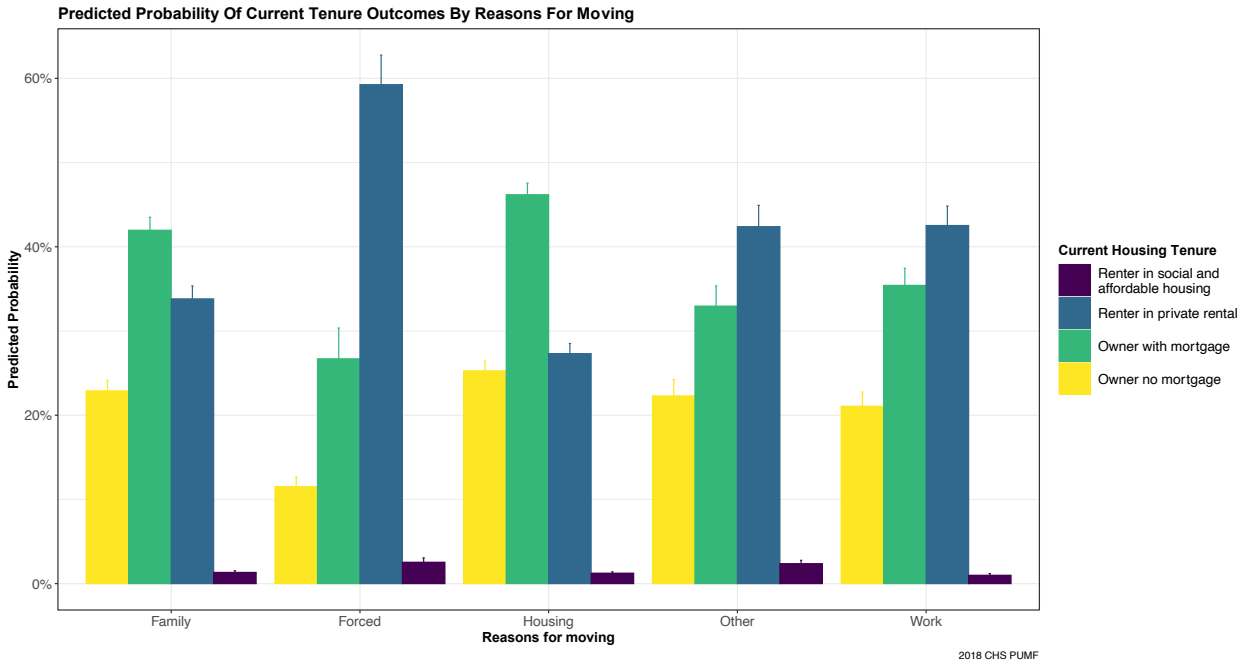

Figure 6.3 Predicted Probability Of Current Tenure Outcomes By Reasons For Moving

The predicted probabilities of being an owner, either with or without a mortgage, are higher for more positive and voluntary reasons like housing and family. Among households who moved for housing reasons, 46% are predicted to be owning with a mortgage and 27% are predicted to be renting privately. Among households who moved for family reasons, 42% are predicted to be owning with a mortgage and 34% are predicted to be renting privately. The predicted

probabilities of being a renter, both in the private market and in social and affordable housing, are higher for more negative, involuntary reasons, including “other” and forced moves. Among households who moved for other reasons, 33% are predicted to be owning with a mortgage, 42% are predicted to be renting privately, and 2% predicted to be renting in social and affordable housing. Work moves are somewhere in the middle, with a higher predicted probability for renters in the private market (43%) compared to owners with a mortgage (33%).

Focusing on forced moves only again reinforces that involuntary moves are centralized among renters than owners, but more strongly so for renters in the private market than renters in social and affordable housing. Among households who moved for forced reasons, 59% are predicted to be renting privately, and 3% are predicted to be renting in social and affordable housing. This is the highest predicted probability of renting privately among the five grouped reasons for moving, highlighting the precariousness of renters in the private market who have less supports and security of tenure than other tenures in the Canadian housing system.

6.3.2 Housing Transitions Proxies (Interaction Variables)

6.3.2.1 Income Quintiles

Figure 6.4 plots the predicted probability of current tenure against income quintiles, again showing a clear linear relationship in the opposite direction for renters in private rental and owners with a mortgage.

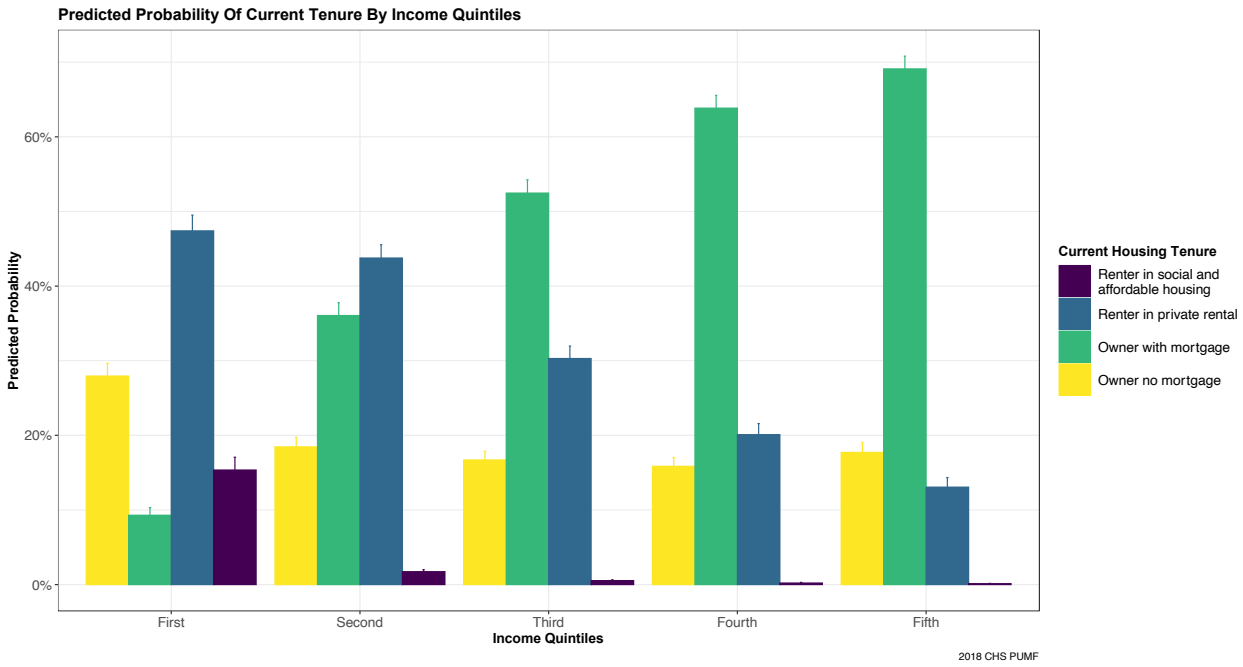

Figure 6.4 Predicted Probability Of Current Tenure By Income Quintiles

Owners with a mortgage have a stronger positive relationship with income, with the predicted probability increasing by 27 percentage points between the first (9%) and the second (36%) income quintile. It then increases by an average of 8 percentage points between each income quintile. Similarly, renters in the private market have a strong negative relationship with income, decreasing by an average of 12 percentage points as income increases along each quintile . Among households in the first income quintile, 9% are predicted to be owning with a mortgage, while 47% are predicted to be renting privately. By the third quintile, owners with a mortgage are the largest share of the distribution, with 52% predicted to be owning with a mortgage and 30% predicted to be renting privately. Among the fifth quintile, 69% are predicted to be owning with a mortgage while 15% are predicted to be renting privately.

The relationship between income and the predicted probability of owning without a mortgage is more mixed, suggesting that income has a weaker association with the probability of owning without a mortgage compared to other tenure groups. Among households in the first income quintile, 28% are predicted to be owning without a mortgage. There is little variation between the second and fifth income quintiles, ranging from a low of 16% in the fourth income quintile to a high of 18% in both the second and fifth income quintile. As highlighted in Table 6.1, the

income distribution among owners with a mortgage was more balanced than the other tenure groups.

For renters in social and affordable housing, there is a large decrease in the predicted probability between first and second quintile, and then relatively small changes after that. Among households in the first quintile, 15% are predicted to be renting in social and affordable housing, dropping to 2% in the second quintile and less than 0.5% to 0% between the third and fifth quintile. This suggests that it is the difference between being very low income (first quintile) and any other income quintile that matters the most for social and affordable housing. This mirrors broader research on the increasing welfare conditionality of social and affordable housing that has become more means-tested and more difficult to access (Fitzpatrick & Pawson, 2014; Watts & Fitzpatrick, 2018). Canadian research has demonstrated that low-income renters have become more centralized in social and affordable housing and that eligibility requirements that prioritize income means that access is only available to those with lowest incomes. At the same time, most low-income households are predicted to be renting on the private market, as the availability of social and affordable housing has decreased since federal funding and most provincial funding for new social and affordable housing ended in the early 1990s (Hulchanski, 2004; Suttor, 2016).

6.3.2.2 Age

Figure 6.5 presents the predicted probabilities of current tenure across age, with age increasing in 10-year increments from 23 years old to 83 years old.

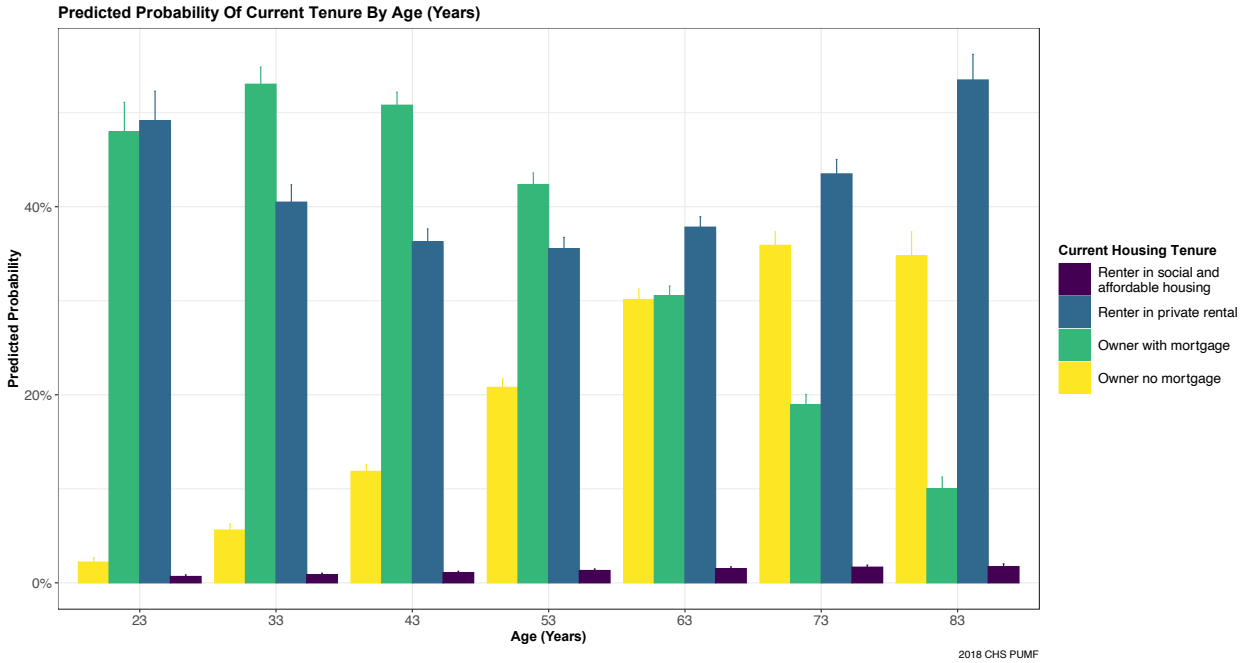

Figure 6.5 Predicted Probability Of Current Tenure By Age (Years)

As mentioned above, when looking at the average marginal effects in Table 6.3, age and current tenure is a mostly quadratic relationship except for owning without a mortgage which is mostly linear. This relationship is clearly presented in Figure 6.5. The quadratic, "u-shaped" relationship is most evident in the predicted probabilities of renting privately, which starts at a predicted 49% among 23 years olds, decreases to 36% of 53 year olds, then increases again to a peak of a predicted 54% of 83 year olds. There is a steeper change in the predicted probabilities for owners. For owning with a mortgage, the predicted probabilities peak at 53% of 33 year olds, then decreases steadily to a predicted 10% of 83 year olds. For owning without a mortgage, there is an opposing relationship, from a low of 2% among the youngest age group, rising to a predicted 36% of 73 year olds before dropping slightly to 35% of 83 year olds. The predicted probability of renting in social and affordable housing also increases with age, from an estimated 0.7% to 1.7%. However, these changes are very small, highlighting that age has

minimal relationship with the likelihood of renting in social and affordable housing and that there are likely other factors at play impacting pathways into social and affordable housing.

The relationship with age and current housing tenure presented in Figure 6.5 again problematizes the idea of the housing ladder, where relatively few households are predicted to end their housing trajectory as an owner without a mortgage. While the predicted probabilities of renting privately do decrease with age and the predicted probabilities of owning increase with age, as conceptualized in the housing career ladder, there is a trade-off in older ages, with older households predominately privately renting again, with the second largest group predicted to be owning without a mortgage. Drawing from life course theory and the housing transitions framework that housing experiences earlier in life impact housing experiences later in life and considering the descriptive statistics in Table 6.1 that demonstrated that owners with a mortgage tended to be younger, living in more diverse housing types and with nearly 1/4 struggling with affordability, these findings suggest that this trade-off may become more pronounced in the future as it becomes more difficult to convert to an owner without a mortgage.

6.3.2.3 Health Status

Lastly, Figure 6.6 plots the predicted probabilities of current tenure across self-reported health status.

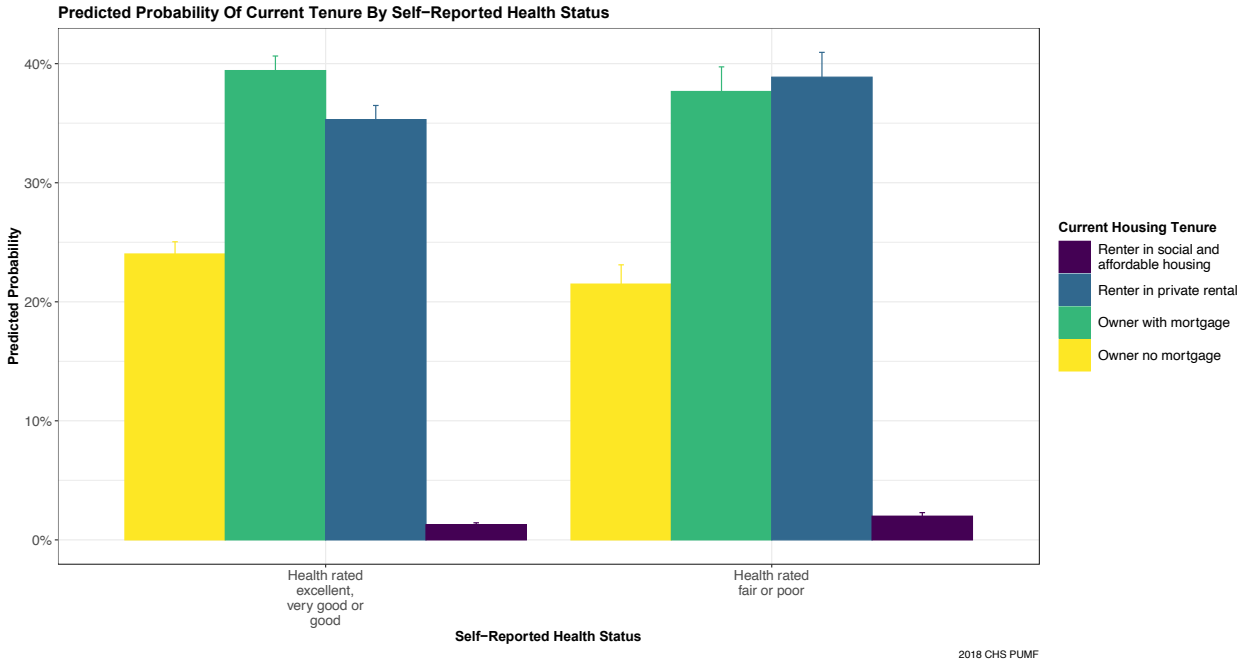

Figure 6.6 Predicted Probability Of Current Tenure By Self-Rated Health

Figure 6.6 presents fairly similar patterns for the predicted tenure distribution across self-reported health status. There is a slightly higher predicted probability of being an owner without a mortgage among households with better rather health compared to poorer rated health (24% compared to 21%), and a slightly lower predicted probability of being a renter, either in the private market (35% to 39%) or in social and affordable housing (1.3% to 2.0%). As highlighted in Table 6.3, health status was only statistically significant for owners without a mortgage and for renters in social and affordable housing, but in the opposite direction. Among renters in social and affordable housing, health status may be a driver of tenure outcomes by interacting with economic insecurity, as well as being part of program eligibility criteria to access social and affordable housing (de Vos, 2022), suggesting that health status may have a mediating effect on the relationship between past tenure and mobility and current tenure outcomes.

6.4 Summary – Past tenure and mobility experiences and current tenure outcomes

This chapter has explored the research question **How are past tenure and mobility experiences associated with current housing tenure?** The short answer is - significantly and differentially across housing tenure. The longer answer is that the findings in this chapter reinforce that past tenure and mobility experiences are unequally intertwined in the housing transitions of Canadians across the life course. As demonstrated in Table 6.1 and in Figures 6.1 to 6.3, previous tenure and mobility experiences have some of the largest average marginal effects in the model, particularly past tenure where there was a positive association with current tenure. Other housing variables included to account for the composite nature of housing also had large average marginal effects in the models, while the other geographic, sociodemographic, and socioeconomic variables, included to account for the contextual nature of housing and links with other life course trajectories (see chapter 4), had relatively smaller average marginal effects. The large average marginal effects for the housing characteristics reinforce the importance of considering housing as a composite good, beyond just tenure – while at the same time, these housing characteristics have become clustered with and are key to our experiences of housing tenure. They also reflect another aspect of constrained choice, as tenure choices are wrapped up in choosing these attributes that are differentially associated with tenure, including dwelling type, quality, affordability, and suitability.

Building from this, not only do housing characteristics and mobility experiences have some of the largest average marginal effects, but they also demonstrate clustering by housing tenure category, where more positive variables – such as higher rated satisfaction, having moved for housing reasons, and having a higher income – are usually positively associated with owning and negatively associated with renting. More negative aspects – such as having moved for forced reasons, being dissatisfied or very dissatisfied with their dwelling and having lower income – are both more often positively associated with private renting but also tended to have larger average marginal effects. This indicates not only that renters experience more negative or involuntary moves and more negative housing experiences than owners but also that these negative experiences have bigger effects for renters compared to owners. Further, in many cases, the average marginal effects are larger among private renters than renters in social and

affordable housing, suggesting that it is renting privately that has become more precarious and more residualized compared to renting in social and affordable housing in the tenure-discriminatory context of the Canadian housing system.

There are also important differences when looking within owners, where there are clear differences based on the presence of a mortgage. Particularly, affordability has an opposing relationship, where spending more than 30% of household income on shelter costs (considered affordable by CMHC) is associated with a 27-percentage point increase in the predicted probability of owning with a mortgage and a 22-percentage point decrease in the predicted probability of owning without a mortgage. Younger homeowners who are taking on mortgages now are doing so in a different context, with high and rising housing prices and much higher and longer owing debt than previous generations, with more risks and vulnerabilities.

The clustering of positive and negative mobility experiences across tenure has important repercussions when thinking about the broader life course theory informing this thesis work – housing and mobility experiences accumulate across the life course, enabling and constraining future opportunities. This is clearly demonstrated in the positive associations between past and current tenure that demonstrate how difficult it is to change tenures, which have been treated as distinct forms of housing in most Canadian housing policy (see chapter 3). When discussing differences across tenure, it always worth repeating – these differences are *structurally produced* by the way that tenure is treated in housing policy, not by compositional or behavioural difference inherent to owners and renters. Renters have fewer protections to prevent unwanted mobility, have fewer housing options to pick from when moving, and thus face more constraints both in the choice to move and in the choice of where to live when moving.

The results also suggest that the associations between past tenure and mobility variables and current tenure outcomes may differ, particularly across income, age, and health status. The proxies for other factors in the housing transitions framework also demonstrated important associations. Income, included as a key variable as a proxy for the household's economic resources, another constraining and enabling factor in the housing transitions framework (see Beer & Faulkner, 2011), also had large average marginal effects in the model, in an opposing

but linear relationship for owners with a mortgage and renters in the private market. Having poorer rated health was also associated with an increase in the predicted probability of renting, both in the private market and in social and affordable housing, reinforcing the findings from chapter 5 that health challenges may be a factor in pathways to social and affordable housing. The question emerging from this is how the relationship between past tenure, mobility experiences, and current tenure may vary across these groups. In other words, do high-income households show different housing transitions than low-income households? Or do households with better rated health show different housing transitions than households with poorer rated health? The next chapter will explore this in more detail, exploring differences in the relationship between past tenure and mobility experiences and current tenure outcomes across income, age, and health status groups.

7 Differences in Housing Tenure Outcomes and Residential Mobility Across Groups

In this last of a series of empirical chapters exploring the relationship between mobility experiences and current tenure, I turn to research question 3, **How does the relationship between past tenure and mobility experiences and current housing tenure vary based on income, age, and health status?** These three group characteristics are selected for a few different reasons. First, they are proxies for other parts of the housing transitions framework (Beer & Faulkner, 2011), namely:

- the household's economic resources, proxied by income.
- the household's stage in life, proxied by age.
- the household's health and wellbeing, proxied by self-rated health status.

As Beer and Faulkner (2011) describe, housing transitions are shaped by opportunities and constraints, and these three characteristics are key ways that structural opportunities and constraints present themselves. For example, economic resources are key to enabling more choice in an increasingly unaffordable housing market system. At the same time, health status is often part of eligibility and/or prioritization criteria for social and affordable housing.

These three characteristics also emerged in exploring research questions 1 and 2. First, considering income, the multinomial model presented in chapter 6 (see Table 6.3) demonstrated a clear linear but opposing relationship with current tenure and income, with income positively associated with owning and negatively associated with renting. Additional research highlights how tenure has become more income segregated over time (Suttor, 2015; Walks, 2014b, 2016). Considering this relationship, I explore how mobility and past tenure is differentially associated with current tenure for low-, middle-, and high-income households.

Second, I explore the relationship between past tenure, mobility experiences, and current tenure for young, middle, and older households. Age acts as a proxy for the household's stage in life, recognizing life course differences between current tenure outcomes, with owners without a mortgage and renters in social and affordable housing being older on average while owners with a mortgage and renters in private rental being younger. Normative life course

scripts that connect life course transitions in employment and family trajectories and housing outcomes are key to the housing careers conceptualization of housing over the life course, which informs the idea of the housing ladder that is core to the Canadian housing system (see chapter 3). However, as demonstrated in chapter 6, the relationship between age and current tenure is not as clearly divided, with the predicted probabilities highlighting a "u"-shaped quadratic relationship between age and current tenure, primarily private renting (see Fig 6.5). Age is also included to consider cohort effects and the context in which households making housing transitions which has an impact on life course trajectories (see chapter 3). Considering these findings, in this chapter, I explore how the relationship between a household's housing history (mobility experiences and past tenure) and their current tenure outcomes may vary across age.

The third group I explore is differences by health status. Including health, wellbeing, and disability as an independent factor in the housing transitions framework developed by Beer and Faulkner (2011) is unique among the other conceptualizations of housing over the life course. Health emerged from the findings as a key variable associated with renting in both the private market and in social and affordable housing (see Fig 6.6). Health status also emerges through the "other" reasons for moving, which is primarily driven by "moved for health reasons" (see Fig 5.9) and positively associated with renting in social and affordable housing (see Fig 6.3). Together, this suggests that the relationship between mobility experiences, past tenure, and current tenure may be differentiated by health status.

Like the chapters before, I start descriptively, exploring the composition of each of these groups, starting with income quintiles, then age groups, then health status. I run a series of multinomial logistic models predicting the probability of each of the current tenure outcomes stratified by income, age, and health status. For ease of interpretation, I present the predicted probabilities for current tenure across the housing history variables (past tenure, residency length, and reasons for moving) and the other housing transitions framework factors (income, age, and health status). Results tables for the average marginal effects for each model run separately by group are in the Appendices.

7.1 Current Tenure Outcomes by Income Quintile

7.1.1 Composition of Income Quintile

Table 7.1 Weighted Descriptive Statistics By Income Quintiles

Characteristic	First Quintile, n = 13,572[1]	Second Quintile, n = 10,315[1]	Third Quintile, n = 8,800[1]	Fourth Quintile, n = 8,217[1]	Fifth Quintile, n = 8,441[1]
Total Household Income					
Mean	23,700	50,200	78,000	113,700	221,500
Median	24,000	50,000	77,500	115,000	180,000
Current Housing Tenure					
Owner no mortgage	29% (0.0083)	32% (0.0081)	30% (0.0082)	26% (0.0077)	28% (0.0078)
Owner with mortgage	16% (0.0074)	29% (0.0085)	40% (0.0092)	56% (0.0089)	62% (0.0085)
Renter in private rental	43% (0.0083)	36% (0.0081)	29% (0.0079)	18% (0.0066)	10% (0.0054)
Renter in social and affordable housing	13% (0.0036)	3% (0.0018)	1% (0.0013)	0% (0.0006)	0% (0.0004)
Previous Housing Tenure					
Owned	34% (0.0084)	41% (0.0085)	41% (0.0089)	45% (0.0090)	55% (0.0088)
Lived there rent free	9% (0.0053)	9% (0.0053)	10% (0.0059)	9% (0.0057)	7% (0.0049)
Privately rented	51% (0.0086)	48% (0.0087)	47% (0.0091)	44% (0.0090)	36% (0.0085)
Rented in social & affordable housing	6% (0.0029)	2% (0.0027)	2% (0.0026)	1% (0.0018)	1% (0.0020)
Length of time in current dwelling					
Less than 2 years ago	13% (0.0054)	13% (0.0058)	13% (0.0061)	12% (0.0058)	10% (0.0050)
2 years to less than 5 years ago	21% (0.0069)	21% (0.0072)	25% (0.0081)	23% (0.0078)	20% (0.0070)
5 years to less than 10 years ago	19% (0.0068)	19% (0.0072)	19% (0.0071)	20% (0.0075)	23% (0.0073)
10 or more years ago or always lived here	47% (0.0086)	46% (0.0086)	44% (0.0090)	45% (0.0089)	48% (0.0088)
Moved for housing reasons	53% (0.0085)	56% (0.0086)	61% (0.0088)	67% (0.0084)	68% (0.0081)
Moved for family reasons	34% (0.0081)	35% (0.0083)	35% (0.0088)	34% (0.0086)	34% (0.0084)
Moved for work reasons	10% (0.0055)	13% (0.0056)	16% (0.0067)	15% (0.0064)	18% (0.0065)
Moved for other reasons	16% (0.0061)	11% (0.0050)	10% (0.0054)	7% (0.0050)	6% (0.0042)
Moved for forced reasons	7% (0.0039)	5% (0.0038)	4% (0.0034)	2% (0.0029)	2% (0.0025)
Age					
Mean	59	55	51	49	49
Median	63	57	51	48	49
Age Groups					
29 years or younger	7% (0.0047)	9% (0.0051)	10% (0.0057)	8% (0.0055)	6% (0.0047)
30 to 39 years	10% (0.0056)	16% (0.0069)	19% (0.0071)	24% (0.0080)	21% (0.0072)
40 to 49 years	10% (0.0055)	13% (0.0058)	18% (0.0074)	20% (0.0070)	26% (0.0074)
50 to 59 years	16% (0.0065)	17% (0.0067)	18% (0.0074)	21% (0.0074)	28% (0.0079)
60 to 69 years	25% (0.0072)	21% (0.0068)	19% (0.0068)	17% (0.0064)	14% (0.0060)
70 to 79 years	19% (0.0064)	16% (0.0060)	11% (0.0054)	7% (0.0046)	5% (0.0036)
80 years or older	13% (0.0054)	9% (0.0047)	4% (0.0032)	3% (0.0027)	2% (0.0021)
Health Status					
Health rated excellent, very good or good	74% (0.0073)	84% (0.0065)	87% (0.0064)	92% (0.0049)	92% (0.0051)
Health rated fair or poor	26% (0.0073)	16% (0.0065)	13% (0.0064)	8% (0.0049)	8% (0.0051)
Current Dwelling Type					
Apartment building 5 stories and higher	19% (0.0067)	13% (0.0061)	13% (0.0066)	8% (0.0056)	6% (0.0046)
Apartment building less than 5 stories	35% (0.0077)	26% (0.0072)	18% (0.0066)	12% (0.0058)	7% (0.0043)
Rowhouse or townhouse	5% (0.0038)	7% (0.0044)	7% (0.0045)	7% (0.0048)	6% (0.0043)
Semidetached or duplex	9% (0.0052)	10% (0.0056)	10% (0.0057)	12% (0.0061)	11% (0.0057)
Single detached dwelling	32% (0.0084)	44% (0.0086)	52% (0.0091)	61% (0.0090)	71% (0.0082)
Unaffordable	61% (0.0081)	28% (0.0084)	14% (0.0074)	7% (0.0053)	2% (0.0025)
Unsuitable (overcrowded)	2% (0.0025)	4% (0.0041)	5% (0.0041)	5% (0.0046)	6% (0.0051)
Inadequate (major repairs needed)	10% (0.0054)	7% (0.0045)	6% (0.0044)	6% (0.0041)	4% (0.0037)
Inaccessible (needs adaptations)					
Does not need adaptations	91% (0.0050)	93% (0.0046)	94% (0.0050)	96% (0.0040)	96% (0.0037)
Does not have adaptations	4% (0.0033)	3% (0.0036)	2% (0.0032)	2% (0.0028)	2% (0.0026)
Has adaptations	5% (0.0039)	3% (0.0030)	4% (0.0039)	2% (0.0029)	2% (0.0028)
Urban/Rural Status					
Rural	22% (0.0065)	22% (0.0068)	21% (0.0068)	21% (0.0068)	19% (0.0061)
Urban	78% (0.0065)	78% (0.0068)	79% (0.0068)	79% (0.0068)	81% (0.0061)
Location of previous dwelling					

Characteristic	First Quintile, n = 13,572[1]	Second Quintile, n = 10,315[1]	Third Quintile, n = 8,800[1]	Fourth Quintile, n = 8,217[1]	Fifth Quintile, n = 8,441[1]
In different city/town..., Indian reserve or outside Canada	33% (0.0083)	35% (0.0084)	36% (0.0088)	38% (0.0089)	37% (0.0085)
In same city/town/village/township.../Indian reserve	67% (0.0083)	65% (0.0084)	64% (0.0088)	62% (0.0089)	63% (0.0085)
Province					
Ontario	35% (0.0089)	38% (0.0091)	39% (0.0095)	39% (0.0095)	43% (0.0091)
Alberta	8% (0.0036)	8% (0.0036)	10% (0.0042)	12% (0.0045)	15% (0.0050)
Atlantic	7% (0.0023)	7% (0.0022)	7% (0.0023)	6% (0.0020)	5% (0.0017)
BC	14% (0.0055)	12% (0.0053)	13% (0.0055)	14% (0.0058)	14% (0.0053)
Manitoba and Saskatchewan	5% (0.0021)	6% (0.0022)	6% (0.0023)	6% (0.0023)	6% (0.0021)
Québec	31% (0.0080)	29% (0.0079)	26% (0.0081)	24% (0.0077)	19% (0.0068)
Gender					
Female	58% (0.0086)	53% (0.0087)	47% (0.0091)	47% (0.0090)	45% (0.0087)
Male	42% (0.0086)	47% (0.0087)	53% (0.0091)	53% (0.0090)	55% (0.0087)
Household Composition					
one couple no children	14% (0.0061)	30% (0.0077)	35% (0.0084)	34% (0.0083)	26% (0.0072)
one census family plus others	1% (0.0022)	2% (0.0033)	5% (0.0046)	8% (0.0055)	16% (0.0073)
one couple with children	3% (0.0034)	12% (0.0064)	24% (0.0084)	37% (0.0088)	49% (0.0088)
one lone parent family	8% (0.0049)	12% (0.0057)	9% (0.0053)	7% (0.0048)	3% (0.0030)
one person not in census family	73% (0.0081)	40% (0.0084)	22% (0.0071)	10% (0.0054)	4% (0.0035)
two or more persons not in a census family	2% (0.0029)	4% (0.0035)	5% (0.0042)	4% (0.0036)	3% (0.0031)
Household Indigeneity Status					
No household member is Indigenous	97% (0.0027)	96% (0.0031)	96% (0.0031)	96% (0.0028)	97% (0.0024)
At least one household member is Indigenous	3% (0.0027)	4% (0.0031)	4% (0.0031)	4% (0.0028)	3% (0.0024)
Household Visible Minority Status					
No household member belongs to a visible minority group	85% (0.0071)	81% (0.0079)	78% (0.0086)	76% (0.0085)	76% (0.0082)
At least 1 hhld member belongs to a visible minority group	15% (0.0071)	19% (0.0079)	22% (0.0086)	24% (0.0085)	24% (0.0082)
Household Highest Education Level					
BA or higher	20% (0.0075)	28% (0.0082)	39% (0.0091)	48% (0.0091)	64% (0.0084)
Less than BA	80% (0.0075)	72% (0.0082)	61% (0.0091)	52% (0.0091)	36% (0.0084)
Household Employment Status					
At least one member of the household was employed	32% (0.0083)	60% (0.0084)	77% (0.0073)	87% (0.0057)	94% (0.0040)
No member of the household was employed	68% (0.0083)	40% (0.0084)	23% (0.0073)	13% (0.0057)	6% (0.0040)
Overall dwelling satisfaction					
Dissatisfied or very dissatisfied	8% (0.0048)	6% (0.0042)	5% (0.0038)	4% (0.0037)	3% (0.0028)
Neither satisfied nor dissatisfied	13% (0.0058)	13% (0.0060)	12% (0.0058)	11% (0.0059)	9% (0.0053)
Satisfied	45% (0.0085)	47% (0.0087)	46% (0.0091)	47% (0.0090)	44% (0.0087)
Very satisfied	34% (0.0081)	34% (0.0080)	37% (0.0088)	38% (0.0087)	44% (0.0087)

[1]Percentage for estimates (Proportion for standard error) for categorical variables; Median and Mean for estimates for numerical variables (rounded to the nearest 100, as per the user guide for the CHS PUMF (Statistics Canada, 2021))

Table 7.1 presents summary descriptive statistics separately by income quintile for the key housing history variables, the other housing transitions factors, and the control variables. There are a few key things to highlight before turning to the model results. Descriptive statistics for all households are presented in Table 4.1 in Chapter 4.

Across income quintiles, a much higher proportion of households in the first income quintile are renting in social and affordable housing, at 13%, compared to 3% of all households. The proportion of renters in private rental is also higher, at 43%. This also extends to past tenure,

where a higher proportion of households previously rented, either in the private market 51% or in social and affordable housing, at 6%. Comparatively, the proportion of current owners with a mortgage increases across income. Among the fifth income quintile, 62% were currently owning with a mortgage, compared to 16% of households in the first quintile.

There is little variation across income and residency length except for the highest income quintile, where 48% of households had lived in their home for 10 or more years. Where there is more variation is across the reasons for moving variables, where among the highest income quintile, 68% of households moved for housing reasons compared to 53% of households in the first quintile. Likewise, among the first quintile, 16% of households moved for other reasons and 7% of households moved for forced reasons, compared to 6% and 2% in the fifth quintile, respectively.

Drawing out self-reported health differences, 26% of households in the first quintile rated their health as fair or poor compared to 8% in the highest income quintile. Additionally, more than the majority of households in the first income quintile are in unaffordable housing situations, at 61%, as well as higher proportions facing adequacy issues (10%) and accessibility issues (4%). For additional comparison, the median income in the fifth quintile is approximately 7.5 times as much as the median income of the first quintile.

There are also sociodemographic and socioeconomic differences, with higher proportions of female-led households (58%), one person households (73%), and households with less than a university degree (80%) or where no household member was employed (68%) among the first income quintile.

I highlight these differences between income groups because they suggest that there will also be differences in the relationship between a household's housing history and current tenure when interacting with income.

7.1.2 Predicted Probabilities by Income Quintile

In this section, I turn to the multinomial model results for the key housing history variables and the two other housing transitions factors, separated by income quintile. Detailed model results are available in the Appendix. For ease of comparison, I focus on the first, third, and fifth

income quintiles and discuss predicted probabilities for current tenure outcomes by the housing history variables (past tenure, residency length, and reasons for moving) and the remaining interaction variables (age and health status). All controls are held to their referent value or to their mean, except for dwelling satisfaction (held at Satisfied). Error bars represent 95% confidence intervals. Full model results are available in the Appendix.

7.1.2.1 Past Tenure by Income Quintiles

Figure 7.1 presents the predicted probabilities of current tenure outcomes by past tenure outcomes, separated by income quintile.

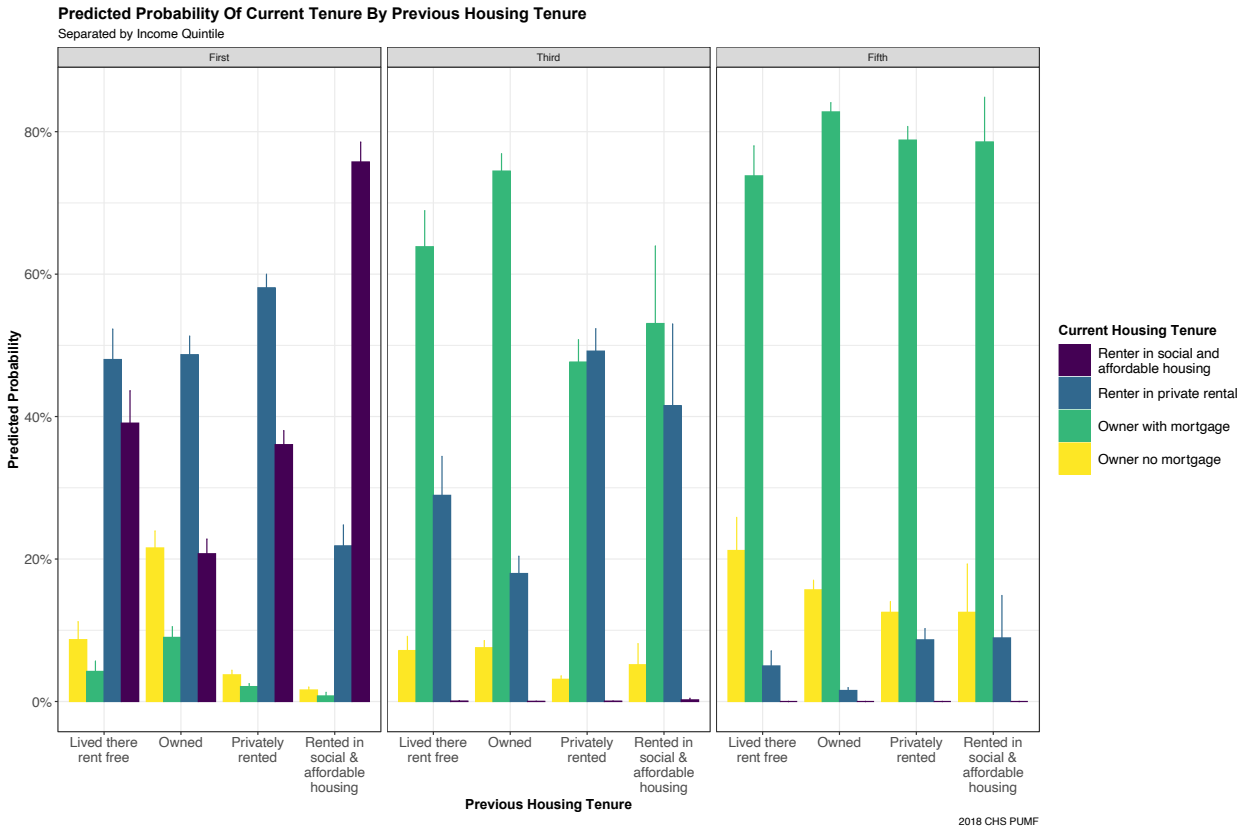

Figure 7.1 Predicted Probability Of Current Tenure By Previous Housing Tenure Separated By Income Quintile

A few patterns are apparent in Figure 7.1. First, low-income households are more likely to be renting in social and affordable housing than in other income quintiles, but most likely among those who previously rented in social and affordable housing, at 76%. Among all other past tenures, households are more likely to be renting in private rental. Even among past owners, 49% are predicted to be privately renting, with another 22% predicted to be renting in social

and affordable housing. In the first income quintile, households are more likely to be renting in social and affordable housing than in other income quintiles. There is a different pattern among high income households. Regardless of past tenure, households in the highest income quintile are most likely to be owning with a mortgage, including among households who previously privately rented (79%) and among households who previously rented in social and affordable housing (76%), rising to 83% of previous owners.

The middle-income group is where the relationship between past tenure and current tenure that was highlighted in chapter 6 is most clear. While past tenure and current tenure were positively associated among high- and low-income households, the predicted probabilities of current tenure change more across past tenure among middle-income households. Among middle-income households who previously owned, 75% are predicted to be owning with a mortgage and 18% are predicted to be renting privately. Among those who previously privately rented, 49% are predicted to be renting privately again and 48% are predicted to be owning with a mortgage. Among those who previously lived rent free, 64% are predicted to be owning with a mortgage and 29% predicted to be renting privately. Among those who were previously renting in social and affordable housing, 53% are predicted to be owning with a mortgage compared to 42% predicted to be renting privately.

These findings suggest both that social and affordable housing has become more income restricted, isolated almost exclusively to households in the lowest income quintile, but also restricted to households already in the social and affordable housing system. Most low-income households are renting on the private market as the number of social and affordable housing homes has declined since funding for new affordable homes was cut in the early 1990s (see Suttor, 2016). Combined with the high-income panel, this demonstrates how strongly tenure has become income segregated, becoming even more strongly segregated when considering past tenure. This also reinforces how the relationship between current tenure and past tenure is mutually reinforcing and accumulates across the life course.

7.1.2.2 Residency Length by Income Quintiles

Figure 7.2 below plots the predicted probability of current tenure across residency length, separated by income quintile.

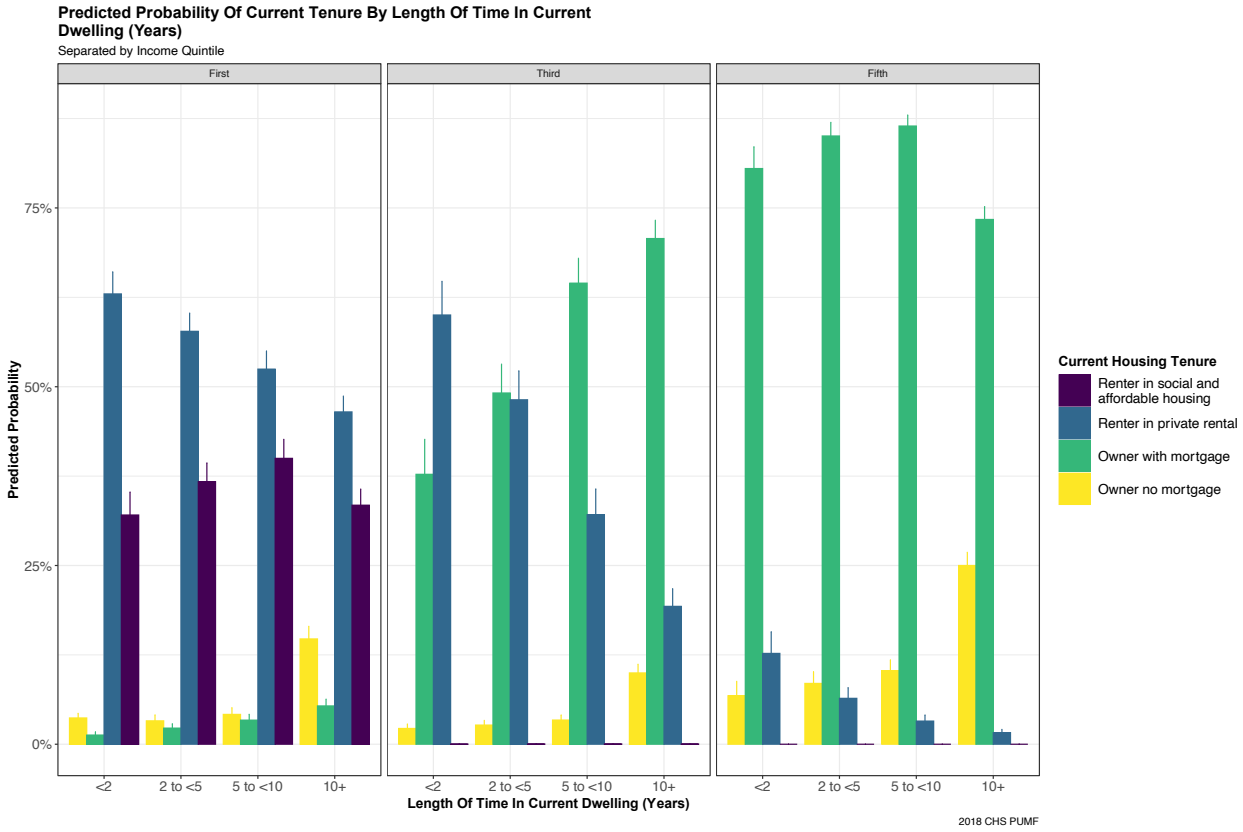

Figure 7.2 Predicted Probability Of Current Tenure By Length Of Time In Current Dwelling Separated By Income Quintile

Figure 7.2 displays a similar profile for residency length across income quintiles to past tenure in Figure 7.1, with privately renting dominating the predicted probabilities in the lowest income quintile across all residency lengths, owning with a mortgage dominating in the highest income quintile across all residency lengths, and clear cross-over between renting and owning with time in the middle income quintile. In the lowest income quintile, while there is a decline in the predicted probability of renting privately as time since the last move increases, the difference is made up by increasing probability of renting in social and affordable housing. The exception is among households who have lived in their home for 10 years or longer, where there is an increase in the predicted probability of owning without a mortgage, rising to 15%. Among households who moved less than 2 years ago, 58% are predicted to be renting privately,

decreasing to 47% among who have lived in their home 10 years or longer. The highest predicted probability of renting in social and affordable housing is among households who have lived in their home 5 years to less than 10 years, at 40%.

Among households in the fifth income quintile, the probability of owning with a mortgage starts high and increases slightly with time, peaking at 86% of households who have lived in their home 5 years to less than 10 years. It declines slightly among high income households who have lived in their home 10 or more years and is made up from a higher probability of owning without a mortgage, rising from 7% to 25%.

The relationship between residency length and current income that was highlighted in chapter 6 (see Fig 6.2) is most clear among households in the middle-income quintile, where the declining probability of renting in private rental over time is made up with an increasing probability of owning with a mortgage. It is clearly linear, with 38% of households who moved most recently predicted to be owning with a mortgage and 60% predicted to be renting in the private market, switching to 70% predicted to be owning with a mortgage and 19% predicted to be privately renting among households who have lived in their homes the longest.

Like with Figure 7.1, Figure 7.2 suggests that relationship between residency length and current tenure outcomes does not matter as much for high and low income households, primarily showing a relationship across the middle income group.

7.1.2.3 Reasons for Moving by Income Quintiles

Looking at the relationship between reasons for moving and current tenure separated by income quintile in Figure 7.3 again demonstrates that it is the middle-income quintile that shows the most variation.

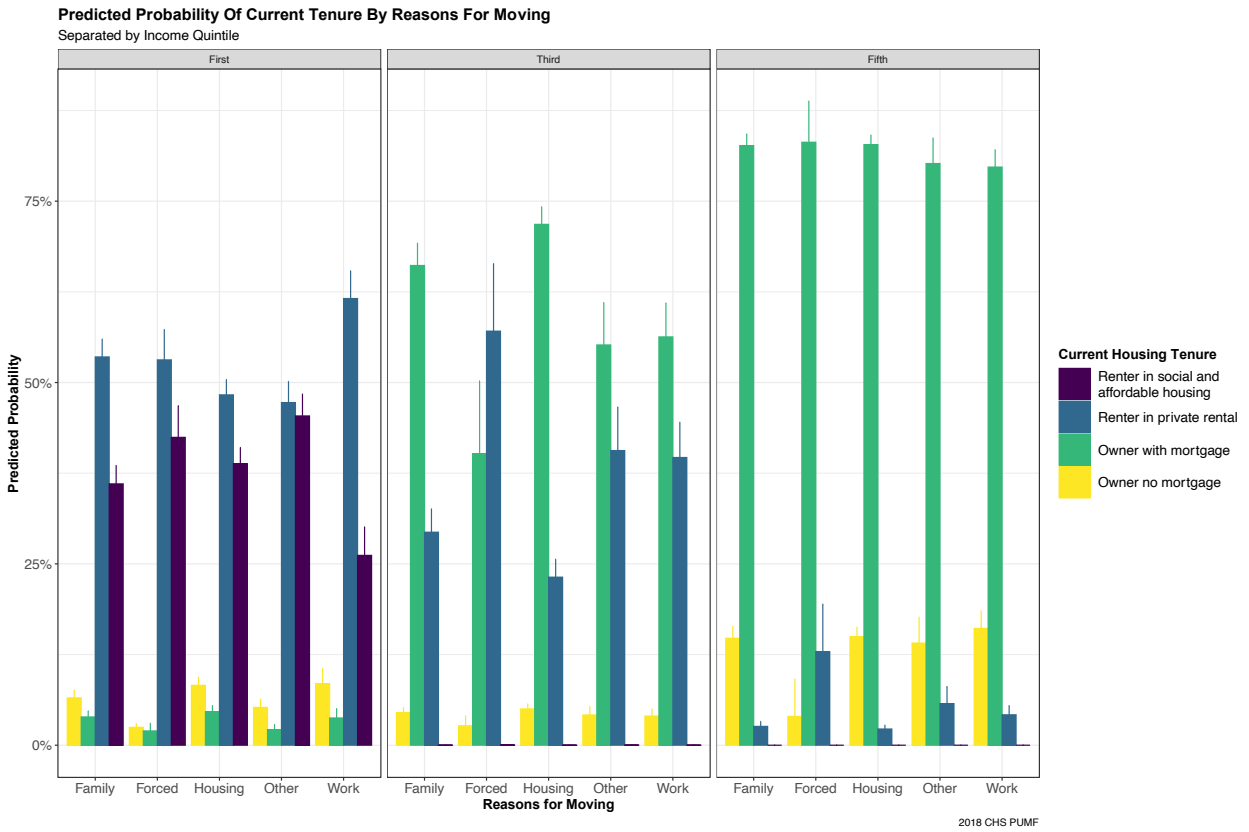

Figure 7.3 Predicted Probability Of Current Tenure By Reasons For Moving Separated By Income Quintile

Among households in the lowest income quintile, regardless of the reason for moving, close to 50% of households are predicted to be renting privately across all reasons for moving, jumping to 62% among those who moved for work reasons. Among low-income households who moved for other reasons, 45% are predicted to be renting in social and affordable housing. Based on the findings in chapter 5 and chapter 6, it is likely health reasons driving this pattern.

For high income households, the predicted probabilities of owning with a mortgage vary little across reasons for moving, ranging from 80% among those who moved for work reasons to 83% among those who moved for housing reasons. The remainder of the predicted probabilities are primarily made up by owning without a mortgage, at around 15% except among those who moved for forced reasons, where 13% are predicted to be renting privately among high income households.

Among middle income households, the predicted probability of owning with a mortgage is highest among those who moved for family (66%) and housing reasons (72%). This compares

with an estimated 23% and 29% of households predicted to be renting privately among those who moved for housing reasons or family reasons, respectively. Among households who moved for other reasons or work reasons, the predicted probability of owning with a mortgage decreases and the predicted probability of renting privately increases, relative to housing and family reasons (55% owning with a mortgage and 41% renting privately for other reasons and 56% owning with a mortgage compared to 40% renting privately for work reasons). The predicted probability of renting privately jumps among those who moved for forced reasons, to 57%. This demonstrates the clustering of more positive, voluntary reasons for moving with owning; negative, involuntary reasons (forced moves) with renting privately; and work and other reasons somewhere in between – but only for the middle-income group. For low income households who face more constraints and have fewer resources to respond to these push-pull factors proxied by the reasons for moving, the predicted probabilities of current tenure change relatively little except for among work reasons, where there is an increase in the predicted probability of privately renting and a decrease in the predicted probability of renting in social and affordable housing, who have more constraints, including work-related constraints due to program design (de Vos, 2022; Watts & Fitzpatrick, 2018). Equally for high income households who face far fewer constraints and thus are less pressured by these factors, it is only among forced moves where the predicted probability of renting privately rises, at the expense of owning without a mortgage. Overall, Figure 7.3 very clearly demonstrates the concept of unequally constrained housing choice across housing tenure.

7.1.2.4 Age by Income Quintiles

Moving now from the past tenure and mobility variables to the other housing transitions factors, looking at the relationship between age and current tenure separated by income in Figure 7.4 demonstrates different patterns across income.

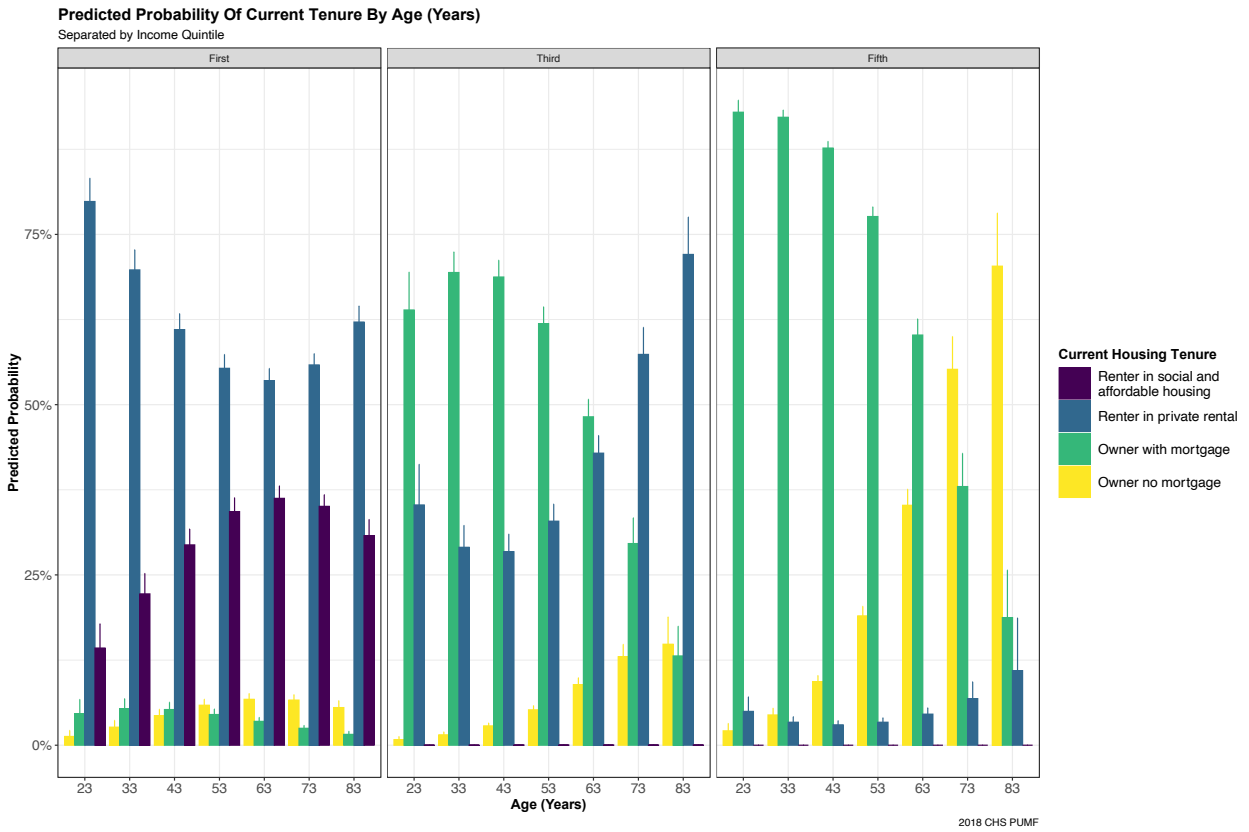

Figure 7.4 Predicted Probability Of Current Tenure By Age (Years) Separated By Income Quintile

The "u-shaped" pattern across age that was displayed in chapter 6 (see Fig 6.5) is clear across all income quintiles, but with different options and outcomes across current tenure. Among the first income quintile, there is a very clear "u-shape" for the predicted probabilities of renting privately, where the predicted probabilities of renting privately are higher among younger and older households. Among the youngest households, 80% are predicted to be renting privately, decreasing to 54% at age 63, then rising again to 62% for the oldest ages. There is a similar, inverse "u-shape" for the predicted probabilities of renting in social and affordable housing, though not as strongly – and which was not apparent when looking at the results across all households in chapter 6. Among households in the first income quintile, renting in social and affordable housing ranges from 14% at age 23, peaking at 36% at age 63 and then falling slightly to 31% among the oldest households.

Among the third income quintile, there is a bit of mix, with a mostly linear relationship between owning, where owning with a mortgage is highest for households with the head of household

aged 33 and 43, then decreases, while there is an increasing probability of owning without a mortgage and of renting privately. This profile is more similar to the results in chapter 6 when looking at the full model across all households in Fig 6.5. Comparatively, for the fifth income quintile, there is a linear relationship between age and owning, where the predicted probability of owning with a mortgage decreases with age and the predicted probability of owning without a mortgage increases linearly with age. Renting in private rental varies from a low of 3% for households in the middle age group to a high of 11% for the oldest households.

These results suggest that for low-income households, primarily they are transitioning between private rental and social and affordable housing as they age, relying on social and affordable for safe and secure housing. Among middle income households, as they age, some are potentially converting their owned homes (and the equity) and moving (downsizing) to private rental, although housing careers research highlights that "downwards" moves out of ownership are uncommon (Clark et al., 2003). Equally, some middle-aged households are unable to move to ownership, which becomes more difficult as they age and has repercussions considering cumulative advantage and disadvantage. Higher-income households appear to stay in their owned homes as they age – potentially as they do not need the stored equity in their homes to fund their retirement and do not need to downsize, reinforcing and reflecting broader economic and social inequality.

7.1.2.5 Health Status by Income Quintiles

Lastly for this section, Figure 7.5 plots the predicted probabilities of current tenure by health status.

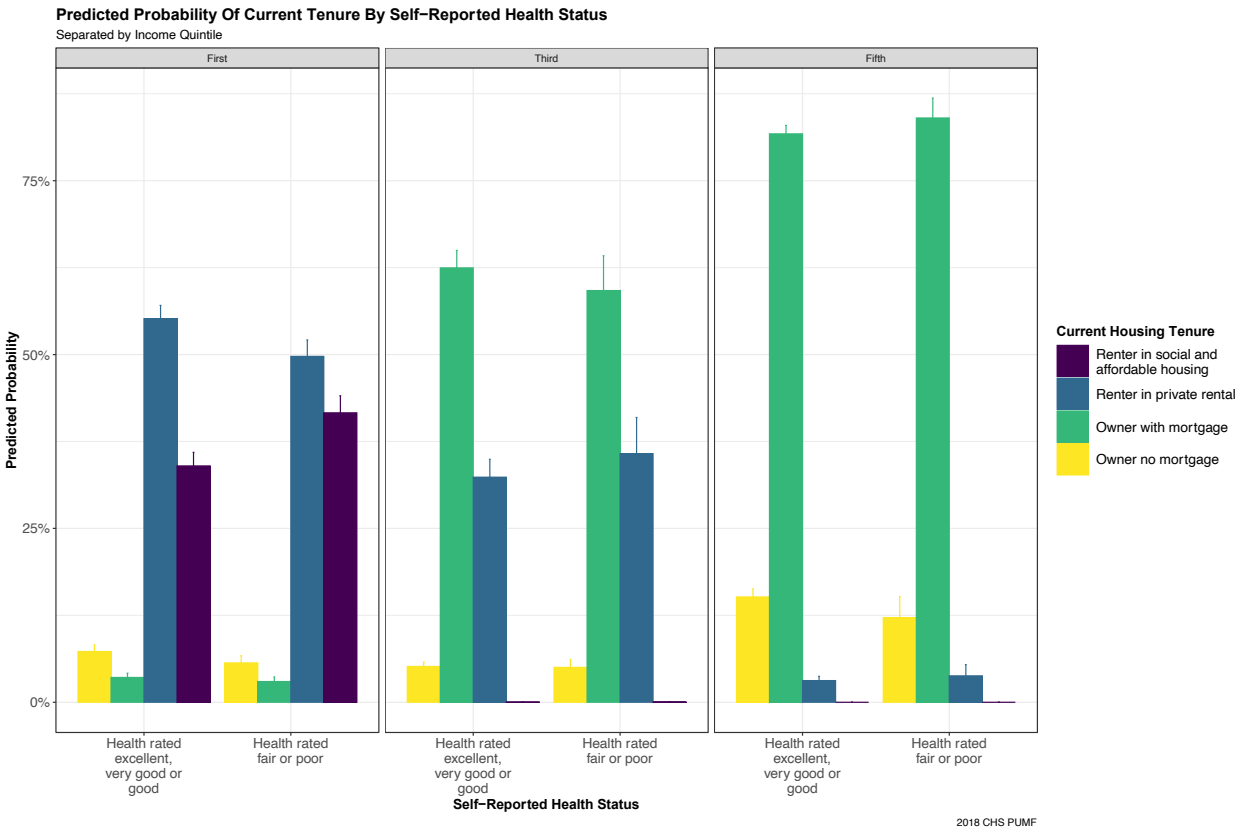

Figure 7.5 Predicted Probability Of Current Tenure By Self-Reported Health Status Separated By Income Quintile

Again, in Figure 7.5, there is very little variation across health status in the highest income quintile, where owning with a mortgage ranges from a predicted 84% among households with self-rated health of fair or poor to 82% among households with health rated excellent, very good or good. Additionally, there is less variation in the middle-income quintile than with other key variables, although the predicted probability of renting privately is higher among households with poorer rated health (36%) compared to better rated health (32%), made up by increases in the predicted probability of owning with a mortgage (59% rising to 62%).

There is more variation in the lowest income quintile, where the predicted probability of renting in social and affordable housing rises from 34% among households with health rated excellent, very good or good to 42% among households with health rated fair or poor. Combined with the reasons for moving results, poor rated health (and the often associated economic insecurity) is highlighted as a driver of moves to social and affordable housing among low-income households. These findings suggest that poorer rated health and lower income are

mutually reinforcing as households with poorer rated health and lower incomes face more barriers and constraints in the housing system.

7.1.3 Summary of Differences by Income Quintile

Overall, exploring the relationship between current tenure outcomes and past tenure and mobility experiences and the other interaction variables (age and health status) by income highlights the role of economic resources as a constraint or enabling factor for housing transitions. There are clear signs of income segregation in the relationship between mobility and housing on either side of the income distribution. For most variables, it is only in the third (middle) income quintile that the relationships with the mobility, tenure, and interaction variables that was illustrated in chapter 6 become apparent. For high income households, little else matters other than income on the likelihood of owning with a mortgage, with the predicted probability almost never dropping below 75%, the exception being among high income households who have lived in their home for 10 or more years where there is an increase in the predicted probability of owners who have no mortgage.

Low-income households are concentrated in rental tenures, and it is only in the lowest income group that renting in social and affordable housing is visible. There is some variation in the lowest income group, shifting between private rental and renting in social and affordable housing across past mobility and tenure. There are noticeable increases in the predicted probability of renting in social and affordable housing among households who moved for other reasons and for forced reasons and among households with poorer rated health. However, the biggest jump is among households who also previously rented in social and affordable housing (76% of households predicted to be currently renting in social and affordable housing).

It is the middle-income group where the positive association between past and current tenure is most clear, where the opposite relationship with residency length and renting and owning is most clear, and where the clustering of positive reasons with owning and negative reasons with renting is most clear.

There were some differences across age and income, with none of the income groups strongly showing indications of the housing ladder. Among low-income households across age, they

appeared to move between private renting and renting in social and affordable housing. Among middle income households, the "u-shaped" relationship with housing tenure that was also presented in chapter 6 was clear, particularly with the predicted probabilities of private renting rising with age. Among high income households, most households start by owning with a mortgage and move to owning without a mortgage as they age. With this in mind, I now turn to differences across housing history and current tenure outcomes by age groups.

7.2 Current Tenure Outcomes by Age Groups

In this middle section of the chapter, I focus on differences in the relationship between past tenure and mobility experiences across age groups. Table 7.1 below presents weighted descriptive statistics for households across three age groups based on the age of the household referent person - younger households aged 18 to less 40 years old; middle aged households aged 40 to less than 60 years old; and older households aged 60 and older.

7.2.1 Composition of Age Groups

Table 7.2 Weighted Descriptive Statistics By Age Groups

Characteristic	39 y/o and younger, n = 10,749[1]	40 to 59 y/o, n = 16,631[1]	60 y/o and older, n = 21,965[1]
Age			
Mean	32	50	70
Median	32	50	69
Current Housing Tenure			
Owner no mortgage	5% (0.0040)	21% (0.0054)	54% (0.0060)
Owner with mortgage	51% (0.0082)	53% (0.0065)	21% (0.0053)
Renter in private rental	42% (0.0080)	23% (0.0052)	20% (0.0044)
Renter in social and affordable housing	2% (0.0014)	3% (0.0013)	5% (0.0014)
Previous Housing Tenure			
Owned	21% (0.0069)	45% (0.0066)	58% (0.0060)
Lived there rent free	20% (0.0068)	6% (0.0034)	4% (0.0023)
Privately rented	57% (0.0082)	46% (0.0066)	35% (0.0058)
Rented in social & affordable housing	2% (0.0022)	3% (0.0019)	2% (0.0016)
Length of time in current dwelling			
Less than 2 years ago	25% (0.0069)	9% (0.0036)	6% (0.0027)
2 years to less than 5 years ago	40% (0.0080)	20% (0.0052)	12% (0.0038)
5 years to less than 10 years ago	25% (0.0072)	23% (0.0056)	14% (0.0041)
10 or more years ago or always lived here	10% (0.0051)	49% (0.0066)	68% (0.0056)
Moved for housing reasons	63% (0.0078)	63% (0.0063)	57% (0.0060)
Moved for family reasons	40% (0.0080)	34% (0.0063)	30% (0.0057)
Moved for work reasons	19% (0.0063)	15% (0.0045)	11% (0.0038)
Moved for other reasons	9% (0.0049)	8% (0.0036)	12% (0.0038)
Moved for forced reasons	4% (0.0034)	4% (0.0025)	4% (0.0021)
Total Household Income			
Mean	100,500	120,200	77,900
Median	87,500	97,500	55,000
Income Quintiles			
First Quintile	13% (0.0054)	13% (0.0045)	31% (0.0055)
Second Quintile	19% (0.0065)	16% (0.0048)	25% (0.0052)
Third Quintile	21% (0.0066)	19% (0.0053)	18% (0.0047)

Characteristic	39 y/o and younger, n = 10,749[1]	40 to 59 y/o, n = 16,631[1]	60 y/o and older, n = 21,965[1]
Fourth Quintile	24% (0.0071)	21% (0.0053)	14% (0.0043)
Fifth Quintile	22% (0.0069)	31% (0.0060)	12% (0.0042)
Health Status			
Health rated excellent, very good or good	92% (0.0042)	86% (0.0047)	81% (0.0048)
Health rated fair or poor	8% (0.0042)	14% (0.0047)	19% (0.0048)
Current Dwelling Type			
Apartment building 5 stories and higher	16% (0.0065)	8% (0.0038)	12% (0.0040)
Apartment building less than 5 stories	26% (0.0068)	16% (0.0046)	18% (0.0041)
Rowhouse or townhouse	7% (0.0042)	7% (0.0033)	6% (0.0029)
Semidetached or duplex	10% (0.0051)	11% (0.0045)	9% (0.0037)
Single detached dwelling	41% (0.0081)	57% (0.0065)	56% (0.0060)
Unaffordable	24% (0.0073)	21% (0.0058)	22% (0.0052)
Unsuitable (overcrowded)	6% (0.0044)	6% (0.0037)	1% (0.0015)
Inadequate (major repairs needed)	7% (0.0040)	7% (0.0034)	6% (0.0030)
Inaccessible (needs adaptations)			
Does not need adaptations	97% (0.0031)	94% (0.0033)	91% (0.0037)
Does not have adaptations	1% (0.0021)	3% (0.0023)	4% (0.0026)
Has adaptations	1% (0.0023)	3% (0.0024)	5% (0.0028)
Urban/Rural Status			
Rural	18% (0.0059)	19% (0.0047)	24% (0.0049)
Urban	82% (0.0059)	81% (0.0047)	76% (0.0049)
Location of previous dwelling			
In different city/town..., Indian reserve or outside Canada	36% (0.0080)	34% (0.0063)	37% (0.0060)
In same city/town/village/township.../Indian reserve	64% (0.0080)	66% (0.0063)	63% (0.0060)
Province			
Ontario	38% (0.0086)	40% (0.0069)	38% (0.0064)
Alberta	13% (0.0042)	11% (0.0032)	9% (0.0027)
Atlantic	5% (0.0017)	6% (0.0016)	7% (0.0016)
BC	13% (0.0050)	13% (0.0041)	14% (0.0038)
Manitoba and Saskatchewan	6% (0.0021)	5% (0.0016)	6% (0.0015)
Québec	25% (0.0072)	24% (0.0057)	27% (0.0055)
Gender			
Female	51% (0.0082)	48% (0.0066)	50% (0.0061)
Male	49% (0.0082)	52% (0.0066)	50% (0.0061)
Household Composition			
one couple no children	22% (0.0069)	18% (0.0046)	41% (0.0060)
one census family plus others	7% (0.0047)	8% (0.0042)	4% (0.0031)
one couple with children	33% (0.0076)	38% (0.0065)	7% (0.0037)
one lone parent family	6% (0.0037)	11% (0.0042)	5% (0.0030)
one person not in census family	23% (0.0068)	22% (0.0053)	41% (0.0059)
two or more persons not in a census family	8% (0.0046)	2% (0.0021)	2% (0.0016)
Household Indigeneity Status			
No household member is Indigenous	96% (0.0026)	96% (0.0022)	97% (0.0019)
At least one household member is Indigenous	4% (0.0026)	4% (0.0022)	3% (0.0019)
Household Visible Minority Status			
No household member belongs to a visible minority group	71% (0.0080)	76% (0.0062)	88% (0.0048)
At least 1 hhld member belongs to a visible minority group	29% (0.0080)	24% (0.0062)	12% (0.0048)
Household Highest Education Level			
BA or higher	53% (0.0082)	42% (0.0066)	29% (0.0057)
Less than BA	47% (0.0082)	58% (0.0066)	71% (0.0057)
Household Employment Status			
At least one member of the household was employed	93% (0.0043)	89% (0.0040)	35% (0.0059)
No member of the household was employed	7% (0.0043)	11% (0.0040)	65% (0.0059)
Overall dwelling satisfaction			
Dissatisfied or very dissatisfied	7% (0.0039)	6% (0.0029)	4% (0.0025)
Neither satisfied nor dissatisfied	16% (0.0059)	13% (0.0045)	7% (0.0033)
Satisfied	51% (0.0082)	47% (0.0066)	41% (0.0060)
Very satisfied	27% (0.0074)	35% (0.0063)	47% (0.0061)

[1]Percentage for estimates (Proportion for standard error) for categorical variables; Median and Mean for estimates for numerical variables (rounded to the nearest 100, as per the user guide for the CHS PUMF (Statistics Canada, 2021))

Similar to Table 7.1 and exploring income differences, Table 7.2 demonstrates differences in the composition of age groups. Households in the youngest age group demonstrate different current and previous housing tenure profiles, with higher proportions of private renters (42%) currently and in the past (57%). There is also a higher percentage of households who previously lived rent free (20%). Higher proportions of younger households also moved more recently, moved for work reasons, and are living in apartment buildings.

Comparatively, there is a higher percentage of owners with a mortgage in the middle age group (53%). Households in the middle age group also have higher incomes, with more than 30% in the highest income quintile. Most households in the middle age group are couples with children, and the majority are living in single detached dwellings.

In the oldest age group, there is a higher percentage of owners without a mortgage (20%). There is a higher proportion of households in the lowest income quintile, and a lower average income than the other age groups. Very few older households struggle with overcrowding at 1% compared to 6% among the youngest age group. Reflecting this, an equal proportion of households are either a couple without children or a single person household. However, far more households either have adapted their home (5%) or need adaptations (4%) for accessibility reasons. Relatedly, more households in the older age group have poorer rated health (19%).

Again, these differences across age groups are important to note before focusing on how the relationship between a household's housing history and current tenure varies across age. Age groups demonstrate other differences that likely interact with housing - including associations with other life course transitions, drawing from the housing transitions framework and life course theories, but also income and economic resources and aspirations and values, as well as "placing" households in social and historical context – which form part of the bounding box for households as they make housing choices.

7.2.2 Predicted Probabilities by Age Group

To further explore how the relationship between a household's housing history and current tenure outcomes vary across age, I plot the predicted probabilities of current tenure across the three key housing history variables and the two other housing transitions factors (income and health status). All controls are held to their referent value or to their mean, except for income quintile (held at Third Quintile) and dwelling satisfaction (held at Satisfied). Error bars represent 95% confidence intervals. Full model results are available in the Appendix.

7.2.2.1 Past Tenure by Age Group

Looking at Figure 7.6 and the predicted current tenure outcomes across previous tenure, separated by age group, demonstrates a few unique patterns.

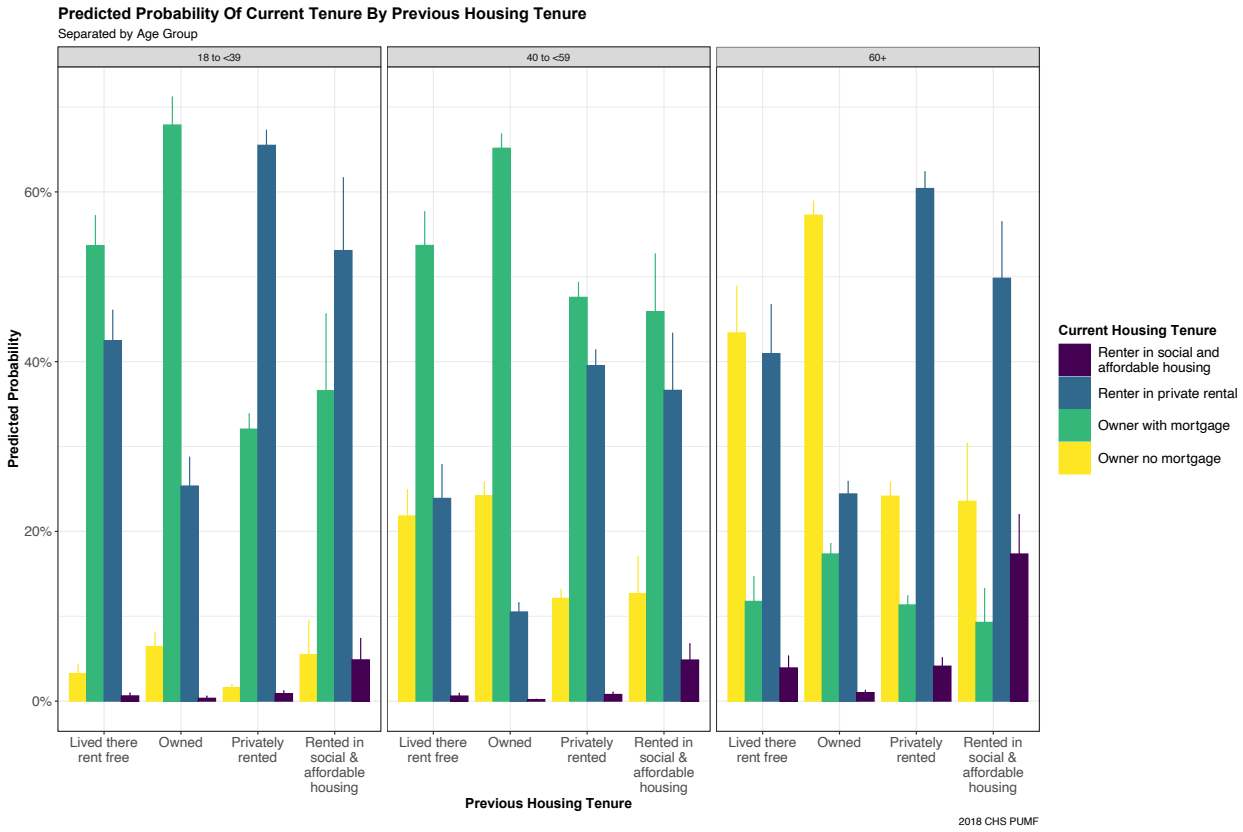

Figure 7.6 Predicted Probability Of Current Tenure By Previous Housing Tenure Separated By Age Group

Looking at the youngest age group, there is again a cross-over pattern between currently owning with a mortgage and currently renting in the private rental, where owning with a mortgage is higher among households who moved from another owned home or who

previously lived rent free, while renting in the private market is higher among households who moved from another rented home, either private market or social and affordable housing. Looking at the middle age group, renting privately is lower among all previous tenures, including among households who previously rented privately or among households who moved from social and affordable housing. Among households who previously owned or who lived rent free, there is a higher proportion of owners without a mortgage. And lastly, looking at the oldest age group, owning without a mortgage is predicted to be a larger proportion of all current tenure compositions, either the majority of households (among households who moved from an owned home or who previously lived rent free) or the second largest group (among those who previously privately rented or among those who previously rented in social and affordable housing).

While owning without a mortgage makes up a much larger proportion of households across all past tenures, among households who previously privately rented or rented in social and affordable housing, most are predicted to be renting in the private market. This suggests that among older households, if they have not yet moved to an owned tenure, they are more likely to be renting, whereas the middle age group is more likely to be owning regardless of past tenure – highlighting how previous tenure experiences can enable or constrain tenure choices as these experiences accumulate across the life course.

Among older households, there is also a noticeable rise in the predicted probability of renting in social and affordable housing, particularly among households who moved from another social and affordable housing home. Considering older households who face fixed incomes and many of whom are living longer, for households who do not have an owned home to rely on for security under the system of asset-based welfare, social and affordable housing makes up a bigger part of the housing outcomes for older households.

7.2.2.2 Residency Length by Age Group

Figure 7.7 presents the predicted probability of current tenure across residency length separated by age groups.

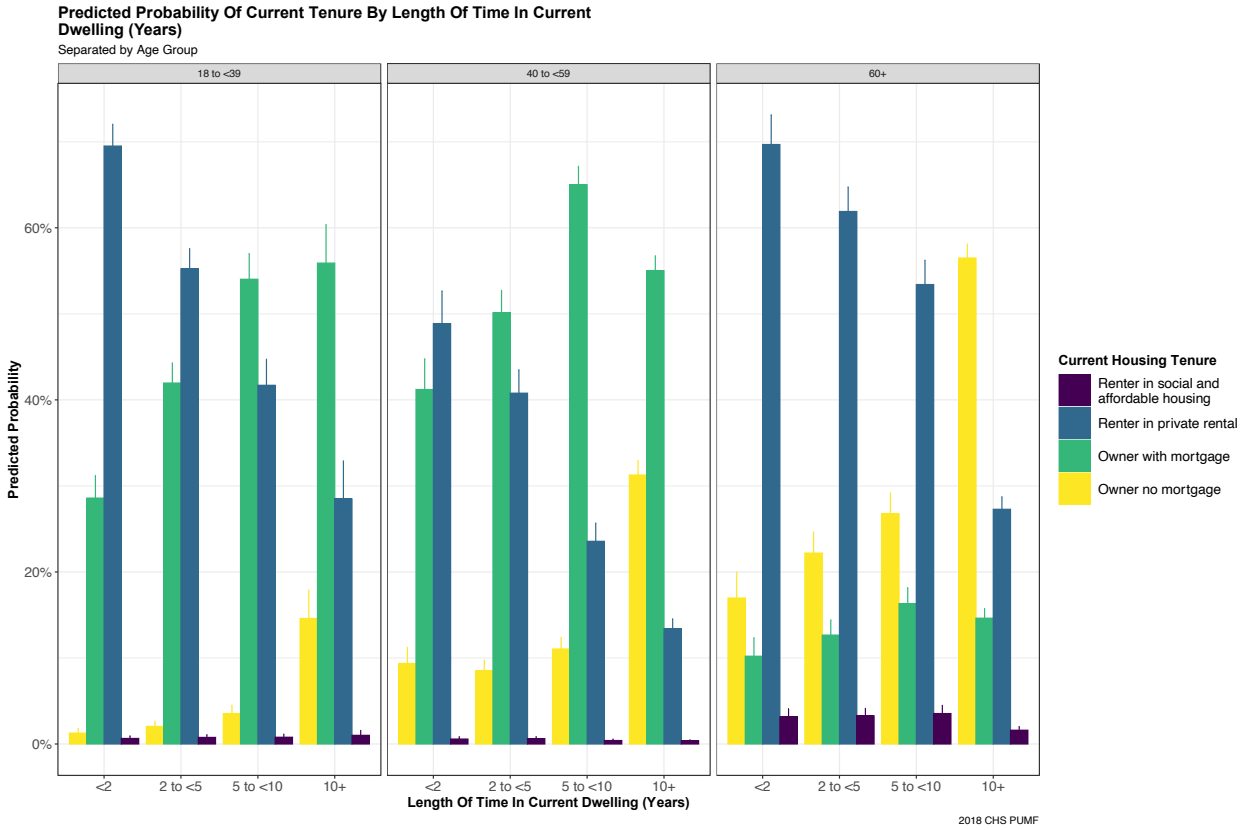

Figure 7.7 Predicted Probability Of Current Tenure By Length Of Time In Current Dwelling Separated By Age Group

Figure 7.7 mirrors the results of past tenure in Figure 7.6. Among all age groups, there is a positive relationship between residency length and ownership and a negative relationship between residency length and renting privately. The key difference is that among both the youngest and the middle age group, the positive relationship is with owning *with* a mortgage, and among older households, the positive relationship is with owning *without* a mortgage and residency length.

Among middle and younger households, the predicted probability of owning with a mortgage increases as time since the last move decreases, decreasing slightly among middle aged households who moved 10 or more years ago, where the difference is primarily made up in the predicted probability of owning without a mortgage.

Among older households, the predicted probability of currently renting makes up the majority of households across all residency lengths except for households who moved more than 10

years ago or always lived there, where 56% are predicted to be owning without a mortgage. Otherwise, between 70% and 53% of older households are predicted to be renting privately. This again suggests that for older households who have not yet moved to ownership, they are more likely to be renting privately.

7.2.2.3 Reasons for Moving by Age Group

Looking at the relationship between reasons for moving and current tenure in Figure 7.8 demonstrates some different patterns by age group.

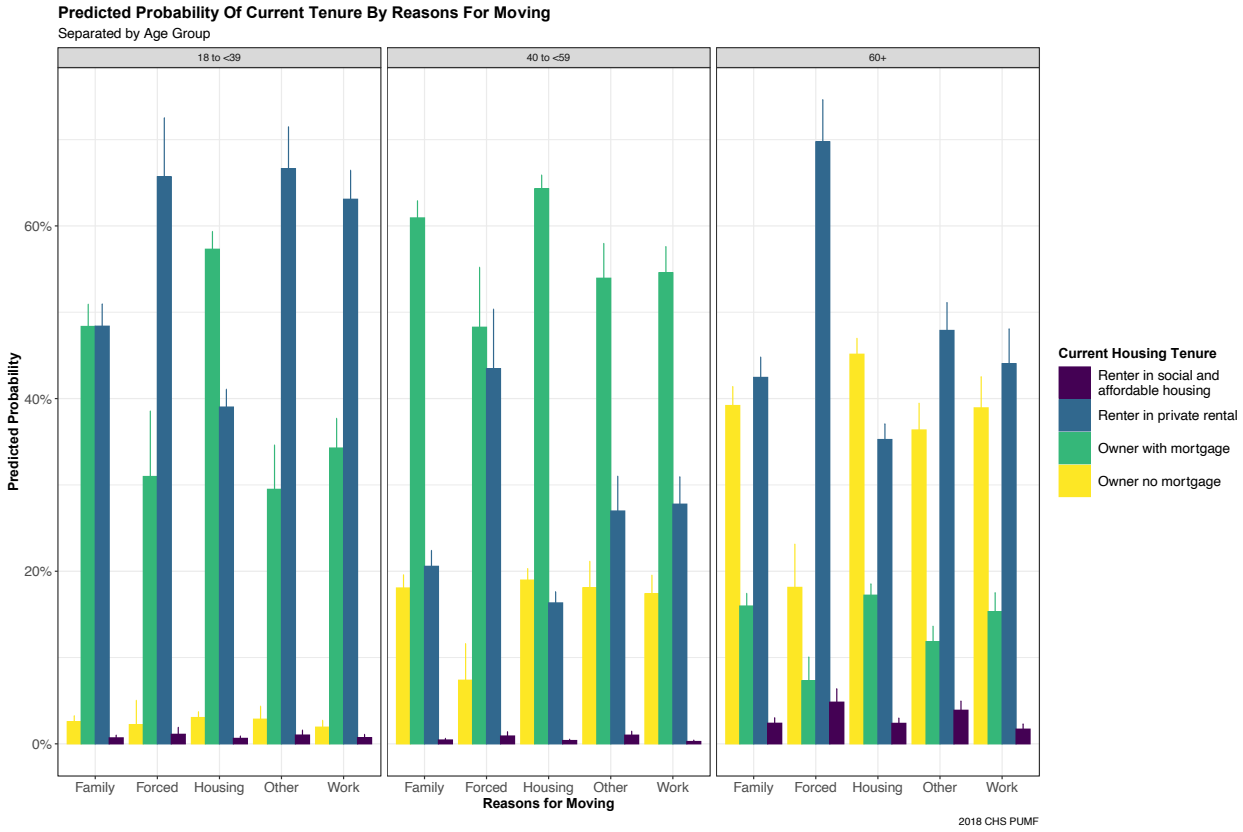

Figure 7.8 Predicted Probability Of Current Tenure By Reasons For Moving Separated By Age Group

Among younger households, the predicted probability of owning with a mortgage is highest among households who indicated they moved for housing reasons (57%). While the predicted probability of owning with a mortgage or renting privately is the same among households who moved for family reasons (48%), renting privately is much higher among households who moved for work (63%), other (67%), and forced reasons (66%).

Conversely, among the middle age group, owning with a mortgage is highest among all reasons for moving, including forced moves. Among households who indicated they moved for forced reasons, 48% are predicted to be owning with a mortgage and 43% are predicted to be renting privately, which is the highest share across reasons for moving for the middle age group. There is also a rising share of owning without a mortgage across all reasons for moving, though it is lowest among households who indicated they moved for forced reasons (made up by the rise in renting privately).

Among the oldest age group, it is again renting privately and owning without a mortgage that show opposite patterns, as well as a higher proportion of households predicted to be renting in social and affordable housing. Among older households who moved for forced reasons, 70% are predicted to be renting privately and another 5% predicted to be renting in social and affordable housing. Renting in social and affordable is rarely predicted to be more than 1% among the younger or middle age groups across any reason for moving.

These findings suggest these different push-pull factors and life course events that are reflected in the reasons for moving are associated with different tenure outcomes across the life course. For example, comparing other reasons and work reasons across the youngest and middle age groups have completely opposite predicted outcomes. The clustering of ownership with more positive reasons for moving and renting with more negative or involuntary reasons for moving that was presented in chapter 6 (Fig 6.3) is apparent primarily among the youngest age group.

7.2.2.4 Income By Age Group

Figure 7.9 presents the predicted probabilities of current tenure outcomes by income quintiles, separately by age groups.

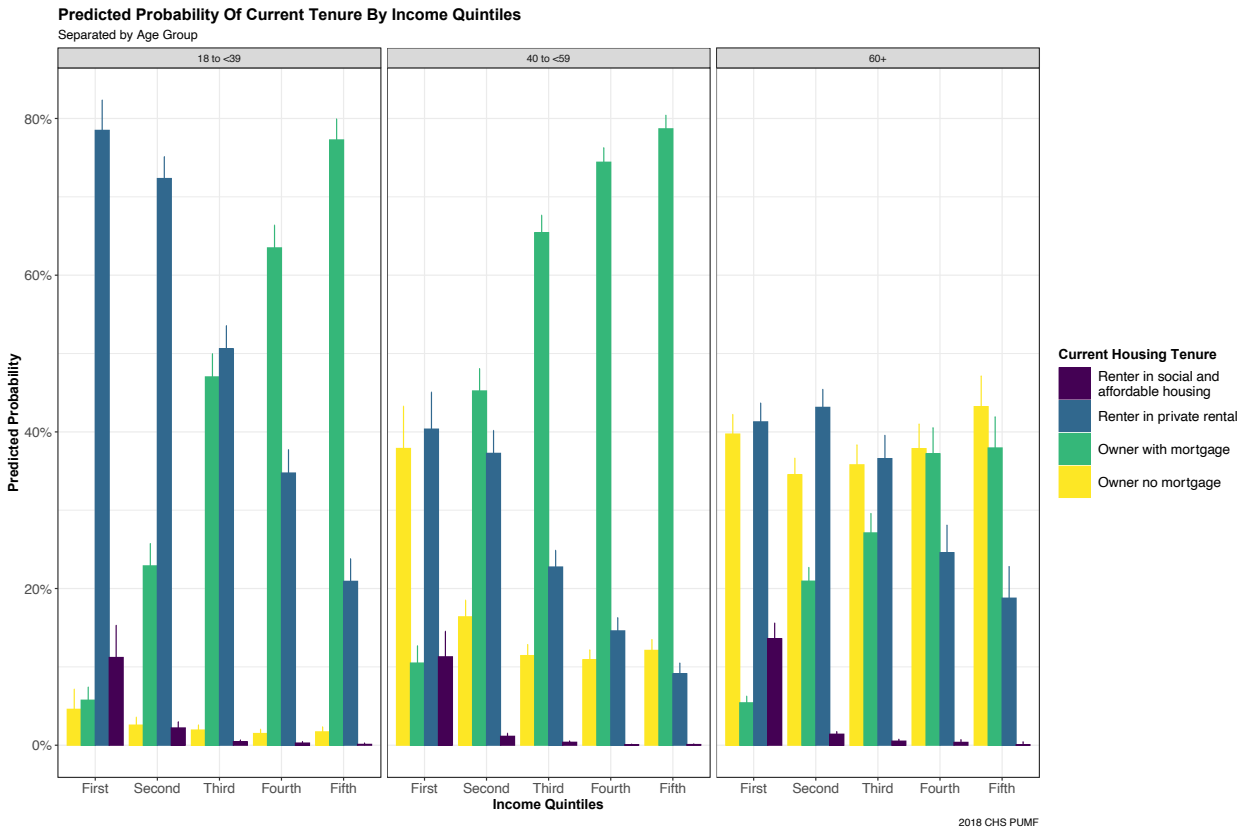

Figure 7.9 Predicted Probability Of Current Tenure By Income Quintiles Separated By Age Group

The linear and opposite relationship between income and owning with a mortgage and renting privately is most apparent for the youngest age group. It is almost exactly a mirror opposite. Among households in the first quintile, 78% are predicted to be renting privately while among households in the fifth quintile, 77% are predicted to be owning with a mortgage. The predicted probability of renting privately is elevated however, compared to the other age groups. For example, among younger households in the highest income quintile, 21% are predicted to be renting privately, compared to 9% in the middle age group.

For the middle age group, there is some clustering of renting privately in the first and second income quintiles. The first income quintile is nearly split between renting privately (40%) and owning without a mortgage (38%). In the second income quintile, the predicted probabilities of current tenure are primarily split between owning with a mortgage (45%) and renting privately (37%) After the second income quintile, the predicted probabilities of owning with a mortgage rises sharply, while the predicted probability of renting privately decreases.

The patterns among the older age group are more distinct. Generally, owning without a mortgage is the largest or second largest share across all income quintiles, between 40% in the first income quintile to 43% in the fifth quintile. There is a still an opposite relationship between owning with a mortgage and renting privately over income, but the differences are smaller (made up by the rise in owning without a mortgage).

These findings highlight issues of both inter- and intra-generational inequality. As housing wealth is transferred *between* generations, inequality *within* generations increases (Arundel, 2017; Christophers, 2018), and that is clearly demonstrated in Figure 7.9. The differences in the predicted probability between tenures across income are much larger for the younger age group compared to the older age group. As housing outcomes (including wealth) accumulate across the life course, the differences between high- and low-income households along tenure lines are likely to continue to grow – also highlighting the ongoing and increasing stratification of the life course along lines including tenure.

7.2.2.5 Health Status by Age Group

Lastly for this section, looking at the relationship between current tenure and health status by age group in Figure 7.10 demonstrates less variation.

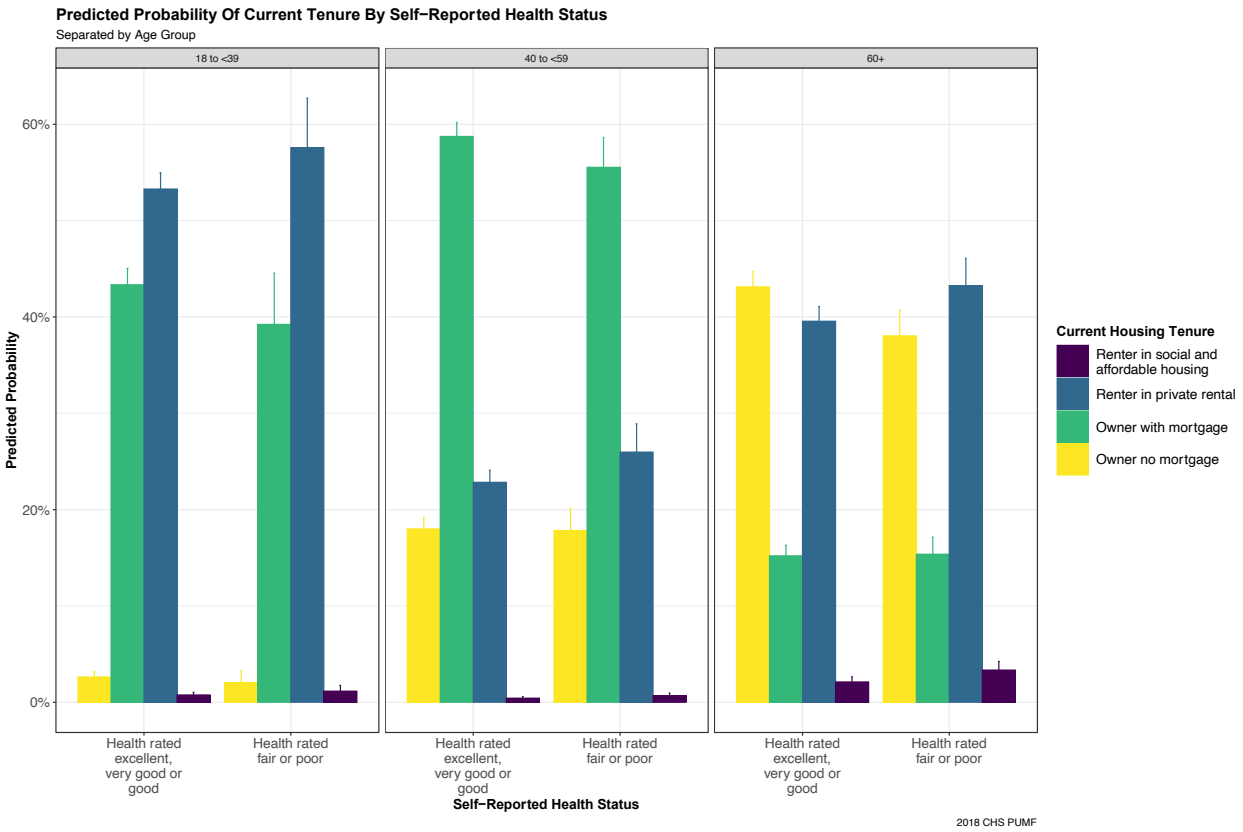

Figure 7.10 Predicted Probability Of Current Tenure By Self-Reported Health Status Separated By Age Group

Among the youngest households, renting privately makes up the largest predicted current tenure across both households with better rated health (53%) and poorer rated health (58%), though higher for poorer rated health. Among households in the middle age group, owning with a mortgage is the largest share across both better (59%) and poorer health (56%). There is slightly more variation for the oldest age group, with owning without a mortgage highest among better rated health (43%) and renting privately higher among poorer rated health (43%). Renting in social and affordable housing makes up 1% or less for the youngest and middle age group, while among the oldest age group, 2% of households with better rated health were predicted to be renting in social and affordable housing, rising to 3% among poorer rated health.

These findings suggest that similar to Figure 7.5, where health status mostly had an impact on the predicted probabilities of current tenure among low income households, already facing more constraints, health status primarily has an impact among the oldest age group, who may

face other constraints on their housing choices including decisions about care needs and mobility needs.

7.2.3 Summary of Differences by Age Group

Overall, disaggregating the relationship between past tenure, residency length, reasons for moving, income, and health and current tenure by age group demonstrates two key things.

First, most of the previous patterns that have emerged – the positive relationship between past tenure and current tenure, the opposite effects of residency length on owning and renting, the clustering of positive reasons and owning and negative reasons and renting, the opposite effects of income on owning and renting – are most visible among the youngest age group. For the middle age group, owning with a mortgage is nearly always elevated, while among the oldest age group, owning without a mortgage is more elevated. This suggests that that the effects of mobility can have the most impact earlier in a person's life course and housing history – aligning with the concepts of cumulative advantage and disadvantage. It becomes harder as households age and life happens to move into owned housing – as further evidenced by the higher rates of private renting among the oldest age group, in some cases higher than among the youngest age group.

Second, the predicted probability of renting in social and affordable housing basically only emerges among the oldest age group and in the first income quintile. This suggests again these effects of cumulative advantage and disadvantage – that older households who can rely on their owned home do, while older households who do not have that asset and have fixed incomes rely on social and affordable housing for secure and affordable housing as they age.

Both of these points problematize the idea of the housing career ladder than underpins asset-based welfare, as there are two distinct tenure groups that appear in the oldest age group, where the predicted probability of both owning without a mortgage and of renting privately are elevated compared to the middle age group. Again, based on the results across income in Figure 7.4, it is likely only high income older households who are owning without a mortgage and who thus are also higher wealth households, and more able to support adult children in the housing system. This is reinforced by Figure 7.9, where there was more disparity in predicted

tenure outcomes across income quintiles in the youngest age group compared to the oldest age group. This highlights issues of intragenerational inequality along intergenerational tenure lines and how housing transitions have impacts not only on the life course of current generations but of future generations through linked lives (Arundel, 2017; Christophers, 2018).

7.3 Current Tenure by Health Status

Lastly for this chapter, I explore the relationship between a household's housing history and current tenure by self-reported health status of the household referent person.

Before exploring the differences though, it is important to remember that differences in outcomes are produced by systems and structures and are not inherent to household behaviour. Households with poorer rated health face a number of structural barriers to economic security and may face more constrained housing needs, including accessibility and location needs (see Wiesel, 2020).

7.3.1 Composition of Health Status Groups

Table 7.3 Weighted Descriptive Statistics By Self-Reported Health Status

Characteristic	Health rated excellent, very good or good, n = 41,149[1]	Health rated fair or poor, n = 8,196[1]
Current Housing Tenure		
Owner no mortgage	29% (0.0039)	29% (0.0099)
Owner with mortgage	43% (0.0043)	29% (0.0104)
Renter in private rental	26% (0.0036)	32% (0.0094)
Renter in social and affordable housing	2% (0.0007)	9% (0.0035)
Previous Housing Tenure		
Owned	44% (0.0042)	41% (0.0105)
Lived there rent free	9% (0.0027)	7% (0.0054)
Fix table Privately rented	44% (0.0042)	48% (0.0105)
Rented in social & affordable housing	2% (0.0011)	5% (0.0035)
Length of time in current dwelling		
Less than 2 years ago	12% (0.0027)	11% (0.0063)
2 years to less than 5 years ago	22% (0.0036)	20% (0.0081)
5 years to less than 10 years ago	20% (0.0035)	19% (0.0080)
10 or more years ago or always lived here	45% (0.0042)	51% (0.0105)
Moved for housing reasons	62% (0.0041)	55% (0.0105)
Moved for family reasons	34% (0.0041)	34% (0.0102)
Moved for work reasons	15% (0.0030)	12% (0.0066)
Moved for other reasons	9% (0.0024)	16% (0.0073)
Moved for forced reasons	3% (0.0015)	7% (0.0053)
Total Household Income		
Mean	104,200	71,200
Median	82,500	52,500
Income Quintiles		
First Quintile	17% (0.0031)	36% (0.0098)
Second Quintile	20% (0.0033)	23% (0.0089)
Third Quintile	19% (0.0034)	17% (0.0084)
Fourth Quintile	21% (0.0035)	12% (0.0067)

Characteristic	Health rated excellent, very good or good, n = 41,149[1]	Health rated fair or poor, n = 8,196[1]
Fifth Quintile	23% (0.0036)	12% (0.0075)
Age		
Mean	52	58
Median	52	59
Age Groups		
29 years or younger	9% (0.0026)	3% (0.0036)
30 to 39 years	19% (0.0035)	11% (0.0067)
40 to 49 years	18% (0.0033)	14% (0.0075)
50 to 59 years	19% (0.0034)	24% (0.0093)
60 to 69 years	18% (0.0032)	24% (0.0086)
70 to 79 years	11% (0.0025)	16% (0.0075)
80 years or older	5% (0.0018)	9% (0.0057)
Current Dwelling Type		
Apartment building 5 stories and higher	11% (0.0028)	16% (0.0076)
Apartment building less than 5 stories	18% (0.0031)	24% (0.0081)
Rowhouse or townhouse	6% (0.0021)	7% (0.0052)
Semidetached or duplex	11% (0.0027)	9% (0.0068)
Single detached dwelling	54% (0.0043)	44% (0.0106)
Unaffordable	20% (0.0037)	31% (0.0098)
Unsuitable (overcrowded)	4% (0.0021)	4% (0.0047)
Inadequate (major repairs needed)	6% (0.0020)	13% (0.0070)
Inaccessible (needs adaptations)		
Does not need adaptations	96% (0.0018)	81% (0.0084)
Does not have adaptations	1% (0.0012)	10% (0.0066)
Has adaptations	2% (0.0014)	9% (0.0061)
Urban/Rural Status		
Rural	21% (0.0032)	23% (0.0081)
Urban	79% (0.0032)	77% (0.0081)
Location of previous dwelling		
In different city/town..., Indian reserve or outside Canada	36% (0.0042)	33% (0.0100)
In same city/town/village/township.../Indian reserve	64% (0.0042)	67% (0.0100)
Province		
Ontario	38% (0.0045)	46% (0.0108)
Alberta	11% (0.0021)	9% (0.0046)
Atlantic	6% (0.0010)	6% (0.0026)
BC	13% (0.0026)	15% (0.0066)
Manitoba and Saskatchewan	6% (0.0011)	5% (0.0025)
Québec	27% (0.0038)	19% (0.0082)
Gender		
Female	50% (0.0043)	51% (0.0105)
Male	50% (0.0043)	49% (0.0105)
Household Composition		
one couple no children	28% (0.0037)	24% (0.0087)
one census family plus others	6% (0.0024)	7% (0.0071)
one couple with children	27% (0.0039)	16% (0.0081)
one lone parent family	7% (0.0023)	10% (0.0062)
one person not in census family	28% (0.0037)	40% (0.0100)
two or more persons not in a census family	4% (0.0017)	3% (0.0039)
Household Indigeneity Status		
No household member is Indigenous	97% (0.0013)	95% (0.0043)
At least one household member is Indigenous	3% (0.0013)	5% (0.0043)
Household Visible Minority Status		
No household member belongs to a visible minority group	79% (0.0039)	78% (0.0098)
At least 1 hhld member belongs to a visible minority group	21% (0.0039)	22% (0.0098)
Household Highest Education Level		
BA or higher	42% (0.0043)	27% (0.0100)
Less than BA	58% (0.0043)	73% (0.0100)
Household Employment Status		
At least one member of the household was employed	73% (0.0036)	53% (0.0104)
No member of the household was employed	27% (0.0036)	47% (0.0104)
Overall dwelling satisfaction		
Dissatisfied or very dissatisfied	4% (0.0017)	11% (0.0064)

Characteristic	Health rated excellent, very good or good, n = 41,149[1]	Health rated fair or poor, n = 8,196[1]
Neither satisfied nor dissatisfied	10% (0.0027)	18% (0.0084)
Satisfied	46% (0.0043)	45% (0.0105)
Very satisfied	39% (0.0042)	25% (0.0090)

[1]Percentage for estimates (Proportion for standard error) for categorical variables; Median and Mean for estimates for numerical variables (rounded to the nearest 100, as per the user guide for the CHS PUMF (Statistics Canada, 2021))

As with income quintiles in Table 7.1 and age groups in Table 7.2, Table 7.3 demonstrates differences in current tenure outcomes across self-rated health status. Among households with better rated health, a higher proportion own with a mortgage compared to households with poorer rated health, at 43% compared to 29%. Comparatively, among households with poorer rated health, a higher proportion are renting in private rental (32% for households with poorer rated health and 26% for households with better rated health) or in social and affordable housing (9% and 2%). Similarly, there is also a higher percentage of households who previously rented in the private market or in social and affordable housing among households with poorer rated health.

The distribution of residency length is similar across health status, except for a higher proportion who have lived there for 10 or more years, at 45% among households with better rated health and 51% among households with poorer rated health. Households with poorer rated health also have a much higher proportion of households who moved for other reasons (16% compared to 9% among households with better rated health) and forced reasons (7% compared to 3%), and much lower incomes on average ($71,200 compared to $104,200).

Reinforcing structural impacts, a higher proportion of households with poorer rated health faced issues with affordability (31% compared to 20%), adequacy (13% compared to 6%), and accessibility (10% compared to 1%). Likely as a consequence, a higher proportion of households were dissatisfied with their current dwelling (11% compared to 4%).

A higher proportion of households with poorer rated health were also single person households (40% compared to 28%). Additionally, households with health issues face more barriers to economic security including employment disparities. In the 2018 CHS, a higher proportion of

households with poorer rated health had lower levels of employment (47% with no household member employed in the past week compared to 27%) and lower levels of education (73% with less than a bachelor's degree compared to 58%).

Similar to income and age group, there are clear compositional differences between households based on self-reported health status due to structural barriers and constraints, and it is likely that these structural barriers also impact the relationship between current tenure outcomes and a household's housing history.

7.3.2 Predicted Probabilities by Health Status

Like age and income, I focus on predicted probabilities for current tenure outcomes across health status by the key housing history variables and the two other housing transitions (interaction) terms: past tenure, residency length, and reasons for moving, and income quintile and age group. All controls are held to their referent value or to their mean, except for income quintile (held at Third Quintile) and dwelling satisfaction (held at Satisfied). Error bars represent 95% confidence intervals. Full model results are available in the Appendix.

7.3.2.1 Past Tenure by Health Status

Figure 7.11 highlights that among households with better rated health, the positive relationship between past tenure and current tenure that was demonstrated in chapter 6 is clear.

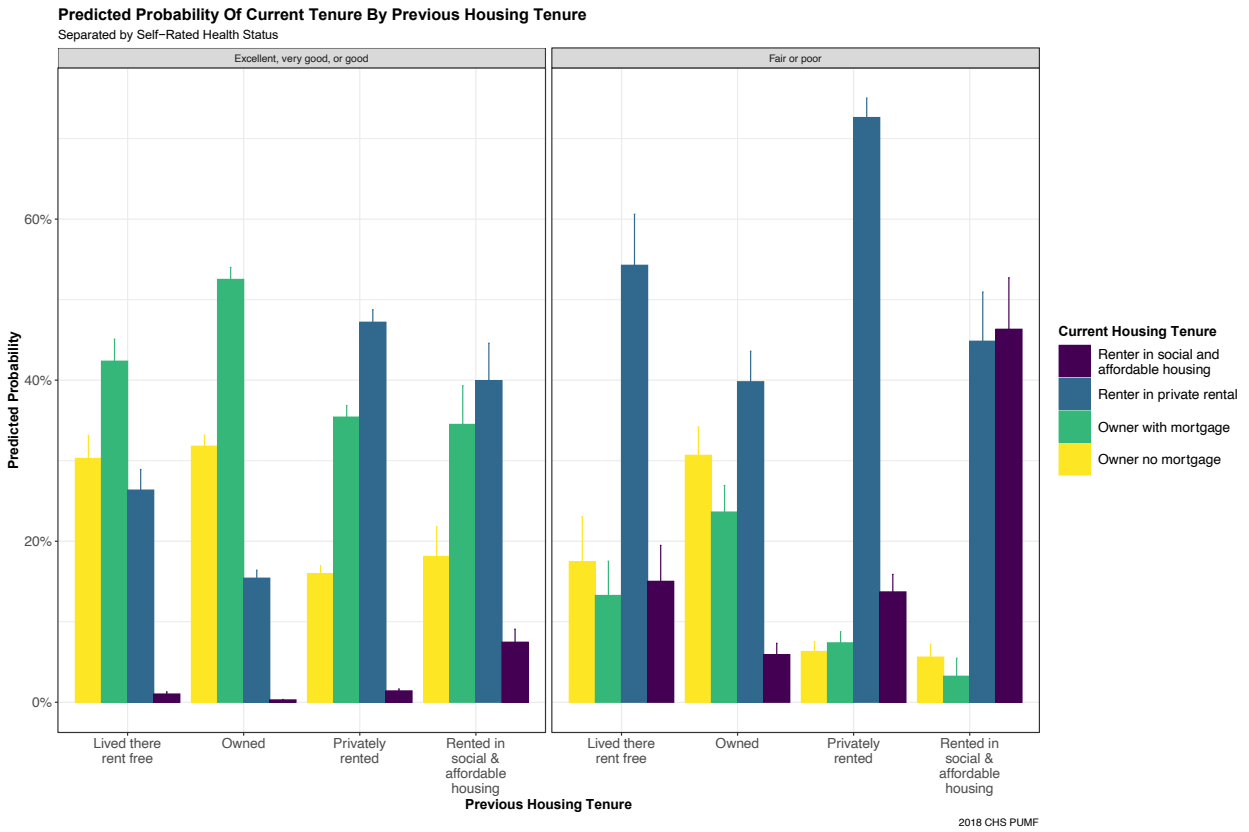

Figure 7.11 Predicted Probability Of Current Tenure By Previous Housing Tenure Separated By Self-Rated Health Status

Among households with better rated health who moved from an owned home, 53% are predicted to be owning with a mortgage. Among those who moved from a privately rented home, 47% are predicted to be privately renting currently. And among those who moved from social and affordable housing, the highest percentage are predicted to be renting in social and affordable housing currently, at 7% compared to 1% or less among the other past tenures.

Comparatively, among households with poorer rated health, the predicted probabilities of renting, both privately and in social and affordable housing are elevated across all past tenures. Particularly, renting in social and affordable makes up a much larger percentage of all past tenures, from 5% among households who previously owned to 46% of households who moved from another home in the social and affordable housing sector. Among households who moved from a privately rented home, 73% are predicted to be renting privately and another 14% are predicted to be renting in social and affordable housing, for a total of 87%. Among households who moved from social and affordable housing, 45% are predicted to be renting privately and

46% are predicted to be renting in social and affordable housing, for a total of 91% of households.

These results suggests that health mediates the relationship between current and past tenure, where for households with better health, this relationship operates as expected based on previous results, with past tenure and current tenure positively associated. For households with poorer rated health, health seems to have a depressing effect on this relationship, with households concentrated in rental housing, particularly social and affordable housing, across all previous tenures.

7.3.2.2 Residency Length by Health Status

Figure 7.12 displays the predicted probability of current tenure by residency length, separated by health status.

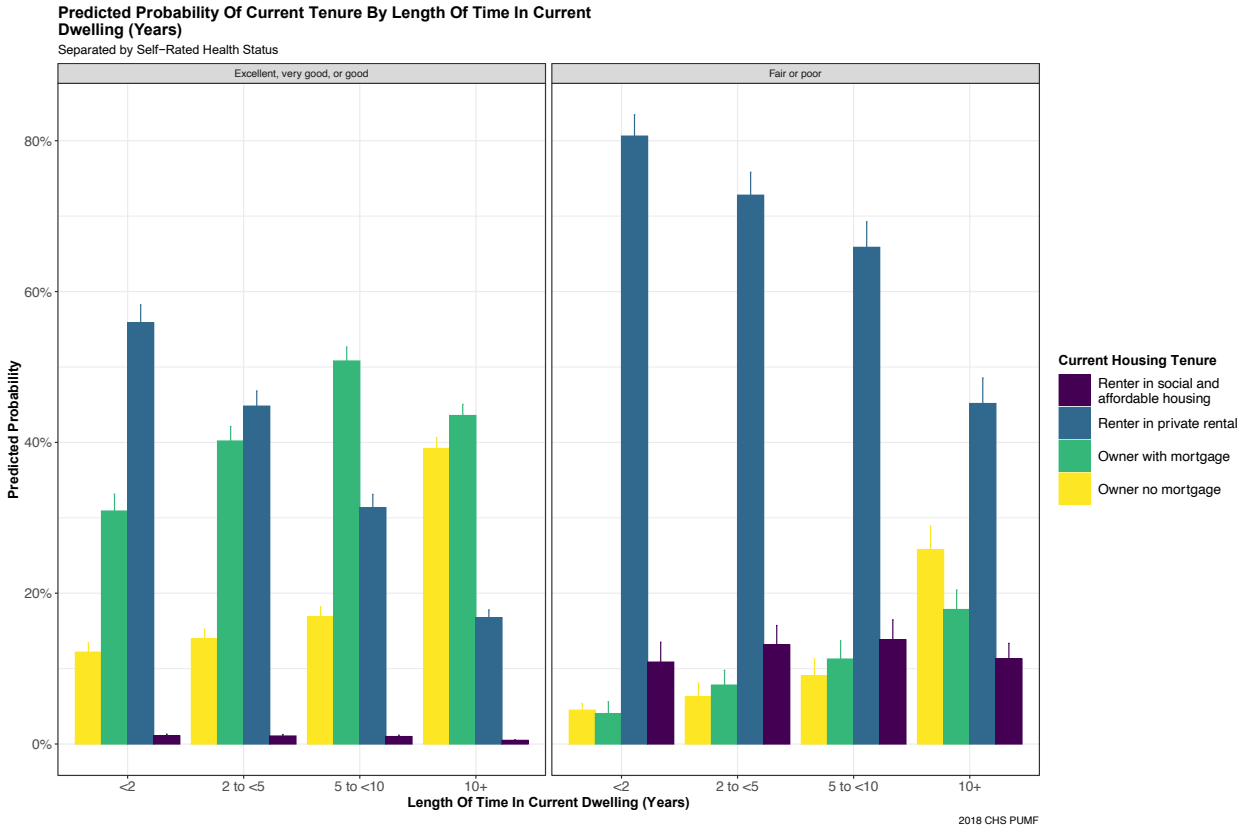

Figure 7.12 Predicted Probability Of Current Tenure By Length Of Time In Current Dwelling Separated By Self-Rated Health Status

Like Figure 7.11 and differences across past tenure, there are distinct differences between households with better rated health and those with poorer rated health. Among households with better rated health, the negative relationship between the predicted probability of renting privately and residency length is clear, where among households who moved 2 or less years ago, 56% are predicted to be renting privately, decreasing to 17% among households who have lived in their home 10 or more years. Similarly, the positive relationship between owning and residency length is clear, with owning with a mortgage peaking among households who moved 5 to less than 10 years ago, at 51% before decreasing slightly. The increase in owning without a mortgage over time is also clear, rising from 12% among households who have lived in their home 5 to less than 10 years to 39% among households who have lived in their home 10 or more years.

Comparatively, among households with poorer rated health, the predicted probabilities of both renting privately and renting in social and affordable housing are elevated compared to households with better rated health. The predicted probability of renting in social and affordable housing is mostly stable across residency length, ranging from 11% to 14%, and is much higher than among households with better rated health. While the predicted probability of renting privately does decrease with time since the last move similar to among households with better rated health, it still much higher across all residency lengths, decreasing from 81% among the most recent movers to 45% among households who have lived in their home 10 or more years.

This again suggests both that the likelihood of renting in social and affordable housing does not vary much with time the most recent move, as demonstrated in chapter 6 (Fig 6.2), but also that households with poorer rated health who face more barriers to economic security and thus more barriers in the housing system are concentrated in rental tenures, both in the private market and in social and affordable housing.

7.3.2.3 Reasons for Moving by Health Status

As with the other disaggregations, there are clear differences based on health status between the predicted probabilities of current tenure by reasons for moving, as displayed in Figure 7.13.

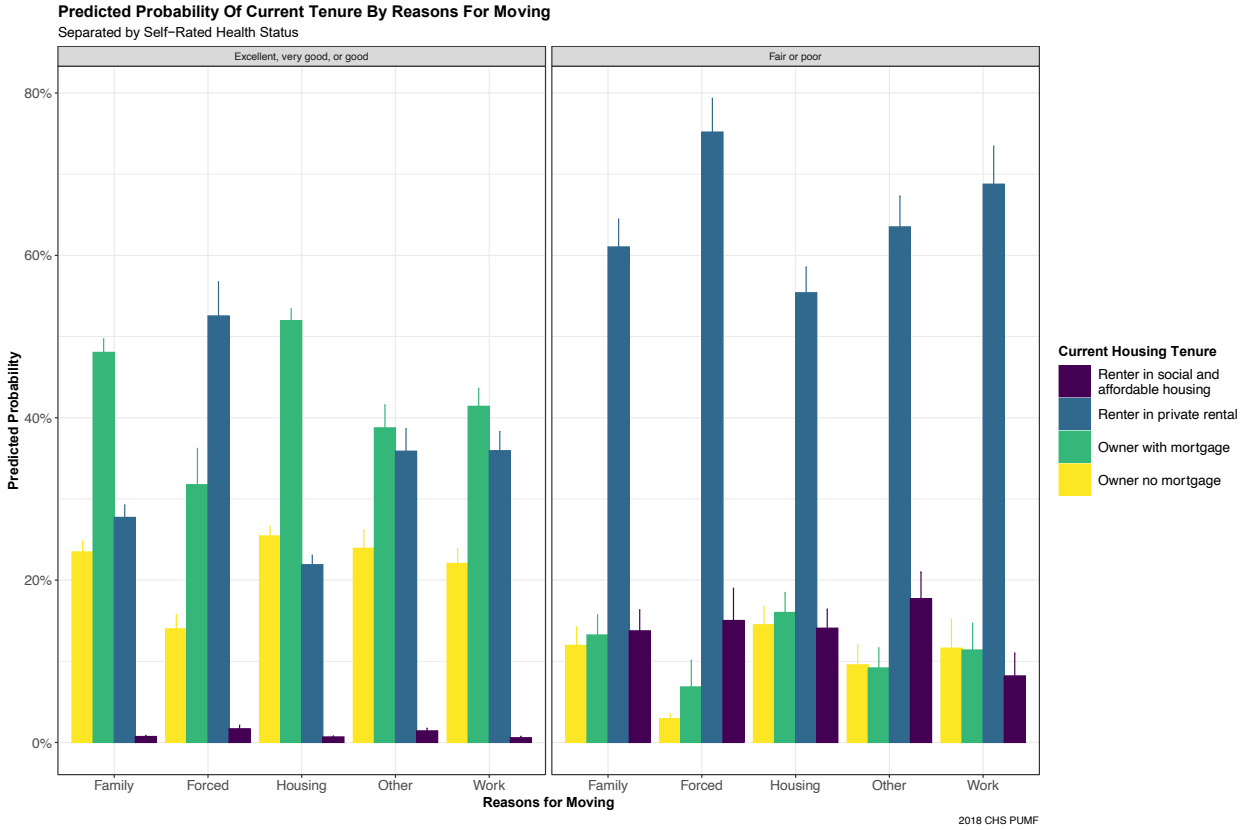

Figure 7.13 Predicted Probability Of Current Tenure By Reasons For Moving Separated By Self-Rated Health Status

The patterns among households who have better rated health align with other results for reasons for moving demonstrated in Chapter 6 (Figure 6.3) and in Figure 7.3 and Figure 7.8. Among households with better rated health, there is a clustering of higher predicted probabilities of owning with a mortgage across more positive reasons, with 52% of households who moved for housing reasons and 48% of households who moved for family reasons predicted to be currently owning with a mortgage. Likewise, there is a clustering of higher predicted probabilities of renting privately across less voluntary reasons, with 36% of households who moved for work reasons and 36% among households who moved for other reasons predicted to be renting privately compared to 22% of housing reasons and 28% of

households who moved for family reasons. Among households who moved for forced reasons, 52% are predicted to be renting privately, with less than 2% predicted to be renting in social and affordable housing, and still 32% predicted to be owning with a mortgage.

The patterns look quite different for households with poorer rated health. Like Figure 7.11 and Figure 7.12, the predicted probability of renting privately and renting in social and affordable housing is elevated across all reasons for moving. For example, renting in social and affordable housing ranges from a low of 8% among work reasons to a high of 18% among other reasons (likely health related - see chapter 5, Fig 5.9). The predicted probabilities of owning with and without a mortgage are very similar across all reasons for moving, between approximately 15% and 10% each, except among households who moved for forced reasons, where owning without a mortgage is predicted at 3% and owning with a mortgage is predicted at 7%. This is made up by the highest predicted probabilities of renting privately among households who moved for forced reasons, at 75% of households, with another 15% of households predicted to be renting in social and affordable housing.

These findings again suggest that health status has a mediating effect on the relationship between reasons for moving and current tenure outcomes. As households with poorer rated health face more structural constraints, including less resources, households with poorer rated health are limited in their ability to respond to the pressures reflected in these reasons for moving. Comparatively, households with better rated health face fewer constraints in both the related life course domains reflected in the reasons for moving and in the housing choices available, resulting in more variation across the reasons for moving in Figure 7.13.

7.3.2.4 Income by Health Status

Looking at the relationship between income and current tenure across health status in Figure 7.14 reinforces poorer rated health (and the often associated economic insecurity) as a driver of social and affordable housing pathways.

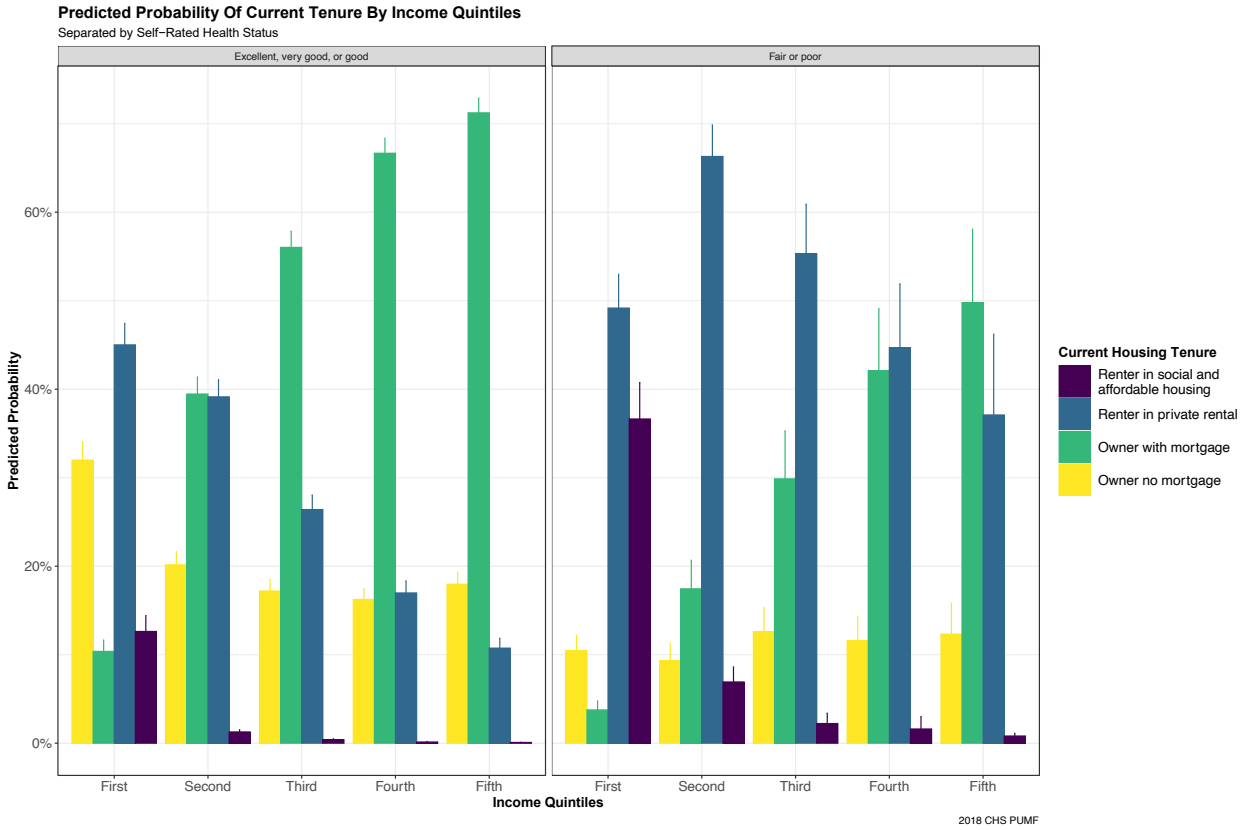

Figure 7.14 Predicted Probability Of Current Tenure By Income Quintiles Separated By Self-Rated Health Status

Among households with poorer rated health in the first income quintile, 37% of households are predicted to be renting in social and affordable housing, compared to 13% of households in the first income quintile among households with better rated health. The difference is primarily made up by higher predicted probability of owning *without* a mortgage among households in the first income quintile with better rated health (32% of households).

The interaction of health and income is further highlighted looking at the predicted probabilities of renting in private rental. Among households with poorer rated health, the predicted probability of renting privately peaks among the second quintile, at 66% before decreasing to 37% in the fifth income quintile. The predicted probability of renting privately only crosses with the predicted probability of owning with a mortgage in the fifth income quintile, where owning with a mortgage is predicted at 50% of households and renting privately is predicted at 37%. Comparatively, for households with better rated health, owning with a mortgage crosses over with the predicted probability of renting privately in the third quintile

(56% compared to 26%), and peaks in the fifth quintile at 71%. This highlights the depressing effect of poorer rated health on the likelihood of owning, even among high income households – who again, face more structural barriers and more constraints on their housing choices.

7.3.2.5 Age by Health Status

Looking at the relationship between current tenure and age separately by health status in Figure 7.15 reinforces the results when looking at current tenure and age by income quintiles in Figure 7.4.

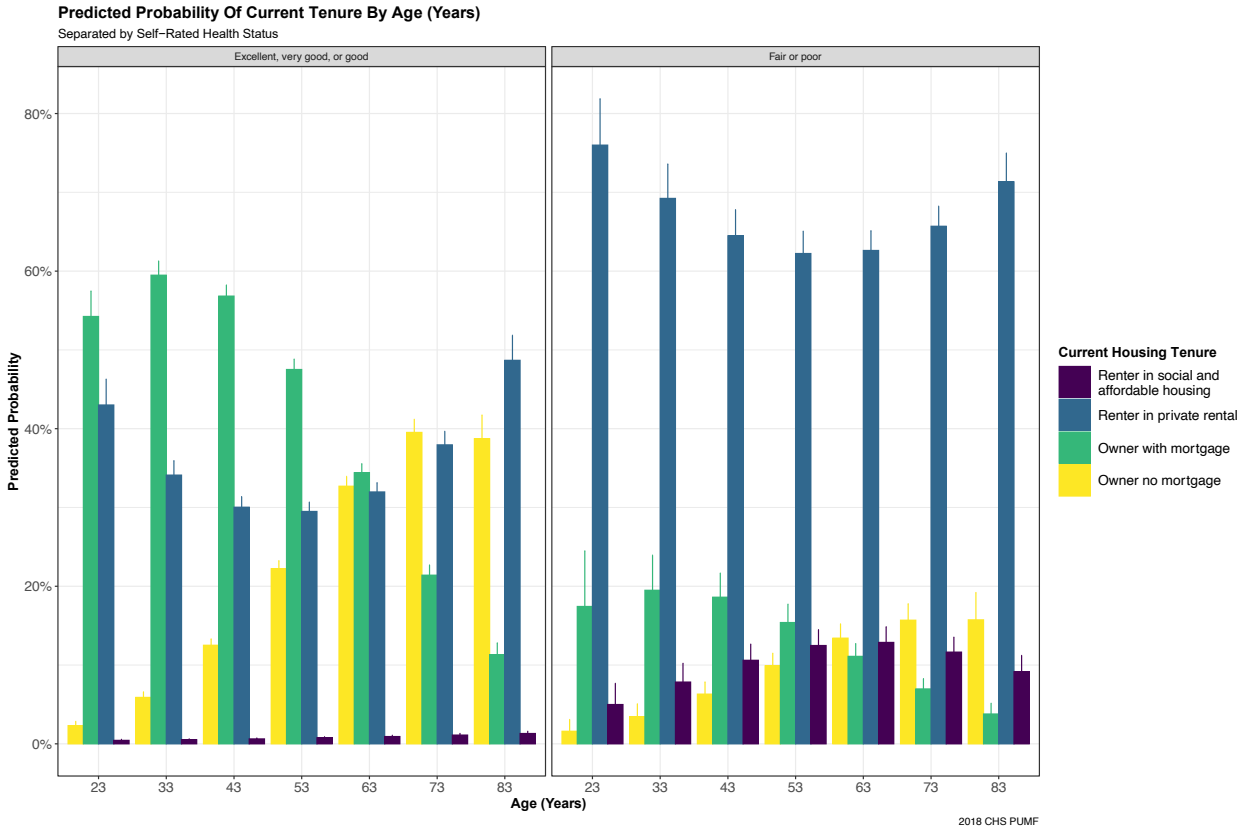

Figure 7.15 Predicted Probability Of Current Tenure By Age (Years) Separated By Self-Rated Health Status

Among households with self-rated health of excellent, very good or good, the "u-shape" pattern for private renting across age is apparent, with higher predicted probabilities among both younger and older adults and a low among households with the head of household aged 53 years old. Owning with a mortgage is comparatively linear, decreasing linearly from a peak at age 33 (59%), while owning without a mortgage increases linearly until plateauing among the oldest age group (predicted 40% at age 73 and 39% at age 83). The predicted probability of

renting in social and affordable housing is basically non-existent among households with better rated health across all age groups, rising to 1% at age 73.

This is quite different than among households with self-rated health of poor or fair. The "u-shape" pattern is still apparent, but is much higher across all ages, and the inverse "u-shape" for renting in social and affordable housing is clearer, peaking around age 63. Among households with poorer rated health, the predicted probability of private renting is highest at age 23, at 76%, dropping to a low of 62% at age 53, then rising again to 71% at age 83. The predicted probability of renting in social and affordable housing starts at 5% at age 23, peaks at 13% at 63, then drops to 9% at age 83. These findings reinforce that poorer health has a depressing effect on current tenure outcomes across the life course. Again, this is *not* due to inherent characteristics, but due to structural constraints and barriers and that accumulate across the life course as part of processes of cumulative advantage and disadvantage.

7.3.3 Summary of differences by health status

The findings suggest that health status has a mediating effect on the relationship between current tenure outcomes and housing history (past tenure, residency length, and reasons for moving). Across the variables, households with better rated health displayed patterns very similar to the patterns in Chapter 6 (Figures 6.1 to 6.6). Comparatively, poorer rated health had a depressing effect on many of the variables so that the predicted probabilities of renting, both in the private market and in social and affordable housing, are always elevated relative to households with better rated health. The predicted probabilities of renting in social and affordable housing are effectively only apparent among households with poorer rated health and in the particularly so for households in first income quintile (see Figure 7.14). Health status (and the associated barriers to economic security due to structural constraints) interacts with income so that the predicted probabilities of renting are always higher among households with poorer rated health, even among the highest income quintile (37% among households with poorer health compared to 11% among better rated health). Social and affordable housing and health are clearly linked, including programmatically as health needs are often criteria to access social and affordable housing (de Vos, 2022). Further, as private renting has become more precarious relative to owning in the Canadian tenure-discriminatory housing system, older

households with poorer rated health who faced barriers in accessing owned housing increasingly rely on social and affordable housing for secure housing as they age (see Figure 7.15). Again, this is not to say that renting is inherently negative or problematic, but in a tenure discriminatory housing system where ownership is privileged and associated with other rights and positive outcomes, limited access to ownership and concentration in rental tenures contributes to broader disparities across the life course.

7.4 Summary of differences in tenure outcomes across groups

In this chapter, I sought to explore how the relationship between a households' mobility experiences and their current housing tenure varied across groups. Specifically, I explored differences across income, age, and health status, drawing these groups from the housing transitions framework (Beer & Faulkner, 2011) and broader life course theory that sees lives linked and lived in context (Coulter et al., 2016; Elder Jr. et al., 2003). The results from the interaction models are very clear – the relationship does vary, in many ways, with implications across the life course.

The patterns between a household's previous tenure and mobility experiences (i.e., their housing history, drawing from the housing transitions framework) and their current tenure that emerged from chapters 5 and 6 are mostly only apparent for middle income households, younger age groups, and households where the head of household rated their health excellent, very good, or good. There were different patterns for low-income households, high income households, middle age groups, older age groups, and households where the head of household rated their health fair or poor. Broadly, there appear to be three main patterns.

For middle income households, younger households, and households where the head of household rated their health excellent, very good, or good, most of the relationships between a household's previous tenure and mobility experiences and current tenure outcomes that were presented in Chapter 6 were still apparent, holding all else constant. This included the positive association between past tenure and current tenure, the linear but opposite associations between residency length and current tenure, the positive association between housing and family reasons and owning and between work and other reasons and renting, and the linear but opposite associations between income and current tenure. In other words, for these

households, the differential treatment of housing tenure in the Canadian housing system is clearly demonstrated, with the structural differences in how secure or precarious tenure has been made playing a key role in the patterns across past tenure and mobility experiences.

For high income households and middle-aged households, there were elevated predicted probabilities of owning with a mortgage across all other predictor variables and holding all else constant. Particularly for high income households, the predicted probabilities of owning with a mortgage changed very little across any variable, except for older high-income households where it was made up by rising probabilities of owning without a mortgage (see Figure 7.4). In other words, these households had fewer constraints and more resources to express their agency and overcome structural and contextual factors in the housing system, including high housing prices. These households thus had the most opportunities to take advantage of the differential treatment of ownership and enter the housing market, pay down their mortgage, and transfer wealth to future generations – increasing inequality within generations along tenure lines. This is demonstrated in Figure 7.9, where the tenure disparities between high income and low-income households are much larger among younger households than among older households.

For low-income households, older households, and households where the head of household rated their health fair or poor, there were elevated predicted probabilities of renting privately and renting in social and affordable housing across all other variables, holding all else constant. Among low income households and households with poorer health, there was a new pattern of an inverse "u-shape" with age and renting in social and affordable housing that was not previously apparent (see Figure 7.4 and Figure 7.15). Low income and poorer rated health were also mutually reinforcing. In other words, these households had more constraints and fewer resources to overcome structural and contextual factors in the housing system and had been made more vulnerable to unplanned and reactive moves, the outcomes of which accumulate across the life course.

These results highlight how income, age, and health status mediates the relationship between past tenure and mobility experiences and current tenure, with households who face more structural constraints having a different choice set than households who face fewer structural

constraints. This has important repercussions considering how housing and mobility contribute to processes of cumulative advantage and disadvantage. In the next chapter, I expand on these repercussions and consider the results from all three empirical chapters together and explore the next research question – what do these results suggest about how the relationship between housing and mobility contributes to inequality.

8 Discussion – Choice, Control and Agency in the Housing and Mobility Relationship

The previous three chapters have collectively examined the relationship between housing and residential mobility in Canada, exploring the questions:

1. How do residential mobility patterns differ by housing tenure?
2. How are past tenure and mobility experiences associated with current housing tenure?
3. How does the relationship between past tenure and mobility experiences and current housing tenure vary based on income, age, and health status?

Chapter 5, 6 and 7 demonstrated that residential mobility patterns do differ by housing tenure, but it is not clearly divided into owning and renting. There are differences based on presence of a mortgage as well as between renting on the private market and renting in social and affordable housing. While there are some signs of the normative, housing career that ends in an owned home, there were also findings that problematized this normative relationship between housing and mobility that underpins Canadian housing policy. While owners, particularly owners without a mortgage, demonstrated more stability than renters, renting is also not a time-limited, transitional tenure. As demonstrated in Figure 5.5 in chapter 5, more than 1.8 million households living in the private rental market in 2018 are not planning to move or are planning to move and rent again. There is relatively little tenure change present in the findings, with past tenure positively associated with current tenure outcomes (see Figure 6.1).

At the same time, the unequal treatment of tenure in Canadian housing policy is also present in the findings, with more voluntary and positive reasons for moving positively associated with owning while more involuntary and more negative reasons for moving positively associated with renting (see Figure 5.6 and Figure 6.3). Particularly, health reasons appear to be a driver for trajectories into and through the social and affordable housing system (see Figure 5.9 and Figure 7.14). There are also differences in the relationship between past tenure and residential mobility experiences and current tenure outcomes across income, age, and health status, with differential constraints and opportunities.

In this chapter, I consider these key findings and connect them to the fourth research question:

4. How does the relationship between residential mobility and housing contribute to inequality?

I draw from the housing transitions framework (Beer & Faulkner, 2011), conceptualizations of residential mobility as active, relational practices (Coulter et al., 2016) and characterized by the ability to exert agency (de Haas, 2021) and both housing and mobility as embedded in broader life course perspectives that sees lives linked and lived in context. Shared by these perspectives is the interplay between individual agency and structural conditions, that this interplay is unequally experienced, and that these experiences accumulate (unequally) across the life course.

Drawing from this, I outline three connected themes that revolve around the differential ability to make choices and the unequal distribution of constraints and how that is connected to housing and mobility before discussing the idea of the housing ladder that underpins Canadian housing policy. Although the findings presented in chapters 5, 6, and 7 are similar to many other Western countries with similar housing systems, demonstrating more negative mobility experiences for renters, more positive mobility experiences for owners, and changing housing transitions that are looking less and less like the housing ladder the systems are based on, the results are still stark in their contrasts. They reinforce the housing and mobility process as a contributor and reflection of growing inequality between owners and renters, but also within owners based on mortgage status – which is particularly important in light of rising interest rates and the potential exhaustion of homeownership (Ronald, 2008). And, as cannot be said enough, the relationship between housing and mobility is *produced* by the tenure discriminatory housing system, and not inherent to the behaviour of owners and renters, nor to housing tenure itself, and thus can be changed.

8.1 The (unequal) fallacy of housing choice and the distribution of constraints

In chapter 2 of this thesis, I explored the housing "choice" process, highlighting the body of literature on the constrained housing choice process which is differentially available to different groups. Recognizing how constrained choices are for (some) households, some researchers describe the illusion or fallacy of choice (McKee et al., 2017). Both the differential choice sets available *and* the ability to make choices and exert agency and control over your housing

situation reflect another dimension of inequality which is closely tied to housing tenure. From both the descriptive results in Figure 5.6 and in the model results in Table 6.3, while housing reasons tended to be the most common reason for moving across all tenures, there was a clear clustering of more positive, voluntary reasons for moving with owned tenures and more negative, involuntary reasons for moving with rental tenures. While "forced" moves are the most clearly involuntary moves and were associated with an approximately 8 percentage point increase in the predicted probabilities of renting in the private market, a lack of voluntariness is evident in the other reasons, including moving for health reasons, moving for a job, or moving to reduce your commute – all positively associated with renting. Comparatively, housing reasons and family reasons generally reflect the most positive, planned, and controlled reasons, including moving for a bigger home and moving to form one's own household, which are more positively associated with ownership.

Another way of more clearly outlining the differences in control across the reasons for moving is to think about "pull factors" and "push factors". Pull factors relate more to the "destination" and involves more planning, control, and agency – such as moving for a bigger dwelling, for a better neighbourhood, and to become a homeowner. Push factors are more reactive and unplanned and relate more to the "source" – such as moving to reduce housing costs, moving for health reasons, and moving to reduce commute. Pull factors are more positively associated with owning while push factors are more positively associated with renting. Structurally, homeowners tend to have more resources and more options to respond to pull factors and mitigate push factors – in other words, more options and less constraints. This includes more housing options as homebuilding has focused on owned homes, more policy supports to support moving into and staying in ownership, and more control and agency in their legal relationship to their home (see also chapter 3). Comparatively, renter households tend to face more constraints and less opportunities to respond to push factors and mitigate pull factors – as renting has been made more precarious and fewer rental units in either the private market or in social and affordable housing have been built in the past 30+ years (Christophers, 2019; Hulchanski, 2004; Suttor, 2016).

Further reinforcing the unequal housing choice process, when disaggregated by groups, the positive effects of reasons for moving were most evident for middle income households (see Figure 7.3) and younger households (see Figure 7.8). For low-income households, there were elevated probabilities of renting in the private market and in social and affordable housing across all variables (see Figures 7.1 to 7.5), reflective of their more constrained housing choice set available – meaning they could express their agency through the reasons for moving only so much. Similarly, there were more constrained choices for households where the head of household had poorer rated health (see Figure 7.12), particularly when considering accessibility needs, where 9% of households had the adaptations they needed and another 10% needed adaptions to their home (see Table 7.3 in chapter 7). Combined with more constrained economic resources (Maroto & Pettinicchio, 2020), households with poorer health had very constrained housing choices and decreased ability to respond to push and pull factors.

Research on the (in)effectiveness of housing mobility policy programs to improve outcomes for low-income households in the United States focuses on the nexus of choice (or discretion) and constraints in this push-pull framework. Low-income households face more constraints in their ability to respond to push and pull factors, and mobility programs that narrowly focus on one or two factors without considering the broader contextual constraints are thus less likely to result in better outcomes for households (Kleit et al., 2016). This underlies programs like the Housing Choice program – in focusing on one push factor (housing costs) without addressing constraints such as limited housing stock and discrimination, households often continue to struggle with housing inequality. Kleit and colleagues (2016) further highlight how push factors do not inherently lead to more negative outcomes, particularly if households have housing options – reinforcing the structural nature of the unequal relationship between housing tenure and residential mobility.

Constrained choice in the housing system is also demonstrated through the positive association between past and current tenure. Relatively few households have experienced tenure change or are planning to change tenures when they move. In Figure 5.5., three of the four largest flows of households did not experience a change in tenure across the three time points, with the two most common pathways being moving from an owned home to another owned home

and paying off the mortgage, followed by moving from an owned home to another owned home with a mortgage. Moving from a privately rented home to another privately rented home is the fourth largest flow of households. This also reinforces the cumulative effects of housing and mobility outcomes across the life course, where past tenure can be an enabling or constraining factor for future tenure outcomes.

The unequal housing choice process and distribution of constraints is created by systems, not reflective of individual characteristics or decisions. For example, from the results of the multinomial model presented in Table 6.3 in Chapter 6, living in a single detached dwelling had the largest average marginal effects on the probability of owning with a mortgage, while living in a multi-unit building had similarly large average marginal effects on the probability of renting privately. However, due to a history of mortgage processes, zoning, and tax and financial policy (see chapter 3), larger dwellings like single detached homes are almost exclusively available as an owned home, while most rental units are very small. Thus, a move to a bigger dwelling almost always involves a move to ownership, which reflects its own constrained choice set. Further, there are far more single detached dwellings available across metro-areas, with most residential land zoned exclusively for single detached dwellings, while multi-unit dwellings are often constrained to certain neighbourhoods, along arterial roads and in generally less desirable neighbourhoods (Lauster, 2016; Suttor, 2015). Thus, a move to a single detached dwelling may also reflect choices to move to different neighbourhoods or to better quality housing, which has become bundled with the owned single detached home – highlighting another form of tenure inequality.

Together, this highlights how there are more choices available within the owned part of the housing system, while choices within the rental sphere are more limited. Further, there are fewer constraints on the ability to make choices in the owned part of the housing system, compared to renters who have less agency in their housing and mobility choices. This is perhaps most explicitly evident in the survey design itself. As renting has become residualized in tenure discriminatory systems like Canada (Christophers, 2019), it has also become perceived as residualized at an individual level. Of the 13 reasons for moving listed in the survey, “moving to become a homeowner” is an option while “moving to become a renter” is not – reflecting the

implicit conception that renting is not a choice, but a fallback to the normative option of becoming a homeowner.

8.2 To move or not to move? Who even gets to ask

In this thesis, I have been occupied with the relationship between housing and mobility, including the when, why, and how households moved. But also important in this relationship is immobility, and as scholar Hein de Haas described, mobility is more accurately conceived as the *choice* to move or not (de Haas, 2021). The housing choice process that is unequally and structurally distributed across tenure was described in the previous section; the focus of this theme, rather, is on the choice to move or not and how that is connected to the housing system.

Another way the differential ability to exert control over one's housing situation is evident in the results is looking at residency length in Figure 6.2, where there is a positive association with time since the most recent move and the likelihood of owning with a mortgage, peaking at 5 years, and a negative association with the likelihood of renting. Previous research has illustrated how homeownership is perceived as a part of 5-year plan among young adults (Severson & Collins, 2020), and further reinforced by the 5-year mortgage term structure that is common in Canada. While there is a negative association with residency length and renting, many renter households are stable and have lived in their homes for 5 or more years and are not planning to move or are planning to move and stay in the same housing tenure (Figures 5.1 and 5.2 in chapter 5), challenging the conceptualization of renting as a time-limited, transitional stop on the way to ownership. Renting is home to many Canadians for extended periods of time who are not typically part of the policy conversation and are instead portrayed as deviant and unstable (Rollwagen, 2015). These results also reinforce the importance of considering not just mobility (or movement) when studying residential mobility, but rather looking at the relationship between mobility and immobility – most particularly, the choice to be mobile or not (Coulter et al., 2016; de Haas, 2021).

However, while the results problematize renting as a transitional tenure, the precarity of renting is still evident – both in the elevated proportions of more recent moves among private renters, but also in the elevated proportions of households who were unsure about their plans

to stay or to move in the future. Aligned with Baker and colleagues (2016) work in Australia, I similarly demonstrate differential mobility between tenures, where private renters move more frequently and for more diverse reasons, owners with a mortgage move less frequently and more often for housing and family reasons, and renters in social and affordable housing experience the most uncertainty in their mobility. These patterns are a likely product of the Canadian tenure discriminatory housing system that has made private rental more residual and made social and affordable housing more conditional (Christophers, 2019; de Vos, 2022; Hulchanski, 2004). Although recent moves are not intrinsically negative, they highlight a precarity and insecurity for renting that is not nearly as present for owned tenures due to the policy framework that supports ownership (see chapter 3). Mobility uncertainty also reflects increased precarity and insecurity that is a product of tenure policy and specifically of the program design of social and affordable housing.

The broader insecurity and lack of control present for private renters beyond forced moves highlights another aspect of tenure inequality. While research demonstrates the negative and cumulative effects of forced moves, including increased economic insecurity, poorer physical and mental health, and moves to housing in worse conditions (Desmond & Kimbro, 2015; Waldron, 2022), a lack of (perceived) control more generally is linked to higher stress and more negative outcomes across life course domains, including health and wellbeing (Orton et al., 2019). Housing is one of the few, if the only, areas where individuals can exercise control (Dunn et al., 2003). Specifically considering housing, the concept of "ontological security", derived from Giddens' structuration theory, has been used to explore the lack of control and increased precarity in rental housing and its connection to more negative outcomes (Dupuis & Thorns, 1998; Waldron, 2022). Research from Australia highlighted how increased insecurity in the rental sector was associated with increases in mental distress, which decreased for renters who were more stable and secure (Li et al., 2022). Considering the positive association between renting and reasons for moving that are less voluntary beyond just forced moves, this lack of control highlights another element of tenure inequality that has compounding, cumulative effects across life course domains. Similarly, the lack of "ontological security" in rental housing that is structurally created through housing policy that favours ownership impacts how

different tenures are connected to the idea of "home". As Winstanley and colleagues write about residential mobility, housing policy, and the ability to create and feel at home:

> "Ownership and autonomy are closely linked in societies where private ownership is both the dominant ideology *and* reality; where state (or public) provision of housing restricts location and housing choices, and a private rental sector reflects the power of landlords rather than tenants." (Winstanley et al., 2002, p. 828)

While they are writing in the New Zealand context, this very much holds true for the Canadian experience where the norm of owner-occupied housing has been pursued aggressively.

It is also not clear from the results which immobility is wanted and which is unwanted – colloquially, the difference between being stable and being stuck (see also Cresswell, 2012). Being stable is associated with higher life satisfaction and other positive life outcomes (Acolin, 2020). Being stuck – another form of a lack of control – has negative effects across life course domains (Coulter, 2013; F. Ferreira et al., 2010). Households may be stuck for various reasons. In their research on housing transitions in Australia, Beer and Faulkner (2011) describe this situation where homeowning households became tied down by mortgages in a declining area after the local automotive plant closed, and in Australia Ong and colleagues (2017) similarly demonstrated the negative effects of homeownership on labour markets and employment due to the decreased residential mobility of homeowners who faced more sunk costs and more costs to move. Renters in social and affordable housing also had decreased residential mobility, with Ong and colleagues noting this may be due to the program and policy design that makes it difficult to move within the affordable housing system. This pattern also holds in the Canadian context, with a similar program design that disincentivizes moving and limits choice (de Vos, 2022; Mendelson, 2016). There is limited stock, long waitlists for new residents, and fragmented systems between cities and provinces which create barriers to mobility, or to move from affordable housing to the private market as the gap between the two has become wider over time. Renters in private rental may also be stuck, as there is low vacancy and high costs in many Canadian cities, and rental costs at turnover and for tenants are much higher than rental costs for occupied homes (CMHC-SCHL, 2023). While the results in this thesis cannot distinguish between being stable and stuck, it is important to contextualize the findings on mobility

patterns by tenure in this broader discussion and reinforce how the difference between being stable and being stuck is also produced by systems.

Mortgage status also takes a special discussion when considering mobility and immobility, as changes in mortgage status change relationships to housing without physically moving. Owning without a mortgage varied very little across most variables except for time, where there was an increase in the proportion among owners who had lived in their home for 10 or more years (see Figure 6.2) and further findings highlighted this primarily among high income households (see Figure 7.2). The findings highlight that income matters for getting a mortgage, time matters for paying it off. The mediating effects of having a mortgage on ownership are evident throughout these results, with the most obvious opposite relationship related to affordability – spending more than 30% of the household income on shelter costs was associated with a 22-percentage point decrease in the probability of owning without a mortgage, while being associated with a 27-percentage point increase in the probability of owning with a mortgage (see Table 6.3 in chapter 6). However, relatively few households seem to convert from an owner *with* a mortgage to an owner *without* a mortgage – when disaggregated by age and by income (chapter 7), this pattern primarily holds for high income households (see Figures 7.4 and 7.9) and households where they moved from another owned home or from living rent free (see Figure 7.6). For middle income households, there are elevated probabilities of renting in private rental as households age, and for low-income households, elevated probabilities of renting in social and affordable housing as households age (see Figure 7.4).

Like many other results in this thesis, these findings problematize the housing-based asset-based welfare system – which is (unsurprisingly) leaving many households out and many households at risk. As demonstrated in Table 7.2, 51% of households with the head of household aged 39 year or less were owners with a mortgage, rising to 53% among households aged 40 to 59 years old. Among households with the head of household aged 60 or older, 54% were owners without a mortgage. Younger households who are becoming mortgaged homeowners now are doing so in a very different context than older households, with far more risks including increasing interest rates, increased market volatility, and decreasing asset security. For these households, time may not be on their side to achieve the benefits of outright

ownership. As the Bank of Canada has been increasing interest rates aggressively as a response to increasing inflation, these more recent mortgaged households may also find themselves with less control in their mobility decisions – with recent survey results from Manulife suggesting that one in four Canadian homeowners indicating that "if interest rates increase further, they would be forced to sell their homes" (Manulife, 2022). Critical housing researchers have described this as the "false promise of homeownership" – where the context that support the benefits of ownership have changed, but the narrative has not, leading to younger and more marginalized homeowners who are entering the mortgage market now making more risky decisions that *increase* rather than *decrease* their insecurity and precarity (Arundel & Ronald, 2021). This is closely linked with the life course perspective and cohort and period effects – that the sociohistorical context in which life courses are lived impacts life course trajectories, including mobility and immobility (Coulter et al., 2016). Not only then are we seeing increasing tenure inequality, but also inter- and intra-generational inequality between homeowners based on when they entered the market, with cumulative and compounding implications for inequality across the life course as wealth transfers between generations unequally along tenure lines (Arundel, 2017; Christophers, 2018; Ronald, 2008).

Not only then does the tenure discriminatory housing system privilege certain tenures over others and provide differential choice and opportunity, it also, as Coulter and colleagues write, "privileges certain forms of moving and staying" (2016, p. 364). The discursive relationship between housing and mobility through the housing ladder and its supporting policies (see chapter 3) connotes moving for homeownership, both first time and "trading up", as positive moves, while moves within the rental sphere are seen as transient and deviant. Similarly, stability within homeownership is discursively understood as positive and materially supported through policy, while stability within renting is perceived as being "stuck" and materially discouraged.

8.3 Health status: constraining or enabling housing and mobility

In considering the unequal distribution of constraints and how this affects the outcomes of mobility and housing, health status deserves a focused discussion. Health and housing are strongly linked and mutually reinforcing, with housing being a social determinant of health

(Dunn et al., 2006). This includes through exposure to materials inside our homes and in our neighbourhoods, access to green spaces, housing-related stress including affordability and precarity, and overcrowding – which are more likely to impact renter households (Dunn et al., 2006; Moloughney, 2004). Research has demonstrated that homeowners tend have better health than renters – likely both through the unequal exposure to environmental variables and through social effects including wealth and control (Dunn et al., 2003; Hiscock et al., 2003; Macintyre et al., 2003) – but also that the homeownership market excludes individuals with poorer rated health and/or disabilities (Easterlow et al., 2000). However, homeownership is not a monolith, and research has also illustrated the negative effects on health of housing affordability and mortgage debt. A Canadian study illustrated a social gradient of health within housing tenure status – tenants experienced the most distress, followed by homeowners with a mortgage. Homeowners without a mortgage experienced the lowest levels of distress (Cairney & Boyle, 2004). Considering that nearly one in four households who own with a mortgage were spending more than 30% of their income on housing in 2018 (see Table 6.1), before interest rates started to rise, this connection between health and mortgage status bears highlighting. Health is also an eligibility factor for access to social and affordable housing in many countries (Baker et al., 2016; Watts & Fitzpatrick, 2018) and across Canadian provinces (de Vos, 2022) , recognizing that households with health needs may be more likely to be in need of social and affordable housing due to barriers in the housing system. However, this also structurally reinforced this relationship that renters tend to have poorer rated health than homeowners. This was echoed in the findings, with moving for health reasons appearing to be a driving factor for moving into social and affordable housing (see Figure 6.3) and "other" reasons associated with a 2.63 percentage point increase in the predicted probability of renting in social and affordable housing on average (see Table 6.3).

In the Canadian Housing Survey, the household referent person is asked about self-reported health. It is important to note health and disability are not the same thing. Disability is produced by ableist structures – how an individual's experiences are limited by social, political, economic, and physical structures (Maroto & Pettinicchio, 2022). Disability is also dynamic and contextual and can change across a person's life course. Poorer health can (and often is) a

factor made limiting through these ableist structures, and thus can be a disability. At the same time, people with disabilities can still have good health. Further, the Canadian Housing Survey asks about self-reported health at an individual level, but health and disability impact the whole household. Health and disability is a complex and nuanced topic and not intended to be fully explored in this thesis. Self-reported health provides an indication of how the housing – mobility relationship is differentially experienced across health status. The important consideration is that disability (and often health) is an independent axis of social and economic inequality that is produced by systems (Pettinicchio et al., 2022) – including the housing system – and which further constrains choice, both the choice to move and the choice of where to move.

Due to systemic barriers, households with disabilities and health challenges face multiple constraints in the housing system, including higher rates of economic insecurity and accessibility and adaptation needs which can limit housing choices. Not only is a limited (and mostly unknown) amount of the housing stock "accessible", finding information on accessible housing and what "accessibility" means in practice is very difficult, as there are definitional and scope differences across the multiple jurisdictions involved in housing (OECD, 2022). Access to health care, medical specialists, and other supporting structures can also further limit housing choices for households with disabilities and/or health challenges, reinforcing housing's unique role as legal, financial, social, cultural, physical, and spatial object. The connections between health, disability, housing, and inequality are particularly important in the ongoing fall out of the COVID-19 pandemic, which has sharply illustrated the effects of health on the social and economic circumstances of households and how ableist our social and economic systems are. Homeowner households in larger homes have had better physical and mental health outcomes through the pandemic, and renter households who had more health and disability challenges and were already vulnerable have been made more so (Bower et al., 2021; Horne et al., 2021; Yang & Aitken, 2021).

Despite the connections between housing and health, health has not often been a major consideration in housing and mobility studies, particularly in the Canadian context. Health, wellbeing and disability was explicitly included in the housing transitions framework by Beer

and Faulkner (2011), but not an explicit factor in the housing careers, housing histories, or housing pathways conceptualizations. As with other housing research reviewed, there is a growing body of literature in the Australian context focused on the health, housing, and mobility relationship. In Australia, Beer and Faulkner (2011) highlighted that the housing transitions of households affected by disabilities tended to be in the private and social rental sector. Similar work by Baker and colleagues (2016) demonstrated more advantageous housing outcomes through mobility for households without a disability. Another Australian report by Ian Wiesel (2020) submitted to the Australian Building Codes specifically highlights how the lack of accessible housing limits housing choice for households with a disability, both in the decision to move (due to limited stock of accessible housing) and in the decision to stay (due to the inaccessibility of their own home).

I highlight this broader literature about housing and health and disability because my thesis similarly points to the housing – mobility relationship as another mechanism in the unequal outcomes for households with poorer health. From the findings in chapter 7, health status appears to have either an enabling or a constraining role for relationship between housing and mobility. Across several variables, households with poorer rated health demonstrated elevated probabilities of renting in either the private market and in social and affordable housing (see Figures 7.11 to Figure 7.15). The predicted probabilities were particularly high among households who moved from another home in the social and affordable housing sector (see Figure 7.11) or who were in the first income quintile (Figure 7.14). Poorer rated health had a mediating effect on income, so that even among high income households, there was a higher predicted probability of renting. Conversely, among households with better rated health, 32% of households in the first income quintile are predicted to be owning without a mortgage, the most secure tenure. Similarly, among households with better rated health, there is a positive association between the probability of owning without a mortgage and age, while among households with poorer rated health, older households are primarily living in the private rental market.

Effectively, health status appears to serve as either a floor or a ceiling. For households with better rated health and who face fewer economic and social barriers, including in the housing

system, self-rated health acts like a floor, seemingly limiting the more negative aspects of the relationship between housing and mobility and more opportunities for more positive outcomes. For example, when looking at Figure 7.13, 32% of households are predicted to be owning with a mortgage among households who had better rated health who moved for forced reasons (the most clearly negative, involuntary reason), compared to 7% among households with poorer health. Conversely, for households with poorer rated health who face many more barriers, self-rated health acts like a ceiling, dampening some of the more positive associations between housing and mobility and increasing vulnerability to more negative outcomes. Looking at the reasons for moving as an example, 52% of households are predicted to be owning with a mortgage among households who had better rated health who moved for housing reasons, compared to 16% among households with poorer rated health. Again, this is not to say that either renting or poorer health are intrinsically negative. What is negative is how, through housing-based asset-based welfare and tenure discrimination, homeownership has become a primary way to economic and physical security and how households with poorer health are limited access to homeownership, in turn increasing social and economic disparities based on health status.

8.4 Where goes the "housing ladder"? The unequal housing transitions of Canadians

Together, these results problematize the idea of the "housing ladder" and highlight the unequal distribution of constraints, control, and choice in the housing system. As Andrew Beer and Debbie Faulkner demonstrated in their work on the changing housing outcomes of Australians, the results in this thesis can similarly be seen as demonstration of the housing transitions of Canadians. Beer and Faulkner (2011) developed the housing transitions framework partly in response to the normative hegemony of the concept of the "housing ladder" – the idea that households move linearly from their (owned) family home to private rental to an owned home with a mortgage to a bigger owned home then pay off the mortgage and own outright, then eventually downsize, with corresponding changes in the household structure and increasing economic security. This idea of the housing ladder is core to housing-based asset-based welfare, with the assumptions that the mortgaged home will be offset by the increasing equity which will be relied on in retirement (Doling & Ronald, 2010). The housing transitions

framework, instead, is conceptualized as a series of housing decisions shaped by micro-, meso-, and macro-level opportunities and constraints, without a linear or normative pathway (Beer & Faulkner, 2011, p. 31). The results in this thesis similarly demonstrate that the concept of the housing ladder and the implicit relationship between housing and mobility is no longer, if ever, based in the reality of most Canadian household's lives. Although there are some signs of the normative housing – mobility relationship at the population level (see chapter 6), it does not hold as true once disaggregated (see chapter 7).

For many households, the ladder is missing rungs, making it increasingly difficult to move into an owned home, and the rungs keep changing as the cumulative effects of their housing and mobility experiences intersect with the macro-level housing system. This is the experience for many low-income households, many older households, and households with poorer reported health, who are more likely to be renting in private rental or social and affordable housing. These households face more constraints in their housing choices and less control and security in their housing outcomes – which again, are reinforcing and cumulative across the life course. These characteristics also intersect – so for example, low-income older households have elevated probabilities of renting in social and affordable housing, highlighting how older households who do not have the asset of an owned home rely on social and affordable housing for secure housing in their retirement. Similarly, households where the head of household had poorer rated health had elevated probabilities of renting in social and affordable housing, but noticeably rose to 37% of households in the first income quintile.

For some households, there are signs of the normative housing ladder, but even then, there are disparities that are structured by housing and demonstrate the cumulative effects of housing and mobility. For example, a higher proportion of middle-income households are predicted to be owning with a mortgage rather than renting among households who previously owned and among households who previously lived rent free, likely moving from a family home. Comparatively, among middle income households who previously privately rented, nearly equal proportions are predicted to be privately renting or owning with a mortgage (see Figure 7.1). This suggests that households who live in their family home longer and can save money towards a down payment can more easily make the move into owned housing compared to

households who are facing the costs of increasing rent while trying to also save towards a down payment – another constraining element in the housing transitions of Canadians. For these households who moved directly to ownership, they will now have an easier time to make another owned housing move – highlighting the cumulative and uneven effects of housing and mobility. This is presented in Figure 5.5 exploring the flow of households through their tenure at three points in time. Households who were previously rent free and moved to an owned home accounted for the fourth largest flow of households, with most planning to stay in an owned home. This also echoes previous work by Maroto and Severson, demonstrating declining proportions of young adults renting and increasing proportions of young adults residing with parent(s) or owning (Maroto & Severson, 2020), with implications for increasing inequity.

And then for some households, there is no ladder, because there is no need for a ladder. This is the case for high-income households. The housing outcomes of high-income households who face fewer constraints and more opportunities vary little across any variable, almost always resulting in owning with a mortgage (see Figures 7.1 to 7.5 in Chapter 7). The only noticeable variation for high income households is across residency length and age, where higher rates of owning without a mortgage are predicted the longer the household has resided in their current home and as they age (see Figures 7.2 and 7.4). These high-income households who are more likely to be owners are then also more likely to be higher wealth households as owned homes are the largest proportions of most household assets, and thus exacerbating wealth inequality. This highlights the cumulative and reinforcing effects of housing inequality on broader social and economic inequality. This is also the case for many middle aged households, who demonstrate elevated probabilities of owning with a mortgage as well, holding all else constant – and this highlights issues of inter- and intra-generational inequality as well (Christophers, 2018).

Considering the broader de-standardization, individualization, and fragmentation of the life course in the Western world, and a discriminatory Canadian housing system that has privileged ownership over rental tenures, there are reasons to believe that in absence of policy changes, the idea of a housing ladder will become more displaced from the reality of Canadian's lives. In other countries where the material conditions that supported the concept of a housing ladder

have changed sooner than the Canadian context, researchers have demonstrated an "aspirations gap", where the subjective aspirations of households have (yet) to change (Crawford & McKee, 2018). Previous Canadian research among young adults highlighted that this gap may be appearing (Severson & Collins, 2020). This thesis posits that this "gap" has likely existed for many households for many years where the material conditions do not support their housing transitions and who were not considered in the concept of the "housing ladder" in the first place.

This discussion of the (lack of) housing ladder for many Canadian households is particularly important because the idea of the housing ladder and its normative and discursive relationship between housing and mobility underpins Canadian housing policy. This suggests that policy based on this conceptualization is and will be inadequate to meet Canadians' housing needs. This premise has important implications considering the cumulative effects of housing and mobility outcomes across the life course as part of processes of cumulative advantage and disadvantage. In this way, I echo the work of Beer and Faulkner, and argue that the idea of the housing careers and the housing ladder "can no longer be sustained and that it is instead important to develop a better understanding of the full spectrum of housing outcomes" (Beer & Faulkner, 2011, p. 159). I would go further, and say not just to develop a better understanding, but a re-orientation of the Canadian housing system that considers more housing outcomes than an owned single detached home which has been contributing to and reflects broader inequality. In the final, concluding chapter of this thesis, I describe these policy implications in more detail and outline policy development options, before concluding with a final discussion of limitations and directions for future research.

9 Conclusion

This thesis started as an exploration of who wins and who loses through the residential mobility process and how housing structures this relationship. It became an exploration of the housing transitions of Canadian households within the context of a tenure-discriminatory housing system and how these transitions reflect and reinforce inequality. Over the past nine chapters, I have explored four research questions:

1. How do residential mobility patterns differ by housing tenure?
2. How are past tenure and mobility experiences associated with current housing tenure?
3. How does the relationship between past tenure and mobility experiences and current housing tenure vary based on income, age, and health status?
4. How does the relationship between residential mobility and housing contribute to inequality?

In chapter 2, I explored the broader conceptual framework and existing research surrounding the residential mobility and housing relationship, highlighting the deep connections to inequality and particularly to processes of cumulative advantage and disadvantage across the life course. In chapter 3, I outlined the Canadian policy context that privileges homeowners over renters, but unequally so within tenure as well, with younger, mortgaged homeowners being much more vulnerable. Residential mobility is implicitly and explicitly included as a mechanism of change in the Canadian housing system through the idea of the housing ladder which underpins the tenure-discriminatory housing system. In chapter 4, I outlined the analytical strategy for this this thesis, drawing from the housing transitions framework (Beer & Faulkner, 2011) and broader life course perspectives on residential mobility (Clark, 2012; Coulter et al., 2016). In chapters 5, 6, and 7, forming a series of results chapters, I outlined distinct mobility patterns for owners with and without a mortgage, private renters, and renters in social and affordable housing. And in chapter 8, I examined these patterns in connection to broader inequality, highlighting the unequal distributions of constraints and choices across tenure and across group characteristics, both in the housing choice process and in the choice to move or to stay.

At this point it should be clear, but housing and mobility are inextricably linked to inequality on both sides of the equation. A tenure unequal housing system like Canada's produces different choice sets for different tenures which becomes mutually reinforcing through residential mobility processes. Owners have more choices and move for more positive reasons when they do move, which begets more positive moves and more choices in the future, while renters have fewer choices and more for more involuntary reasons and are more likely to stay renting. And the tenure discriminatory housing system interacts with other characteristics to produce unequal outcomes, as evidenced by the distinct patterns across income, age, and health status. The clear inclusion of health and disability in the housing transitions framework makes it unique among the models of housing over the life course reviewed (see chapter 2), and the still unfolding experience of the COVID-19 pandemic suggests that including health and disability in models of housing over the life course will be increasingly important and relevant.

While these findings may not be surprising or unique given the existing research in other countries with similar housing systems including Australia (Baker et al., 2016), the UK (Clark et al., 2006), and the US (Clark, 2012), and existing Canadian research on residential mobility (Denier, 2017) and on the unequal treatment of housing tenures in Canadian housing policy (Hulchanski, 2004; Loptson, 2017), the results are still impactful in their starkness. More than 330,000 renter households in the private rental market moved for forced reasons, most of whom moved into another rented home and thus were at a higher risk of another forced move, highlighting the compounding and cumulative effects of housing and mobility on the life course. The uneven distribution of this relationship is further important because both housing and mobility are associated with other life outcomes, including economic insecurity, wealth, mental and physical wellbeing, and life satisfaction (see e.g., Acolin, 2020; Beer et al., 2011; Browning et al., 2016). This demonstrates the process of cumulative advantage and disadvantage and the insidious nature of this relationship – the effects are compounding, cumulative, ongoing, and unequal. These differential patterns and outcomes of mobility across housing tenure are produced, materially and discursively by the tenure-discriminatory housing system, and thus it is malleable.

The uneven distribution of the housing – mobility relationship is also important as the implicit (and explicit) conception of how this relationship should work is built into social and economic policy. The findings in this thesis problematize the idea of the "housing ladder", instead demonstrating more diverse housing transitions that are unequally shaped by structural constraints and opportunities. As Coulter and colleagues write about mobility, "practices of residential mobility are configured by power relations and material inequalities (for example between owners and renters)"(Coulter et al., 2016, p. 364) about who should be mobile when and for what reasons – and in tenure discriminatory systems like Canada, it has been moves to become a homeowner or to continue a homeownership trajectory that has been supported. I have hinted at these policy connections and implications throughout this thesis work. With this in the mind, in this concluding chapter, I turn to the last research question for this thesis:

5. What are the implications for housing policy and practice?

I discuss the policy implications of these findings and possible policy development options to support more equitable housing and mobility outcomes. I conclude with some final reflecting thoughts on the limitations of this work and directions for future research.

9.1 Policy Implications

Overall, there are several policy implications deriving from this thesis, reflecting housing's intersecting and interdependent nature in our lives and in our social and economic systems. A full policy analysis that considers each of these policy scenarios is out of scope for this thesis. Instead, I aim to outline broader implications and high-level policy considerations based on these findings and that are linked to three broad policy objectives:

1. Protect against forced, involuntary, and reactive moves
2. Enable more choice and control in housing, including enabling more positive moves
3. Distribute these protections and choices more equitably across tenure

I outline four high level policy implications before lastly discussing limitations and directions for future research.

9.1.1 Housing policy is not just housing policy

As discussed in chapter 3, housing policy is not just housing policy, reflecting its unique role as a physical, financial, legal, social, emotional, and cultural creature. As such, it is not just housing policy that is visible in these findings. Finance policies, labour market policies, land use policies, transportation policies, and health policies are all implicated. This is perhaps most evident through the reasons for moving that reflect pressures in these related policy areas that households are responding to through their housing choices. For example, moving to reduce commute times directly implicates transportation and land use planning, as Canadian cities have become more sprawling and car oriented and commute times and cost have increased (Moos & Mendez, 2015). Transportation costs are the second highest household expense after housing, followed by food costs (Government of Canada, 2021). Researchers have argued for incorporating transportation costs as part of housing affordability measures, and the need for both housing and transportation investments to support affordability for households (Makarewicz et al., 2020). However, these reasons for moving are most apparent among private renters who have the flexibility to respond to these pressures through mobility – something which is much harder for households who are tied ("handcuffed") by ownership (Whelan & Parkinson, 2017). Again, mobility is not intrinsically negative, and households should be able to move out of their own choice (Coulter et al., 2016; de Haas, 2021).

Moving for health reasons and health policy deserves a particular call out again, especially in light of the ongoing impact of the COVID-19 pandemic where health and housing policy have been one and the same though stay at home, quarantine, and isolation orders and which was again, unequally available to households based on their housing situations and exacerbated existing inequalities (Benfer et al., 2021; Bower et al., 2021; Waldron, 2022). Canadian research from Statistics Canada highlighted that individuals living in apartments, which are more likely to be rented, had higher risk of dying from COVID-19, while people living in single detached homes, which are more likely to be owned, had the lowest risk (Yang & Aitken, 2021). While connections between housing and health have been made in policy, such as the 2017 National Housing Strategy which partly recognizes the housing needs of Canadians with disabilities and health challenges and incentivizes accessible design and awards higher points to developments

that are geographically closer to health care services, these connections need to be made clearer and stronger. Both increased clarity and standards about accessible and adaptable housing and an absolute increase in the number of accessible homes is needed (Plouin et al., 2021). This is particularly relevant considering that the need for affordable and accessible housing is projected to increase for a number of reasons, including population aging, the fall out of the pandemic, and as chronic disease affects more people (Bowley & Sinclair, 2018; Plouin et al., 2021).

9.1.2 Consider housing holistically

Second, not only is the housing system interdependent with other policy areas, but the housing system is interdependent across housing tenure groups – which has not traditionally been the way Canadian policy has been developed. Housing policy, especially in tenure discriminatory housing systems, is sometimes only thought of as direct spending or impacting social and affordable housing. However, housing does not exist in a vacuum and is impacted by both indirect and direct policy decisions across tenure and across other policies areas like income support, immigration, and employment and labour market protections (Christophers, 2019; Hulchanski, 2004; Loptson, 2017). There is also a tendency in tenure discriminatory systems to consider different tenures independently of one another, which is also partly linked in the Canadian context to our system of federalism, where different tenures are primarily governed by different levels of government (Hulchanski, 2004). This extends to the National Housing Strategy, which is less so a strategy that actually considers the housing system together and its relationship to other policy areas, such as taxation or social benefits, and instead mostly "just another policy paper outlining potential subsidies to help a few, very few, of those in housing need" (Hulchanski, 2017, para. 2). Recently, Scotiabank called for a doubling of the Canadian social housing stock to bring it in line with the G7 average, in part to broadly address affordability challenges across all tenures, highlighting that "Shortages in one segment will have – and are having – spillovers across the continuum. […] unlocking greater supply across segments should relive price pressures across the system" (Young, 2023, p. 4). Part of changing how we think about housing starts with how we develop housing policy and the need to develop housing policy holistically that sees ownership, private rental, and social and affordable

housing, and other tenure arrangements such as co-operative housing or shared housing as part of the same housing ecosystem and that decisions in one area of the housing system impact others (Christophers, 2019).

Despite there being relatively little tenure change demonstrated through these housing transitions, it is still clear that the different dimensions of the housing system impact each other. In fact, the lack of tenure change may actually reflect the impact of Canadian housing policy system that has not considered the different housing tenures as part of the same connected eco-system. We see this in the precarity of the private rental sector – in the pursuit of homeownership, it is the private rental market that has become the most precarious and the most vulnerable (Christophers, 2019; Ronald, 2008), as evidenced by the higher rates of forced moves among private renters, shorter residency lengths, and more uncertainty about future mobility. At the same time, renting is not transitional for many households. It is worth repeating this again because the stereotype of renting as a transitional, time-limited tenure is so strong and pervasive in policy and in public discourse (Gurney, 1999; Rollwagen, 2015; Ronald, 2008). As demonstrated in Chapter 5, more than 2.8 million privately renting households and over 415,000 renter households in social and affordable housing are not planning to move or to move and rent again – these households currently find themselves in a rental sector characterized by limited security of tenure, limited choice, and increased precarity and conditionality. Making renting more secure and affordable means looking at policy options like rent control, eviction protection, landlord regulation – and also enabling more choice – including more and diverse rental homes in more neighbourhoods.

Similarly, the increasing conditionality of the social and affordable housing system, again in the pursuit of housing-based asset-based welfare (Watts & Fitzpatrick, 2018) also demonstrates its own mobility patterns. Aligned with other international research (e.g., Whelan & Parkinson, 2017), I similarly demonstrated that living in social and affordable housing is limited to households with the lowest incomes who typically move from another social and affordable housing home and have the second longest residency lengths next to owners without a mortgage. For households in social and affordable housing, the conditional program design and scarcity of housing is evident. Social and affordable housing is not a short term, ambulatory

housing option for households – for many households, it is not even an option. Households in social and affordable housing should have choice and control in their housing as other tenures do. Treating social and affordable housing as distinct form of housing intended to be a short-term safety net before households "return" to the normative housing market may make it more difficult to move out or in to social and affordable housing. Making social and affordable housing a more enabling housing option means looking at policy options like reviewing eligibility criteria, removing continued eligibility criteria, redesigning subsidy programs, and overall modernizing the social and affordable housing system to better support the people that live in social and affordable housing (de Vos, 2022). Most importantly for social and affordable housing, it means building more social and affordable housing in more neighbourhoods – with beneficial outcomes for all housing tenures (Young, 2023).

Enabling more choice for renters, both in the private market and in social and affordable housing, also includes challenging the stereotypes that portray both private and social and affordable renters as deviant, unsafe, irresponsible, and bad citizens (Gurney, 1999; Rollwagen, 2015). This is where municipalities can play a particularly key role, as these stereotypes are often on full display during rezoning applications, such as in Edmonton with the rezoning of a surplus school site for affordable housing (Zoledziowski, 2019) or discussions of municipal planning documents, such in Calgary with the Guidebook for Great Communities (Klaszus, 2021). As the order of government closest to people's lived lives and often privy to these discussions, municipalities are well placed to challenge these stereotypes and contribute to the re-constitution of renting ideologically and materially and support choice in the housing system.

9.1.3 The unequal distribution of risks and vulnerabilities

Another implication is considering the distribution of risks. Homeowners with mortgages now face a very different economic and social context than previous homeowners. Older homeowners bought homes at a time when rewards were higher and risks were lower. Over the 20th century as housing prices increased, there has been a delay in the distribution of risks and opportunities. Homeownership became high risk and high reward, and as a consequence, Canadian households have become increasingly indebted. Now in the context of rising interest rates and as Ronald (2008) describes it, the "exhaustion of homeownership", homeownership

may be leaning to a higher risk – lower reward situation – which is similar to what private renting has been made through the residualization of renting. Not only then do we see the unequal distribution of risks and vulnerabilities between owners and renters, but increasingly, this distribution aligns with timing of entry to the homeownership market.

Further, transformations in our relationship to housing under asset-based welfare and through related processes of financialization are key ways in which households are unequally made precarious. Households have normatively, discursively, and materially been encouraged to become homeowners, which in turn, through increasing costs and increasing labour precarity, fewer and fewer people can become homeowners (Aalbers, 2008; Doling & Ronald, 2010; Malpass, 2008). Ronald highlights discursive practices that privilege homeownership over renting because of and through the connections between homeownership and housing as investment, where "housing through home ownership has come to represent a means of building an asset, nurturing an investment and making capital gains" (2008, p. 54). These discursive and normative practices around housing are especially crucial to financialization, where households have been encouraged to invest in their housing and where renters are seen as irresponsible non-investors (Langley, 2006; Ronald, 2008). Through the deregulation of the mortgage market to continue to support the move to homeownership, younger and more marginalized households who have been unequally brought into the mortgage market, so that "riskier" (often systemically excluded) homeowners face much higher interest rates and predatory loans and form "high-risk and high-reward" mortgage-backed securities for investors because of the onerous debt repayment schedules (Aalbers, 2008).

Younger homeowners and homeowners who are made vulnerable through systemic exclusion face extremely vulnerable and precarious amounts of debt, while renters face rising rental prices and limited security of tenure. Older, wealthier homeowning households who experienced the most housing equity increases face the most security of tenure and far fewer risks (see also Macdonald, 2015). This is echoed in the results in the thesis, where relatively few homeowner households seemed to convert to owning without a mortgage, and those who did were primarily higher income households (see chapter 7). When looking at the average marginal effects on the predicted probability of current tenure, affordability had opposite

effects for owners based on mortgage status (see Table 6.3, chapter 6). This reinforces that these newer, more indebted homeowners are much more vulnerable to these sorts of risks we are seeing now, and more precarious in their housing, highlighting issues of intergenerational inequity within homeowners. Again, these vulnerabilities are not intrinsic to these newer, more mortgaged households, but are also produced by this tenure discriminatory housing system where households have been discursively and materially encouraged to own, and in doing so, may have traded temporary security for longer term insecurity (see Arundel & Ronald, 2021). Therefore, enabling more choice and protecting against unplanned and involuntary moves across tenures also means looking at policy options to protect owners who have been made more vulnerable in this tenure discriminatory housing system and who, along with renters, are disproportionately bearing the risks of the financialization of housing.

Not only are we seeing the effects of the redistribution of risks from government to individuals through asset-based welfare, and the related privileging of ownership and residualization of renting at the micro-level, but also at the meso- and macro-level. The meso-level – the level of neighbourhoods and the cities we live – has a special consideration as municipalities are critical in rethinking the orientation of our housing system and supporting housing and mobility choice, in part because municipalities are the order of government that is facing the most impacts from the privileging of ownership and residualization of renting (Hulchanski, 2004). This includes urban sprawl and associated infrastructure costs and environmental impacts as households 'drive until they qualify' (Lauster, 2016) and costs of social services and supports for households who have been vulnerable through the housing system (Hulchanski, 2004). Municipalities can play a leadership role through the land use and zoning process by enabling the development of more diverse housing choices and especially more social and affordable housing which can be further supported through the use of public land (Pomeroy & Maclennan, 2019). The City of Edmonton started to do this when they made duplexes and semi-detached homes a permitted use instead of a discretionary use on all land currently zoned for single detached housing (Stolte, 2019). This can and should be scaled up, especially to meet the goals in the new City Plan to support housing choice, affordability, and sustainability (City of Edmonton, 2020), while

still recognizing that decisions about housing and its consequences involve all levels of government.

9.1.4 The inadequacy of the housing ladder

Of course, the main policy implication is that the idea of the "housing ladder" that is core to asset-based welfare and the Canadian policy system (see Chapter 3) and is implicitly and explicitly build on the conceptualization of a linear housing and mobility relationship is not meeting the needs of many Canadians. Overall, Canadian housing policy should seek to enable choice in the housing and mobility relationship – both the choice to move or to stay and the choice of where and how to live – both of which aligns with a more tenure equal housing system. The current housing system does neither of those things. Through a broad orientation towards homeownership, including more favourable taxation and financial environment, households are encouraged to move into ownership and stay, which has resulted in increasing prices and distortion in labour and housing markets. At the same time, regressive rental policies have resulted in the residualization of the private and social rental sectors so that they have become less secure and with fewer options. As noted in chapter 3, policies that have limited and specific focus on elements of the housing and mobility relationship, such as addressing push and pull factors or incentivizing mobility to certain neighbourhoods or housing types do not typically result in long term better outcomes because they do not fundamentally address systemic barriers and constrained choice sets in the housing system – in other words, they do not address the broad orientation of the housing system that privileges one tenure over another.

In a more tenure equal housing system, different housing tenures would not be materially and ideologically privileged (Christophers, 2019; Haffner, 2003). It is clearly linked to choice *and* policy – as Christophers describes it, households:

> "would regard these different tenures as more or less equal to one another both in economic terms (choice of tenure would be unlikely to make a material difference to the future of the household economy) and, just as importantly, in non-economic terms. The tenures would be deemed equally valid – one should not be considered superior to another. To this end, policy should also be tenure neutral: its explicit aim should be to not advantage one tenure over others,

> ensuring that as far as possible, equality between them is maintained" (Christophers, 2019, p. 3).

There are a variety of short- and long-term policy options that can and should be considered by policymakers to move towards a more tenure-equal housing system and redistribute choice and agency across all tenures, many of which have been highlighted earlier in this chapter. These policy options include raising interest rates, tax reform, zoning reform, improving rent regulation and security of tenure for non-owner-occupiers, strengthening mortgage market regulation, modernizing the affordable housing system, and supporting diverse and affordable housing supply, many of which have been discussed above. These policy options have been put forward by a range of organizations, from the United Nations Special Rapporteur on the Right to Housing (Rolnik, 2012) to the OECD (Cheung, 2014; OECD, 2020) to major Canadian banks including the Bank of Montreal (Kavcic & Reitzes, 2021) and Scotiabank (Young, 2023) to academics and journalists (Fawcett, 2021; Gee, 2020; Pomeroy & Maclennan, 2019; Tranjan, 2020). However, as Bank of Montreal economists argued in their report, "Canadian Housing Fire Needs a Response", a root issue is market psychology and argue that '**the action needed today is one that immediately breaks market psychology and the belief that prices will only rise further**' (Kavcic & Reitzes, 2021, para. 41 emphasis in original). This highlights that for these policies to be the most effective, we need to also change how we *think* about housing – and that is a bigger question.

Changing how we think about housing includes addressing not just the privileging of homeownership, but the active degradation of other forms of tenure that has occurred concurrently, both materially and ideologically (Christophers, 2019; Ronald, 2008). As Ronald argues in his book on homeownership ideologies, "A more effective strategy may be to rehabilitate renting and reverse the discursive prejudices that have built up against it. This requires a seismic ideological shift and a symbolic reconstitution of rental housing" (Ronald, 2008, p. 253). CMHC, Canada's national housing agency, has publicly been calling for need to address the primacy of ownership that has come at the expense of other tenures. At an event in December 2019, then CMHC President Evan Siddall said:

> "we need to call out the glorification of homeownership for the regressive canard that it is. Renting is a perfectly valid option, and may in fact be the best long-term option for many households. Over-promotion of homeownership is both economically and socially counter-productive, contributing to the increasing division between rich and poor" (Siddall, 2019, para. 41).

Thus, it is not just that governments need to develop policy that tempers demand for and prices of owned homes and increases (the right kind of) supply, but maybe more importantly, they need to readdress and reconstitute the role of both private and social rental housing within the housing system and broader social and economic systems. However, as Christophers (2019) notes, moving to a more tenure equal housing system needs to consider that there are wealth and debt-disparities within homeowning groups and that pushing households towards renting will not address inequality if renting remains precarious and financialized. This is the core challenge with housing policy. Housing is implicated in *every* social and economic system at every level. Housing is crucial to the system of asset-based welfare that underlies broader welfare policy (Doling & Ronald, 2010; Malpass, 2008), systems of finance and flows of capital (Aalbers, 2008; Langley, 2006), and to our own personal wellbeing and security (Dunn et al., 2006; Malpass, 2008). Changes in the housing system will have wide-ranging effects across our social and economic systems. These are very real and very practical and very complex challenges, but the alternative is ongoing, cumulative social and economic inequality that is rooted in our relationship to housing and reinforced through the mobility process.

9.2 Limitations and Future Research

Like all research, this thesis faces limitations. While the Canadian Housing Survey reflects an improvement in the data collected and our understanding of the housing experiences of Canadians, there are still gaps. The survey design itself is implicated in these findings. As discussed earlier, there is no equivalent reason for "moving to become a renter", highlighting how renting is perceived as a residual non-choice. The survey also does not include details on unwanted immobility, or households who are stuck, which is an important aspect of the housing – mobility relationship where choice and agency is expressed (Coulter et al., 2016). While the 2020 Canadian Housing Survey (data not released at the time of writing) included more questions on eviction, and the 2022 Canadian Housing Survey (currently in the field until

spring 2023) includes more questions about previous housing characteristics, being better able to distinguish between voluntary and involuntary mobility and immobility is important for our understanding of the housing – mobility relationship. The survey also does not ask about disability, despite the evidence that Canadians with disabilities have unique housing needs and face unequal outcomes (Government of Canada, 2022) and that disability is its own axis of inequality that is systematically produced (Maroto & Pettinicchio, 2022). Further, as a cross-sectional survey, I did not assess causation but focused on relationships and associations.

The Canadian Housing Survey is also not a true panel, longitudinal survey like the Panel Study on Income Dynamics in the US, the Household, Income, and Labour Dynamics in Australia Survey in Australia, and the British Household Panel Survey in the UK, which forms the basis of much of the foundational and emergent research cited in this thesis, including the development of the housing careers conceptualization (Clark et al., 2003; Kendig, 1984) and the housing transitions conceptualization (Beer & Faulkner, 2011). While I was able to look at tenure at three points in time and explore the most recent mobility experiences, research in countries that has this type of longitudinal data allows for a much more rich and dynamic analysis of housing and mobility across the life course and would substantially add to our knowledge in Canada about the relationship between housing and mobility, including a better understanding of how lives are linked across generations.

For the purposes of this thesis, I used the CHS Public Use Micro-Files, which did include bootstrap weights (which would have had larger impacts on the standard errors estimates) and was missing some variables, including immigration status, marital status, and details on distance moved. The user guide for the Public Use Micro-Files includes caveats and recommends that users access the Research Data Centre (Statistics Canada, 2021), which is an important program in making microdata available. However, not everyone has access to a Research Data Centre, and aligned with the themes in this thesis, access to Research Data Centres is distributed unequally. There is again a much bigger conversation about what data we choose to collect and make available (Andrew-Gee & Grant, 2019).

Housing and mobility are also huge topics, and in trying to explore this relationship holistically across tenure and considering the life course, I recognize that there is certainly much more

space to look these relationships in other ways. This includes exploring this relationship for groups who have been made marginalized and are systemically disadvantaged, looking at who does make tenure transitions, looking at more tertiary outcomes like life satisfaction and wellbeing, exploring perceptions and experiences of housing and mobility in more qualitative ways, and exploring in-household mobility decisions. And as I noted earlier in this chapter, I took a high-level approach to discussing the policy implications and options, and more detailed analyses and recommendations of policies to move towards to a more equal tenure housing system should be the subject of other work.

Despite these limitations, this research still adds to our understanding of how, why, and when Canadians move and how it is connected to their housing. It provides Canadian-focused research that integrates housing and mobility experiences beyond the renting-owning binary. It reinforces the need to re-think our relationship with housing and how we implicitly and explicitly produce these currently unequal outcomes across tenure through the housing system. These findings suggest that it is not just material security of tenure and stability as a mechanism of positive outcomes, but the sense of control and the *ability* to express agency and choice that is differentially available to different tenures that contributes to these unequal outcomes. And that highlights that *we* have a choice – to continue to make housing a contributor and reflection of inequality, or to do something different.

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Appendix A – Average Marginal Effects for Interaction Models Presented in Chapter 7

A.1 Income Quintiles

9.2.1 First Income Quintile

Table A.1: Average Marginal Effects for Multinomial Model Predicting Current Tenure For First Income Quintile

Variables		Owner no mortgage		Owner with mortgage		Renter in private rental		Renter in social and affordable housing	
Predictor Variables									
Housing History Variables									
Previous Housing Tenure (Ref: Owned)	Lived there rent free	-0.0690	***	-0.0311	***	-0.0207		0.1208	***
	Privately rented	-0.1109	***	-0.0546	***	0.0631	***	0.1024	***
	Rented in social & affordable housing	-0.1337	***	-0.0666	***	-0.1621	***	0.3624	***
Length of time in current dwelling (Ref: Less than 2 years ago)	2 years to less than 5 years ago	-0.0108	*	0.0227	***	-0.0414	**	0.0295	**
	5 years to less than 10 years ago	-0.0023		0.0398	***	-0.0862	***	0.0488	***
	10 or more years ago or always lived here	0.0758	***	0.0463	***	-0.1348	***	0.0126	
Moved for housing reasons (Ref: No)	Yes	0.0169	***	0.0274	***	-0.0799	***	0.0356	***
Moved for family reasons (Ref: No)	Yes	-0.0065		0.0110	*	-0.0029		-0.0016	
Moved for work reasons (Ref: No)	Yes	0.0141	*	-0.0007		0.0564	***	-0.0698	***
Moved for other reasons (Ref: No)	Yes	-0.0105		-0.0173	***	-0.0400	***	0.0678	***
Moved for forced reasons (Ref: No)	Yes	-0.0501	***	-0.0096		0.0170		0.0428	***
Interaction Variables									
Sociodemographic Variables									
Age (mean centered)	dY/dX	0.0016	***	-0.0012	***	-0.0024	***	0.0020	***
Age (mean centered) squared	dY/dX	-0.0000	***	-0.0000	*	0.0001	***	-0.0001	***
Health and Wellbeing									
Health Status (Ref: Health rated excellent, very good or good)	Health rated fair or poor	-0.0121	*	-0.0028		-0.0308	***	0.0457	***
Controls									
Housing Variables									
Current Dwelling Type (Ref: Apartment building 5 stories and higher)	Apartment building less than 5 stories	0.0087	**	0.0076	**	0.0562	***	-0.0725	***
	Rowhouse or townhouse	0.0636	***	0.0543	***	-0.0546	**	-0.0633	***
	Semidetached or duplex	0.1554	***	0.0754	***	0.0761	***	-0.3069	***
	Single detached dwelling	0.3849	***	0.1898	***	-0.1522	***	-0.4224	***
Unaffordable (Ref: No)	Yes	-0.1376	***	0.0972	***	0.2362	***	-0.1957	***
Unsuitable (overcrowded) (Ref: No)	Yes	0.0063	**	-0.0116	***	0.0492		-0.0439	
Inadequate (major repairs needed) (Ref: No)	Yes	0.0036		0.0221	**	0.0096		-0.0353	**
Inaccessible (needs adaptations) (Ref: Does not need adaptations)	Does not have adaptations	-0.0229	***	0.0141		-0.0251		0.0339	
	Has adaptations	-0.0049	*	-0.0125		-0.0824	***	0.0998	***
Geographic Variables									
Urban/Rural Status (Ref: Rural)	Urban	0.0506	***	0.0125	**	0.0431	***	-0.1062	***
Location of previous dwelling (Ref: In different city/town..., Indian reserve or outside Canada)	In same city/town/village/township.../Indian reserve	-0.0083		-0.0011		-0.0036		0.0130	
Province (Ref: Ontario)	Alberta	0.0198	**	0.0016		-0.1060	***	0.0846	***
	Atlantic	-0.0244	***	-0.0108	*	0.0363	**	-0.0012	
	BC	0.0336	***	0.0161	*	-0.0771	***	0.0274	*
	Manitoba and Saskatchewan	-0.0014		-0.0038		-0.0269	*	0.0320	**
	Québec	-0.0569	***	0.0140	*	0.0497	***	-0.0068	
Sociodemographic Variables									
Gender (Ref: Female)	Male	-0.0131	**	0.0012		0.0176	*	-0.0057	

Variables		Owner no mortgage		Owner with mortgage		Renter in private rental		Renter in social and affordable housing	
Household Composition (Ref: one couple no children)	one census family plus others	0.0290	***	0.1151	***	-0.1300	***	-0.0141	***
	one couple with children	-0.0461	***	-0.0065		-0.1347	***	0.1873	***
	one lone parent family	-0.0332	***	-0.0226	**	-0.2259	***	0.2817	***
	one person not in census family	-0.0036		-0.0142	*	-0.1290	***	0.1468	***
	two or more persons not in a census family	0.0237	***	-0.0636	***	0.0403		-0.0004	
Household Indigeneity Status (Ref: No household member is Indigenous)	At least one household member is Indigenous	-0.0101	***	-0.0194	*	-0.0077		0.0372	*
Household Visible Minority Status (Ref: No household member belongs to a visible minority group)	At least 1 hhld member belongs to a visible minority group	0.0260	***	0.0125		-0.0744	***	0.0359	*
Socioeconomic Variables									
Household Highest Education Level (Ref: BA or higher)	Less than BA	-0.0451	***	-0.0031		-0.0294	*	0.0777	***
Household Employment Status (Ref: At least one member of the household was employed)	No member of the household was employed	0.0201	***	-0.0407	***	-0.1476	***	0.1682	***
Aspirations									
Overall dwelling satisfaction (Ref: Dissatisfied or very dissatisfied)	Neither satisfied nor dissatisfied	0.0073		0.0063		0.0200		-0.0335	*
	Satisfied	0.0068	*	0.0197	***	-0.0172		-0.0094	
	Very satisfied	0.0070		0.0182	***	-0.0260		0.0008	

Model Performance: AIC: 19462.64 BIC: 20454.72 R2: 0.42 R2 Adjusted 0.42 RMSE 0.32
Colour coding: Dark blue = 15 percentage point decrease or greater; Light blue = 5 to less than 15 percentage point decrease; Light red = 5 to less than 15 percentage point increase; Dark red = 15 percentage point increase or greater;
Significance: * = $p < 0.05$; ** = $p < 0.01$; *** = $p < 0.001$

9.2.2 Third Income Quintile

Table A.2 Average Marginal Effects for Multinomial Model Predicting Current Tenure Outcomes for the Third Income Quintile

Variables		Owner no mortgage		Owner with mortgage		Renter in private rental		Renter in social and affordable housing	
Predictor Variables									
Housing History Variables									
Previous Housing Tenure (Ref: Owned)	Lived there rent free	-0.0140		-0.0587	***	0.0542	***	0.0186	**
	Privately rented	-0.0988	***	-0.0888	***	0.1786	***	0.0089	***
	Rented in social & affordable housing	-0.0564	*	-0.0999	***	0.0940	***	0.0623	***
Length of time in current dwelling (Ref: Less than 2 years ago)	2 years to less than 5 years ago	0.0142		0.0485	**	-0.0669	***	0.0042	
	5 years to less than 10 years ago	0.0362	**	0.1131	***	-0.1578	***	0.0085	**
	10 or more years ago or always lived here	0.1699	***	0.0874	***	-0.2665	***	0.0092	**
Moved for housing reasons (Ref: No)	Yes	0.0001		0.1157	***	-0.1108	***	-0.0050	
Moved for family reasons (Ref: No)	Yes	-0.0209	**	0.0416	***	-0.0145		-0.0062	*
Moved for work reasons (Ref: No)	Yes	-0.0282	**	-0.0150		0.0456	***	-0.0024	
Moved for other reasons (Ref: No)	Yes	-0.0219		-0.0222		0.0430	***	0.0011	
Moved for forced reasons (Ref: No)	Yes	-0.0578	**	-0.0680	**	0.1229	***	0.0029	
Interaction Variables									
Sociodemographic Variables									
Age (mean centered)	dY/dX	0.0061	***	-0.0078	***	0.0017	***	0.0000	
Age (mean centered) squared	dY/dX	-0.0000		-0.0001	***	0.0001	***	-0.0000	
Health and Wellbeing									
Health Status (Ref: Health rated excellent, very good or good)	Health rated fair or poor	-0.0034		-0.0148		0.0101		0.0081	
Controls									
Housing Variables									
Current Dwelling Type (Ref: Apartment building 5 stories and higher)	Apartment building less than 5 stories	-0.0064		0.0308	*	-0.0296		0.0051	
	Rowhouse or townhouse	0.0496	**	0.2000	***	-0.2675	***	0.0179	**
	Semidetached or duplex	0.0973	***	0.2160	***	-0.3011	***	-0.0123	**
	Single detached dwelling	0.1958	***	0.3329	***	-0.5076	***	-0.0210	***
Unaffordable (Ref: No)	Yes	-0.3000	***	0.4165	***	-0.1043	***	-0.0122	***
Unsuitable (overcrowded) (Ref: No)	Yes	-0.0442	***	-0.0185		0.0630	**	-0.0003	
Inadequate (major repairs needed) (Ref: No)	Yes	0.0118		0.0018		-0.0034		-0.0102	***
Inaccessible (needs adaptations) (Ref: Does not need adaptations)	Does not have adaptations	0.0168		-0.0056		-0.0154		0.0042	
	Has adaptations	0.0256		-0.0077		-0.0267		0.0088	
Geographic Variables									
Urban/Rural Status (Ref: Rural)	Urban	0.0170	*	0.0311	**	-0.0274	**	-0.0207	***
Location of previous dwelling (Ref: In different city/town..., Indian reserve or outside Canada)	In same city/town/village/township.../Indian reserve	-0.0027		-0.0118		0.0089		0.0056	*
Province (Ref: Ontario)	Alberta	-0.0061		0.0131		0.0011		-0.0082	*
	Atlantic	-0.0415	***	0.0431	***	0.0170		-0.0186	***
	BC	0.0443	**	-0.0018		-0.0507	***	0.0083	
	Manitoba and Saskatchewan	-0.0253	*	0.0397	**	-0.0127		-0.0017	
	Québec	-0.0457	***	0.0591	***	-0.0254	*	0.0119	*
Sociodemographic Variables									
Gender (Ref: Female)	Male	-0.0112		0.0140		0.0004		-0.0032	
Household Composition (Ref: one couple no children)	one census family plus others	-0.0501	*	-0.0078		0.0538	*	0.0041	
	one couple with children	-0.0561	***	0.0058		0.0278	*	0.0225	***
	one lone parent family	-0.0627	***	0.0139		0.0207		0.0281	***
	one person not in census family	-0.0414	***	0.0408	***	-0.0014		0.0020	

Variables		Owner no mortgage		Owner with mortgage		Renter in private rental		Renter in social and affordable housing	
	two or more persons not in a census family	-0.0535	**	-0.0164		0.0681	***	0.0018	
Household Indigeneity Status (Ref: No household member is Indigenous)	At least one household member is Indigenous	-0.0189		-0.0190		0.0347		0.0031	
Household Visible Minority Status (Ref: No household member belongs to a visible minority group)	At least 1 hhld member belongs to a visible minority group	0.0348	**	-0.0158		-0.0451	***	0.0261	***
Socioeconomic Variables									
Household Highest Education Level (Ref: BA or higher)	Less than BA	-0.0326	***	-0.0048		0.0349	***	0.0025	
Household Employment Status (Ref: At least one member of the household was employed)	No member of the household was employed	0.0850	***	-0.0688	***	-0.0521	***	0.0359	***
Aspirations									
	Neither satisfied nor dissatisfied	0.0066		0.0081		-0.0137		-0.0009	
Overall dwelling satisfaction (Ref: Dissatisfied or very dissatisfied)	Satisfied	0.0192		0.0143		-0.0275		-0.0060	
	Very satisfied	0.0189		0.0255		-0.0410	*	-0.0034	

Model Performance: AIC: 11502.36 BIC: 12437.25 R2: 0.45 R2 Adjusted 0.45 RMSE 0.3
Colour coding: Dark blue = 15 percentage point decrease or greater; Light blue = 5 to less than 15 percentage point decrease; Light red = 5 to less than 15 percentage point increase; Dark red = 15 percentage point increase or greater;
Significance: * = $p < 0.05$; ** = $p < 0.01$; *** = $p < 0.001$

9.2.3 Fifth Income Quintile

Table A.3 Average Marginal Effects for Multinomial Model Predicting Current Tenure Outcomes for the Fifth Income Quintile

Variables		Owner no mortgage		Owner with mortgage		Renter in private rental		Renter in social and affordable housing	
Predictor Variables									
Housing History Variables									
Previous Housing Tenure (Ref: Owned)	Lived there rent free	0.0444	*	-0.1052	***	0.0592	***	0.0016	*
	Privately rented	-0.0448	***	-0.0618	***	0.1046	***	0.0020	*
	Rented in social & affordable housing	-0.0459		-0.0673		0.1044	***	0.0088	*
Length of time in current dwelling (Ref: Less than 2 years ago)	2 years to less than 5 years ago	0.0293		0.0404	*	-0.0708	***	0.0011	
	5 years to less than 10 years ago	0.0579	***	0.0608	***	-0.1207	***	0.0019	
	10 or more years ago or always lived here	0.2172	***	-0.0615	***	-0.1581	***	0.0024	*
Moved for housing reasons (Ref: No)	Yes	0.0078		0.0524	***	-0.0602	***	-0.0000	
Moved for family reasons (Ref: No)	Yes	-0.0015		0.0167		-0.0167	**	0.0015	
Moved for work reasons (Ref: No)	Yes	0.0127		-0.0341	*	0.0203	*	0.0011	
Moved for other reasons (Ref: No)	Yes	-0.0141		-0.0298		0.0374	**	0.0064	*
Moved for forced reasons (Ref: No)	Yes	-0.1630	***	0.0378		0.1241	***	0.0011	
Interaction Variables									
Sociodemographic Variables									
Age (mean centered)	dY/dX	0.0110	***	-0.0122	***	0.0013	***	-0.0001	
Age (mean centered) squared	dY/dX	0.0000		-0.0001	**	0.0001	***	-0.0000	
Interaction Variables									
Health and Wellbeing									
Health Status (Ref: Health rated excellent, very good or good)	Health rated fair or poor	-0.0340	*	0.0207		0.0112		0.0020	
Controls									
Housing Variables									
Current Dwelling Type (Ref: Apartment building 5 stories and higher)	Apartment building less than 5 stories	0.0155		0.0156		-0.0302		-0.0009	
	Rowhouse or townhouse	0.0347		0.1493	***	-0.1859	***	0.0019	
	Semidetached or duplex	0.0720	**	0.1489	***	-0.2158	***	-0.0051	**
	Single detached dwelling	0.0834	***	0.2025	***	-0.2802	***	-0.0056	***
Unaffordable (Ref: No)	Yes	-0.2836	***	0.3541	***	-0.0685	***	-0.0020	***
Unsuitable (overcrowded) (Ref: No)	Yes	-0.0899	***	0.0282		0.0603	***	0.0013	
Inadequate (major repairs needed) (Ref: No)	Yes	-0.0239		-0.0062		0.0307	*	-0.0006	
Inaccessible (needs adaptations) (Ref: Does not need adaptations)	Does not have adaptations	-0.0591		0.1056	*	-0.0446	*	-0.0019	***
	Has adaptations	-0.0114		0.0257		-0.0237		0.0093	**
Geographic Variables									
Urban/Rural Status (Ref: Rural)	Urban	-0.0075		0.0164		-0.0113		0.0024	***
Location of previous dwelling (Ref: In different city/town..., Indian reserve or outside Canada)	In same city/town/village/township.../Indian reserve	0.0068		-0.0163		0.0084		0.0011	
Province (Ref: Ontario)	Alberta	-0.0168		0.0220		-0.0066		0.0014	
	Atlantic	-0.0510	***	0.0610	***	-0.0092		-0.0008	***
	BC	-0.0104		0.0023		0.0026		0.0055	**
	Manitoba and Saskatchewan	-0.0121		0.0220		-0.0091		-0.0008	***
	Québec	-0.0437	**	0.0759	***	-0.0348	***	0.0025	
Sociodemographic Variables									
Gender (Ref: Female)	Male	-0.0275	***	0.0331	***	-0.0058		0.0003	
Household Composition (Ref: one couple no children)	one census family plus others	-0.1300	***	0.1250	***	0.0054		-0.0004	**
	one couple with children	-0.0660	***	0.0535	***	0.0099		0.0026	**
	one lone parent family	-0.0594	**	0.0181		0.0386	*	0.0028	*
	one person not in census family	0.0278		-0.0536	*	0.0267	*	-0.0009	**

Variables		Owner no mortgage		Owner with mortgage		Renter in private rental		Renter in social and affordable housing	
	two or more persons not in a census family	-0.1599	***	0.0664		0.0885	***	0.0050	*
Household Indigeneity Status (Ref: No household member is Indigenous)	At least one household member is Indigenous	-0.0433	*	0.0258		0.0099		0.0076	**
Household Visible Minority Status (Ref: No household member belongs to a visible minority group)	At least 1 hhld member belongs to a visible minority group	0.0346	**	-0.0379	**	0.0016		0.0017	
Socioeconomic Variables									
Household Highest Education Level (Ref: BA or higher)	Less than BA	-0.0564	***	0.0183		0.0368	***	0.0013	
Household Employment Status (Ref: At least one member of the household was employed)	No member of the household was employed	0.1446	***	-0.1504	***	-0.0074		0.0131	***
Aspirations									
Overall dwelling satisfaction (Ref: Dissatisfied or very dissatisfied)	Neither satisfied nor dissatisfied	0.0120		-0.0218		0.0109		-0.0011	
	Satisfied	0.0238		0.0082		-0.0295	*	-0.0025	*
	Very satisfied	0.0431		0.0069		-0.0476	**	-0.0024	*

Model Performance: AIC: 10275.65 BIC: 11205.04 R2: 0.35 R2 Adjusted 0.35 RMSE 0.3
Colour coding: Dark blue = 15 percentage point decrease or greater; Light blue = 5 to less than 15 percentage point decrease; Light red = 5 to less than 15 percentage point increase; Dark red = 15 percentage point increase or greater;
Significance: * = $p < 0.05$; ** = $p < 0.01$; *** = $p < 0.001$

A.2 Age Groups

9.2.4 Youngest

Table A.4 Average Marginal Effects for Multinomial Model Predicting Current Tenure Outcomes for Youngest Age Group

Variables		Owner no mortgage		Owner with mortgage		Renter in private rental		Renter in social and affordable housing	
Predictor Variables									
Housing History Variables									
Previous Housing Tenure (Ref: Owned)	Lived there rent free	-0.0304	***	-0.0612	***	0.0840	***	0.0076	
	Privately rented	-0.0445	***	-0.1556	***	0.1897	***	0.0103	
	Rented in social & affordable housing	-0.0080		-0.1563	***	0.0775	**	0.0868	***
Length of time in current dwelling (Ref: Less than 2 years ago)	2 years to less than 5 years ago	0.0054		0.0609	***	-0.0744	***	0.0081	*
	5 years to less than 10 years ago	0.0169	***	0.1094	***	-0.1400	***	0.0137	**
	10 or more years ago or always lived here	0.1031	***	0.0931	***	-0.2232	***	0.0270	***
Moved for housing reasons (Ref: No)	Yes	0.0062		0.1598	***	-0.1671	***	0.0011	
Moved for family reasons (Ref: No)	Yes	-0.0020		0.0388	***	-0.0345	***	-0.0022	
Moved for work reasons (Ref: No)	Yes	-0.0058		-0.0446	***	0.0570	***	-0.0066	
Moved for other reasons (Ref: No)	Yes	0.0100		-0.0730	***	0.0595	***	0.0036	
Moved for forced reasons (Ref: No)	Yes	0.0001		-0.0567	**	0.0503	**	0.0063	
Interaction Variables									
Socioeconomic Variables									
Income Quintiles (Ref: First Quintile)	Second Quintile	-0.0630	***	0.1844	***	-0.0172		-0.1041	***
	Third Quintile	-0.0860	***	0.3365	***	-0.1116	***	-0.1389	***
	Fourth Quintile	-0.0961	***	0.4287	***	-0.1901	***	-0.1426	***
	Fifth Quintile	-0.0931	***	0.5138	***	-0.2721	***	-0.1486	***
Health and Wellbeing									
Health Status (Ref: Health rated excellent, very good or good)	Health rated fair or poor	-0.0058		-0.0156		0.0107		0.0106	*
Controls									
Housing Variables									
Current Dwelling Type (Ref: Apartment building 5 stories and higher)	Apartment building less than 5 stories	-0.0201	*	0.0253		0.0027		-0.0079	
	Rowhouse or townhouse	-0.0232	*	0.2297	***	-0.2121	***	0.0057	
	Semidetached or duplex	-0.0222	*	0.2299	***	-0.1778	***	-0.0298	***
	Single detached dwelling	0.0013		0.4318	***	-0.3861	***	-0.0470	***
Unaffordable (Ref: No)	Yes	-0.0403	***	0.1937	***	-0.1022	***	-0.0511	***
Unsuitable (overcrowded) (Ref: No)	Yes	-0.0074		-0.0738	***	0.0943	***	-0.0131	**
Inadequate (major repairs needed) (Ref: No)	Yes	0.0069		-0.0133		0.0002		0.0061	
Inaccessible (needs adaptations) (Ref: Does not need adaptations)	Does not have adaptations	-0.0160		-0.0154		0.0290		0.0024	
	Has adaptations	-0.0093		0.0472		-0.0544		0.0165	
Geographic Variables									
Urban/Rural Status (Ref: Rural)	Urban	-0.0034		0.0275	***	0.0020		-0.0260	***
Location of previous dwelling (Ref: In different city/town..., Indian reserve or outside Canada)	In same city/town/village/township.../Indian reserve	-0.0001		-0.0125		0.0072		0.0053	
Province (Ref: Ontario)	Alberta	0.0035		0.0103		-0.0183		0.0045	
	Atlantic	-0.0037		0.0355	**	-0.0107		-0.0211	***
	BC	0.0166	*	0.0050		-0.0283	*	0.0067	
	Manitoba and Saskatchewan	0.0010		0.0392	***	-0.0394	**	-0.0009	
	Québec	-0.0074		0.0614	***	-0.0560	***	0.0019	
Sociodemographic Variables									
Gender (Ref: Female)	Male	0.0042		0.0086		0.0004		-0.0131	***
	one census family plus others	0.0072		-0.0265		-0.0100		0.0293	*

Variables		Owner no mortgage		Owner with mortgage		Renter in private rental		Renter in social and affordable housing	
Household Composition (Ref: one couple no children)	one couple with children	0.0095	*	-0.0150		-0.0291	**	0.0346	***
	one lone parent family	0.0093		-0.0156		-0.0556	***	0.0619	***
	one person not in census family	0.0050		0.0492	***	-0.0619	***	0.0077	
	two or more persons not in a census family	0.0062		-0.0988	***	0.0997	***	-0.0070	
Household Indigeneity Status (Ref: No household member is Indigenous)	At least one household member is Indigenous	-0.0089		-0.0415	**	0.0388	*	0.0116	
Household Visible Minority Status (Ref: No household member belongs to a visible minority group)	At least 1 hhld member belongs to a visible minority group	0.0165	**	-0.0108		-0.0307	***	0.0250	***
Socioeconomic Variables									
Household Highest Education Level (Ref: BA or higher)	Less than BA	-0.0164	***	-0.0185	*	0.0220	**	0.0129	***
Household Employment Status (Ref: At least one member of the household was employed)	No member of the household was employed	0.0501	**	-0.1111	***	0.0206		0.0403	***
Aspirations									
Overall dwelling satisfaction (Ref: Dissatisfied or very dissatisfied)	Neither satisfied nor dissatisfied	0.0130	*	-0.0023		-0.0014		-0.0093	
	Satisfied	0.0145	*	0.0257		-0.0366	*	-0.0036	
	Very satisfied	0.0213	**	0.0270		-0.0433	**	-0.0050	

Model Performance: AIC: 11441.54 BIC: 12446.53 R2: 0.46 R2 Adjusted 0.46 RMSE 0.27
Colour coding: Dark blue = 15 percentage point decrease or greater; Light blue = 5 to less than 15 percentage point decrease; Light red = 5 to less than 15 percentage point increase; Dark red = 15 percentage point increase or greater;
Significance: * = $p < 0.05$; ** = $p < 0.01$; *** = $p < 0.001$

9.2.5 Middle

Table A.5 Average Marginal Effects for Multinomial Model Predicting Current Tenure Outcomes for Middle Age Group

Variables		Owner no mortgage		Owner with mortgage		Renter in private rental		Renter in social and affordable housing	
Predictor Variables									
Housing History Variables									
Previous Housing Tenure (Ref: Owned)	Lived there rent free	-0.0181		-0.0757	***	0.0693	***	0.0245	***
	Privately rented	-0.0890	***	-0.0790	***	0.1453	***	0.0226	***
	Rented in social & affordable housing	-0.0880	***	-0.0952	***	0.0695	***	0.1137	***
Length of time in current dwelling (Ref: Less than 2 years ago)	2 years to less than 5 years ago	-0.0163		0.0495	***	-0.0391	***	0.0060	
	5 years to less than 10 years ago	-0.0024		0.1146	***	-0.1181	***	0.0059	
	10 or more years ago or always lived here	0.1512	***	0.0210		-0.1850	***	0.0128	**
Moved for housing reasons (Ref: No)	Yes	0.0109		0.0828	***	-0.1017	***	0.0080	*
Moved for family reasons (Ref: No)	Yes	-0.0022		0.0215	**	-0.0231	***	0.0039	
Moved for work reasons (Ref: No)	Yes	0.0001		-0.0196	*	0.0419	***	-0.0225	***
Moved for other reasons (Ref: No)	Yes	0.0028		-0.0272	*	-0.0023		0.0267	***
Moved for forced reasons (Ref: No)	Yes	-0.0887	***	-0.0045		0.0839	***	0.0093	
Interaction Variables									
Socioeconomic Variables									
Income Quintiles (Ref: First Quintile)	Second Quintile	-0.1782	***	0.2487	***	0.0567	***	-0.1272	***
	Third Quintile	-0.2415	***	0.3904	***	-0.0015		-0.1475	***
	Fourth Quintile	-0.2499	***	0.4598	***	-0.0429	**	-0.1669	***
	Fifth Quintile	-0.2369	***	0.4951	***	-0.0954	***	-0.1627	***
Health and Wellbeing									
Health Status (Ref: Health rated excellent, very good or good)	Health rated fair or poor	0.0003		-0.0176		0.0046		0.0128	***
Controls									
Housing Variables									
Current Dwelling Type (Ref: Apartment building 5 stories and higher)	Apartment building less than 5 stories	-0.0262		0.0547	**	-0.0112		-0.0173	*
	Rowhouse or townhouse	0.0241		0.1768	***	-0.2203	***	0.0194	*
	Semidetached or duplex	0.0555	***	0.2114	***	-0.2087	***	-0.0582	***
	Single detached dwelling	0.1359	***	0.3132	***	-0.3672	***	-0.0819	***
Unaffordable (Ref: No)	Yes	-0.2003	***	0.2892	***	-0.0377	***	-0.0512	***
Unsuitable (overcrowded) (Ref: No)	Yes	-0.0493	**	-0.0102		0.0569	***	0.0026	
Inadequate (major repairs needed) (Ref: No)	Yes	-0.0145		0.0026		0.0153		-0.0033	
Inaccessible (needs adaptations) (Ref: Does not need adaptations)	Does not have adaptations	-0.0395		0.0543	*	-0.0323		0.0175	*
	Has adaptations	0.0449	*	-0.0389		-0.0474	**	0.0414	***
Geographic Variables									
Urban/Rural Status (Ref: Rural)	Urban	0.0091		0.0295	***	-0.0109		-0.0277	***
Location of previous dwelling (Ref: In different city/town..., Indian reserve or outside Canada)	In same city/town/village/township.../Indian reserve	0.0003		-0.0135		0.0042		0.0090	**
Province (Ref: Ontario)	Alberta	-0.0015		0.0062		-0.0010		-0.0037	
	Atlantic	-0.0450	***	0.0458	***	0.0106		-0.0115	*
	BC	0.0131		-0.0069		-0.0041		-0.0021	
	Manitoba and Saskatchewan	-0.0221	*	0.0370	***	-0.0199	*	0.0050	
	Québec	-0.0646	***	0.0663	***	-0.0111		0.0094	
Sociodemographic Variables									
Gender (Ref: Female)	Male	-0.0144	**	0.0156	*	0.0052		-0.0064	*
Household Composition (Ref: one couple no children)	one census family plus others	-0.1245	***	0.1045	***	0.0019		0.0181	
	one couple with children	-0.1010	***	0.0784	***	-0.0340	***	0.0566	***
	one lone parent family	-0.1059	***	0.0574	***	-0.0187		0.0672	***

Variables		Owner no mortgage		Owner with mortgage		Renter in private rental		Renter in social and affordable housing	
	one person not in census family	-0.0687	***	0.0704	***	-0.0268	***	0.0251	***
	two or more persons not in a census family	-0.0778	***	-0.0004		0.0659	***	0.0123	
Household Indigeneity Status (Ref: No household member is Indigenous)	At least one household member is Indigenous	-0.0532	***	0.0245		0.0112		0.0176	*
Household Visible Minority Status (Ref: No household member belongs to a visible minority group)	At least 1 hhld member belongs to a visible minority group	0.0126		-0.0097		-0.0380	***	0.0350	***
Socioeconomic Variables									
Household Highest Education Level (Ref: BA or higher)	Less than BA	-0.0501	***	0.0049		0.0298	***	0.0154	***
Household Employment Status (Ref: At least one member of the household was employed)	No member of the household was employed	0.1491	***	-0.1641	***	-0.0404	***	0.0554	***
Aspirations									
Overall dwelling satisfaction (Ref: Dissatisfied or very dissatisfied)	Neither satisfied nor dissatisfied	0.0011		0.0019		-0.0023		-0.0007	
	Satisfied	0.0096		0.0209		-0.0252	*	-0.0053	
	Very satisfied	0.0282		0.0105		-0.0438	***	0.0050	

Model Performance: AIC: 23660.41 BIC: 24725.63 R2: 0.43 R2 Adjusted 0.43 RMSE 0.32
Colour coding: Dark blue = 15 percentage point decrease or greater; Light blue = 5 to less than 15 percentage point decrease; Light red = 5 to less than 15 percentage point increase; Dark red = 15 percentage point increase or greater;
Significance: * = $p < 0.05$; ** = $p < 0.01$; *** = $p < 0.001$

9.2.6 Oldest

Table A.6 Average Marginal Effects for Multinomial Model Predicting Current Tenure Outcomes for Oldest Group

Variables		Owner no mortgage		Owner with mortgage		Renter in private rental		Renter in social and affordable housing	
Predictor Variables									
Housing History Variables									
Previous Housing Tenure (Ref: Owned)	Lived there rent free	-0.0509	***	-0.0328	**	0.0046		0.0792	***
	Privately rented	-0.1330	***	-0.0112	*	0.0824	***	0.0618	***
	Rented in social & affordable housing	-0.1325	***	-0.0269		-0.0457	**	0.2051	***
Length of time in current dwelling (Ref: Less than 2 years ago)	2 years to less than 5 years ago	0.0233		0.0083		-0.0405	***	0.0089	
	5 years to less than 10 years ago	0.0347	**	0.0263	*	-0.0843	***	0.0233	***
	10 or more years ago or always lived here	0.1733	***	-0.0154		-0.1555	***	-0.0024	
Moved for housing reasons (Ref: No)	Yes	0.0128	*	0.0208	***	-0.0529	***	0.0193	***
Moved for family reasons (Ref: No)	Yes	-0.0189	***	0.0105	*	0.0096		-0.0012	
Moved for work reasons (Ref: No)	Yes	-0.0111		0.0044		0.0370	***	-0.0302	***
Moved for other reasons (Ref: No)	Yes	-0.0154	*	-0.0220	***	0.0011		0.0363	***
Moved for forced reasons (Ref: No)	Yes	-0.0828	***	-0.0292	*	0.0833	***	0.0286	***
Interaction Variables									
Socioeconomic Variables									
Income Quintiles (Ref: First Quintile)	Second Quintile	-0.0449	***	0.1026	***	0.1218	***	-0.1796	***
	Third Quintile	-0.0454	***	0.1372	***	0.1176	***	-0.2094	***
	Fourth Quintile	-0.0434	***	0.1947	***	0.0600	***	-0.2113	***
	Fifth Quintile	-0.0120		0.2038	***	0.0415	*	-0.2334	***
Health and Wellbeing									
Health Status (Ref: Health rated excellent, very good or good)	Health rated fair or poor	-0.0228	***	0.0056		-0.0132	*	0.0304	***
Controls									
Housing Variables									
Current Dwelling Type (Ref: Apartment building 5 stories and higher)	Apartment building less than 5 stories	0.0198	*	0.0347	***	-0.0183		-0.0363	***
	Rowhouse or townhouse	0.1185	***	0.0969	***	-0.1670	***	-0.0485	***
	Semidetached or duplex	0.2144	***	0.1277	***	-0.1690	***	-0.1731	***
	Single detached dwelling	0.4001	***	0.1910	***	-0.3620	***	-0.2292	***
Unaffordable (Ref: No)	Yes	-0.3348	***	0.3034	***	0.1184	***	-0.0870	***
Unsuitable (overcrowded) (Ref: No)	Yes	-0.0590		0.0164		0.0646		-0.0220	
Inadequate (major repairs needed) (Ref: No)	Yes	-0.0145		0.0437	***	-0.0062		-0.0229	**
Inaccessible (needs adaptations) (Ref: Does not need adaptations)	Does not have adaptations	0.0031		0.0253		-0.0417	**	0.0132	
	Has adaptations	-0.0027		0.0039		-0.0423	***	0.0412	***
Geographic Variables									
Urban/Rural Status (Ref: Rural)	Urban	0.0456	***	0.0189	***	-0.0040		-0.0605	***
Location of previous dwelling (Ref: In different city/town..., Indian reserve or outside Canada)	In same city/town/village/township.../Indian reserve	-0.0018		-0.0124	**	0.0132	*	0.0010	
Province (Ref: Ontario)	Alberta	0.0164		0.0134		-0.0853	***	0.0555	***
	Atlantic	-0.0496	***	0.0191	**	0.0323	***	-0.0018	
	BC	0.0343	***	0.0180	*	-0.0779	***	0.0256	***
	Manitoba and Saskatchewan	-0.0044		0.0094		-0.0213	*	0.0163	*
	Québec	-0.0706	***	0.0554	***	0.0166		-0.0014	
Sociodemographic Variables									
Gender (Ref: Female)	Male	-0.0155	**	0.0042		0.0067		0.0046	
Household Composition (Ref: one couple no children)	one census family plus others	-0.0918	***	0.0554	***	-0.0978	*	0.1342	*
	one couple with children	-0.0718	***	0.0306	***	-0.0633	*	0.1045	***
	one lone parent family	-0.0334	**	0.0046		-0.0217		0.0505	**

Variables		Owner no mortgage		Owner with mortgage		Renter in private rental		Renter in social and affordable housing	
	one person not in census family	-0.0187	**	-0.0026		-0.0411	***	0.0624	***
	two or more persons not in a census family	-0.0790	***	0.0483	**	0.0533	*	-0.0226	
Household Indigeneity Status (Ref: No household member is Indigenous)	At least one household member is Indigenous	-0.0249		0.0176		-0.0143		0.0217	
Household Visible Minority Status (Ref: No household member belongs to a visible minority group)	At least 1 hhld member belongs to a visible minority group	0.0114		0.0205	*	-0.0714	***	0.0395	***
Socioeconomic Variables									
Household Highest Education Level (Ref: BA or higher)	Less than BA	-0.0539	***	0.0043		0.0104		0.0391	***
Household Employment Status (Ref: At least one member of the household was employed)	No member of the household was employed	0.0968	***	-0.0910	***	-0.0663	***	0.0605	***
Aspirations									
Overall dwelling satisfaction (Ref: Dissatisfied or very dissatisfied)	Neither satisfied nor dissatisfied	0.0005		0.0163		0.0061		-0.0229	*
	Satisfied	0.0039		0.0333	**	-0.0283	*	-0.0089	
	Very satisfied	0.0163		0.0307	**	-0.0434	***	-0.0036	

Model Performance: AIC: 30864.97 BIC: 31968.58 R2: 0.47 R2 Adjusted 0.47 RMSE 0.32
Colour coding: Dark blue = 15 percentage point decrease or greater; Light blue = 5 to less than 15 percentage point decrease; Light red = 5 to less than 15 percentage point increase; Dark red = 15 percentage point increase or greater;
Significance: * = p < 0.05; ** = p < 0.01; *** = p < 0.001

A.3 Health Status

9.2.7 Health rated excellent, very good or good

Table A.7 Average Marginal Effects for Multinomial Model Predicting Current Tenure Outcomes Where Health Rated Excellent, Very Good or Good

Variables		Owner no mortgage		Owner with mortgage		Renter in private rental		Renter in social and affordable housing	
Predictor Variables									
Housing History Variables									
Previous Housing Tenure (Ref: Owned)	Lived there rent free	-0.0148	*	-0.0582	***	0.0366	***	0.0363	***
	Privately rented	-0.0883	***	-0.0750	***	0.1289	***	0.0344	***
	Rented in social & affordable housing	-0.0829	***	-0.0840	***	0.0258	*	0.1411	***
Length of time in current dwelling (Ref: Less than 2 years ago)	2 years to less than 5 years ago	0.0053		0.0405	***	-0.0524	***	0.0065	*
	5 years to less than 10 years ago	0.0194	***	0.0832	***	-0.1177	***	0.0151	***
	10 or more years ago or always lived here	0.1464	***	0.0379	***	-0.1850	***	0.0007	
Moved for housing reasons (Ref: No)	Yes	0.0117	**	0.0756	***	-0.0957	***	0.0084	***
Moved for family reasons (Ref: No)	Yes	-0.0074	*	0.0205	***	-0.0123	**	-0.0007	
Moved for work reasons (Ref: No)	Yes	-0.0084		-0.0176	**	0.0458	***	-0.0198	***
Moved for other reasons (Ref: No)	Yes	0.0011		-0.0342	***	0.0105		0.0226	***
Moved for forced reasons (Ref: No)	Yes	-0.0514	***	-0.0459	***	0.0805	***	0.0168	***
Interaction Variables									
Socioeconomic Variables									
Income Quintiles (Ref: First Quintile)	Second Quintile	-0.0850	***	0.1769	***	0.0426	***	-0.1346	***
	Third Quintile	-0.1089	***	0.2692	***	-0.0044		-0.1560	***
	Fourth Quintile	-0.1142	***	0.3369	***	-0.0566	***	-0.1661	***
	Fifth Quintile	-0.0972	***	0.3754	***	-0.1104	***	-0.1678	***
Sociodemographic Variables									
Age (mean centered)	dY/dX	0.0063	***	-0.0067	***	-0.0002		0.0005	***
Age (mean centered) squared	dY/dX	-0.0001	***	-0.0001	***	0.0001	***	-0.0000	**
Controls									
Housing Variables									
Current Dwelling Type (Ref: Apartment building 5 stories and higher)	Apartment building less than 5 stories	-0.0030		0.0413	***	-0.0175	*	-0.0209	***
	Rowhouse or townhouse	0.0602	***	0.1653	***	-0.2081	***	-0.0174	**
	Semidetached or duplex	0.1039	***	0.1883	***	-0.2041	***	-0.0882	***
	Single detached dwelling	0.2150	***	0.2940	***	-0.3966	***	-0.1124	***
Unaffordable (Ref: No)	Yes	-0.2327	***	0.2827	***	0.0020		-0.0519	***
Unsuitable (overcrowded) (Ref: No)	Yes	-0.0509	***	-0.0137		0.0684	***	-0.0038	
Inadequate (major repairs needed) (Ref: No)	Yes	-0.0159	*	0.0144		0.0057		-0.0043	
Inaccessible (needs adaptations) (Ref: Does not need adaptations)	Does not have adaptations	-0.0104		0.0228		-0.0174		0.0051	
	Has adaptations	-0.0079		0.0192		-0.0421	***	0.0309	***
Geographic Variables									
Urban/Rural Status (Ref: Rural)	Urban	0.0187	***	0.0293	***	-0.0123	**	-0.0357	***
Location of previous dwelling (Ref: In different city/town..., Indian reserve or outside Canada)	In same city/town/village/township.../Indian reserve	-0.0016		-0.0102	*	0.0078		0.0041	
Province (Ref: Ontario)	Alberta	0.0109		0.0066		-0.0391	***	0.0216	***
	Atlantic	-0.0386	***	0.0300	***	0.0157	**	-0.0071	*
	BC	0.0269	***	0.0027		-0.0403	***	0.0107	**
	Manitoba and Saskatchewan	-0.0064		0.0203	***	-0.0174	**	0.0035	
	Québec	-0.0516	***	0.0601	***	-0.0103		0.0018	
Sociodemographic Variables									
Gender (Ref: Female)	Male	-0.0139	***	0.0145	***	0.0032		-0.0038	
	one census family plus others	-0.0896	***	0.0500	***	-0.0284	*	0.0681	***

Variables		Owner no mortgage		Owner with mortgage		Renter in private rental		Renter in social and affordable housing	
Household Composition (Ref: one couple no children)	one couple with children	-0.0597	***	0.0215	***	-0.0406	***	0.0788	***
	one lone parent family	-0.0583	***	0.0063		-0.0422	***	0.0942	***
	one person not in census family	-0.0323	***	0.0310	***	-0.0239	***	0.0252	***
	two or more persons not in a census family	-0.0580	***	-0.0208		0.0801	***	-0.0014	
Household Indigeneity Status (Ref: No household member is Indigenous)	At least one household member is Indigenous	-0.0321	***	0.0026		0.0047		0.0248	***
Household Visible Minority Status (Ref: No household member belongs to a visible minority group)	At least 1 hhld member belongs to a visible minority group	0.0126	*	-0.0063		-0.0384	***	0.0322	***
Socioeconomic Variables									
Household Highest Education Level (Ref: BA or higher)	Less than BA	-0.0465	***	0.0032		0.0204	***	0.0229	***
Household Employment Status (Ref: At least one member of the household was employed)	No member of the household was employed	0.0810	***	-0.0848	***	-0.0410	***	0.0448	***
Aspirations									
Overall dwelling satisfaction (Ref: Dissatisfied or very dissatisfied)	Neither satisfied nor dissatisfied	0.0076		0.0077		-0.0078		-0.0075	
	Satisfied	0.0141	**	0.0300	***	-0.0382	***	-0.0059	
	Very satisfied	0.0261	***	0.0298	**	-0.0563	***	0.0004	

Model Performance: AIC: 54673.19 BIC: 55889.31 R2: 0.49 R2 Adjusted 0.49 RMSE 0.31
Colour coding: Dark blue = 15 percentage point decrease or greater; Light blue = 5 to less than 15 percentage point decrease; Light red = 5 to less than 15 percentage point increase; Dark red = 15 percentage point increase or greater;
Significance: * = $p < 0.05$; ** = $p < 0.01$; *** = $p < 0.001$

9.2.8 Health rated fair or poor

Table A.8 Average Marginal Effects for Multinomial Model Predicting Current Tenure Outcomes Where Health Rated Fair or Poor

Variables		Owner no mortgage		Owner with mortgage		Renter in private rental		Renter in social and affordable housing	
Predictor Variables									
Housing History Variables									
Previous Housing Tenure (Ref: Owned)	Lived there rent free	-0.0497	***	-0.0459	**	0.0128		0.0827	***
	Privately rented	-0.1121	***	-0.0669	***	0.1180	***	0.0610	***
	Rented in social & affordable housing	-0.0955	***	-0.1105	***	-0.0387	*	0.2447	***
Length of time in current dwelling (Ref: Less than 2 years ago)	2 years to less than 5 years ago	0.0056		0.0416	***	-0.0711	***	0.0239	*
	5 years to less than 10 years ago	0.0215	**	0.0630	***	-0.1176	***	0.0331	**
	10 or more years ago or always lived here	0.1017	***	0.0763	***	-0.2068	***	0.0288	*
Moved for housing reasons (Ref: No)	Yes	-0.0006		0.0496	***	-0.0815	***	0.0326	***
Moved for family reasons (Ref: No)	Yes	-0.0142	*	0.0176	*	-0.0148		0.0114	
Moved for work reasons (Ref: No)	Yes	-0.0048		-0.0012		0.0610	***	-0.0549	***
Moved for other reasons (Ref: No)	Yes	-0.0196	*	-0.0145		-0.0084		0.0425	***
Moved for forced reasons (Ref: No)	Yes	-0.0899	***	-0.0012		0.0781	***	0.0130	
Interaction Variables									
Socioeconomic Variables									
Income Quintiles (Ref: First Quintile)	Second Quintile	-0.0438	***	0.1119	***	0.1462	***	-0.2142	***
	Third Quintile	-0.0303	***	0.1733	***	0.1378	***	-0.2808	***
	Fourth Quintile	-0.0468	***	0.2379	***	0.0980	***	-0.2891	***
	Fifth Quintile	-0.0428	***	0.2763	***	0.0759	**	-0.3094	***
Sociodemographic Variables									
Age (mean centered)	dY/dX	0.0038	***	-0.0036	***	-0.0010	*	0.0008	*
Age (mean centered) squared	dY/dX	-0.0000		-0.0000		0.0001	***	-0.0001	***
Controls									
Housing Variables									
Current Dwelling Type (Ref: Apartment building 5 stories and higher)	Apartment building less than 5 stories	0.0065		0.0284	**	0.0057		-0.0407	**
	Rowhouse or townhouse	0.0456	***	0.1002	***	-0.1667	***	0.0209	
	Semidetached or duplex	0.1515	***	0.1394	***	-0.1016	***	-0.1893	***
	Single detached dwelling	0.3067	***	0.2405	***	-0.2594	***	-0.2877	***
Unaffordable (Ref: No)	Yes	-0.1707	***	0.1871	***	0.1210	***	-0.1374	***
Unsuitable (overcrowded) (Ref: No)	Yes	-0.0024		-0.0488	**	0.1047	**	-0.0536	*
Inadequate (major repairs needed) (Ref: No)	Yes	0.0069		0.0114		0.0074		-0.0257	*
Inaccessible (needs adaptations) (Ref: Does not need adaptations)	Does not have adaptations	-0.0113		0.0333	*	-0.0521	**	0.0302	*
	Has adaptations	0.0146		-0.0124		-0.0610	***	0.0588	***
Geographic Variables									
Urban/Rural Status (Ref: Rural)	Urban	0.0379	***	0.0135		0.0254	*	-0.0768	***
Location of previous dwelling (Ref: In different city/town..., Indian reserve or outside Canada)	In same city/town/village/township.../Indian reserve	0.0006		-0.0225	**	0.0129		0.0090	
Province (Ref: Ontario)	Alberta	-0.0124		0.0130		-0.0345	*	0.0339	*
	Atlantic	-0.0351	***	0.0124		0.0418	**	-0.0191	
	BC	0.0117		0.0197		-0.0422	**	0.0108	
	Manitoba and Saskatchewan	-0.0178		0.0250	*	-0.0437	**	0.0365	**
	Québec	-0.0621	***	0.0360	**	0.0246		0.0014	
Sociodemographic Variables									
Gender (Ref: Female)	Male	-0.0022		0.0014		0.0099		-0.0091	
Household Composition (Ref: one couple no children)	one census family plus others	-0.0545	***	0.0075		-0.0054		0.0524	
	one couple with children	-0.0569	***	0.0008		-0.1326	***	0.1886	***
	one lone parent family	-0.0246	*	-0.0259	*	-0.1422	***	0.1927	***

Variables		Owner no mortgage		Owner with mortgage		Renter in private rental		Renter in social and affordable housing	
	one person not in census family	-0.0059		-0.0014		-0.1034	***	0.1108	***
	two or more persons not in a census family	-0.0310	*	-0.0203		0.0721	*	-0.0209	
Household Indigeneity Status (Ref: No household member is Indigenous)	At least one household member is Indigenous	-0.0167		-0.0181		0.0243		0.0106	
Household Visible Minority Status (Ref: No household member belongs to a visible minority group)	At least 1 hhld member belongs to a visible minority group	0.0258	*	-0.0000		-0.0937	***	0.0679	***
Socioeconomic Variables									
Household Highest Education Level (Ref: BA or higher)	Less than BA	-0.0341	***	-0.0254	**	0.0132		0.0463	***
Household Employment Status (Ref: At least one member of the household was employed)	No member of the household was employed	0.0504	***	-0.0538	***	-0.1073	***	0.1107	***
Aspirations									
Overall dwelling satisfaction (Ref: Dissatisfied or very dissatisfied)	Neither satisfied nor dissatisfied	0.0031		0.0108		0.0153		-0.0292	*
	Satisfied	-0.0011		0.0268	*	-0.0169		-0.0088	
	Very satisfied	0.0023		0.0192		-0.0154		-0.0062	

Model Performance: AIC: 11454.57 BIC: 12443.18 R2: 0.49 R2 Adjusted 0.49 RMSE 0.31
Colour coding: Dark blue = 15 percentage point decrease or greater; Light blue = 5 to less than 15 percentage point decrease; Light red = 5 to less than 15 percentage point increase; Dark red = 15 percentage point increase or greater;
Significance: * = $p < 0.05$; ** = $p < 0.01$; *** = $p < 0.001$