

A Place to Call Home? ‘Aging out’ of Care During the Housing Crisis in Toronto

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Abstract: In the midst of the worst housing crisis that our nation has ever experienced, the moratorium on ‘aging out’ of care of the state in Ontario, Canada ended on April 1, 2023. Stemming from the Youth in Care Hearings, the provincial government has instituted the Ready, Set, Go Program. It is designed to provide youth in care with a phased plan for ‘aging out’ of the system and access to much needed services. While we acknowledge the benefits of this program, we believe that it does not go far enough to alleviate the prevalence of mental health challenges experienced by youth ‘aging out’ of care. In an effort to disrupt the settler-colonial neoliberal policies and ideology that fosters the production and reproduction of the oppression of one of the most vulnerable groups in society, that of children in care of the state, this commentary contests the very notion of ‘aging out’ of care. Through a social justice and health equity lens, we examine the concept and argue that the Eurocentric neoliberal notion of ‘aging out’ of the system is an inappropriate measure for determining when a youth is ready to leave care. We argue further that the concept of ‘aging out’ in general, and within the context of the current housing crisis in Toronto, Ontario in particular, will cause significant harm to the mental health and well-being of youth leaving care. Rather, we advocate for a more nuanced approach that centres on a series of indicators that assess individual readiness and mechanisms that can take exogenous factors, such as the housing crisis, into consideration.

Keywords: ‘Aging out’ of care, child welfare, Eurocentric, housing crisis, neoliberalism, settler-colonialism.

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Introduction

Canada's child protection policies entrust child welfare authorities with the responsibility of protecting children and youth from all forms of abuse. A child's safety is of paramount importance and when it is compromised, an investigation may ensue which can potentially lead to the apprehension of children or youth by child welfare services. Based on the nature of the protection order, children can be placed in temporary or permanent living arrangements which may include group homes, foster and kinship care, and adoption respectively (Sansone et al., 2020). Our focus is on the child welfare system in Ontario and how those 'aging out'¹ of care could be negatively impacted by the housing crisis in Toronto. In Ontario, there are over 11,700 children and youth in care (Children's Aid Society of the District of Thunder Bay, 2023; Ontario Association of Children's Aid Societies, 2022), of which 800 to 1,000 were expected to 'age out' of care in 2020 (Ward, 2020). The Ontario Human Rights Commission (2018) reported that Indigenous and Black children are overrepresented in child welfare. Youth from age 16 to 20 plus make up more than half of those in care (AdoptOntario, 2022; Ontario Association of Children's Aid Societies, 2022). Those who 'aged out' of care experience homelessness at a rate of 200% compared to youth who have not been in care (Doucet, 2020). It is estimated that in Ontario, 57.8% of homeless youth have been in care (Rampersaud & Mussell, 2021; Rampersaud & O'Keefe, 2023; Shewchuk, 2020).

The authors of this commentary are deeply concerned about youth who are 'aging out' of care in the midst of the worst housing crisis that our nation has ever experienced, which has been exacerbated by the COVID-19 pandemic. According to the Children's Aid Society of the District of Thunder Bay (2023) "Children and youth leaving the care of the child welfare system are more likely to experience a range of negative outcomes, such as homelessness, mental health concerns, unemployment, lack of education and achievement and involvement in the justice system" (para. 11). These

issues are further magnified by the pandemic. Youth who are approaching the majority age for 'aging out' and those turning 21 have to grapple with the uncertainties of transitioning to independent living. In an effort to safeguard youth well-being during the pandemic, the Ontario government enacted a moratorium on 'aging out' of care in March 2020 to ensure the continuation of its full support for youth (Children's Aid Society of the District of Thunder Bay, 2023; Sansone et al., 2020). The moratorium on 'aging out' of care allowed child welfare in Ontario to extend services and supports to youth who reached the cut-off age during the COVID-19 pandemic, provided that those turning 18 and 21 have a voluntary youth service agreement and a Continued Care Support for Youth (CCSY) agreement respectively (Children's Aid Society of the District of Thunder Bay, 2023). These youth continued to have access to housing, financial and caregiver supports during the pandemic, which lessened the risk of homelessness and unstable housing (Ward, 2020). The moratorium on 'aging out' of care in the province of Ontario ended on March 31, 2023, when the worst of the pandemic was over (Rampersaud & O'Keefe, 2023).

Ontario's child welfare system uses age as the dominant criteria for 'aging out' of care. This approach is highly critiqued by Youth in Care Canada, an organization that provides young people who have a history of involvement with child welfare to speak up and share their experiences with the hope of restructuring Ontario's child welfare system (Youth in Care Canada, 2023). The organization advocates for an approach to 'aging out' that meets a person's level of readiness and needs (Youth in Care Canada, 2023). A system that is built on readiness as opposed to age-based has been increasingly recommended (Sansone et al., 2020). This more nuanced approach to leaving the care of the state has attracted the attention of policy makers, among others, who have heard the call for systemic changes within the Ontario child welfare system.

Stemming from the Youth in Care Hearings, the provincial government has instituted the Ready, Set, Go

¹ Throughout this commentary, we use single quotations around the term 'aging out' as introduced by the scholar Melanie Doucet (2020) who has lived experience with the child welfare system. These

quotations are utilized in an effort to de-normalize the term, which is used to describe children and youth who are leaving the care of the state after reaching the age of majority.

(RSG) Program. The RSG Program is an Ontario government-funded program that was introduced on April 1, 2023, to provide youth in care with a phased plan for 'aging out' of the system and access to much needed services (Rampersaud & O'Keefe, 2023). While we acknowledge the benefits of this program, we believe that it does not go far enough to alleviate the prevalence of mental health challenges experienced by youth 'aging out' of care. Homeless youth experience mental health problems at a rate of 39% compared to youth who live at home (Youth Without Shelter, n.d.). Thus, it is necessary to contextualize the influence of neoliberalism in shaping the policies of the child welfare system and its impact on youth 'aging out' of care.

In an effort to disrupt the settler-colonial neoliberal policies and ideology that foster the production and reproduction of the oppression of one of the most vulnerable groups in society, that of children in care of the state, this commentary contests the very notion of 'aging out' of care. Through a social justice and health equity lens, we examine the concept and argue that the Eurocentric neoliberal notion of 'aging out' of the system is an inappropriate measure for determining when a youth is ready to leave care. We argue further that the concept of 'aging out' in general, and within the context of the housing crisis in particular, will cause significant harm to the mental health and well-being of youth leaving care. Rather, we advocate for a more nuanced approach that centres on a series of indicators that assess individual readiness and mechanisms that can take exogenous factors, such as the housing crisis, into consideration.

'Aging out' of Care, Ready, Set, Go Program, and Neoliberalism

'Aging out' of care is a framework used by the child welfare system in Canada to make policies and decisions primarily based on age. In short, 'aging out' "means that the availability of supports and services for youth in care and leaving care is based on legislated age cut-offs, regardless of the individual's readiness and financial or emotional ability to make the transition to independence" (Sansone et al., 2020, p.1). Initially, in Ontario, the age at which a person was deemed eligible

for 'aging out' of care was 16 years old, or adulthood, which is consistent with when the age protective services are no longer granted. In 2017, a new age was set at 18 for the age of majority, whereby a young person stopped receiving child protective services and 'aged out' of the child welfare system (Ontario.ca, 2023). However, youth between the ages of 21 to 26 who are enrolled in educational programs or those living with a disability can access some extended services offered by the government after they have 'aged out' of the system (Sansone et al., 2020). We, the authors argue that the adolescent developmental stage is a critical phase in a child's life, it is marked by many transitions that may be considerably more difficult for those 'aging out' of care who often have a history of trauma, violence, and fractured family relationships. Transitioning into independent living can be met with a high degree of anxiety for youth who are not well-prepared.

Housing is reported to be one of the most pressing issues for youth 'aging out' of care as they are now fully responsible for their housing needs (Reid & Dudding, 2006). They are more likely to face housing instability due to affordability issues and limited financial wherewithal (Rutman et al., 2007). In Canada, there are over 40,000 homeless youth (Youth Without Shelter, n.d.). Youth between the ages of 13 to 24 account for 20% of its homeless population whilst those in Ontario make up more than a third of the overall youth homeless population (Youth Without Shelter, n.d.). Homelessness in the youth population in Toronto stands at a rate of 11% and the number of homeless youth per night is approximately 2,000 (Youth Without Shelter, n.d.). The occupancy rate of youth shelters in Toronto is 97% (Youth Without Shelter, n.d.), which means that the demand for housing to address youth homelessness outweighs the supply. The COVID-19 pandemic has magnified many concerns with the 'aging out' of care policy as it is critiqued for the various social, economic, and health problems that youth who have 'aged out' of the system experience (Rampersaud & O'Keefe, 2023). These concerns are indicative of a welfare system in need of reform.

A recent redesign in child welfare led to the creation of a new program called RSG (Ontario.ca, 2023; Rampersaud

& O’Keefe, 2023). Its inauguration coincided with the termination of the moratorium on ‘aging out’ of care that was lifted on March 31, 2023. The RSG Program extends services to youth in care from age 18 up to their 23rd birthday. Some of the eligibility criteria for the program include youth between the ages of 18-22 and those who possess a voluntary youth services agreement, which is initiated by the youth to seek protection from a family member or caregiver, prior to the age of 18 (Ontario.ca, 2023; Rampersaud & O’Keefe, 2023). To access the program, it is advised that youth in care must sign an agreement with the child protection worker that is valid for a year (Ontario.ca, 2023). The signed agreement is then reviewed every year up until the youth turns 23 years old as this is the cut-off age to receive support.

The RSG Program is designed to help youth ‘aging out’ of care start the process of a successful transition into adulthood as early as 13 years old (Ontario.ca, 2023). At the age of 13, the emphasis is placed on the youth developing a plan for their educational goals as well as learning hands-on life skills. When youth approach the age of 15, they are provided with training that is geared to help them develop financial skills and readiness for the workforce (Ontario.ca, 2023). In a nutshell, the RSG Program provides youth with life skills and access to financial and non-financial support that can help them in their pursuit of employment, post-secondary education, and to gain skills in the trades industry (Ministry of Children, Community and Social Services 2021; Ontario.ca, 2023). According to the Ministry of Children, Community and Social Services (2021), increases in funding from \$850 per month for youth are a notable outcome. However, these increases are based on an age criterion. For instance, an 18-year-old will receive \$1,800 per month compared to a 20 and 21-year-old who will receive \$1,000. Additional financial benefits of \$500 are available to youth aged 20 pursuing post-secondary education, an apprenticeship, or learning skills in the trades industry. There are no financial repercussions for youth working or a disruption to their benefits if they work 40 hours a week at Ontario’s minimum wage (Ministry of Children, Community and Social Services 2021). The youth aged 18-21 are better equipped financially than those aged 22 who are only entitled to receive \$500 per month.

Unlike the initial age-based framework utilized in the ‘aging out’ process, this new program takes into consideration the youth’s readiness to exit the child welfare system. It incorporates the youth’s voice in the assessment process to help child protection workers to better assess their state of readiness (Rampersaud & O’Keefe, 2023). While this program is perceived by some as a progressive step, it has some serious issues. We the authors critique the program for being age specific as the cut-off age for youth to receive support is their 23rd birthday. Similar to Rampersaud & O’Keefe (2023), we argue that the RSG Program does not provide any information on what supports are available for youth after the age of 23 who are not ready to leave care. Also, the financial assistance available to youth aged 22 is not sufficient to meet their basic needs at a time of an ever-increasing cost of living including unaffordable housing. We argue that the failure to ensure youth ‘aging out’ of care have access to adequate and safe housing is tied to the reduction of social service provisions by the government as a cost-cutting measure that is steeped in neoliberal ideology and economic policies.

Neoliberalism as defined by Todd & Savard (2020) is a “political discourse that prioritizes economic fundamentalism, encourages individualism and competition” (p. 197). Originally instituted by President Ronald Reagan and Prime Minister Margaret Thatcher, neoliberalism promotes free market competition and reductions in public expenditures (Steger & Roy, 2010). Meaning, that the government intervenes minimally in issues related to social welfare. Under neoliberalism, the individual is seen as rational and responsible for their living circumstances instead of consideration being given to the social, economic, and political structures that foster and maintain inequities (Shewan, 2018). Ultimately, the government is more focused on reducing costs by slashing social services. However, a cost-benefit analysis conducted in child welfare shows that if the Ontario government extends child welfare benefits including the Extended Care and Maintenance (ECM) program to 25 years of age, the costs associated with poorer outcomes of youth who have aged out of care would be less, causing the government to save more money (Sansone et al., 2020). Unfortunately, little is

being done to increase the age of extended child welfare benefits.

In the section that follows we map the history of the housing crisis in Toronto from the 1970s to date in an effort to establish the complexity, severity, and scope of the crisis and how it directly conflicts with the mandate of child protection. It is not an exaggeration to say that ultimately, within the current policies governing 'aging out' of care in Ontario that 'aging out' of care today is tantamount to 'aging out' of care into homelessness due to a lack of available and affordable housing.

The Housing Crisis in Toronto

The housing crisis in Toronto is a human made disaster of unparalleled proportions that has the very real potential of becoming truly catastrophic. It is a crisis that is causing significant harm to an untold number of people, particularly those who are vulnerable, and youth 'aging out' of care are conceivably the most vulnerable among us. There is no lone explanation for the housing crisis, rather the reasons are complex, intersectional, historical, and contemporaneous. As a result, in this section we examine the basic features of the housing crisis from approximately the 1970s to date. The purpose of doing so is to provide important contextual information that is required to understand the complexities of the crisis through an examination of the culmination of events that converged to produce it. Currently, the housing crisis is playing a central role in causing some of the worst levels of socioeconomic inequality that the city has ever experienced. The particularities of which are determining who has a Right to the City, that is who has access to it and who shapes it, as articulated by Lefebvre (1968) and Harvey (2008), and who is expelled from the city proper to decaying suburbs, slums, and homeless encampments (Sassin, 2014).

The underlying reasons for the housing crisis can be placed in three distinct sections. The first relates to issues associated with supply and demand, the second section includes the stagnation of real wages, the abandonment of building social housing, and the removal of rent control, and the third section focuses on the institution of neoliberal economic policies, the rise of

the global city, and the financialization of housing. When brought together, the convergence of these factors has resulted in an unprecedented housing crisis that is increasingly making the city completely unaffordable for low income and more recently middle-income citizens, or in short, the vast majority of the city's inhabitants. It is not hyperbole to say that we are at a critical juncture, whereby we need to decide what kind of city we want Toronto to be and who has a right to the city, as there is nothing inevitable about this downward spiral to an extreme level of socioeconomic inequality. It is within the context of this human made disaster that we challenge the very notion of 'aging out' of care in Ontario coupled with the housing crisis in Toronto and in doing so we question Canada's commitment to housing as a human right.

Supply and Demand

An adequate supply of housing has been an issue in the city of Toronto for a very long time. The problem actually dates back to the turn of the century; however, we begin our analysis in the 1970s as several issues converge, making this a pivotal decade. Chief among them are the deep recession that engulfed the country, a complex construction approval process, the reluctance to change manufacturing and employment zones to residential, a skilled construction trades worker shortfall, and the considerable influence of not in my backyard lobbying groups (NIMBYs). All of these factors have played a significant role in negatively impacting the sustained growth of housing in the city from the 1970s onwards.

With the United States as the post WWII hegemonic centre of global finance, all the world's economies became directly tied to America's. As a result, the US policies that led to the recession in the 1970s also impacted Canada. Known as the 1970s recession, the reasons for it include an enormous debt that the United States accrued from the war in Vietnam, President Nixon's economic policies that were meant to counter skyrocketing interest rates, the removal of the international convertibility of the United States dollar to gold that ended the Bretton Woods International finance exchange and Keynesian economics in favour of the eventual institution of neoliberal economic policies,

increased competition by newly industrialized nations in the metal industry resulting in the steel crisis, the Organization of the Petroleum Exporting Countries (OPEC) oil embargo that occurred as a result of the Yom Kippur War in 1973 causing the oil crisis, and finally the stock market crash in 1973 (Garten, 2021). The convergence of these events resulted in a very deep recession, characterized by high unemployment and high interest rates, the combination of which is referred to as stagflation (The Fraser Institute, 2022; Singh, 2022).

There is no doubt that the 1970s recession is underpinned by the complex intersection of economic factors outlined above. However, it is beyond the scope of this paper to go into the particularities of these reasons in any further detail. Rather, for our purposes the important takeaway from the 1970s recession is that it resulted in slow economic growth in much of the West, including Canada. The effects of this recession seriously impeded our ability to maintain the level of building required to meet the housing needs of much of the population. However, it is notable that in 1973 the Canadian government made a commitment to housing as a basic human right for all Canadians and used housing policy as a vehicle for much needed income redistribution. In addition, a number of housing policies and protections were put in place by both the federal and provincial governments that included the introduction of subsidized housing for low-income households, financial assistance for renters, rent control, amendments to the Landlord and Tenant Act, grants for homebuyers, and building the social housing complexes at Jane and Finch in Toronto (Canadian Centre for Housing Rights, 2022; Smith, 1977; York Non-Profit Housing Co-op, n.d; Van den Berg, 2019).

The situation outlined above was exacerbated by a skilled construction trades worker shortfall that became acute by the 1980s. The problems associated with the worker shortfall are well established in the academic, industry, and gray literature (Canadian Centre for Housing Rights, 2022; Hansen & Dishke Hondze, 2015; Refling & Dion, 2005; Stewart, 2009). Although more research on the topic is required (Chatoor, 2020) most researchers agree that the shortfall was a result of not enough people entering the trades and low completion

rates for those who did. What is striking is that this continues to be a serious problem to this very day, playing a significant role in the number of construction projects that can be undertaken. Currently, there is an enormous employee shortfall that is expected to increase exponentially over the next decade due to retirements. Despite this reality, inroads are currently being made to fill the worker shortfall with traditionally underrepresented groups such as women, those who identify as women, the Black, Indigenous, and People of Colour (BIPOC) community, newcomers, and people with disabilities.

In addition, the building industry has noted that lengthy construction approval timelines and high municipal fees are impeding building. For example, approval times can take as long as 10 - 34 months (Draaisma, 2022). Another significant issue is zoning, particularly in relation to changing areas zoned for manufacturing and employment to residential. Part of the problem is that if manufacturing and employment zones are changed to residential, it is almost impossible to revert the land to its original designation. This is due to the fact that as long as people live in residential zones, they must remain residential (Brail & Vinodrai, 2020). However, part of the problem with this zoning logic is the assumption that manufacturing will return in one form or another. In our opinion, this seems unlikely, as manufacturing never would have left the country had it been economically viable for the various industries to stay. As a consequence, there is land available that could be rezoned as residential.

NIMBY lobbying groups have existed for a very long time, their primary concern was and continues to be who was/is going to move into their neighbourhoods and how purpose-built apartment buildings can impact their property values. They first made their concerns heard in the 1960s and 1970s during the proposed building of market rate apartment buildings in the residential neighbourhoods of Leaside, along Eglinton Avenue East, in East York on Cosburn Avenue, and the social housing apartment complexes at Jane and Finch, to name but a few (Galea, 2022). A common misperception exists that the only people who rent are those of low moral standing rather than the reality of the situation, which is that not

everyone earns enough money to purchase a house and some people, such as those who are single, widowed, and retirees actually do not want the responsibility of owning a home, so they rent. In addition, there are numerous examples of apartment buildings that are in line with neighbourhood aesthetics that do not detract from housing values, but rather they increase the economic vibrancy of neighbourhoods through a larger number of residents. Irrespective of this point, NIMBY lobbying has played a definitive role in preventing the building of housing required to meet the population growth demands in the past and this continues to be the case today.

As the analysis above demonstrates an inadequate supply of housing has been a significant problem for a very long time. Our research has identified four primary reasons for the inadequate supply since the 1970s, which includes a difficult and lengthy construction approval process, the reluctance of city officials to change manufacturing and employment zones to residential, a skilled construction trades worker shortfall, and the influence of NIMBYs. In the section that follows, we examine how these issues have been further exacerbated by the stagnation of real wages, the abandonment of social housing, and the removal of rent control.

Stagnation of Real Wages, the Abandonment of Building Social Housing, and the Removal of Rent Control

Real wages, or the wages that one earns after taking into account the current rate of inflation, have barely risen since the 1970s. The lack of real wage growth has played a central role in the increase in economic inequality of family incomes (Mishel, 2015). Moreover, the gender and racial wage gap has decreased somewhat in regard to the former but remains quite high in regard to the latter (Mishel, 2015). This is not only the case for low-wage earners, but also middle-income workers over the last generation. Moreover, even those with a university degree are negatively impacted by the wage gap (Shambaugh & Nunn, 2017). Mishel (2015) notes that:

Since the late 1970s, wages for the bottom 70 percent of earners have been essentially

stagnant, and between 2009 and 2013, real wages fell for the entire bottom 90 percent of the wage distribution. Even wages for the bottom 70 percent of four-year college graduates have been flat since 2000, and wages in most STEM (science, technology, engineering, and math) occupations have grown anemically over the past decade (p.1).

This reality is not just the case in the United States, but it is also true in Canada with a very similar, if not an almost identical scenario (Walks, 2020). This disparity is largely the result of ‘intentional’ economic governmental policy choices that have been made to benefit the wealthy and politically powerful. These policies include the abandonment of full employment, declining rates of unionization and various labour market initiatives, business, and governmental policies that have enabled CEOs and other executives to capture ever increasing shares of economic growth through globalization (Desmond, 2016, 2023; Gertten, 2019; Mishel, 2015; Robinson, 2009; Stiglitz, 2017). The convergence of these factors has caused a dramatic shift in the solidification of economic and hence political power away from low-and middle-income workers toward the wealthy. It is beyond the scope of this paper to delve into these factors at any significant length, however, the point of their inclusion is to demonstrate that there is a significant disconnection between what most people earn and what they can afford to pay for housing and that the policies that created this situation were deliberate and intentional.

In an effort to tackle the housing affordability crisis of the 1930s and 1940s, combat increasing levels of crime, and accommodate the growing working class that were largely composed of soldiers returning home from WWII, the federal and provincial governments committed to building a social housing project. It was part of a widespread urban renewal movement, which was the first of its kind in the city of Toronto and it was called Regent Park. It was located centrally in South Cabbagetown, which in the 1930s and 1940s was home to one of the worst slums in the entire city (The Globe and Mail, 2016). Consisting of approximately 69 acres, the North Regent Park social housing project was approved for construction in 1947 with some families

taking residency in 1949. Construction continued into the 1950s with the Southern section being completed in 1960 (The Globe and Mail, 2016). Housing units ranged from bachelor suites to five-bedroom semi-detached row houses. Touted as the answer to housing the working poor and the growing working class, it was described as “heaven” by the Toronto Daily Star (Purdy, 2003, p. 46). However, not even twenty years later it was described as a “colossal flop” and a “hopeless slum” (Purdy, 2003, p. 46). The report of the 1968 Federal Task Force on Housing blamed the housing projects as “breeding disincentive” and a “what’s the use” attitude toward work (Purdy, 2003, p. 46). As Purdy (2003) notes “this negative image intensified considerably in the following two decades” (p. 46).

The stereotype of the poor and working poor as depraved individuals who are incapable of providing any meaningful contribution to society haunted the residents of Regent Park for the entire duration of its existence. The social science theory of the deviant “underclass” as advanced by Myrdal (1963) and Wilson (1987) argued that there is a class of people who are set apart from society due to structural constraints. However, Mead (1986), among others, argued that degenerative behavioral traits were a result of inherent pathologies such as addiction, criminality, poor educational outcomes, high rates of unemployment, pregnancies out of wedlock, single and teenage mothers, the use of social assistance, and the proliferation of a myriad of vices. Many of these tropes are still believed to be true by some to this very day. In this rendering of the poor and the working poor they are blamed for their own plight, there is no acknowledgment of the structures and institutional arrangements that are essential elements of capitalist societies that were actually designed to keep the impoverished poor. Rather, in the underclass thesis there is no accounting for the realities of the existence of structural and institutional racism, class and gender-based discrimination, or the forcible disciplining of the poor by state actors through a variety of policies. The deviant underclass thesis is actually quite old, at least as old as the advent of capitalism, and still exists in folk knowledge to this day.

In addition to Regent Park, social housing projects continued to be built throughout the city of Toronto with Flemingdon Park in the 1960s and Jane and Finch in the 1970s (Government of Canada, 2013). All of which had similar outcomes to Regent Park for the residents, that of a ghettoization of their neighbourhoods that was primarily a result of a distinct lack of governmental investment in the maintenance of the properties, the limited promotion of business ventures meaning that there were virtually no amenities, grocery stores, or pharmacies, and limited opportunities for the social and economic advancement of the residents. Indeed, it is well established that the inhabitants of Regent Park, and undoubtedly other housing projects throughout the city, were systematically discriminated against based on where they lived, thereby negatively impacting their prospects of employment, education, and housing opportunities (Purdy, 2003).

The federal government eventually downloaded the projects entirely onto the province, who also viewed them as undesirable. As the neoliberal policies took hold in the late 1980s and early 1990s the social housing projects were viewed as unsupportable, undesirable, and unnecessary as it was believed that the market would create an opening for the residents of social housing projects – to date this has not happened. In 2000 the provincial government downloaded the remaining housing projects onto the financially strapped municipal government of Toronto (Homeless Hub 2014). In 2005 the original apartment blocks and row houses of Regent Park were bulldozed and residents moved where they could find housing. The project was touted as a revitalization of the neighbourhood, which would include a mixed income community. However, in our opinion, it was an urban renewal project on prime real estate in the centre of the city, which was and continues to be extremely lucrative for some.

In 1998 the Premier of Ontario, Mike Harris removed most rent control measures, which had been in place since 1975, thereby paving the way for soaring rents. In 2017 the former Premier of Ontario, Kathleen Wynne brought forth the Fair Housing Plan that sought to stabilize affordability for tenants. Under Premier Harris rent control only applied to units that were built prior to

November 1, 1991, if the building or unit was constructed after this date, then the rent control provisions did not apply. The Fair Housing Plan rolled back the post 1991 rent control exemption. However, this change was only in effect from April 20, 2017 to November 15, 2018 when Premier Ford came to power and enacted legislation whereby rent control only applies to rental units constructed and occupied before November 15, 2018 (Ontario.ca, 2024).

The stagnation of real wages, the governmental abandonment of social housing projects to house the indigent and working poor, and the removal of rent control as a means to stabilize the affordability of rents have all contributed to the housing crisis. In the section below we examine how the convergence of neoliberal ideology and economic policies, the rise of the global city, and the financialization of housing have culminated to create the worst housing crisis that the city and the country has ever experienced.

Neoliberalism, The Rise of the Global City, and the Financialization of Housing

The 1980s saw the creation and introduction of neoliberal governmental policies (Beder, 2009; Canadian Centre for Housing Rights, 2022). As noted above, these policies were largely economic in nature but were also a result of a very specific conservative ideology that espoused individual responsibility for the successes or failures of one's life, thus releasing the state from their responsibility to provide for the welfare of its citizens when help is needed most. With respect to the neoliberal economic policies, they were viewed as a means to alleviate the pressures of a deep recession that occurred from 1980 – 1983. This recession caused soaring rates of unemployment that resulted in significant levels of economic and social inequality. The neoliberal policies that were instituted included economic liberalization, privatization, deregulation, globalization, free trade, monetarism, laissez-faire capitalism, and deep austerity measures under the auspices of fiscal discipline that reduced government spending on social projects that, it was argued, would be met by the private sector and society in general – to date this has not happened in any meaningful way. Ostensibly

these policies eroded and finally abolished the last vestiges of the welfare state, essentially abandoning the poor, indigent, and anyone who experienced a personal crisis to their own devices.

In the early 1990s Canada experienced yet another recession. It occurred because of soaring inflation, tax increases, cutbacks in manufacturing, the high value of the Canadian dollar, low productivity, and slow GDP growth, all of which resulted in high rates of unemployment. The impact was devastating for a great many Canadians. During this period there was a definitive shift from Fordist capitalism to globalization with the ever-increasing interconnection and interdependence of global world markets. This period marks the emergence of what is referred to as the global city, which is defined as a city that has a significant degree of urban development, a large population, multinational corporations, technology hubs, high quality educational and research institutions, a globalized central financial sector, national dominance, and extreme levels of socioeconomic inequality among its citizens. Indeed, one of the hallmarks of the global city is an ever-increasing affordability crisis that literally expels low- and middle-income people farther and farther away from the city to decaying suburbs and homeless encampments. As a result, these people no longer play a pivotal role in how the city is shaped politically, economically, culturally, or aesthetically - ostensibly they are literally banished to the margins of society (Brail & Vinodrai, 2020; Desmond, 2016, 2023; August & Walks, 2018; Sassen, 2014). London, New York, Paris, Tokyo, and Toronto are just a few examples of global cities. In addition, as Robinson (2009) notes that:

Central to the global city, is that they are marked by the hegemonic role of finance capital, or the financialization of the world economy ... As early as 1994, daily turnover at the ten largest stock markets was estimated at one trillion dollars, compared to the daily world trade in goods that year of ten billion dollars ... real trade in actual goods and services was only one percent of fictitious trade (p. 12).

The phenomenon that Robinson speaks of is largely a result of the deregulation of the banking system in the 1980s and 1990s as prescribed by neoliberal economic policies. The situation is far more complex than what we have described here, however, for our purposes what is essential in this configuration is that wealthy investors do not invest in the production of material products, such as manufactured goods, but rather they invest their money in the financial sector. This period of time, which includes the one in which we presently live, has been described as a new epoch in global capitalism. It is a fundamental structural change in finance that results in extreme levels of social and economic inequality, whereby the lion's share of global wealth is held by the few at the expense of the many (Gertten, 2019; Sassen, 2014).

All of this has led to the most deleterious form of housing investment, that of the financialization of housing. This global phenomenon is a novel reimagining of housing that has devastating consequences. Housing is purchased by private equity firms for their investors, which are largely financially supported by pension funds. There are several iterations of the purchasing of different forms of housing; sometimes it is in the form of low rent buildings whereby vacant units are 'renovated' and then leased to wealthy tenants at an exponentially higher rental rate that is completely divorced from the maintenance of the building. The increased rents are priced at rates that provide maximum profits for investors. Another scenario is when low-income rental buildings are purchased and tenants are squeezed out through unscrupulous means such as not maintaining the building, not providing heat and water, and letting cockroach, mice, and rat infestations proliferate in order to cause the tenants to move. In short, this is "eviction by another name" (Gertten, 2019). However, perhaps the most pernicious example is when apartment buildings become vacant, they are renovated, but no one moves in - ever. To be clear, these vacant buildings are never intended to be a home to anyone ever, the owners want them to remain vacant. These buildings are then traded on the market as an asset through a variety of measures including tax havens and high frequency trading that substantially increases the value of the vacant property. The financialization of housing is

particularly insidious on a number of fronts, chief among them is that housing is being bought and sold on the market as a commodity and not a home where someone will live. In this view, housing has become a financial asset for nameless corporations and their investors whose principal interest is the accumulation of wealth. From this perspective housing is considered an asset and not a human right.

We are currently experiencing an unprecedented affordability crisis in Toronto. For example, as of 2019 over a thirty-year period housing costs have increased by 425% and the family income has only increased by 133% (Gertten, 2019). The Global Financial Crisis of 2008 – 2009 paved the way for the financialization of housing as governments provided banks with the funds to stay in business, rather than providing people with cash disbursements or favorable loans to keep their houses and condos. The end result was an extraordinarily high number of vacant homes on the market that were purchased at very low prices by private equity firms (Desmond, 2016, 2023; Stiglitz, 2020).

The apartment and condo rental statistics in the city of Toronto paint a grim picture (Sherif, 2024). According to a Canada Mortgage and Housing Corporation (CMHC) Report (2024) the vacancy rate in Toronto in 2023 for apartments was 1.5% and the average two-bedroom cost \$1,940. The average rent in 2022 to 2023 increased by 8.7%, the greatest increase in rental prices since 2000. The situation with condo rentals is no better, the vacancy rate in 2023 was 0.7% and the average two-bedroom unit cost \$2,862. In addition, "lower-income renters faced greater challenges in 2023. The vacancy rates for the least expensive units (bachelor units) decreased the most. Moreover, renting these units required a larger share of their income" and "more renters struggled to pay their rent" (p. 82) and "1 in 5 units" are "in arrears as household budgets" are "challenged by high inflation" (p. 84). It is in this fraught environment that 'aging out' of care is analogous to 'aging out' of care into homelessness.

In the analysis above we have examined how the institution of neoliberal economic policies accompanied by its ideology, the rise of the global city, and the

financialization of housing have all played a central role in contributing to the housing crisis. When brought together with the two former sections on the housing crisis, we gain a complete picture of the events and issues that have transpired over an extended period of time that converged to create the current housing crisis.

Recommendations

To better support youth 'aging out' of care in Ontario into the housing crisis in Toronto, we recommend the following changes to be instituted that expand on the Ready, Set, Go Program. First and foremost, this includes removing the age eligibility requirements for youth to participate in this program and operate it solely on the basis of an individual's readiness, as this can be unique to each person based on their life experiences. Within the context of the current housing crisis that is largely fueled by unfettered neoliberalism and predatory capitalism, a readiness model appears to be more appropriate to aid in the prevention of homelessness, create a greater sense of security, and provide youth with the support that they require when entering adulthood. In addition to the removal of an age requirement, a readiness model could include the following criteria: ensuring that youth feel emotionally and intellectually able to transition out of care, having mental health and emotional supports available, provide training on budgeting and household management, provide access to emergency housing, expand their social network by providing access to a support group of peers who are also transitioning to independent living, supply a fund for purchasing necessary household items such as furniture and kitchen necessities, provide weekly check-ins with their social worker for the first year of independent living, continue the connection with a social worker for the rest of one's life if required, and lifelong access to mental health counselling and therapeutic support free of charge. Moreover, if a breakdown in the transition occurs then youth should have access to emergency support in a timely manner in an effort to minimize any potential risks. We argue that youth 'aging out' of care should have the opportunity to find a safe and affordable place to live, a liveable income, and free tuition for education. By implementing these provisions, we believe that there will be an increase in the

probability of success, security, and happiness for youth when they eventually leave care. Creating and sustaining this model will require considerable political commitment to young people in the care of the state. This political commitment should also include an increase in funding for existing programs that align with the readiness model. In doing so this will strengthen Canada's moral commitment to youth in care and housing as a human right. Such an approach lessens the possibility of a person's inability to deal with life's challenges, which can lead to poor outcomes, such as unemployment and/or underemployment, homelessness, sexual exploitation, involvement in the criminal justice system, incarceration, challenges with physical and mental health, isolation and loneliness, early parenthood, and potentially having one's own children becoming involved with child and youth services as a result of intergenerational trauma.

With respect to the housing crisis, while the factors that led to it are complex, intersectional, historical, and contemporaneous the solutions are actually quite straightforward, but will require considerable political will at all levels of government to implement them. In an effort to restabilize the housing market and hence help improve the economic and social wellbeing of all Torontonians we recommend that the following suggestions be implemented through a series of policies, regulations, bylaws, and laws: 1) substantially increase the construction of single family dwellings, purpose-built rental properties in all its variations, and social housing all of which should align with the population requirements in the present and anticipated population increases in the future. This acceleration of building can be achieved through variety of measures, such as providing significant financial incentives for large scale developers and small contractors, reducing construction application timelines and fees, re-examining manufacturing/employment zoning changes to residential and utilizing other lands for building, reinstituting rent control for all units irrespective of when they were built and/or occupied, and providing favorable loans and grants for home buyers. Due to the extent with which neoliberal policies and ideology are deeply embedded within the various structures and systems that govern the financial industry, change in this

regard is truly challenging. More specifically, with respect to the financialization of housing, we fully concede that the likelihood of any government successfully introducing any financial industry related regulatory legislation is quite frankly unrealistic, however, there are provisions through different avenues that can be taken. For example, embedding policies that prohibit damaging business practices that relate to housing into the fiduciary frameworks of pension funds has the potential to instantly curb the financialization of housing (Stiglitz, 2019). In Canada pension funds are regulated by the Canada Revenue Agency (CRA) which does not require governmental approval of such a change. Moreover, pension funds are accountable to their pension holders. As a result, the Nobel Prize winning economist Professor Joseph Stiglitz asks the following question in relation to pension funds and their role in funding the financialization of housing “pension funds are representing people who retired, and you have to ask ... would they feel comfortable with owning shares in a company that is immoral?” (Gertten, 2019). We have the same question.

Conclusion

In this commentary we have examined and analyzed the enormous challenges that youth ‘aging out’ of care face that include significant negative outcomes such as homelessness, mental health concerns, unemployment, poor educational achievement, and involvement in the justice system (Children’s Aid Society of the District of Thunder Bay, 2023). In our opinion, these challenges are not fully mitigated by the RSG Program as it does not provide enough of the supports that youth require when transitioning out of care into adulthood and independent living. Moreover, the precarity of the situation is exacerbated by the severity and the enormity of the housing crisis in Toronto. This is a human made disaster of unprecedented proportions that is causing significant harm to the people of Toronto, and particularly the most vulnerable of society. There is no doubt that the housing crisis has the very real potential of becoming a permanent feature that will forever change the city by determining who has a Right to the City (Lefebvre, 1968; Harvey, 2008) and who will be cast out (Sassin, 2014). We sincerely hope that the

government at all levels will take these concerns seriously by taking swift and decisive action. In doing so, they will reaffirm Canada’s commitment to housing as a human right and the protection of children and youth who are in care of the state.

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