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Inclusion and Housing Instability: A Beginners Guide to Navigating Barriers to Housing

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A home is not just a shelter – it's the central site of human actualization, where all aspects of life, public and private, intersect. Having options that are both affordable and accessible is the ultimate inclusion litmus test, and it's one that is often overlooked. Fully participating in the community is all but impossible without proper housing.

It's unfortunate then that adequate housing options are among the greatest obstacles to community participation that people with a label face today. In Ontario, for example, individuals receiving ODSP benefits receive a maximum shelter allowance of $497. In August of this year, the going rate for a 1-bedroom apartment in the Greater Toronto Area was $1431. With incredibly limited social-housing options, the message for people labelled with an intellectual disability is loud and clear: get a job.

Except it's not that easy. According to Statistics Canada, the rate of employment for people with disabilities is significantly lower than non-labelled counterparts, with that rate decreasing in relation to the 'severity' of the impairment. Not surprisingly, people living with a label are far more likely to be living in poverty than other Canadians.

Many adults living with a label are trapped in a cycle of poor employment prospects, insufficient benefits, and a housing/rental market that has priced them out. As a result, adults with disabilities are left with no choice but to satisfy the dictates of harmful stereotypes like the 'forever child' and 'undeserving poor.'

A lack of housing options is therefore indicative of other social barriers, for example, those that continue to inform economic, social, and educational systems.

But you know all this already.

In fact, I would wager the direct support professional (DSP) knows this in the way a fish knows water: by having to swim in it every day. DSPs support individuals who must navigate systems that have exclusionary structures woven into their fabric. They have a privileged view of the real consequences of overarching policy decisions and bear nearly direct witness to the gritty confrontation between the person and system.

So, what do we do? How do we support people with developmental disabilities to find a home when social structures are currently designed to keep individuals with labels out of the rental and housing markets?

Don't compromise the vision; support the development of realistic goals.

Once I was working with a man, Marcus, who was experiencing periodic spells of homelessness (for the sake of anonymity, people's names have been changed to protect their identity). When I asked him where he wanted to live, he listed some understandable conditions: he wanted an apartment in a rural area where he could live alone with his girlfriend. He also made sure to let me know that he wanted no — I repeat, no — roommates.

Of course, Marcus knew best what 'home' would look like for him. That's not up for debate. However, given the state of the rental market at that time (a vacancy rate approaching 0%), it was not a realistic goal, short term. The only thing I was able to find in the community was a room in a transition house. It was the opposite of what he wanted: it was in town, with roommates, and overnight guests were not permitted. Understandably, when I first approached him about living in this house, he refused: "That's not what I want," he said.

That's when I realized I had gone about it the wrong way. I had focused on getting him off the streets, instead of into a home. I had confused my goal with his.

So, I changed my approach: the transition house wasn't a means of getting him off the streets, it was a steppingstone towards his future home. We made a plan, articulating the steps from the transition house, forward. He agreed.

After a year of relative stability in this less-than-ideal situation, he now has most of his wishes: unfortunately, he still has roommates, but he is closer than he was a year ago.

For many people, 'home' is the end goal, and it will take many steps to get there. People will only take those intermediary steps if they are able to see how those steps are instrumental to their ultimate goal. When supporting others, take their lead: follow their vision of what home is, even when it's not currently realistic. Without that vision as a motivator, it's easy to despair. It's our job to illustrate how these steps will help achieve their ultimate housing goals.

Systems are broken, not people: our job is also a political one.

Paul was finally able to secure an apartment that suited his needs. The only problem: it cost him 90% of his monthly income. After struggling to find employment that was right for him, he lamented: "I can't even afford groceries! Why am I such a F*** up?"

Part of the shift brought on by the 'social model' of disability is the recognition that social structures, and not just impairments, are the source of disabilities. While this model has gone through some interesting changes, I think that some of the primary insights of the model remain true: social systems, and not just individuals, need to be the focus of advocacy efforts.

In my experience, having open discussions about these systematic barriers helps people make sense of their reality. It also helps people recognize that they are not the problem.

"No," I said, "you're not a F*** up; the housing market is stacked against you. There is not enough rent-geared-to-income housing, and the market has made living unaffordable for you."

I could tell that it helped Paul to hear this. Sure, he was in the same crappy situation as before, but at least now, he could stop beating himself up. He didn't need to change, the system did.

Following Paul's lead, the next thing we did was apply for a rent subsidy through our municipal government. Paul was put on (yet another) lengthy waitlist and, as the months went by, he became increasingly certain that his name would never reach the top.

And for a long time, it didn't.

After almost a year of waiting, Paul told me he wanted to write a letter to some local officials about his situation. He drafted a concise and heartfelt letter to the mayor and shot it off into the digital firmament. Soon after that, his subsidy came through.

So, what's the moral of the story? No, it isn't to become a 'squeaky wheel.'

The moral, as I see it, is that systems are broken, not people.

It is not enough to support people to navigate ableist systems; if we are serious about removing barriers to inclusion, then our job is also a political one. By design, exclusionary forces render certain groups invisible. Our job is not just to support people to traverse unfairness, it is also to confront it head on.

This might mean calling the mayor or planning department. It might mean joining steering committees and having a seat at the table of various groups. Hopefully, we can do this with the individuals we support, but that's not always possible. The victims of unfairness cannot be solely responsible for inciting change – they will need allies. And if our mission is to remove barriers to social access, then it's also part of our job description.

A matter of how, not if: avoid thinking in terms of housing readiness.

My team was working with a 28-year-old woman named Kris who was transitioning from living with her mom to living in her own apartment. Her family was moving out of town and Kris, having spent years forming connections in the community, decided that she wanted to stay put. The problem, of course, was that Kris had never lived alone. Naturally, the question came up – could she even live independently?

That's a bad question.

When working with families who are exploring housing options for their adult son or daughter, a version of this question often gets asked: Are they ready for their own place? Though this is a common question for families, this is the wrong question for DSPs to ask. For us, the question is not if but how.

For the last several decades, housing advocates have been pushing for a 'Housing First' approach to homelessness. 'Housing First' is a rights-based intervention to homelessness, which prioritizes unconditional access to adequate housing over, and as a precondition for, effective support and treatment. If you haven't heard of this approach, I would recommend that you visit the 'Homeless Hub' website, which stores a wealth of articles on the topic. For now, I want to draw your attention to one of the central tenants of this approach, which teaches us an important lesson.

According to the Housing First model, there should not be any 'housing readiness criteria' baked into housing programs. This means, among other things, that having a home should not be conditional on satisfying a set of requirements (sobriety, med-compliance, skill level). Adequate housing is a right, not something that should be earned. Whether Kris is ready or not for her

own place should not be up for debate. The question, rather, is how will Kris be successful in her new home?

A month or so into living on her own, Kris was cleaning the bathroom with support staff. Without thinking, Kris grabbed a sponge and shoved her bare hand into the toilet bowl – how else are you supposed to clean it?! Naturally, this led to a follow-up conversation and a skill-building session, but that's not the important part of the story.

Some might interpret this as evidence of Kris's unreadiness to live in her own place. The problem with this interpretation is twofold.

First, Kris has the right to choose to live on her own, regardless of the paternalistic forces questioning her ability to do so. Only courts can take these rights away, and those decisions are never (and never should be) simple or easy.

Second, learning to live in your home needs to happen at home. When it comes to living at home, we learn by doing – it's not something you can really be ready for beforehand. If Kris had been forced to satisfy a set of 'readiness criteria,' these learning opportunities would not come up and, if they did, it would be in the wrong context.

Everyone is unique. There is no one-size-fits-all home (despite the implicit claims of suburban sprawl). Yes, we are sometimes asked to think outside the box when it comes to supporting people to find, maintain, or establish their home. But, for DSPs, this is an opportunity to get creative, not to question ability.

Community connections and housing stability: support the whole person.

Alexandra had been evicted from her last two apartments for damages and noise. She had no references, and her only income was her ODSP. Her support worker was taking her to look at a new bachelor pad, but the landlord had concerns. When Alexandra informed the owner that her rent could be directly deposited by ODSP, an awkward hush fell over the room. The owner nodded and thanked Alexandra for filling out the application.

Landlords cannot discriminate based on disability, but that does not mean that they cannot hide or obfuscate their reasons for choosing one applicant over another. And let's be honest: discrimination is rarely – if ever – obvious.

It should not surprise the reader to hear that Alexandra did not secure the apartment, even though she could (just barely) afford it. Instead, she was put up in a hotel by the local government, where she was exposed to the very kind of lifestyle, she was trying so hard to escape.

DSPs need to approach situations like these from two angles.

On the one hand, DSPs need to be advocates, ensuring that discrimination does not go unchallenged. This may mean supporting people to report landlords for illegal screening practices. We all know that part of the job is ensuring that people know their rights, but we often ignore the reverse side of this coin, which is equally important. And that is to ensure that people know what to do when their rights are violated.

The second angle may seem counter-intuitive. When working with people who are precariously housed, it is easy to drop everything else and focus entirely on securing appropriate accommodations. This approach ignores the fact, however, that home is where all dimensions of life intersect and, if one of those dimensions is weak, that fragility will carry over into the

home. If someone has low social capital, for example, then they will struggle to secure and maintain housing in the community. Social capital describes the relationships in a society that keeps people secure in their community.

And that's what Alexandra showed us. While we were busy pursuing this lead and that lead, she focused her energy on her new job at a local gas station. And it was there that she ran into her sister's ex-boyfriend, who just so happened to be working for a local landlord. A week later, Alexandra was in her own apartment.

We cannot afford to underestimate the role that community connections and social capital play in housing stability. Supporting people to live in their own home and supporting people to create meaningful community connections are two sides of the same coin.

Remember to continue to focus your support efforts on the whole person, and not just the part of their life that is currently taking priority. Despite what funding streams might have you believe, human life is not easily divided into discrete parts. To support a part, we must also support the whole.

An ideological conclusion: interdependence, not independence.

Recipients of disability benefits often bump up against the harmful idea that they are somehow more dependent than the average citizen: dependent on the state, on the taxpayer, or on the family unit. Often the goal to 'foster independence,' which every DSP is familiar with, inadvertently feeds into this ableist narrative. We need to be careful to make sure that, in fostering independence, we do not, at the same time, affirm the premise that people with disabilities are more dependent than others.

The truth is that we are social animals, fundamentally dependent on each other. In this way, none of us is 'independent' properly speaking. We are interdependent. Each of us depends on the taxpayer, the government, the family unit, and the community at large. People labelled with a disability are not more or less dependent than anyone else; it's just that certain ways of being dependent have been unfairly marked and labelled.

I point this out because I fear that 'the home' has become the ultimate symbol of independence. The home, like the 'car,' has become an indicator of employment success and financial independence. It might be further argued that the housing spectrum runs parallel to a spectrum of 'independence.' On the one end, you have emergency shelters, where everyone is dependent on the assistance of others. On the other end, you have property ownership, where everyone is their own island.

My worry, of course, is that if people with disabilities are understood as social dependents, then they are fundamentally at odds with the symbolic function of the home. Until we fully disassemble these concepts, I worry change will be slow and arduous. The home is not the site of independence; it is the central site of human actualization in an interdependent community of relations.

De-institutionalization only works if communities are responsive to the unique needs of their neurodiverse citizens; otherwise, we are moving people from an institution with walls, to an institution without them. And that's what's happened in much of Canada – institutions closed and released people into a world that was built on the assumed absence of people with disabilities. The fact that so many people with disabilities face housing instability is one indication of this fact. I hope this article will help prepare direct support professionals to confront this issue in their community.

About the author

Chris Jordan-Stevens is the Supported Independent Living Supervisor at Community Living Huntsville. He is actively engaged in the continued deinstitutionalization and inclusion of individuals labelled with a developmental disability. He is also a strong advocate in the community for affordable housing, housing first models, and harm-reduction programming. Additionally, Christopher holds a PhD in Philosophy, which affords him the ability to navigate and research complex and meaningful issues.

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