



## Lessons from a rural housing crisis: grounded insights for intersectoral action on health inequities

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### ABSTRACT

Local communities are struggling with persistent health inequities driven by income disparity, housing inadequacy, and other intersecting factors that constrain individual and community well-being. Increasingly, intersectoral approaches are recognized as essential to tackle such challenges, given their intersecting nature. This paper describes Equity-focused Intersectoral Practice (EquiP), a novel methodology that merges participatory research principles with the purposeful positioning of grounded expertise (lived experience) to shift the gaze of intersectoral actors towards the contextual factors that contribute to health inequities. The EquiP methodology creates uncommon spaces for intersectoral encounter that support critical reflexivity and relationship-building among institutional and community-based intersectoral actors. A case example of the EquiP methodology, implemented in a small, rural Canadian city in the context of a regional housing crisis, illustrates how investment in reflexivity and relational praxis among diverse intersectoral actors supports the identification of existing *structures*, *beliefs*, and *practices* within institutional settings that constrain effective intersectoral response to health inequities.

### 1. Introduction

Communities across Canada are experiencing a housing crisis. Decades of divestment in social housing, rising income inequalities, and stagnating welfare supports contribute to a mismatch between people's need for housing and their ability to secure affordable, healthy and secure places to call home (Gaetz et al., 2015; Suttor, 2016; Wellesley Institute, 2010). The alarming trend in the financialization of housing – that is, the utilization of real estate as a vehicle for profitmaking – increasingly conflicts with housing's fundamental role as habitation (Madden and Marcuse, 2016; Pomeroy and MacLennan, 2019; United Nations Special Rapporteur, 2017) and further frustrates the realization of the human right to housing recently enshrined into Canadian law (Government of Canada, 2019).

The implications of the housing crisis extend well beyond the rising homelessness counts. Nearly 13 percent of Canadian households are in core housing need, defined as living in a dwelling that is in need of

repair, that does not have enough bedrooms, or that costs more than 30 percent of household income, and without a viable alternative (Statistics Canada, 2017). The intersectional nature of the crisis is increasingly evident. Single women are among the least likely to have affordable housing (Government of Canada, 2018), shelter use has grown among women and children (Rahder, 2006; Employment and Social Development Canada, 2019), and seniors face a shortage of housing options (Federal/Provincial/Territorial Ministers Responsible for Seniors, 2019). Urban Indigenous homelessness is a serious and rising problem, reflecting entrenched structural racism and fueled, in part, by chronic shortages and deplorable housing conditions still found on many reserves (Canada Mortgage and Housing Corporation, 2018; Optis et al., 2012; Thistle, 2017). Social housing wait lists are long, often measured in years (Statistics Canada, 2019). In the rental sector, the unmet demand for housing and the increasing desperation of tenants disincentivize landlords to maintain their properties, leading to widespread unhealthy conditions (see, for example, Kaiser and Plante, 2018). The

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scaling back of government funding programs for repair has further exacerbated the deterioration of aging housing stock (Suttor, 2016). The result of these many intersecting factors is chronic housing insecurity for people on low income. Many face no-win choices between having nowhere to live versus living in conditions that degrade, rather than support, their well-being.

Housing inadequacy is defined as not having housing that is affordable, habitable, accessible, sufficiently proximate to employment and services, culturally appropriate, and with security of tenure (U.N. Office of the High Commissioner for Human Rights, 2009). Despite its emergence as a politically important issue, housing inadequacy represents just one facet of the prism of interconnected social, political, historic, environmental, and economic factors that engender health inequities. Ever-increasing calls for intersectoral action on the social determinants of health (SDOH) and “health in all policies” (Hancock, 1985; Kickbusch, 2010; Cook et al., 2013; WHO, 2011; WHO Commission on Social Determinants of Health, 2008), underscore the need for collaborative work among relevant ministries, private sector interests, substantive experts, and civil society groups, among others. Increasingly, there is recognition of the value of including those with lived experience in intersectoral processes. (Note: We use the term “grounded expertise”, which emphasizes the expertise derived from experience, in place of “lived experience”, so as not to subordinate the knowledge created and held within non-academic spaces to that of academic researchers.) A scoping review of intersectoral collaboration for health equity, however, points to a lack of attention to how intersectoral work is undertaken (Chircop et al., 2015).

While intersectoral processes are often convened for a specific purpose and among designated institutional entities, in this paper we use the term “intersectoral practice” to extend beyond formalized tables to include the ever-shifting landscape of formal and informal interactions among people from governmental and non-governmental sectors as well as those representing community perspectives. Our contention, supported by the research results described below, is that enriching the landscape of human relationships among a broad array of both recognized and under-recognized contributors to intersectoral collaboration can engender and support processes that are more authentically inclusive and thereby better oriented towards social justice and health equity concerns.

Bridging and integrating the varied priorities, expertise, and assumptions of multiple intersectoral actors requires sustained engagement to co-create a common knowledge base from which to define priorities and develop strategies. Progress towards more equity-focused modes of intersectoral practice can benefit from critically-informed advances in the theory and praxis of knowledge translation (KT). Such advances have sought to overcome the hierarchical valuation of different types of knowledge and the artificial distinction between those who “produce” and those who “use” knowledge. While early incarnations of knowledge translation have been rightly critiqued for their unidirectional (“campus to community”) framing and the prioritization of scientifically-derived “facts” over other types of knowledge, evolution in KT theory and practice has led to more sophisticated models that embrace multi-directional and relational knowledge practices, and the inclusion of experiential and tacit knowledge (Davison et al., 2015; Wehrens, 2014). The nascent concept of equity-focused knowledge translation (EqKT) proposes a critical, relational, and reflexive approach to KT that explicitly addresses the power imbalances and epistemological divides among knowledge actors (Masuda et al., 2014).

The conventional privileging of expert knowledge, combined with under-recognition of the contextual and intersecting factors that affect the health of people who have been marginalized, have led to an over-reliance on “downstream” interventions that responsabilize individuals, while focusing inadequate attention on structural drivers such as socio-economic stigma and the neoliberal rationalities that have increased welfare state austerity and income disparity. Beyond simply acknowledging “context” as the landscape within which intersectoral actors must

function, a critical approach to intersectoral practice would actively seek to surface and ultimately change those contextual factors that are at the same time contributors to the problem.

It is our contention that there remains a theory-to-practice gap between anti-oppressive conceptualizations of knowledge (e.g., arising from critical theory, Freirean pedagogy, and inherent in Indigenous ways of knowing (see, for example, Smylie et al., 2014)) and the typical ways that intersectoral processes prioritize, co-create, and make use of knowledge. The manner in which we undertake intersectoral work, and the knowledge practices therein, are fundamentally important. If we acknowledge that structural racism and other intersecting oppressions aligned with economic status, gender, Indigeneity, and other forms of “other” are at the root of inequitable access to adequate housing and other determinants of health, then we need theory-informed practical guidance on how to “do” intersectoral work in ways that start to shift that contextual and “upstream” landscape.

### 1.1. Research objectives and context

The opportunity to explore a critical approach to knowledge practices within the context of intersectoral practice emerged within a community-based research project on housing inadequacy and health inequity in the small Canadian city of Owen Sound, Ontario. Drawing on the principles and practice of participatory action research (PAR) and borrowing from EqKT’s conceptual template that incites knowledge actors to critically examine how differing types of knowledge are produced, communicated and validated/excluded, we developed a methodology via which intersectoral actors could start to build the foundations for equity-focused intersectoral practice (EquiP). The intent of the EquiP methodology is to invest in human relationships across sectoral, epistemic, and social distances as a purposeful means of improving intersectoral practice (Phipps and Masuda, 2018). The twin aims of our research project were to leverage research capacity to support positive change in the community, a core tenet of PAR, and to explore whether and how the novel EquiP methodology might contribute to a more effective and upstream intersectoral response to the local housing crisis.

Like many communities across Canada, Owen Sound is experiencing a chronic and escalating shortage of adequate, healthy, and affordable low-income rental housing. More than 40 percent of homes are rented, and nearly half of tenant households (49 percent) spend over 30 percent of their income on housing (Statistics Canada, 2016). Rental vacancy rates are low and rental rates are on a steep upward trend. With a complaint-driven regulatory system, there is no clear picture of the prevalence of unfit conditions in Owen Sound’s rental housing, but anecdotal evidence suggests it is higher than reported.

Existing researcher-community relationships, and the opportunity to explore EquiP in a small city (population 22,000) where a fulsome suite of intersectoral actors is conceivably knowable, were key factors in the decision to situate the research in Owen Sound. The research leveraged a body of research and collaborative relationships developed through an Ontario-wide initiative called RentSafe, led by the first author in her role as director of a national knowledge brokering organization in environmental health, that seeks to improve intersectoral action on housing inadequacy by building a more fulsome understanding of the “system” of relevant agencies, institutions, policies, and practices. Public health officials in Owen Sound, local tenant advocates (TB, ND, MS, RS), and other local actors have been active participants in this province-wide work. As well, Owen Sound’s location in a rural region and proximate to two First Nations reserves created an opportunity to explore the often overlooked and distinct ways that housing inadequacy manifests in a non-metropolitan context and amidst ongoing tensions of colonial oppression.

Lundberg (2017) calls for inter-connecting research, lest we end up facing “a 10,000 piece jigsaw puzzle without knowing the pattern” (p. 1333). By using thematic analysis to reveal common and distinct

discursive threads in the stories and views of participants from multiple sectors, the RentSafe EquiP research sought to support the community in co-creating a holistic picture of the intersecting pieces of their puzzle – the contextual roots, manifestations and sequelae of the housing crisis – as the map from which to delineate a path forward.

### 1.2. About this paper

Drawing on the comprehensive research report we prepared for the community (Phipps et al., 2019), in this paper we present the prismatic depiction of the housing crisis as described by tenants, landlords, service providers, government officials, non-profit sector leaders, and others in the community. We offer an analysis of what participants' stories and co-created knowledge reveal about the (1) structures, (2) knowledge, perceptions and beliefs, and (3) institutional practices that engender and perpetuate housing inadequacy and which, from a solution-seeking lens, can be viewed as possible arenas for change. In addition to shining light on potential solution pathways, we seek to contribute to the discourse on intersectoral approaches, and the role of public health therein, by providing a case example of what the groundwork stage of equity-focused intersectoral practice can look like.

## 2. Methods

RentSafe EquiP was co-created as participatory action research and implemented from 2016 to 2019 by a research team that included academic researchers from Queen's University (EP, JM) and Owen Sound community researchers with grounded expertise in housing inadequacy (TB, ND, MS, RS) who also, individually, brought experiences of Indigeneity, single parenting, trauma and resilience, and peer advocacy leadership. The team's work was complemented by a research advisory committee comprised of representatives of the Grey Bruce Health Unit, the Bruce Grey Poverty Task Force, M'Wikwedong Indigenous Friendship Centre, the University of Ottawa, and the National Collaborating Centre for Determinants of Health who were involved in all phases of research design and implementation. Research ethics oversight was provided by Queen's University, and all participants provided informed consent.

PAR provides a powerful framework for conceptualizing and enacting the critical and relational work envisioned in the EquiP methodology. With roots in emancipatory pedagogy (Freire, 1968), PAR emphasize the importance of reflexive, relational interaction between those who benefit from, and those who experience, systems of structural oppression.

The first two years of the RentSafe EquiP research project were devoted to relationship-building among the team and advisors, conceptual and methodological development, and the amassing of a list of relevant agencies, organizations, and sectors that would constitute our map of the intersectoral landscape (see timeline, Table 1). The team used a snowball method of networking and referrals to identify potential research participants, including people in decision-making and frontline roles in government, non-profit organizations, and the housing sector (for more on research participation, see Phipps et al., forthcoming).

Building our own capacities as researchers was instrumental to our preparatory work. We held regular meetings, reflected on the practical and ethical dimensions of our work, practiced our facilitation roles, and participated in local events. We also sought to broaden our scope of understanding. Recognizing the importance of gender and Indigeneity in Owen Sound's housing dynamics, our team drew upon our relationship with the Native Women's Association of Canada (NWAC) to obtain training in culturally relevant gender-based analysis (CRGBA), a learning tool that seeks to broaden perspectives on the effects of colonialism and patriarchy on the contemporary realities of Indigenous peoples, with an emphasis on women's well-being and empowerment (NWAC, 2010). In collaboration with M'Wikwedong Indigenous Friendship Centre, we convened two sharing circles (an Indigenous

**Table 1**  
RentSafe EquiP timeline.

Phase	Timeframe	Events/Activities
Preparatory	2014–2015	<ul style="list-style-type: none"> <li>• Launch of Ontario-wide RentSafe initiative</li> <li>• Connection established with Grey Bruce Health Unit and other partners in the local Above Standard Housing project</li> </ul>
	2016	<ul style="list-style-type: none"> <li>• CIHR knowledge-to-action grant received for RentSafe EquiP research</li> <li>• Site visits to existing and prospective research partners</li> </ul>
	2017	<ul style="list-style-type: none"> <li>• First meeting of RentSafe EquiP research team and advisory committee (Feb.)</li> <li>• PAR training session for tenant co-researchers (Mar.)</li> <li>• Regular meetings of research team (~1/month)</li> </ul>
	2018	<ul style="list-style-type: none"> <li>• NWAC training session for research team on Culturally Relevant Gender-Based Analysis (May)</li> <li>• Research ethics approved (July)</li> <li>• Regular meetings of research team (~1/month)</li> </ul>
Learning Exchanges	June–Oct. 2018	<ul style="list-style-type: none"> <li>• 11 Learning Exchanges held with 45 professionals working in 16 relevant organizations/sectors</li> <li>• Participant feedback questionnaires issued at each session (32 responses)</li> <li>• Transcription and thematic analysis of Learning Exchange recordings initiated</li> </ul>
Intersectoral Retreat	Nov. 2018	<ul style="list-style-type: none"> <li>• 4-day Retreat with 30 participants: 18 Learning Exchange (LE) participants, 2 additional community members, the research team, advisory committee, and facilitators.</li> <li>• Initial themes and participants' stories from Learning Exchanges used as inputs to Retreat discussions</li> <li>• On-site interviews conducted with 12 Retreat participants</li> <li>• Participant feedback questionnaires issued on final day (16 responses)</li> <li>• Transcription and thematic analysis of Retreat interviews initiated</li> </ul>
Follow-up interviews	July–Nov. 2019	<ul style="list-style-type: none"> <li>• 12 post-hoc phone interviews held with Retreat participants</li> <li>• Transcription and thematic analysis of post-hoc interviews initiated</li> </ul>
Research dissemination	Oct. 2019	<ul style="list-style-type: none"> <li>• Draft research report shared with all participants for feedback</li> <li>• Final research report presented at meeting of high-level intersectoral table (~70 attendees), Oct. 25, 2019</li> <li>• RentSafe-Owen Sound Roundtable held following the formal briefing (50 attendees)</li> <li>• 25 research participants and others decide to continue convening as RentSafe in Owen Sound</li> </ul>
Post-research engagements	Nov. 2019 – present	<ul style="list-style-type: none"> <li>• RentSafe in Owen Sound meetings held in Nov. 2019, Jan. and Feb. 2020; group initiates development of survey of tenants and landlords about rental housing conditions/issues in the community, with in-kind expertise of public health department, poverty task force, Community Voices (peer advocates), others</li> <li>• RentSafe EquiP research team leads collaborative development of <i>Housing Issues? We Can Help</i> video with local housing-related services/agencies</li> <li>• Local public health officials spearhead province-wide RentSafe collaboration between public health and municipal by-law/property standards officials</li> </ul>

methodology, see for example [Lavallée, 2009](#)) with tenants in Owen Sound who identify as Indigenous and who live on low income. The research team's efforts to keep Indigenous experiences at the forefront also benefited from close ties between the RentSafe EquiP research and the Giiwe project, an intersectoral Indigenous housing and homelessness circle led by M'Wikwedong, which was created during the same time-frame and shared some common roots and motivations ([Sánchez-Pimienta et al., forthcoming](#)).

The research design included two research-generated spaces of intersectoral encounter: a series of Learning Exchanges and an Intersectoral Retreat. The Learning Exchanges were an opportunity for diverse intersectoral actors to share their perspectives on housing concerns in a relaxed, relational setting. Key to the design of the Learning Exchanges was that the tenant co-researchers, as people who possess knowledge derived from direct experience of living with and resisting housing inadequacy, were hosts and co-facilitators. This centering of localized and grounded expertise served to "reverse the gaze" from the perceived deficits at the community level towards an examination of the disconnects and blind spots in the system itself. As such, the relational space of the Learning Exchange provided a rare opportunity for professionalized intersectoral actors to critically reflect on their practices in dialogue with those who are ostensible beneficiaries of their work. From June to October 2018, 11 Learning Exchanges were held involving a total of 45 people in professional roles from 16 organizations and sectors. Each session lasted between 1.5 to 2 h and typically involved four to six participants, one or more of the tenant co-researchers (TB, ND, MS), and the first author.

All Learning Exchange participants were then invited to participate in the RentSafe EquiP Intersectoral Retreat, an immersive, four-day gathering held in a rustic lodge, far from people's day-to-day responsibilities. The Retreat was designed to encourage participants to explore new ways of understanding the challenges of housing inadequacy as they relate to other issues in the community, including poverty, stigma, and the enduring effects of colonialism. It brought together 30 people, including 18 of the 45 Learning Exchange participants as well as members of the research team, advisors, and facilitators. The design of the Retreat sought to centre Indigenous perspectives and was co-facilitated by a local Indigenous Knowledge Keeper who opened and closed each day with ceremony and teachings. The Retreat also included theatre-based exercises designed to get people out of their comfort zones; the use of stories gleaned from the Learning Exchanges to pose real-world problems as a basis for collective visioning and problem-solving; and ample unstructured time for participants to relax, play, participate in meal preparation, converse with one another, and enjoy the natural setting. As such, it provided a non-hierarchical space for participants to deepen and expand the relationship-building and critical reflection that was initiated in the Learning Exchanges.

The research team used qualitative research methods, including the recording, transcription and thematic analysis of what people talked about during the Learning Exchanges, in 12 one-on-one interviews conducted on-site at the Retreat with participants from housing, social services, public health and other professional sectors, and in 12 follow-up phone interviews conducted six to eight months later with all but one of the on-site interview participants, plus one additional Retreat participant. To further support research rigour, participant feedback questionnaires were issued at the end of each Learning Exchange (32 responses received) and on the last day of the Retreat (16 responses received) as an alternate format for participants to share their views, including those who may have been reticent in the group setting due to power differentials or other inhibiting factors. While we do not report on their contents here, the questionnaires provided a mechanism to ensure that quieter voices could be heard, to gather and respond to real-time feedback on participants' reactions to the research activities as they unfolded, and to enable our team to cross-check and confirm the themes emerging from the Learning Exchange and interview data.

As both an observant participant ([Moeran, 2009](#); [Wacquant, 2010](#))

and an outsider who has never resided in Owen Sound, the first author took an ethnographic approach within the framework of the participatory research design, in keeping with the idea of activist scholarship ([Hale, 2008](#)). She sought to deploy her positionality and skills – as a researcher, as an outsider, as someone with experience facilitating intersectoral work – to support the reflexivity that the research sought to engender among participants. Particularly during the six-month period of intense engagement with intersectoral actors via the Learning Exchanges and the Retreat, EP continually reflected back to her co-researchers and the broader community of research participants what she was hearing, observing, and understanding from what people were discussing. Those reflections supported further knowledge co-creation within the team and among research participants, and helped to affirm the relational work that was unfolding. The team also established a routine of personal (written) and shared (oral) reflection at the end of each team meeting as a means of keeping ourselves attentive to our own learnings and reactions to the evolving story of the research engagements.

Initial and subsequent rounds of coding conducted by the first author, using NVivo analytical software, generated a comprehensive picture of what was happening in the research-generated sites of intersectoral encounter. This work revealed a broad range of substantive themes (What intersecting issues arose in participants' discussions of housing inadequacy?), psycho-social themes (How did people's statements reflect experiences of stigma, frustration, empathy, fear, mistrust?) and practice themes (What actions were people taking to circumnavigate barriers, self-advocate, or avoid conflict?). Although not the focus of this paper, coding was also used to identify process themes (e.g., What techniques, such as sharing personal stories, did participants use to foster knowledge co-creation?). The use of inductive coding along these axes yielded an extensive list of analytic codes, which were grouped thematically in an iterative way as the analysis proceeded throughout the study period. Theory-driven constructs, including knowledge/power dynamics and professionalized versus grounded expertise, informed the further thematic analysis of the iterative coding framework.

Continual sharing of preliminary observations served as a form of member checking of research findings as they emerged. The research team presented a summary of themes from the Learning Exchanges, as well as a curated set of stories participants had told during those sessions, as foundational inputs at the Intersectoral Retreat. This helped to link the two stages of the research and supported the aim of reflexivity. A draft of the research report for the community was shared with all participants for feedback prior to its finalization. In addition to summarizing research activities, the report provides a consolidated picture of the drivers and consequences of housing inadequacy in the community, based on the stories and views shared by research participants ([Phipps et al., 2019](#)). It also offers a draft vision as a potential starting point for local intersectoral strategy to address housing as a foundation for community well-being. The final report and an oral briefing were presented by the research team at a high-level intersectoral meeting in October 2019, followed by a roundtable discussion among 50 research participants and others from the community to explore implications of the research and next steps.

### 3. Results

Canada's housing crisis can be understood as the consequence and confluence of centuries of colonial, racialized, class-based, and gendered oppressions, decades of neoliberal social housing divestment and welfare austerity measures, and the global trend in the financialization of housing. At another level, the story can be made more tangible by describing how it looks and feels "on the ground" in the personal and professional lives of people. In this section, we describe the housing crisis in Owen Sound as reflected in the words and stories of people from the community as they sought to describe and understand what was

happening in their community. The conversations went well beyond the lack of affordable rental units and long waitlists: participants depicted an extensive landscape of structures, beliefs, and practices that underlie and perpetuate the housing crisis. The research-generated opportunities to step back and look at that whole landscape, and reflect on their own and others' positionality, motivations and challenges therein, galvanized in many participants a deeper commitment to equity-focused intersectoral practice, not just for the efficiencies and effectiveness it offers, but for its humanizing potential.

Three overarching themes emerged from our analysis of what participants conveyed during the Learning Exchanges, the Retreat, and interviews. Firstly, people spoke about *structures* or the "facts" of the situation, such as the dearth of affordable units, stagnant social benefits, shifting demographics, and shortcomings in the regulatory system. As a second theme, participants spoke about *knowledge, beliefs and perceptions*. For example, tenants not knowing their rights, the undercurrent of belief that substandard is "good enough" for people on low income, and the stigma and fears that act as a barrier to tenants seeking improvements in their living conditions. A third theme, *practices*, reflects the ways that people operate within the intersectoral system. For example, in what ways are they constrained by (or resisting) bureaucratic protocols, hierarchy, and narrow job descriptions? What measures do people deploy to engender a more holistic and human approach?

### 3.1. Structures

Prominent among the structural factors discussed by participants was the simple need for more housing, especially units attainable by low-income households. Situated in a rural region with a declining agricultural base, Owen Sound has struggled to keep its economy vibrant. A senior City official spoke of the difficulty of attracting development, and their lack of leverage in a competitive investment market to require developers to include affordable units: "In the last twenty years, we didn't want to scare any developers away by saying 'you're more restricted here than they are in [more affluent nearby city].'" Demographic shifts are also at play. The influx of people with greater economic means, such as employees recruited into the region by a large-scale energy facility and retirees from the greater Toronto area, effectively squeeze low-income community members out of the local housing market. Tourism, while important to the local economy, also puts pressure on the supply of long-term rental housing, as some property owners find it more advantageous to offer short term rentals (e.g., via AirBNB) than rent to local residents.

As conversations ensued among the tenant co-researchers and the Learning Exchange participants, the scope of the discourse quickly expanded beyond housing availability into multiple intersecting factors, including the growing income disparities that make it increasingly difficult for low-income households to secure adequate housing. Many spoke of food insecurity and reliance on the local food bank. One social services provider commented on the widening gap between social assistance benefits and housing costs: "Benefits received by clients on OW [Ontario Works] are intended to cover shelter ... But unfortunately, costs have risen and the funding to meet the needs hasn't ..."

With market rents increasingly out of reach and following decades of divestment in publicly funded housing, the demand for social housing is outstripping supply. The wait list maintained by Grey County Housing is between one to four years, depending on the type of housing sought. Emergency housing services are also stretched beyond capacity. Participants from the YMCA Housing program and other agencies in the community that work to connect people with housing spoke about their increasing inability to meet the scope and immediacy of the need, as noted by one frontline worker: "There are huge wait lists. It can be very discouraging for somebody who is literally sleeping on the streets [who comes in and is told] 'well, it's about a three year wait list.'"

Even though demand is high, landlords face disincentives to enter or stay in the business. Participants shared anecdotes about landlords who

are reluctant to rent out their properties for a number of reasons, including concerns about unpredictable renovation costs and the challenges of dealing with difficult tenants. As noted by one social services provider, "Landlords had been burned by tenants ... and they're just not renting their spaces anymore. [They are] tired of fixing it up and getting it trashed." A local property owner spoke of a lack of enthusiasm among landlords, with some deciding to get out of the business altogether. Even when interest exists, zoning rules and by-laws can act as barriers to creative low-income housing solutions. One participant recounted the story of a couple who had been renting out a trailer home on their rural property but were told that the unit was illegal, and the tenants would have to move out.

Some people living on low income face particular challenges in securing housing that is in good condition, appropriate to their needs, and where they feel safe. Families with children; young people; single men, especially those grappling with substance use or who have been incarcerated; and Indigenous peoples are particularly affected. Exacerbating the dearth of affordable units are barriers for those viewed as potential "problem tenants." Some participants spoke of a tenant "black list" reportedly maintained by local landlords. Others spoke of racial discrimination by landlords, as in this anecdote recounted by a social services provider: "[The prospective tenant] gets out of the cab and the owner goes 'Oh, he's native. No, sorry ... I don't have a unit. My mistake.'" A social services provider commented on how the lack of transitional housing for young men exiting addictions recovery programs or the justice system can jeopardize their health and recovery: "You live with someone that you might not choose to live with, or you stay in a situation [that is] not healthy for you because it's the only thing you can. So, it's never getting out of that cycle."

Inadequate public transportation further constrains housing options for people on low income. Without a car or adequate public transportation, people need to live in the downtown core to access jobs, health care, and social services. But finding an affordable rental unit downtown is increasingly difficult. Having to resort to housing on the outskirts can contribute to social isolation, as noted by a social services provider: "When you have no transportation systems, the marginalizing to the outer edges of the city isolates people. And throws barriers to participation in everything from employment to food security."

Participants also spoke of the limitations of the complaint-driven regulatory system. Unlike restaurant inspections in which proactive measures are taken to ensure public health, there are no proactive measures to ensure the quality and habitability of rental housing, with the exception of basic fire safety inspections. The complaint-driven system relies on tenants whose existing vulnerabilities and complex life circumstances may make it difficult to self-advocate. The tenant co-researchers and participants from social services stressed the barriers that people who are marginalized face, as in the words of one service provider: "You can't expect people who are being threatened by their landlord to lay a complaint. That is never going to happen." The idea of shifting to a proactive system with routine inspections is a controversial topic, with many citing the City's lack of resources to put such a system in place. Others however, such as this small-scale landlord, noted the logic of moving away from a complaint-based system:

It shouldn't have to come from somebody making a complaint. It should be the City being proactive enough to make sure 'hey, if you're [an owner and] you're renting a property, this is the minimum requirement that we expect.' You buy a car and before it can go on the road ... you have to get a mechanic to do a safety check on it ... Houses shouldn't be any different.

Hearing about tenants' experiences of unhealthy and unsafe housing conditions evoked widescale recognition among participants that such conditions are damaging to multiple aspects of well-being. Many acknowledged, however, that the high demand for housing reduces the incentive for landlords to maintain their properties. Landlords can find

tenants even if the units are in substandard condition. A housing services provider noted the self-perpetuating nature of the situation:

The high demand ... feeds into landlords not wanting to maintain their properties to a certain standard, because there's always the demand regardless of the level of maintenance ... And that feeds into tenants being hesitant about complaining about [unsafe] conditions, because they don't feel like they have anywhere else to go.

Participants also spoke of a lack of sufficient supports to ensure successful tenancies. Drawing on experiences from their own lives, the co-researchers spoke poignantly about the implications of generational poverty, experiences of childhood neglect, and other life circumstances. Because of such factors, tenants may not be equipped with the necessary life skills (e.g., budgeting, self-advocating) or may be grappling with significant issues (e.g., substance use, mental health, hoarding) that make it difficult to maintain a tenancy. These factors exacerbate landlord-tenant tensions, often play a role in efforts to evict tenants, and contribute to housing insecurity for people with existing vulnerabilities. A social services professional noted the intersecting nature of the housing challenge:

People talk about there is not enough housing. That's just half of the problem. The other problem is that once someone gets into a stable housing situation, how can you support them in staying there? The turnover is high because there aren't those outreach supports available.

Housing providers don't always have knowledge of, or access to, support services for tenants in crisis. One property manager expressed his distress when he found that calling the police was the only way he was able to get help for an elderly tenant whose mental capacities were dwindling:

We tried and tried to get this woman help and ultimately [had to bring in the police]. And it stinks, because she's never broken a law in her life, and I had to call the police on her to get her help.

While local efforts have sought to address the connection between housing insecurity and mental health, the capacity is not keeping pace with demand. The wait list at Community Connections, a supportive housing program for people with serious mental health and addiction issues, has grown from 18 to 118 people over the past five years.

Siloed and service-limiting policies and institutional protocols can constrain a person-centered approach to services. A tenant co-researcher spoke emotionally about the stress of trying to maintain her welfare supports while juggling several low-wage jobs and the responsibilities of single parenting:

Because I have to go from job to job, I don't have time for anything. And [I] have Ontario Works drilling at me 'we need you to submit your stuff.' And like, I don't have time. And they don't care because they need that form. They have to have it. I'm not saying anything against my worker, but that's her thing: she has to have that form.

A social services provider, similarly reflecting on the mismatch that can exist between institutional protocols and people's needs, noted: "There are more things to screen people out [from receiving our services] than to screen them in." Another commented on the cumulative and potentially devastating effects of a siloed system:

The complex lives of people are not properly addressed in the support services that we have. We build services around issues: mental health, addiction, abuse, housing need, Indigenous status, you name it. There are categories or silos. For people struggling with 'all of the above,' they keep things going for a while. It's incredible the resilience that people have. But then when they lose their housing it is often the straw that breaks the camel's back.

### 3.2. Knowledge, perceptions and beliefs

People's knowledge and beliefs mediate how they perceive an issue, including how it is defined, why it exists, and what can and should be done about it. The interactions fostered through the research elicited expression of a broad range of knowledge and beliefs, often reflecting a person's position or circumstances (e.g., landlord, tenant, frontline service provider, public health professional, city official).

A pronounced theme across all research interactions was the potent degree to which inadequate housing both reflects and contributes to marginalization and stigma. Some spoke of the prevailing attitude within some segments of the community that "you get what you deserve" when it comes to low-income housing, as in the words of this social services professional:

There are certainly attitudes ... that people are poor because they've messed up their lives, they made bad choices, and they deserve what they get, which is substandard housing and no rights. Those attitudes are really common.

The expectation that low-income housing will be less healthy and less well maintained suggests a judgmental attitude toward people on low income and reveals perceptual disconnects in the ways people understand/rationalize why poverty affects some people and not others. Some Learning Exchange participants expressed concern that social supports, including social or subsidized housing, may act as a disincentive to people becoming more productive members of society. One social services worker suggested that the hardship of living in substandard housing might be just the kick some people need to "get their lives in order:"

We did have some substandard housing [and] it was a handy tool for me. Because if you come into my office and you're crying and you're a prostitute ... and you haven't seen your kids in forever, and you just want them back but [child services] has them, I'm not putting you in a motel with air conditioning and a TV where you can think life's not that bad. I want to send you somewhere where it's a dump and you say, 'yeah I'm done, I have to fix this.' Because that's going to hopefully motivate you to ... make some different choices.

Contrasting with this logic of therapeutic punishment, there was widespread recognition among research participants that living in a dwelling that is unhealthy and poorly maintained further destabilizes the lives of people who are already marginalized. One co-researcher described the profound stress of being a single mother and not having a safe, healthy, and sustainable place to call home: "My kids are like 'Mom, can we move ... ?' They hate this house. It scares the crap out of them. But my hands are tied because I can't afford anything else and I can't get any help." This was echoed by frontline staff who work with people who are homeless or precariously housed and can see the deleterious effects that housing inadequacy has on their mental health and well-being.

The shame or social exclusion that can stem from not having adequate housing can further isolate people experiencing marginalization, including children living in low-income circumstances and people with mental health issues. A co-researcher spoke in a Learning Exchange about not wanting her children to have friends over because she did not want others to see the conditions in which they were living. Another Learning Exchange participant, a frontline mental health worker, spoke about the regret of having to deny a client, who had an obvious bedbug infestation, the opportunity to join a communal meal and engage in social connection.

Conversations across the Learning Exchanges and the Retreat underscored the multiple barriers that people on low-income experience in accessing the intersectoral system. In some cases, tenants won't speak up because they fear that bringing their issue to the attention of authorities will trigger negative consequences, such as losing their housing

or their children. Or they may fear that the landlord will use the need for repairs as a reason to get them out of the unit, referred to as a renovation. A tenant's own feelings of shame can also stand in the way of advocating for remediation of unhealthy and even dangerous conditions, as noted by a municipal official: "It's embarrassment. This individual actually apologized to us for the condition of the property. But it's like, 'you didn't cause the roof to cave in.'" In some cases, people don't know where to turn for help, and may not even know what supports they could be seeking. As one co-researcher noted, "When you come from generational poverty, you don't learn those life skills ... You don't know what's available to you and you don't know how to access it because you have no idea to even ask."

The prospect of facing judgement and stigma can deter people from seeking supports, as exemplified by the experience of a co-researcher whose life circumstances had deteriorated due to serious health problems:

I had to get on Ontario Works, and I sat there on the bench outside and I cried. Because I always swore that would never be me. But ... it was either that or the streets. So I had to humble myself. And the judgement that I was put through. I was already humiliated enough, and sick enough ...

The loss of dignity that can come with having to rely on charitable or public supports is reflected in another comment by a co-researcher:

Your pride gets chipped away when you're handed those kinds of things. Like 'oh, we're helping you, so you can't complain.' I don't want to complain because you are helping me, but at the same time, part of me says, 'I don't want to live in a shithole.'

Stigma and stereotyping also contribute to conflictive landlord-tenant dynamics. Some private sector landlords expressed a sentiment that some low-income tenants expect good quality housing but don't take responsibility to maintain it. Experiences relayed by co-researchers and others reflected a sense that some landlords don't care about the well-being of their tenants, are primarily interested in money, and/or don't recognize that the rented unit is the tenant's home. In some cases, there is no personal relationship at all between landlord and tenant, which is particularly an issue with "absentee" landlords. Compounding these tensions, landlords and tenants may lack sufficient knowledge of their legal rights and responsibilities, which can contribute to pursuit of legal recourse and failed tenancies.

### 3.3. Practices

Practices refer to the multiple ways of working, interacting, advocating, and resisting that are enacted by the constellation of actors in the intersectoral system. They include the professionalized practices of those in decision-making and frontline roles, as well as the day-to-day practices of housing providers and tenants.

Predominant among the tenant practices was a range of self-preservation, "keep your head down" measures, such as not complaining about unhealthy conditions so as to not risk tensions with the landlord. Participants recounted instances of tenants not informing the landlord about relatively minor problems (e.g., leaks) in time to forestall major problems, or refusing entry to maintenance workers and exterminators, often with the acknowledgement that mental health issues were likely at play. Some tenants who are struggling to make ends meet resort to desperate measures that create additional health risks, as in this example shared by a frontline worker: "[P]eople would block off with blankets and not heat parts of their house to save electricity. And then mould would grow, and their health would deteriorate. We saw a lot of that." Tenant practices also included self-advocacy measures (e.g., asserting their rights with their landlord, seeking legal aid services) and sharing knowledge with other tenants.

Anecdotes shared by co-researchers and participants during the

Learning Exchanges suggest that both landlords and tenants leverage the regulatory system to protect their interests. Filing, or threatening to file, eviction papers was a commonly cited practice used by landlords, in some cases seemingly designed to capitalize on tenants' lack of awareness of their rights and in other cases reflecting landlords' lack of knowledge of their own responsibilities. Similarly, housing providers spoke of tenants who have allegedly tried to "use the system" to exert pressure, for example by filing complaints with public health or by-law enforcement.

While many of the landlord and tenant practices were oppositional or self-protective, participants made multiple references to the mutual benefits of acting with decency and respect. One landlord noted: "I hadn't had a change in [tenants] over two years in seven units. And I think it's because I treat them like they're family and friends. You treat them well; you get it back."

Of particular relevance to the aims of the research are the practices that participants identified within institutional settings. Professional participants often spoke of the stress and frustration of continually operating in crisis mode and not having the capacity to implement a holistic, preventive and person-centered approach. Frontline staff spoke of the inordinate amount of time they spend trying to connect their clients with housing and other basic needs, which limits their capacity to provide the other services (e.g., mental health, employment) they are meant to provide. As critical reflection by those working within the system grew over the course of the Learning Exchanges and Retreat, some acknowledged the tendency of professionals to steer clear of issues for which they have not received formal training or that are not in their job description. A housing services manager noted the challenges of getting staff to work in a more holistic and human way, noting "They [agency staff] don't like to be made uncomfortable. It's easier to keep the tunnel vision."

Comments shared during the Learning Exchanges and at the Retreat suggest that professional staff and housing providers are not always adequately equipped to address complex needs and/or ensure cultural safety. Property owners/managers and people with narrow job descriptions and specialized mandates often feel ill-equipped to address complex human needs and situations, such as when a tenant is experiencing a mental health crisis. A public health official spoke at one of the Learning Exchanges about the challenges of bridging their technical expertise with the human needs that often accompany housing concerns:

You've got a complaint, you get involved, quite often you find out there was more going on ... Increasingly we're becoming aware that [the physical problem] is one part of a much more complex situation. It makes sense that it affects mental health ... We're not as mature in understanding those links as we are with the physical links.

One worker commented on institutional shortcomings in meeting the needs of Indigenous members of the community: "There's no knowledge of what to do for [an Indigenous] person who has, maybe mental health challenges, maybe is struggling with active addiction, probably loss, trauma, poverty, all of those things ... on top of experiencing a cultural crisis."

Despite the many challenges, there is active interest in working through and beyond bureaucratic constraints and silos. Participants engaged in multiple conversations about how to create a system that is more human and responsive. They spoke about warm referrals and "no wrong door," as exemplified in the words of a social services manager: "If everybody felt like 'well, it's my responsibility – even though I am not the housing person – to try to meet this person's needs' ... that's better than just saying 'yeah, I don't do housing.'" The idea of small acts of resistance to bureaucratic rigidity (e.g., prioritizing the needs of people over the imperatives of forms and protocols) became a common theme at the Retreat. One social services manager offered these words of encouragement to others at the Retreat: "I understand you have to do your job, but ... Don't lose your sense of humanity. Dare to speak up,

“dare to stand up ...” Another, reflecting on how their participation in the Learning Exchanges and Retreat had affected them, stated, “I feel more empowered and determined to stand up against barriers within my organization that feel unethical/unfair.”

#### 4. Discussion

The rise of neoliberalism and its class-based notions of deservedness and related austerity measures, subsequent divestment in housing as a public good, generations of colonial dispossession, and the growing tension between housing as a basic human right versus its utility in profit-making, have contributed to the ongoing failure to realize the right to adequate housing for many people in Canada. Those on the frontlines of this crisis, including tenants experiencing housing inadequacy as well as professionals working in housing, health and social services, see the problems but often feel ill-equipped or powerless to address them. While the effects are felt locally, many of the relevant policies and allocations lie outside local control. Professionals working inside the system who are ostensibly positioned to address the housing crisis have been disempowered, layered under bureaucratic protocols, and separated by silos, to the point where it is difficult to see a holistic picture of the situation and their own possibilities to act within it. EquIP proposed a specific practice to start building that picture and catalyze a path forward. Through a methodology based on the principles of PAR and informed by the theory and praxis of equity-focused or “critical” knowledge translation, the RentSafe EquIP research created opportunities for relational encounter among diverse intersectoral actors which supported knowledge co-creation about the roots and confounders of housing inadequacy and catalyzed thinking about how to strengthen intersectoral prevention and response.

A key take-away from the RentSafe EquIP experience is the importance of problematization: that is, the piecing together of the story of why the situation exists and how it is perpetuated. This diagnostic work aligns with public health core competencies to work collaboratively across sectors to address social determinants of health ([Public Health Agency of Canada, 2008](#)), and is essential if the goal is to tackle chronic disparities and advance health equity. The stories and perspectives shared by research participants, reflected back to them through qualitative thematic analysis as a consolidated whole, generated a picture of the landscape or “context” within which housing inequities have taken root and which, arguably, must become the arena for change. This focus on the landscape of intersecting structures, beliefs, and practices and the corresponding need for change within the institutional system stands in contrast to (yet can be complementary with) research that seeks to identify specific needs of and/or recommended actions for “target” populations.

In a practical sense, this intersectoral diagnostic and lens-shifting work – which, in RentSafe EquIP, was catalyzed and supported via the Learning Exchanges and Retreat – provides something of a road map for changing the nature and focus of intersectoral collaboration. If we accept that there are mutually-reinforcing interactions and synergies among the institutional *structures* that exist, people’s *knowledge, perceptions and beliefs*, and the *practices* they enact, we can start to see how efforts to alter the status quo within any of those domains can help create the conditions for systemic change. [Suttor \(2016\)](#) describes institutions as comprised of formalized laws, policies, resource allocations, and the institutions mandated to implement them, as well as the day-to-day routines, norms, and other informal practices therein – all of which become the taken-for-granted reality and the conceptual bounds within which policy change can be conceived. As such, it stands to reason that changing the endogenous workings within institutions can, over time, start to shift the bounds of what is possible.

Equipped with a clearer understanding of how beliefs, practices, and structures intersect to perpetuate inequities, institutional actors can become better positioned to see how their individual and collective efforts can start to shift the roots of health inequity. As evidenced in the

RentSafe EquIP research, such efforts can include expanding one’s knowledge and critically examining longstanding beliefs (e.g., listening to and learning from people with grounded expertise, questioning assumptions), becoming more inclusive and holistic in day-to-day practice (e.g., embracing a “no wrong door” approach, building cultural competencies, partnering with mental health services), and advocating for structural change (e.g., confronting structural racism, promoting universal access to housing as a human right). In RentSafe EquIP, we saw this process start to unfold as participants grappled with previously held assumptions and habitual practices, and began to see their positionality in new ways. For example, some professionals began to shift away from seeing themselves as confined to narrow job descriptions, to seeing themselves as having some degree of relative power that they could choose to leverage to support needs in their community. Advocacy, whether it be on behalf of a client, internally within one’s institution, or upwards to the Province became an increasingly dominant theme of discussion as the research progressed. Tenant advocates, despite their continued frustrations with “the system,” began to exhibit empathy and connection with workers “on the inside” who they began to see as also trapped within a system that seems geared to ameliorate, rather than overcome, the damage to human well-being caused by housing inadequacy and other manifestations of socio-economic injustice.

The ability to more fully understand others’ capacities and challenges led to enhanced collegiality and trust among people whose expertise derives from lived experience (e.g., as tenants on low income) and those occupying professional roles. This in turn catalyzed a commitment to continue collaborating to build awareness of housing inadequacies and work toward systemic change, with all players viewed as active and valued contributors. Approximately 25 people, including the public health department, the leadership of key intersectoral tables (the poverty task force and its housing work group; Giiwe), community advocates, county and municipal officials, housing providers, health and social services professionals, and the authors continue to meet as RentSafe, even after the conclusion of the research. This group is preparing a community-wide survey of tenants and landlords to gain a better understanding of rental housing conditions as groundwork for a more proactive local system of rental housing inspection and compliance.

Other intersectoral efforts catalyzed by the research suggest that it helped to generate the relationships and momentum needed to capitalize on opportunities for coordinated action. Thirteen local agencies came together to create a video for the community to demystify their services and to start to address the fear and reluctance, revealed through the research, that many marginalized residents feel about accessing the system ([Phipps et al., 2020](#)). The video is proving particularly useful during the COVID-19 pandemic as a way of giving a human face to the many agencies that have had to shift to virtual modes of service provision (J. Umbach, personal communication, June 18, 2020). Officials from the local public health department involved in the RentSafe research are spearheading a province-wide partnership between the professional associations of public health inspectors and municipal property standards officials. This new partnership is combining their respective expertise to develop model by-laws for mould and other health hazards. Local public health officials and the tenant co-researchers remain actively involved in the province-wide RentSafe work, to mutual benefit. As these and other efforts unfold, follow-up research may shed light on whether the EquIP approach is particularly suited to rural and/or small city settings where a fulsome suite of intersectoral actors are knowable on a human scale.

There is no doubt that intersectoral action on the social determinants of health, including housing, is needed to reverse alarming trends in health inequity. As people struggle to realize their right to housing and other basic prerequisites for wellbeing in the context of growing economic disparities, divisive politics, fractious histories, and stagnating social welfare policies, it is clear that in order to become “equity-focused,” intersectoral practice will need to take an upstream focus and

move purposefully towards the structural. Our work suggests that the way to do that is to invest in the relational.

### Credit author statement

Erica Phipps: Conceptualization, Methodology, Investigation, Analysis, Writing - original draft and revisions, Project administration, Funding acquisition. Tanya Butt, Nadine Desjardins, Misty Schonauer: Methodology, Investigation, Analysis. Renee Schlonies: Analysis. Jeffrey R. Masuda: Conceptualization, Methodology, Writing (review), Funding acquisition.

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