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"A Community of One": Social Support Networks and Low-income Tenants Living in Market-rental Housing

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Résumé de l'article

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Catherine Leviten-Reid, Kristen Desjarlais-deKlerk

ABSTRACT   Social networks, and the supports they provide, are thought to be key to the survival of those living in poverty. In light of this, we have examined the social support networks of low-income renters living in market housing and who are in receipt of rent subsidies and assistance from housing workers. Our work is rooted in a partnered research initiative on affordable rental housing for those in greatest need. After 21 interviews with tenants and service providers, we found that participants in our study have limited informal social support and that this support is confined to instrumental rather than emotional dimensions. Many of the participants discussed how their housing helped them leave harmful networks and contributed to their decision to cut ties with former acquaintances. However, it is also clear that the individuals in our study were not without ties. Despite having limited, and also actively limiting, informal ties, participants sought and received extensive material and emotional support from non-profit organizations including harm reduction, youth, and women's centres, and housing workers. Our findings show that these organizations play an important role beyond material survival and suggest the importance of ensuring tenants are able to access these organizations and that non-profit organizations have adequate resources.

KEYWORDS   rental housing, social support, social networks, non-profits, poverty

In the context of a continuously eroding safety net, social networks and the supports they provide are seen as essential to the survival of those living in poverty. Individuals and families may exchange resources including food, shelter, child care, and bus tickets to mitigate material hardship (Harvey et al., 2021; Martin-West, 2019; Skobba & Goetz, 2015), and the emotional support provided by social networks can help people buffer stress, cope with day-to-day circumstances, and create a sense of belonging and well-being (Marquez et al., 2019; McDonald et al., 2020). However, not all research points to helpful ties: some works identify both positive and negative aspects of social support (Curley, 2009; Gowan, 2011), while other works suggest that individuals living in poverty have fewer people to rely upon than what is commonly assumed (Desmond, 2012; Mazelis, 2017).

In this article, we focus on the social support networks of low-income tenants who live in market-based rental housing and who receive rent subsidies and assistance from housing workers to do so. We focus on this particular population and topic for several important reasons. First,

low-income tenants are among the most marginalized households nationally and globally, often experiencing deep poverty (Airgood-Obrycki et. al, 2019; Food Banks Canada, 2023) and who, in an effort to pay rent, resort to strategies such as skipping meals, forgoing healthcare, and choosing to not heat or cool their homes (Angst et al., 2023; Power & Gillon, 2021; Westbrook, 2023). This economic marginalization is not experienced equally, with Indigenous renters, women, racialized groups, seniors, and tenants with disabilities among those most likely to experience housing-related precarity (Stewart & Cloutier, 2021). These realities, exacerbated by dramatic increases in the cost of living and national crises of affordable housing and homelessness (Canadian Human Rights Commission, 2023), make the support networks of low-income tenants particularly important to understand. Second, new housing policies in liberal democratic countries around the world emphasize the private market's role in providing shelter to the poor, both through Housing First initiatives that are provided alongside support and rent subsidies for tenants and result in scattered site units offered through the private market, as well as the use of housing allowances such as the Canada Housing Benefit (Cooper, 2018; Organization for Economic Co-operation and Development, 2021; Withers, 2021). This contrasts with large-scale investments in new social housing development, where formal associations and opportunities to connect can be physically embedded (Morris & Verdasco, 2021). At the same time, however, the social support networks of tenants are rarely explored outside of the U.S. context. Our research aims to address this gap in the literature while also highlighting findings that are important to not only to researchers who study poverty but also to the policy makers and front-line community sector workers involved in housing and service delivery.

Literature

Social support emerges from the relationships in our lives (Skobba & Goetz, 2015). Formal sources of support are provided by organizations and institutions such as schools, non-profits, community development corporations, and government agencies, while informal sources of support are obtained from neighbours, family, intimate partners, and friends (Gazso et al., 2016). This support can be tangible or intangible, with the former focused on meeting material and instrumental needs for shelter, food, transportation, and income (among other necessities), while the latter focuses on affective dimensions (Gazso et al., 2016). Other ways of understanding social networks include looking at what they allow recipients to do: they can help recipients cope with their circumstances or allow them to leverage opportunities and resources to gain employment, education, and upward mobility (Briggs, 1998). In our research we focus on the former: we are concerned with the social supports that help low-income renters survive.

Research on the social support networks of low-income tenants shows they sometimes receive assistance from family, friends and neighbours, with material exchanges involving caring for children, doubling or tripling up, sharing information about resources and programs, and exchanging cash and food (Clampet-Lundquist, 2010; Keene & Ruel, 2013; Skobba et al., 2015; Parrott et al., 2021; Pittman & Oakley, 2018; Ucci et al., 2022). The research shows that, given their meager incomes, this support is critical to meeting tenants' basic needs: for

example, low-income mothers who receive limited support from their family are more likely to miss rent payments (Martin-West, 2019). However, these studies do not uniformly point to the development of helpful connections. For instance, Curley (2009) shows that social ties can be beneficial and "draining" (p. 237) at the same time: network members can have overwhelming emotional needs or regularly ask for unreciprocated favours, and they can be negative influences who encourage illicit activity (Curley, 2009). Likewise, a seminal study on social support networks, based on ethnographic research on Black American families (Stack, 1974), found that while family members and those close enough to be considered kin were vital to everyday survival, the cooperative practices in place to share resources, including shelter, meant that individual households struggled to build assets and sometimes felt "controlled" (p. 36) through the requirement to exchange resources. Further, recent work on households that double-up shows that tensions arise because of expectations to give back and because of the challenging living arrangements created by living together: these tensions erode social ties rather than strengthen them (Skobba & Goetz, 2015).

Other research shows tenants deciding to limit their connections to others. Contact with neighbours might be curtailed due to fears of gossiping or general mistrust (Curley, 2009; Hayward et al., 2015; Radziszewski et al., 2022; Skobba et al., 2015), or involvement in community initiatives may be minimized out of concern about harmful influences on their children (Pittman & Oakley, 2018; Skobba et al., 2015). Raudenbush (2016) similarly found that African American tenants living in public housing showed "selective solidarity" (p.1020), engaging in exchanges of resources with a limited number of individuals while also expressing distrust of those who live around them and wanting to keep to themselves. In turn, Power and Gillon (2021) reported that older women living in social housing in Australia expressed safety concerns over other tenants' behaviour. Meanwhile, tenants have also been found to limit connections to friends due to fears of inconsistent support and "trouble" (Domínguez & Watkins, 2003, p.120), while Gowan (2011) observed that participants in his study, who were encouraged by both family and friends to be involved in the drug trade, "had come to see their wealth of social ties as their downfall, and social isolation as the only route to stability" (p. 60).

Further, some low-income tenants simply do not have access to typical sources of informal support. Family members may lack resources to share or may not be physically present to lend a hand due to involvement in the justice system or family breakdown (Desmond, 2012). If family members are available to assist, the personal judgment that may accompany their help can be too much to bear for those needing assistance (Desmond, 2012). Research on evicted tenants has, in fact, shown that emergent, material needs are met by developing ties to individuals known for only short periods of time, such as through a conversation in a waiting room or bus stop. Called "disposable ties" (Desmond, 2012, p.1296), these relationships develop quickly and often end abruptly and on negative terms, resulting in a generalized erosion of trust in others.

The formal supports of those who rent and who live in poverty have also been identified, with community agencies in particular emerging in this research rather than government (Domínguez & Watkins, 2003; Martin-West, 2019; Westbrook, 2023). Beyond providing support directly, non-profits play an important role in fostering or brokering ties which facilitate

material and emotional exchanges among their members (Mazelis, 2017). Yet findings are somewhat mixed regarding the extent to which non-profits are part of social support networks. Perceived limits to assistance from community agencies have been associated with missed rent payments among low-income mothers to an even greater degree than perceived limits to help from family (Martin-West, 2019). And Domínguez and Watkins (2003) found that while some people in their sample sought both material and emotional support from non-profits in place of draining ties to kith and kin, others conveyed a lack of trust in agencies that prevented them from using their services. Likewise, Westbrook (2023) identified the important role local non-profits play in providing emergency food and rental assistance to mostly undocumented Hispanic/Latinx renters, although some renters were less willing to seek help because they did not trust staff.

Finally, comparative research shows that housing type plays a role in social support networks. Tenants in social housing have stronger networks compared to tenants living in other subsidized units or market housing (Keene & Geronimus, 2011; Morris, 2012; Morris & Verdasco, 2021): these stronger networks are linked to the length of time residents have been living in public housing and the presence of local tenant associations that help foster connections (Hayward et al., 2015; Keene & Geronimus, 2011). Relatedly, those who have been displaced through public housing redevelopment often report the dislocation of their social support networks, which can result in the loss of emotional assistance and regular help with child care (August, 2014; Curley, 2009; Keene & Ruel, 2013). Additionally, renters with rent subsidies for market-based units do not typically form social ties with higher-income households, regardless of whether they moved to a low-poverty neighbourhood or whether their public housing was redeveloped to include higher-income residents (Chaskin & Joseph, 2019). In the more common case of tenants moving to low-income neighbourhoods as a voucher (or rent supplement) recipient, ethnographic work reveals the development of limited connections to others in these geographies due to the stigma associated with being a subsidy recipient and the physical clustering of subsidy holders within particular properties (Rosen, 2020).

Research Context

Context is important when considering social support (Lubbers et al., 2020). Our study took place in the Cape Breton Regional Municipality (CBRM, population 93,694), located in eastern Canada. The CBRM consists of one larger urban centre (Sydney) and several smaller towns and rural communities situated in a geography of about 2,400 square kilometres (Statistics Canada, 2023).

The number of people experiencing homelessness or who live in unaffordable housing in the CBRM is comparable to the country as a whole. Based on the last census, about one-third of renters live in unaffordable housing (Statistics Canada, 2023), and the last count of people experiencing homelessness enumerated 325 people aged 16+ (Roy et al., 2021).

Methods

Our research explores the social support networks of low-income tenants living in market rental housing and who receive rent subsidies and assistance from housing workers to do so. We focus on who is part of their social support networks and the nature of the support provided and/or exchanged.

We developed the interview guide used for this study in partnership with community organizations as part of a larger community-engaged research project focused on affordable rental housing. After obtaining approval from the research ethics board, we used a purposive sampling strategy, and one of the authors conducted 21 semi-structured interviews with 15 tenants and three staff (n=18). The tenants interviewed had lower barriers to finding and keeping housing (i.e., lower acuity) and were invited to participate through staff at a housing organization. Follow-up interviews occurred when tenants moved to a new unit (three cases). Clients come to this organization via the homeless shelter it operates, by referral from another organization with a related mission, or through direct contact by the individual requesting assistance. The organization assists individuals and families with both lower and higher levels of acuity.

Interviews typically lasted between 45 and 60 minutes and were recorded with permission, and an honorarium payment of $25 was provided. Based on participant choice, about half of the tenant interviews were held in their homes while the others took place in coffee shops or workplaces. Separate interviews were conducted with staff members, which included two housing workers and a program administrator with frontline experience. Fieldnotes were taken after interviews to describe the places where interviews occurred and the buildings and neighbourhoods in which tenants lived. Fieldwork was completed between November 2021 and August 2022, during periods within the COVID-19 pandemic when in-person contact, with precautions such as masking, was allowed.

Once interviews were transcribed, two members of the research team analyzed the data using thematic analysis, which uncovers "recurring ideas (referred to as themes) in a data set" (Riger & Sigurvinsdottir, 2016, p.33). These two members independently analyzed the data by inductively assigning codes that captured the meaning of different segments of text and then grouping similar codes into sub-themes and then themes, with both authors reading and re-reading transcripts throughout the data analysis process. These two members would jointly discuss the codes, sub-themes, and themes assigned to the data to reach a consensus on the patterns. To strengthen validity, we included many excerpts from interviews so that readers may hear the voices of the interviewees. Our draft findings and interpretations were also reviewed by our partner organization. There are also several limitations to our work. Data were collected in only one region and point in time and are based on tenant perceptions of support rather than observational data. We also collected our data during the COVID-19 pandemic: while participants did not identify the pandemic as limiting or re-shaping their social networks, it still may have had an impact. Note, however, that Nova Scotia experienced lower infection rates during the pandemic's first waves compared to the country as a whole (Steenbeek et al., 2022).

Findings
Tenant Backgrounds
The sociodemographic characteristics of tenants who participated in this study are reported in Table 1. Most were female and they ranged in age from their early 20s to their 70s, with an average age of 37. Three participants identified as Indigenous, two had Acadian roots, four had Scottish or Irish roots, and the remainder did not identify with a particular ethnicity or ethnicities. Most participants did not have intimate partners, and five tenants (four women and one non-binary individual) reported ending relationships due to intimate partner violence. Five tenants had younger children living with them at least part time. All but three participants received social assistance, and their average annual household income was below the official poverty line at CDN $15,900.

Table 1

Tenant Backgrounds

Socio-demographic characteristics	Results (n=15)
Mean age	37 (range 23 – 78 years)
Mean annual household income	$15,900
Gender	
Female	11
Male	3
Non-binary	1
Formal education	
Community college/trade	4
High school	5
Less than high school	6
Employment status	
Employed	1
Unemployed	13
Retired	1
Marital status	
Common-law	1
Single	7
Widowed	2
Separated/divorced	5
Mean length of time in current housing*	19 months (range 2 – 60 months)
Presence of children under 18 (n=7)	
In the tenant's home	5
In the care of others	2
Ethnicity	
Indigenous	3
Acadian	2
Scottish or Irish	4
Not specified	6

*For participants interviewed twice, the length of time in housing is based on their second interview.

Tenants we interviewed had housing histories that included frequent moves and living in poor quality housing, and five shared experiences of living in transitional housing or on the street. Four tenants also described histories of substance use. Ten tenants lived in converted dwellings with a small number of units (ranging from 3 to 10 units), three lived in duplexes or fourplexes, one lived in a basement suite, and one lived in a large, purpose-built apartment building. Tenants had been living in their current housing between two months and five years when they were interviewed. Six tenants lived in smaller towns outside of the largest urban centre within the CBRM.

Limited and Limiting Informal Support

Family. Participants reported limited contact with family, with less than half of those we interviewed noting current ties to kin. Contact with family, when it was in place, was focused on receiving instrumental support: for instance, some participants noted that either their parents or adult children would help ensure they had food to eat by dropping off occasional meals or delivering groceries, and three younger participants with dependents obtained some child care from women in their family network. Beyond their instrumental nature, kin connections were also typically described as being deliberately limited to material needs. For example, while one tenant noted that she got rides to the grocery store from her dad, she qualified that "me and my mom, we can't live together. We butt heads." A housing worker also noted that "a couple of my clients, they're not allowed to live at their mom's house, but their mom will come bring them clothes and they'll buy them groceries…. they'll still try and support them." Other participants not in receipt of family support spoke about purposefully limiting contact with kin; for example, one participant moved to a different town in the municipality to escape conflict with her sibling and parent, noting that by moving, "I don't have to deal with them anymore."

Friends. Most tenants had few friends who were part of their current networks; only two spoke of friendships in their lives that involved instrumental (rather than emotional) exchanges of support. Just as some tenants we interviewed purposefully broke ties with family, some deliberately cut off their former friends. For instance, one individual who used substances in the past stated that "I'm not associating myself with a lot of people I used to associate with." Tenants without histories of substance use also reported breaking personal ties as well. For example, take this participant's explanation of why she decided to limit contact with both friends and family:

> I had people in my life that were not on the right path, not helping me out, not that I was expecting help, but they were dragging me down because they were dragging themselves down…. And I've probably, since I've moved here, I've probably knocked about four or five people off my list of friends, or family members, because I just can't, I can't have that in my life. I don't want a dramatic life. I don't want drama coming into my home and I don't want you to bring it to me. I don't bring it to you, so don't bring it here.

In turn, one participant who was unable to distance herself from problematic social ties because of the location of her rental unit detailed how this caused her to engage in violent behaviour. She said, "It's pretty bad here. I've never had charges in my life, never been arrested. I came here, I mean, I think the judge [here] knows me by name. It's not good. I'm on curfew and everything."

Participants with histories of substance use appreciated housing that spatially separated them from users, since it facilitated the severing of ties. For instance, in describing what they liked about their current rental, one tenant said, "I'm away from the people who will come knocking on my door…. it's just—it's perfectly out of reach for them to come, just too far, makes them too lazy, you know what I'm saying, it's too far for them to come bug me." Another tenant similarly explained that she appreciated the location of her rental because it helped her stay away from "those kinds of people" and that she could be kept "tucked away." In contrast, one participant, who was not living on a street which provided distance from drug and alcohol use, was actively but unsuccessfully searching for a new place to live and described a makeshift strategy to physically separate herself from those nearby: "they're getting drunk and they get nasty and … shit's been going on, that's all I can say…. I just stay in my house. I put a tent in the backyard and I'm camping, I camp in the backyard. I've got lawn chairs in it, anything to keep my peace, right? Between my apartment and the yard, I'm trying to stay away from people on the street. It's not good."

Neighbours. Tenants also reported minimal contact with neighbours. During interviews, many tenants spoke about not wanting to live around people who were "nosy" and constantly in their lives, sometimes referencing past experiences in which people were overbearing or intruding. For example, one individual stated that "I do live in this tiny area but I don't know the people upstairs from me. I don't know people on the second floor, or the third floor. Maybe the odd person that I've known before, like, 'Oh you live here too?' But, in [name of former community] everybody knows everybody. So, I kind of get that privacy to myself as well. So, that's what makes me more comfortable." Another individual noted, "Everyone minds their own business. I love walking here because you don't have to worry about neighbours saying, 'Oh, can I come over?' I can just go for a walk, say 'hi' or whatever. Have a conversation. Go back home." As a final example, one tenant we interviewed noted that while he had some initial contact with the person living across the street when he moved to his new home, he eventually stopped answering the door and "trained them to stay away."

In line with this minimal contact, exchanges with neighbours were also narrow in scope and material in nature: examples include sharing internet access and cigarettes, keeping watch on the whereabouts of pets, monitoring drug use (described by tenants living in two different communities in the municipality as a type of informal "neighbourhood watch") and, in a more unusual case since it is more extensive, helping with car repairs and teaching a person how to drive. The following excerpt shows contact with only a small number of people who live around a tenant: "the neighbours that I do talk to are amazing people. Two of them actually helped me get my vehicle that's in my driveway…. So, they are great people." Only one tenant reported obtaining emotional support from someone who lived in her building, but who had moved away months before.

Community of One. Because of these limited informal social networks, most participants reported being alone. Comments such as "sticking to oneself" and "community of one" were often made during interviews. Several tenants described preferring to be on their own, sharing comments such as, "I love being by myself" and "It's like your own little kingdom, right? … I don't know, it's just nice!" Most participants also specifically identified wanting the "peace and quiet" that came from being away from others: for some, this was spatially facilitated by living in buildings and neighbourhoods with limited noise and activity and that offered access to parks or the water.

Participants also stated they were better off without people around them causing harm. For instance, in describing a recent violent relationship, one participant stated that "I've been alone almost a year now and I've done amazing by myself. I've had no issues, nobody breaking my windows." For others, being alone was mentioned as a way to maintain distance from connections which they *perceived* could cause personal harm. As one non-Indigenous participant shared: "I'd like to live in Membertou First Nation] because it's small, I don't know anyone. I don't speak the language, so I can't get in trouble any way there." Another individual, who had stayed in a local shelter before moving to transitional housing and then to his own apartment, expressed strong relief at no longer needing to use emergency housing since he felt that people "often end up in prison" based on social interactions there.

Formal Support Through Non-Profit Organizations

Community-based Organizations. Although participants had limited ties to family and even fewer ties to friends and neighbours, they reported seeking and receiving extensive support from community-based organizations (CBOs). During interviews, participants repeatedly and emphatically described the services provided by these organizations' staff as essential to their day-to-day lives, causing them to be "screwed" if they were ever without them: one tenant stated that a local harm reduction organization "is a really important resource for me," while a tenant with a young child stated that a women's centre "is a huge help a lot of days when I really need it."

All participants were connected to community-based organizations for instrumental reasons, with access to food standing out in interview data. Tenants relied heavily on food banks, and those living in the only community with a regular meal program also reported going there daily to several times a week. However, organizations with mandates beyond food security also provided important access to food. A tenant using a women's resource centre stated that "we're at the Jane Paul Centre, we're getting free meals," while others described going to a youth organization where they could get pizza coupons and participate in occasional dinners. A harm reduction agency was also noted to offer weekly access to a food pantry and provided sandwiches and coffee to those dropping in. Access to food was so important for most participants that the lack of meal programs in some smaller communities in the municipality was problematic: "When I'm starving in Sydney, I can walk to Loaves and Fishes. I can't do that here. They don't have anything like that around here."

Beyond food, tenants reported going to community-based organizations to obtain a wide range of essential goods and services: harm reduction supplies, tampons and pads, child care services, clothes, wi-fi, books, health care services, laundry services, and "heat during the day." Tenants shared that they were able to access and use these spaces for free. For example, one participant noted that the organizations he frequented were "the only two places you can spend time without the expectation of spending money." Another tenant, who lived in a more peripheral community, described not having places where you could drop in, stating that "instead you have to pay to have a cup of coffee somewhere, and that costs you four dollars." Non-profits play a critical role in the participants' lives and walkability to these organizations was mentioned by staff and tenants alike as being an important characteristic of their housing that facilitated access to these formal supports.

Aside from the material reasons for going to CBOs, people we interviewed described the important emotional support they received from staff. Younger tenants reported going to youth-serving organizations not only because of the opportunity to access essentials but also because of their connections with the staff. When describing a senior administrator who runs a CBO, one of our research participants noted that "she's helped me so much for the nine years that I've known her. I've struggled literally since I've been born. So, to have those strong mentors that I've known, helps me." Similarly, tenants frequenting a harm reduction organization commonly named two front-line employees they regularly interacted with, and one of the housing workers we interviewed remarked that staff at this organization "would give you the shirt off their backs." It is also worth noting, though, that despite the opportunities for peer interaction at many of the CBOs (e.g., communal meal settings and formal activities such as play programs), participants, with one exception, did not describe developing social ties with others using these services.

Housing Workers. Tenants also identified housing workers as part of their formal social support networks. Although this finding is related to our sampling strategy, we consider it important to report given the *range* of ways these workers assisted tenants and the *extent* that these ties were viewed as important and unique by tenants who otherwise reported not only limited, but actively limiting, informal ties. Not surprisingly, help was related to meeting daily needs, such as delivering donations of food or pet supplies, laminating identification cards, and taking tenants to the laundromat and appointments. To illustrate, one tenant noted, "It's colder now, and there's a lot of bags when you go to the food bank and Salvation Army. So, when I can't make it with cab money, [the housing worker] is there and she helps me, she'll bring it to me." Housing workers also provided assistance related to maintaining housing security: housing workers would help navigate the residential tenancies system, work with tenants to fill out energy rebate forms, serve as brokers with landlords, and ensure tenants were maintaining their units, among other activities.

These workers were also important sources of emotional support. As one participant noted, "She checks in on me too. I have my hard days that she knows about. So, when she checks in on me and asks, "How are you doing?" and stuff like that, sometimes I don't answer because I'm not doing good, but I try to keep her up to date and I appreciate that." While tenants

often spoke of severed relationships to family and friends and deliberately avoided connecting with neighbours, they spoke positively of the connections they had with staff and their desire to maintain them. One tenant shared that "I love [name of worker]. I tell her all the time I'm so grateful." Another tenant, who spoke at length about preferring to be on his own and minimizing contact with friends and neighbours, described with pleasure how his housing worker socializes with him during a visit, while a third remarked, as the interviewer was leaving her home, "If you see [name of housing worker], tell her I miss her."

Discussion

Despite the tangible and intangible supports exchanged with family, friends, and neighbours that are sometimes reported in the literature (Clampet-Lundquist, 2010; Keene & Ruel, 2013; Skobba et al., 2015; Parrott et al., 2021; Pittman & Oakley, 2018; Ucci et al., 2022), tenants in our study have very limited informal social support, which is also confined to instrumental rather than emotional dimensions. Overall, while the presence of informal networks is often thought to be a key way low-income tenants patch together their most basic of needs and cope with the day-to-day stress of living in poverty, our research finds counterevidence to this claim. Our findings add to a body of recent literature suggesting that those who live in poverty have few people on whom to address the material and emotional consequences of severe material hardship (Desmond, 2012; Mazelis, 2017).

Unexpectedly, those we interviewed often deliberately sought to minimize contact with others. Several participants highlighted recent shifts in their social networks that had them ceasing contact with former associates without replacing them with other informal supports, while others were engaged in "training" new people in their lives "to stay away." Similar to Curley's (2009) findings, tenants in our study described troublesome past ties to family, intimate partners, friends, and neighbours that affected their ability to reduce substances, get on the "right path," or avoid violence, and which resulted in decisions to not engage with those around them.

Although participants explained that living on their own was preferred and made them better off, previous research may help explain why participants felt this way and subsequently limited their informal social ties. Difficult past relationships can erode trust in others (Lewis et al., 2021), as can experiences of housing instability (Lewis et al., 2021; Skobba & Goetz, 2015). Additionally, fear of gossip could cause withdrawal from friends and neighbours (Curley, 2009), especially in smaller communities where people are perceived as more connected to each other and particularly when networks gossip about service utilization (Aisbett et al., 2007). Given their low incomes and housing histories involving frequent moves, it is also possible that, in addition to the challenging and sometimes violent relationships experienced by those in our study, tenants developed past disposable ties that were not revealed during data collection but which also affected their ability to establish new relationships (Desmond, 2012). Finally, neighborhood disadvantage also erodes trust, particularly when connections are perceived as risky because of the presence of substance use and crime (Desmond et al., 2015; Subramanian et al., 2003). While we did not analyze the aggregate-level sociodemographic characteristics of

the places tenants lived, other research shows that recipients of rent subsidies live in areas with higher levels of socioeconomic distress (Schwartz et al., 2016), while research on the location of market-rental units in the CBRM shows the same pattern (Leviten-Reid et al., 2022).

However, it is also clear that individuals in our study were not without ties. What is unique in our findings is not only the relative absence of informal supports but the critical role played by formal supports, most notably, non-profit organizations of different kinds. While others have found that non-profits do offer assistance to low-income renters (Dominguez & Watkins, 2003), the role played by organizations in these studies does not emerge nearly as prominently or as consistently as it does in our findings. Moreover, past research comparing informal and formal support (e.g., Chan et al., 2011; Ekström et al., 2013) has generally found informal support to be particularly important for social participation, inclusion, and individuals' health and wellbeing. Our study suggests, however, that for tenants in market-based housing who receive rental assistance, formal support may comprise the few social ties that tenants want and maintain. This does, however, elicit questions about reciprocity and meaning in these relationships. Scholars emphasize the importance of being able to give back in relationships, particularly when establishing a sense of meaning or purpose (Parsell & Clarke, 2022), but those offering formal social support typically do not expect any kind of exchange from those they assist. This may explain why formal supports are appealing to people experiencing disadvantage in our study: being supported without risking the losses associated with reciprocity reduces the risk in relationships (Dominguez & Watkins, 2003; Mazelis, 2017).

That non-profit organizations emerged as so important in the social support networks of low-income tenants has important implications. First, it prompts the need to rethink their role: although non-profits have always been understood to respond to material hardship, our findings suggest they do so both in the context of the growing holes in the safety net *and* tenants' limited connections to family, friends, and neighbours. Second, staff are providing low-income tenants with not only material assistance but also emotional support that is not sought from others. This is important given that emotional support in particular enhances feelings of belonging and contributes to long-term physical and mental health (Berkman, 1995; Thoits, 2011), amplifying the role of these organizations beyond material survival.

Beyond the urgent requirement to overhaul income assistance and rent subsidy programs so that recipients can address their material needs through higher incomes, our findings point to the need for non-profits to be properly resourced. Additional funding is required to enhance organizational capacity and resources within community-based organizations so they can provide fulsome formal support for low-income tenants. This is particularly important in light of the highly demanding nature of non-profit work. The burnout rate is high for these service providers, which could certainly be a consequence of the vast emotional and instrumental support they offer their clients, in addition to low pay and long hours (Phillips & Wyatt, 2021; Thériault & Vaillancourt, 2021). Consequently, resourcing the people fulfilling these roles must be a priority, particularly as these supports may be the only ones low-income tenants access. Funds are also required to address the long wait lists that currently exist for

tenants wanting to access housing workers. The time limits that are sometimes attached to their services must also be re-considered.

Additionally, these results have spatial implications for low-income tenants' access to community-based organizations and are applicable to regions similar to where this study took place as well as to larger centres where services are concentrated in downtown areas. Solutions include developing more decentralized services or, what is likely more feasible, community outreach. Relatedly, the location of new affordable housing must provide tenants with access to CBOs, or partnerships must be in place if physical proximity is not possible. This resoundingly needs to include food programs, the importance of which has been identified in studies beyond our own (Houle et al., 2018; Radziszewski et al., 2022). Depending on the tenants' backgrounds, this must also include the harm reduction, youth, and women's organizations that are providing both instrumental and emotional support and which have been left out of current assessment tools evaluating proposals for new affordable housing development (Canada Mortgage and Housing Corporation, 2023). Our findings similarly suggest the need to review the construct of neighbourhood 'opportunities' so they include not only social mobility-related amenities such as employment centres and high performing schools (Jaramillo et al., 2020) but also the presence of agencies that address material hardship and low-income tenants' lack of informal social ties (Khare, 2013; Jeon, 2020).

There are other findings related to social support networks and the built environment that are important to highlight. Tenants emphasized the significance of residing in places that allow them to feel removed from past influences while simultaneously enabling them to access the non-profit services required to sustain themselves. Tenants appreciated living in units and neighbourhoods free from former habits, lives, and connections and underscored that location impacted the ability of past members of their social networks to seek them out. This should be kept in mind when helping tenants with housing searches (Rolfe & Garham, 2020). However, we acknowledge the near-impossible nature of this recommendation in light of low vacancy rates in communities across the country. At the very least, organizations developing new affordable housing should consider neighbourhood context when making siting decisions for new projects.

Finally, the results reported here lead us to consider the place of non-profit organizations in playing a more active role in building trust and informal social ties among the users of their services and within tenants' neighbourhoods. Given the limited informal ties of our research participants and the erosion of trust we posit they have experienced, this would be a challenging assignment for non-profit organizations to take on and would require greater and sustained financial resources and dedicated community development staff. However, this approach is not without precedent, even in the context of working with individuals who have experienced housing instability and severed ties to family and friends (Mazelis, 2017). Strengthening the role of non-profits in this space could help foster material exchanges and potentially lead to additional sources of emotional support for tenants, while at the same contributing to the collective infrastructure needed to organize and demand changes in the policies that keep people in poverty.

Conclusion
Overall, this research highlights the limited presence of informal social support in the lives of low-income tenants in receipt of rent subsidies and assistance from housing workers, and the importance of formal supports in their lives. Future longitudinal and observational research would help to understand how support networks may change over time (Gazso et al., 2016) and to identify potential discrepancies between what tenants describe to interviewers and what they actually receive from, and exchange with, others (Raudenbush, 2016). In the context of the increased use of rent subsidies for market rental housing, comparative research on the social support of those living in public and co-operative/non-profit housing communities versus market rentals would also be useful. Further, partnered studies that focus on sub-populations of renters such as international students, recent immigrants, and refugees would be important to conduct, given potential barriers to obtaining formal assistance and culturally specific dimensions of social support (Hanley et al., 2018; Westbrook, 2023), combined with the pressing housing challenges these groups increasingly face. Action research on non-profit efforts to foster connections among their clients or members is also an important next step. And although more research will further enhance our understanding of the social supports of those among the most marginalized, let it not obscure a most urgent need to transform income supports for renters and scale up the financial resources provided to the non-profits on which they rely.

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