

# Discrimination and Exclusion in the Capital Region of Prince Edward Island

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## A Case Study of Rental Housing Advertisements

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## **About the Canadian Right to Housing Research Fellowship Program**

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This report presents the findings and analysis of fellowship recipient Brittany Cormier's research project. The views reflected in this report are those of the author and do not reflect the official position of CCHR.

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# Summary of Findings

- Prospective tenants in the provincial capital region of Prince Edward Island encounter discriminatory and exclusionary language at the initial stage of their rental housing search. In a sample of rental ads gathered from Kijiji and Facebook Marketplace, over three-quarters (77%) displayed language related to at least one ground under the PEI Human Rights Act or other exclusionary language. Over half (58.3%) displayed language related to more than one ground or other exclusionary language.
- Ads for stand-alone, empty units most commonly displayed discriminatory or exclusionary language related to pet restrictions (39.9%), smoking, drinking or other substance use (33.1%), and personal or neighbourhood characteristics (29.5%).
- Ads for shared accommodations most commonly displayed discriminatory or exclusionary language related to personal and neighbourhood characteristics (58%) – presented together as quiet, responsible, respectful or mature – people (18.4%); quiet – building or neighbourhood (10.6%); student (20.4%); and no parties or guests (8.6%).
- Average asking rents in the study sample exceeded CMHC-reported averages for similar unit types. Based on the 2022 median renter household income of \$56,000 in PEI, and using Canada’s metric of housing affordability being equal to or less than 30% of a household’s income, only shared accommodations, bachelor or studio, and 1-bedroom apartment units met affordability thresholds. These findings underscore how lower-income residents are facing economic exclusion in the rental market and highlight the importance of tracking advertised rents as a real-time measure of housing costs.

# Introduction

The following research report provides a snapshot of Prince Edward Island's housing affordability crisis, and the extent of housing discrimination and exclusion in the regions of Charlottetown, Stratford, and Cornwall (the provincial capital region). This study examined rental advertisements over a 22-week period from May to October 2023. The purpose of this study was to fill a gap in knowledge about housing discrimination, exclusion and other barriers to accessing housing that prospective tenants face in the preliminary stage of searching for a rental unit or room.

The PEI *Human Rights Act* sets out 13 areas and grounds of discrimination that provincial human rights complaints must fall under, outlined below. This research focuses on the protected areas of **accommodation, lease or sale of property**, and **publications, broadcasts, public displays and advertisements** under the PEI *Human Rights Act*.

## **Grounds of discrimination under the PEI *Human Rights Act*:**

- Age
- Association
- Colour, Race, Ethnic or National Origin
- Creed or Religion
- Criminal Conviction (employment only)
- Disability
- Family or Marital Status
- Gender Expression and Gender Identity
- Filed a Complaint or Given Evidence Under the HRA
- Political Belief
- Sex
- Sexual Orientation
- Source of Income

*Discrimination* refers to unfair treatment of a person because of their personal characteristics (PEI Human Rights Commission, n.d.). *Exclusion*, for the purpose of this study, refers to unfair treatment or other systemic barriers that may reasonably exclude certain people from housing opportunities or deter them from applying for rental housing for reasons not covered by the PEI *Human Rights Act*.

Occasionally, PEI residents have spoken about experiences of housing discrimination in the news.<sup>1</sup> In a 2018-19 annual report, the PEI Human Rights Commission cited concerns about available housing that “led to a sharp increase in inquiries ... related to rental accommodations” (p. 4).<sup>2</sup> Of the 95 complaints settled through mediation or settlement discussions between 2014-15 and 2018-19, ten were related to the area of *Accommodations*. As a result of how housing discrimination statistics are reported,<sup>3</sup> the exact number of formal complaints that were related to housing during this period is unclear. Further, given the barriers to filing a human rights complaint, the number of formal complaints filed related to housing discrimination is likely a significant underrepresentation of the incidence of housing discrimination experienced by renters.

The proportion of households that rent their home is highest in Charlottetown where 54.2% are tenant households, followed by Cornwall where 33.3% of households rent their home and Stratford where 29% of households rent their home.<sup>4</sup> Data from the 2024 Rental Market Survey by the Canada Mortgage and Housing Corporation (CMHC) indicates the number of private apartment units and vacancy rates for the communities in this study (Table 1).<sup>5</sup> Vacancy rates across PEI have been low for many years, contributing to pressure on the rental market, while long-term rental units have been lost to the short-term rental market.<sup>6</sup>

**Table 1: Private Apartment Vacancy Rate and Number of Units, by Community, 2023**

Community	Vacancy Rate	Number of Units
Charlottetown	0.5%	6,281
Stratford	1.3%	717
Cornwall	0.3%	304

The vacancy rates in Charlottetown, Stratford and Cornwall sit below the national average vacancy rate in Canada of 1.5% in October 2023,<sup>7</sup> and are well below the 3% which is considered a healthy market vacancy rate.

# Methodology

## Data Collection

Two websites - Kijiji and Facebook Marketplace - were selected as data sources, as they are commonly used by tenants and landlords to search for and post advertisements of residential properties for rent.<sup>8</sup> Charlottetown was used as the baseline for searches on both websites with an added 20 km radius to capture Stratford and Cornwall. A schedule was set where advertisements were collected two days per week for 22 consecutive weeks between May and October 2023.<sup>9</sup>

A total of 1,858 advertisements were manually collected. A sample of ads were selected from each weekly data collection period, yielding 552 advertisements for data analysis. Information contained within the advertisements were reviewed individually and extracted manually, aiding in the identification of duplicate ads across different weeks to avoid repeated counts.

## Analysis

The **first phase** of data analysis involved taking observational notes about patterns in language during the data collection period, as well as the types of rentals being advertised to assist with developing the coding guide and categorizing rental types.<sup>10</sup>

The **second phase** of analysis consisted of thoroughly reviewing each advertisement in the sample to extract variables relevant to the analysis.<sup>11</sup> Data was manually entered into a spreadsheet. Particular attention was paid to language that could be considered overtly or discreetly discriminatory, exclusionary, or present barriers for prospective applicants. Table 8 provides examples of discriminatory and exclusionary language from ads in this study.

The next step involved an additional review of the text to discern language that covered grounds under the PEI *Human Rights Act* to make note of patterns in language and distinctions across the dataset. At this point, no language related to the grounds of *disability*,<sup>12</sup> *political belief, creed or religion, and association* under the PEI *Human Rights Act* were observed, and so they were excluded from the coding phase.

From here, exclusionary language emerged that could present barriers to prospective applicants but fell outside of the legal scope of the PEI *Human Rights Act*. Additional coding categories were created:

- *Quiet, responsible, respectful, or mature – persons*
- *Quiet – building or neighbourhood*
- *No parties or guests*
- *References*
- *Smoking, drinking, or other substance use*
- *Number of occupants – restrictions*
- *Student*
- *Pet restrictions*

Exclusionary language was included because the PEI *Human Rights Act* does not address all forms of housing exclusion. Some language, while appearing neutral, can still influence who is eligible to apply for rentals.

The cost of advertised rent clearly emerged as a barrier, which led to the creation of a category called *economic exclusion*. Since the advertised price of rent is not language observed, *economic exclusion* is presented on its own to speak to unaffordable rental housing.

The **third phase** of analysis consisted of re-reading the text indicators from advertisements and coding them using grounds of discrimination,<sup>13</sup> as applicable under the PEI *Human Rights Act*,<sup>14</sup> and/or the other exclusionary language categories that emerged during analysis (see Table 2 for the Coding Guide). From here, pivot tables were generated to tabulate counts for each coded category. For *economic exclusion*, ads that displayed a price were included in the average rent calculation by unit type.

**Table 2: Coding Guide**

<b>Discriminatory and Exclusionary Language Within the Scope of the PEI <i>Human Rights Act</i></b>	
Age	If an advertisement mentions a preferred demographic based on their age – for example, being a young professional or retired/retiree.
Colour, Race, Ethnic or National Origin	If an advertisement mentions preferred people of a particular colour, race, ethnic or national origin, or if information on where the applicant is from is requested.

Family or Marital Status	If an advertisement mentions preferred demographic based on their family or marital status – for example, excluding families with children, solely seeking single people or couples without children.
Gender Expression and Gender Identity	If an advertisement mentions a preferred gender such as man/men, woman/women, boy or girl, or other gender identities.
Sex	If an advertisement mentions a preferred sex of male or female.
Sexual Orientation	If an advertisement mentions preferred people in relation to their sexual orientation.
Source of Income	If the advertisement requests income verification or indicates that proof of income is necessary to apply for a unit and must be income from a particular source.

### **Exclusionary Language Outside of the Scope of the PEI *Human Rights Act***

Quiet, Responsible, Respectful or Mature – Persons	If an advertisement mentions preferred personality characteristics in reference to any tenant(s) who would be occupying the space.
Quiet – Building or Neighbourhood	If an advertisement mentions that a building or the surrounding neighbourhood is quiet or located in a quiet area.
No Parties or Guests	If an advertisement mentions restrictions related to visitors or use of the space for celebration with guests.
References	If an advertisement mentions that references are being requested or are required as part of the application process.
Smoking, Drinking or Other Substance Use	If an advertisement mentions restrictions around the use of substances in and/or on the property where a unit is located.
Number of Occupants - Restrictions	If an advertisement mentions that stand-alone units (not shared accommodations) have occupancy maximums that would not reasonably align with provincial occupancy health and safety standards.
Student	If an advertisement mentions that the unit in question is ideal or targeting the post-secondary student population or excludes students altogether.
Pet Restrictions	If an advertisement mentions exclusions or limitations around pets.

## Findings

Across the entire sample, 77% of advertisements were identified as having language related to at least one ground of discrimination under the PEI *Human Rights Act* or other exclusionary language, with 58.3% displaying more than one ground or other exclusionary language. Nearly half (46.7%) of the language across the dataset was within the scope of the PEI *Human Rights Act*. This left 23% of advertisements that displayed neither discriminatory nor exclusionary language.

Findings for stand-alone units and shared accommodations are presented separately as some grounds under the PEI *Human Rights Act* may not be applied in the same manner for shared accommodation arrangements as they would be for stand-alone units.

## Barriers to Accessing Stand-Alone Units

Stand-alone units made up 55.9% of advertisements in the data sample. Stand-alone units are defined as a unit that was presently or soon-to-be vacant at the time of the study. Language across stand-alone unit advertisements is presumed to reflect the preferences and/or rules set forth by the landlord/owner of a unit.

At times, the landlord of a unit may opt to be removed from the advertising and tenant application process, delegating these tasks to a property manager. However, if a formal complaint were to be filed with the PEI Human Rights Commission regarding discriminatory language in an advertisement, the landlord would ultimately be held responsible.

**Table 3: Discriminatory and Exclusionary Language in Stand-Alone Unit Ads<sup>15</sup>**

Discriminatory and Exclusionary Language Within the Scope of the PEI <i>Human Rights Act</i>	
Language Categories	Prevalence
Age	8.1%
Colour, Race, Ethnic, or National Origin	2.5%
Family or Marital Status	27.3%
Gender Expression and Gender Identity	0.3%
Sex	0.6%
Source of Income	23.7%

## Exclusionary Language Outside of the Scope of the PEI *Human Rights Act*

Language Categories	Prevalence
Personal or Neighbourhood Characteristics	29.5%
Quiet, Responsible, Respectful or Mature – Persons	11%
Quiet – Building or Neighbourhood	18.5%
No Parties or Guests	2.9%
References	25.6%
Smoking, Drinking or Other Substance Use	33.1%
Number of Occupant Restrictions	25.9%
Student	8.8%
Pet Restrictions	39.9%

The most prevalent exclusionary language in stand-alone unit advertisements was related to **pet restrictions** (39.9%).<sup>16</sup> In recent years, the PEI Humane Society has seen an increase in the number of animal surrenders due in part to unaffordable housing and evictions.<sup>17</sup> While landlords reserve the right to include no-pet clauses as a tenancy condition in the province, advertising units with restrictions around pets presents a barrier for prospective tenants, including people with disabilities, survivors of domestic violence, and tenants who already have pets and consider them an integral part of their family.

While it would be considered discriminatory to deny a prospective tenant the opportunity to rent due to having a certified service animal, ads that communicate pet restrictions may discourage those with service animals from inquiring about or applying for a unit. These restrictions force tenants to disclose their disability, potentially opening them up to discrimination on the basis of their disability. In a competitive rental market, disabled applicants with service animals may be unfairly deprioritized, making it more difficult to secure a unit. Additionally, pet restrictions create barriers for disabled individuals who may need or want a service animal in the future.

Survivors of gender-based violence have noted that the lack of housing options in the private rental market that accommodates pets is a significant barrier to leaving the home in which they are experiencing violence.<sup>18</sup>

One-third of ads displayed language related to **smoking, drinking or other substance use** (33.1%). This primarily took the form of strict no-smoking or substance use rules on the property, while a few allowed smoking outdoors, but not inside the building or unit. Again, while landlords reserve the right to include restrictions in a tenancy agreement, this language could reasonably filter out applicants who have a substance use disorder,

reflecting significant barriers to accessing housing in a tight housing market. Advertising a rental property with these restrictions can reinforce harmful social stigma, creating unfair biases against people who engage in these activities. While it is reasonable to take into consideration that smoking, drinking or other substance use does not interfere with the quiet enjoyment of neighbours, sweeping restrictions can lead to inaccurate assumptions about tenants' lifestyles, unfairly penalizing them for personal choices that present a barrier to the realization of their right to housing. Regardless of the frequency or nature of someone's use of substances, it does not determine their ability to be a responsible tenant.

Nearly a third of the ads displayed language related to **personal or neighbourhood characteristics** (29.5%) that depicted a unit as being suitable for “quiet”, “respectful”, or “mature” persons, as well as depicting buildings or neighbourhoods being quiet living areas. Statements – particularly those that center around being quiet – can indicate discriminatory attitudes toward families with children<sup>19</sup> and may also indicate prejudice toward other groups who are stereotypically thought of as loud, disruptive or unreliable.<sup>20</sup>

Around one-quarter of ads displayed language related to **family or marital status** (27.3%), **number of occupant restrictions** (25.9%), **references** (25.6%), and **source of income** (23.7%). Language for **family or marital status** usually presented as who was considered ideal or preferred occupant(s) for a unit. Other times, the language intersected with **number of occupant restrictions** where a maximum occupancy was set for a unit, resulting in potential discrimination and/or exclusion under the ground of family status.

**Number of occupant restrictions** (25.9% of stand-alone unit ads) refers to occupancy maximums set by the person posting the ad. However, based on the number of bedrooms, maximum occupancy restrictions may not be considered reasonable when additional occupants would still align with provincial health and safety standards. Such restrictions risk excluding larger families or single people who need to share accommodations with roommates in order to afford housing. For example, a 2-bedroom apartment is advertised as only being available to rent to one adult. The occupancy restriction on this unit would not be reasonable as a 2-bedroom unit could accommodate many different household configurations.

A quarter of ads (25.6%) that requested or made **references** mandatory commonly required that they derive from the following sources: (1) previous landlord(s), (2) a current employer, and/or (3) someone who could provide a character reference. Reference requirements can present barriers for various groups, such as: newcomers who do not yet have employment or a rental history in Canada; youth looking to rent

their first apartment; individuals who are unemployed; those who have experienced eviction or some other issue with a previous landlord; survivors of gender-based violence; and people who have experienced economic abuse. While references are a common part of rental applications, they may not be an accurate portrayal of whether the applicant(s) will be suitable for the unit.

Verification or proof of income was observed across stand-alone unit advertisements. This information is considered a reasonable request to determine whether a prospective tenant will be able to make their rent payments. However, ads specified or eluded that the income in question must come from employment. This was presented in the form of asking for information such as employment status, copies of recent paystubs, job title, length of time with an employer, and employer contact information. This type of language may be discriminatory on the ground of **source of income** (23.7% of stand-alone unit ads) and deters applicants who receive government benefits or assistance as their main source of income, students who receive financial aid to help pay for living expenses, and those who are unemployed.

The category **student** and ground of **age** were observed in 8.8% and 8.1% of stand-alone unit advertisements, respectively. Language related to **age** commonly positioned a unit as ideal or suitable for young professionals or retired persons. The PEI *Human Rights Act* details that someone should not be denied a service because of their age, placing no lower or upper limit on the protection against age discrimination.<sup>21</sup>

Advertisements targeting the post-secondary student population positioned units as being ideal or suitable for their perceived needs (for example, fully furnished, utilities included), and in one instance excluded students from applying entirely. In 2020 in PEI, the average age of post-secondary students upon graduation was between 25 and 32 years old.<sup>22</sup> Additionally, in 2022-23, 63% of post-secondary students across PEI were between the ages of 18 and 34.<sup>23</sup> Thus, ads geared toward **students** may inadvertently exclude prospective applicants beyond these age ranges, and ads excluding students from applying at all may unfairly exclude applicants within the average age range of post-secondary students (or younger).

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## Barriers to Accessing Shared Accommodations

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Shared accommodations made up 44.2% of advertisements in the data sample. Shared accommodations reflect arrangements where a unit already had one or more tenants living in the space who would be sharing one or more common areas. Language across shared accommodation advertisements may reflect personal preferences of who existing tenants would be comfortable sharing a space with. They may also reflect

personal characteristics, economic situations, rental condition preferences, or rules set forth by the landlord.

**Table 4: Discriminatory and Exclusionary Language in Shared Accommodation Ads**

<b>Discriminatory and Exclusionary Language Within the Scope of the PEI <i>Human Rights Act</i></b>	
<b>Language Categories</b>	<b>Prevalence</b>
Age	1.6%
Colour, Race, Ethnic, or National Origin	6.5%
Family or Marital Status	0.4%
Gender Expression and Gender Identity	18.4%
Sex	26.2%
Source of Income	13.5%
Sexual Orientation	1.2%

<b>Exclusionary Language Outside of the Scope of the PEI <i>Human Rights Act</i></b>	
<b>Language Categories</b>	<b>Prevalence</b>
Personal or Neighbourhood Characteristics	29%
Quiet, Responsible, Respectful or Mature – Persons	18.4%
Quiet – Building or Neighbourhood	10.6%
No Parties or Guests	8.6%
References	7.3%
Smoking, Drinking or Other Substance Use	21.3%
Number of Occupant Restrictions	N/A <sup>24</sup>
Student	20.4%
Pet Restrictions	22.9%

The most prevalent language seen in shared accommodation ads centered around **personal and neighbourhood characteristics** including *quiet, responsible, respectful or mature – persons (18.4%)*; *quiet – building or neighbourhood (10.6%)*; *student (20.4%)*; and *no parties or guests (8.6%)*. These language categories are being presented together as they generally described personal characteristics of a prospective roommate or demonstrate expectations within the living environment.

This was followed by language related to **gender expression, gender identity and sex (44.6%)**. Distinctions were generally made on the preferred gender (girl/boy or man/woman) or sex (male/female) of a prospective roommate. While inferences cannot be drawn that gendered binary or cisnormative language was intended to be exclusionary, it could reasonably present barriers for prospective tenants who do not identify within these binaries.

Restrictions related to **smoking, drinking or other substance use (21.3%)** were broadly observed, with indications that a property was non-smoking or that they were seeking a non-smoker.

**Source of income (13.5%)** alluded to preferred applicants who were employed or asked questions in relation to an applicant's job status.

A housing market that fails to provide sufficient stock to accommodate the diverse needs of tenants forces individuals to seek roommates through online platforms for affordability reasons. This raises concerns, such as compromised safety and limited or constrained options when specific personal characteristics or preferences are required. While all tenants deserve to feel safe and comfortable with those they share a home with, the process of finding a suitable match can be time-consuming, competitive, and stressful. The reality of a constrained rental market leaves prospective tenants with limited to no options that meet their specific housing needs.

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## Economic Exclusion

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Notable across all unit types is the average advertised cost of asking rents. While this sample is a point-in-time snapshot of rental advertisements in each community, these findings provide evidence that low-income tenants are encountering economic exclusion within the rental market when searching for a place to live.

Table 5 depicts the calculation of average rent (per month) by unit type rounded to the nearest dollar of the units considered as part of this study. Comparatively, where available, average rent prices from the CMHC Rental Market Survey are included to demonstrate the differences between asking and average rents.<sup>25</sup> In Canada, housing is generally considered affordable if it costs less than 30% of a household's before-tax income.<sup>26</sup>

Only shared accommodations – single and double room rentals – were available at a price below \$1,000 per month. The average rent for double room shared accommodations was below \$750 per month, a threshold that would be most financially accessible to those earning under \$30,000 after tax per year.<sup>27</sup>

**Table 5: Average Asking Rent Per Month by Unit Type**

Unit Type	Average Price Per Month (Dataset)	Average Price Per Month – CMHC Rental Market Survey (Oct 2023)		
		Charlottetown	Stratford	Cornwall
Shared Accommodations				
Single Room*	\$808	-	-	-
Double Room*	\$587	-	-	-
Bachelor or Studio*	\$1,133	\$664	-	-
1 Bedroom Apartment*	\$1,328	\$910	\$1,005	\$930
1 Bedroom Condo	\$2,114	-	-	-
2 Bedroom Apartment*	\$1,734	\$1,166	\$1,219	\$1,260
2 Bedroom Condo*	\$2,456	-	-	-
2 Bedroom Duplex*	\$2,045	-	-	-
2 Bedroom House	\$2,288	-	-	-
2 Bedroom Townhouse	\$1,996	\$1,439	-	\$1,355
3 Bedroom Apartment	\$2,160	\$1,253	\$992	-
3 Bedroom Condo	\$4,000 (1)	-	-	-
3 Bedroom Duplex	\$2,416	-	-	-
3 Bedroom House*	\$2,628	-	-	-
3 Bedroom Townhouse	\$2,511	\$1,219	-	\$1,304
4 Bedroom Apartment	\$1,850	-	-	-
4 Bedroom Duplex	\$2,216	-	-	-
4 Bedroom House	\$2,810	-	-	-
5 Bedroom House	\$3,336	-	-	-

\*Note: Unit types with an asterisk had some advertisements excluded from the average rent calculation as the price was not listed. This includes:

- 7 ads for Single Room
- 1 ad for Double Room
- 1 ad for Bachelor or Studio
- 8 ads for 1 Bedroom Apartment
- 4 ads for 2 Bedroom Apartment
- 1 ad for 2 Bedroom Condo
- 2 ads for 2 Bedroom Duplex
- 2 ads for 3 Bedroom House

Note: CMHC's Rental Market Survey only contains data for Apartments and Townhouses in PEI. The data for 3 Bedroom Apartments and 3 Bedroom Townhouses is categorized as "3 Bedroom +".

In 2022, the median renter household income (before tax) across PEI was \$56,000.<sup>28</sup> Based on this figure, the maximum affordable housing cost for the median renter household in 2022 would have been \$1,400 per month. The only advertised rents below this threshold include shared accommodations, bachelor or studio units, and 1-bedroom apartment units.

When rental prices exceed what renters can afford, it limits their access to housing and undermines the right to adequate housing. The rising cost of rent can present a significant challenge for renters to fully benefit from government rent subsidy programs, as these programs often depend on private market housing and use average rent – rather than asking rent – prices to establish rent ceilings.

## Concluding Discussion

This research demonstrated that prospective tenants encounter discriminatory and exclusionary language in rental advertisements at the initial stage of their housing search. This includes language that may be considered discriminatory according to the PEI *Human Rights Act*, as well as language that can be exclusionary to applicants in other ways that fall outside of the scope of the PEI *Human Rights Act*, yet act as significant barriers nonetheless, such as having the financial means to rent in the first place.

The most prevalent language observed across all unit types within the scope of the PEI *Human Rights Act* included source of income, family or marital status, sex, and gender expression and gender identity. It is important to note that language related to source of income and family or marital status was more prevalent across stand-alone unit ads, while language related to sex and gender expression or gender identity was more prevalent in shared accommodation ads.

The most prevalent language observed across all unit types for exclusionary language outside of the scope of the PEI *Human Rights Act* included pet restrictions, smoking, drinking or other substance use, and references. Each of these language categories were more commonly observed across stand-alone unit ads.

Language displayed included both explicit forms of exclusion – such as universally filtering out specific individuals or household formations – while other language was more subtle and did not explicitly target any particular persons or groups. Distinctions in language by unit type is worth highlighting, as there can be key differences in how the

PEI *Human Rights Act* would be interpreted and applied for stand-alone ads versus ads for shared accommodations.

This study demonstrates that discrimination and exclusion impact a diverse range of tenants, including families with children, single individuals, those with service or companion animals, newcomers, low-income individuals and households, unemployed individuals, young adults, LGBTQ+ persons, and survivors of gender-based violence.

Continued emphasis on preferred or ideal characteristics of prospective tenants can mask underlying discriminatory and exclusionary attitudes, while still putting certain tenants at a disadvantage in the application or selection process. Ultimately, personal biases and discretionary practices should not determine access to housing, particularly for stand-alone units.

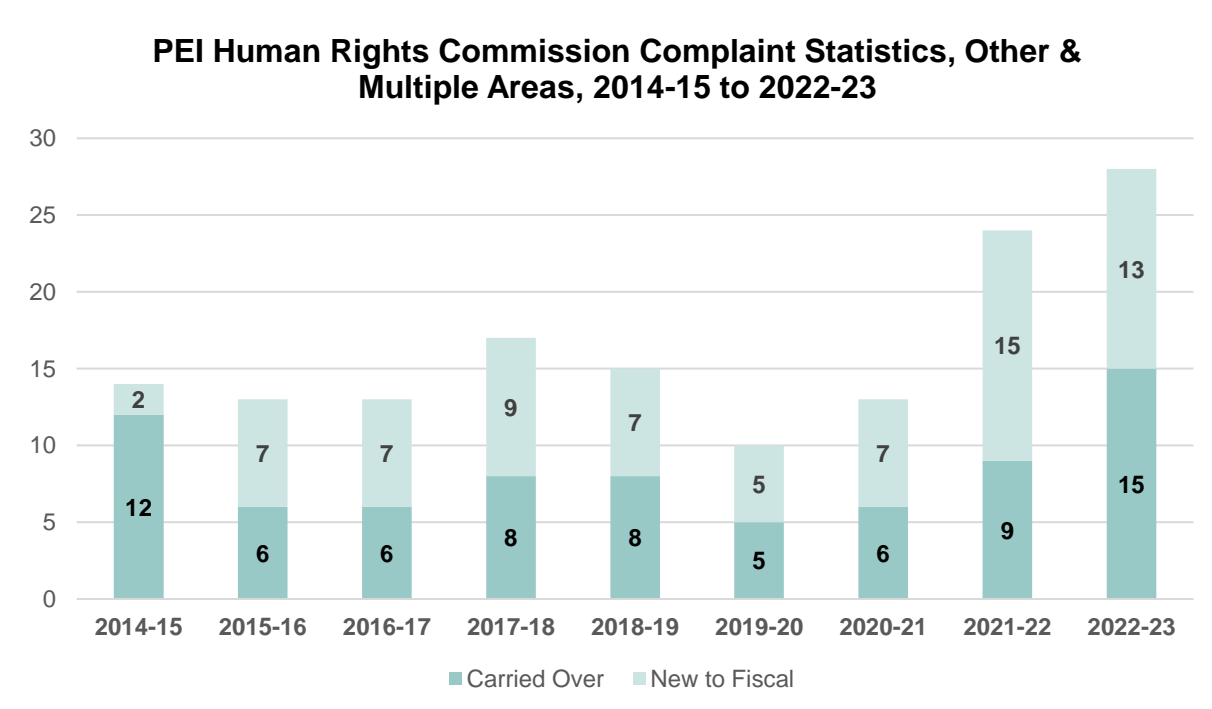
This research also provided valuable insights into asking rents for both stand-alone units and shared accommodations, an area that is not well documented or tracked in the private rental market in PEI. The average cost of asking rent across all unit types was identified as a barrier to accessing housing – a form of economic exclusion – particularly for low-income individuals and households. Rental costs serve as a key indicator of a community's cost of living, particularly for those who cannot afford to purchase a home or do not aspire to homeownership. Asking rents offer a more accurate and real-time reflection of housing costs for tenants. When rent consumes a substantial portion of – or even exceeds – a person's income, and affordable housing options are scarce, it results in renters being excluded from housing that is available. Long waitlists for affordable housing provided by governments, non-profit or other social housing providers further exacerbate this issue. This type of exclusion is not protected under the PEI *Human Rights Act*, yet it has significant and immediate consequences on the right to adequate housing.

# Appendix 1 – Additional Tables and Figures

**Figure 1: PEI Human Rights Complaint Statistics for “Other & Multiple Areas”**

This figure depicts statistics of formal complaints submitted to the PEI Human Rights Commission between 2014-15 and 2022-23 relating to *Accommodations, Lease or Sale of Property, Membership in Employee or Professional Organizations, and Advertisements and Publications*, which are grouped together and reported as “Other & Multiple Areas”.<sup>29</sup>

These counts include: (1) Files carried over from previous years and (2) New complaints filed during the fiscal year.



**Table 6: Unit Types by Number and Percentage of Ads Across the Dataset Used for Analysis**

Unit Type	Number of Ads	% of Total Ads
Shared Accommodations		
Single Room	218	39.5%
Double Room	26	4.7%
Bachelor or Studio	10	1.8%
1 Bedroom Apartment	54	9.8%
1 Bedroom Condo	5	0.9%
2 Bedroom Apartment	71	12.9%
2 Bedroom Condo	16	2.9%
2 Bedroom Duplex	16	2.9%
2 Bedroom House	12	2.2%
2 Bedroom Townhouse	7	1.3%
3 Bedroom Apartment	8	1.4%
3 Bedroom Condo	1	0.2%
3 Bedroom Duplex	32	5.8%
3 Bedroom House	44	8.0%
3 Bedroom Townhouse	9	1.6%
4 Bedroom Apartment	1	0.2%
4 Bedroom Duplex	1	0.2%
4 Bedroom House	14	2.5%
5 Bedroom House	7	1.3%
<b>TOTAL</b>	<b>552</b>	<b>100%</b>

**Table 7: List of Variables Extracted During Data Entry**

1. Source	6. Address (Street Number)
2. File Name(s)	7. Address (Unit Number)
3. Text Indicator(s) of Discrimination and/or Exclusion	8. Address (Street Name)
4. Price of Rent (Per Month)	9. Address (City/Town)
5. Unit Type	10. Postal Code
	11. General Comments

**Table 8: Examples of Observed Language in Rental Advertisements**

<b>Shared Accommodations</b>
<b>Source of Income</b>
<ul style="list-style-type: none"><li>• “Professional”, “gainfully employed”, “employment status”, “tell me about your work”</li></ul>
<b>Stand-Alone Units</b>
<b>Family or Marital Status</b>
<ul style="list-style-type: none"><li>• “Looking for professional couple .. or small family”</li><li>• “Fantastic opportunity for a single individual”</li><li>• “Quiet / senior friendly / mature adult building”</li><li>• “Suitable for one person, please do not apply if there is more than one person”</li><li>• “A very quiet building with working professionals”</li><li>• “Family preferred”</li><li>• “Ideal for couples without children”</li><li>• “What is [the] family member relationship?”</li><li>• “Ideally suited for a middle-class individual, couple, or small family”</li><li>• “Ideal for empty nesters, retired couple or young family”</li><li>• “Occupancy limit: 2 adults”</li><li>• “Preferably for a couple”</li><li>• “Suitable for 1-2 adults only”</li><li>• “Looking for a quiet professional couple”</li></ul>
<b>Personal and Neighbourhood Characteristics</b>
<ul style="list-style-type: none"><li>• “Quiet”, “mature”, “responsible”, “clean”, “mature adult living”</li></ul>
<b>Source of Income</b>
<ul style="list-style-type: none"><li>• “Perfect for professionals”, “suitable for working class”</li></ul>
<b>Colour, Race, Ethnic or National Origin</b>
<ul style="list-style-type: none"><li>• “What do you do for work, retired, student, <b>newcomer</b> etc.”</li><li>• “If interested you must inquire stating the following to get a response: info on who is looking to rent? # adults, # kids, pets? Do you work, retiree, <b>newcomer to Canada</b>, student?”</li><li>• “Origin/Where are you from?”</li><li>• “If you don’t live on PEI, please don’t message. I will not hold or show the apartment to anyone off-island.”</li></ul>

**Table 9: Definitions of Grounds Covered Under the PEI *Human Rights Act*<sup>30</sup>**

Grounds	Definition
<b>Age</b>	<p>You should not be denied a job or a service because of your age. The <i>Act</i> does not place a lower or upper limit on the protection against age discrimination.</p> <p>There are exceptions to this protection such as the requirement to be 16 to get a driver's license or 19 to serve liquor. There are also exceptions in relation to some pension plan provisions.</p>
<b>Colour, Race, Ethnic or National Origin</b>	<p>Society forms ideas of <b>race</b> based on geographical, historical, political, social and cultural factors, as well as physical traits such as skin <b>colour</b>.</p> <p><b>Ethnic origin</b> refers to a person's roots or ancestry.</p> <p><b>National origin</b> is the country from which a person originates. Being from another province is not a protected ground.</p>
<b>Creed or Religion</b>	<p>This ground refers to a sincerely held belief which has some connection to an organization or community that professes a shared system of beliefs.</p> <p>Not all members of the organization have to express their beliefs in exactly the same way.</p> <p>This ground may not necessarily cover personal, moral, ethical or political views.</p>
<b>Disability</b>	<p>A disability is a previous or existing intellectual, mental or physical condition that may result from an injury, illness, or birth defect. Temporary illnesses such as a cold or flu are not covered. Drug and alcohol addiction are covered under disability.</p> <p>If you live with a disability, you should have access to the same services and employment opportunities as those without disabilities. Changes may need to be made by employers or service providers to allow you to have equal and meaningful access to a job or service.</p>
<b>Family or Marital Status</b>	<p><b>Family status</b> relates to an individual's status of being in a parent and child relationship, biologically or through adoption. <b>Marital status</b> is if an individual is married, single, widowed, divorced, separated or, in a common-law relationship.</p>

When and who you tell of your family and marital status is your choice. Potential employers, landlords, volunteer organizations, and service providers are not to ask or imply questions related to your family or marital status. Landlords may ask how many people will live in a unit.

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**Gender Expression and Gender Identity**

**Gender expression** is everything we do that expresses or communicates gender. This can include clothing, hairstyle, mannerisms, way of speaking, chosen name, preferred pronouns, etc. Gender expression may reflect someone's gender identity, but this is not always the case.

**Gender identity** is who you know yourself to be. That may be a man, woman, both, neither, or anywhere along the gender spectrum. There are many ways people identify their gender.

Gender identity cannot be observed or measured, only reported by the individual. You have the right to work and receive services using your own gender identity even if it is different from your identifying documents.

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**Sex**

This ground refers to the classification of people at birth as boy, girl, or intersex, as well as the social characteristics associated with that sex.

This ground also covers discrimination complaints related to sexual harassment or pregnancy.

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**Sexual Orientation**

A person's sexual orientation is how they are attracted emotionally, romantically and sexually to other people.

All sexual orientations are protected, including Two Spirit, homosexuality, bisexuality, heterosexuality, pansexuality, and asexuality.

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**Source of Income**

This ground refers to where or how you obtain your income and is not related to the amount or level of income you earn.

For example, being refused a service or accommodation because your main source of income is Financial Assistance is not allowed under the *Human Rights Act*.

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## Endnotes

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- <sup>3</sup> See Figure 1 in Appendix A for more information.
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- <sup>8</sup> Government of Prince Edward Island. “Renting in PEI,” September 5, 2024. <https://www.princeedwardisland.ca/en/information/executive-council-office/renting-in-pei>.
- <sup>9</sup> The dates for data collection over the 22-week period in 2023 are as follows: Week 1 - May 22 and 25; Week 2 – May 29 and June 1; Week 3 – June 5 and 8; Week 4 – June 12 and 16; Week 5 – June 19 and 22; Week 6 – June 26 and 29; Week 7 – July 4 and 6; Week 8 – July 10 and 13; Week 9 – July 17 and 20; Week 10 – July 24 and 27; Week 11 – July 31 and August 3; Week 12 – August 7 and 11; Week 13 – August 14 and 17; Week 14 – August 21 and 24; Week 15 – August 28 and 31; Week 16 – September 4 and 7; Week 17 – September 11 and 14; Week 18 – September 18 and 21; Week 19 – September 25 and 29; Week 20 – October 1 and 5; Week 21 – October 9 and 12; Week 22 – October 16 and 19.
- <sup>10</sup> See Table 6 in Appendix A for the list of unit types across the sample and the number of ads included for each type.
- <sup>11</sup> See Table 7 in Appendix A for the list of variables.
- <sup>12</sup> It is important to note that no explicit discriminatory language related to the ground of Disability was observed across advertisements. However, this does not imply that discrimination does not occur during the housing search process. Disability discrimination may manifest more subtly and could intersect with

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other protected grounds under the PEI *Human Rights Act*, such as Source of Income. Additionally, it may overlap with categories of language outside of the scope of the PEI *Human Rights Act*, as identified in this study. For example, preferences for quiet people, quiet buildings/neighbourhoods, restrictions on smoking, drinking or other substance use, limits on number of occupants, and pet restrictions.

<sup>13</sup> Grounds within the scope of the PEI *Human Rights Act* observed in advertisements across the dataset included: *Age; Colour, Race, Ethnic or National Origin; Family or Marital Status; Gender Expression or Gender Identity; Sex; Sexual Orientation; and Source of Income*. Grounds within the scope of the PEI *Human Rights Act* that were not observed in advertisements for this study included: *Association; Creed or Religion; Disability; Filed a complaint or given evidence/assistance under the Human Rights Act; and Political Belief*.

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<sup>15</sup> The ground of Sexual Orientation was not observed in stand-alone unit ads.

<sup>16</sup> Although many ads were universal in their insistence that no pets would be permitted, some stand-alone unit advertisements indicated that pets may be considered on a case-by-case basis.

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<sup>24</sup> While language around Number of Occupant Restrictions was observed in shared accommodation ads, they were not counted as exclusionary because it was not feasible to confirm from the ad alone how many tenants were already occupying the unit or the number of bedrooms in a unit.

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<sup>29</sup> Statistics from the PEI Human Rights Commission Annual Reports for the following fiscal years: 2014-15; 2015-16; 2016-17; 2017-18; 2018-19; 2019-20; 2020-21; 2021-22; and 2022-23.

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# **Discrimination and Exclusion in the Capital Region of Prince Edward Island: A Case Study of Rental Housing Advertisements**

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May 2025