



Housing, homelessness and research issues in Canada

**Washington
International meeting, March 2011**

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Precarious Housing in Canada: 2010



THE PRECARIOUS HOUSING “ICEBERG”

Visible homeless: 150,000 - 300,000

Hidden homeless: 450,000 - 900,000

Overcrowded: 705,165 h/hs

Substandard housing:
1.3 million h/hs

Core housing need:
1.5 million h/hs

Inadequate housing: 2 million h/hs
(minor repairs)

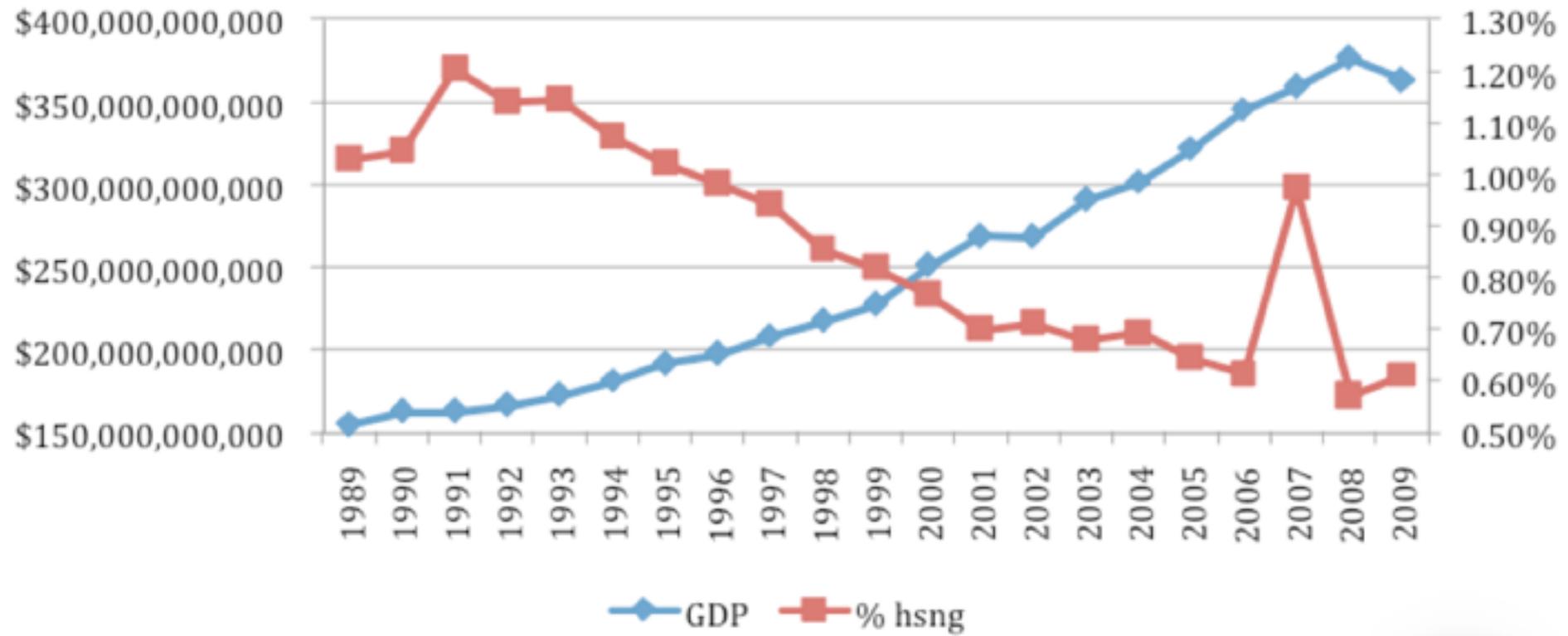
Annual housing supply deficit:
220,000 h/hs

Unaffordable housing: 3.1 million h/hs
(paying > 30%)

ONE: Housing insecurity and homelessness remain deep and persistent:

**Hidden people,
hidden needs**





TWO: Shrinking government investments in housing - even as economy roars



Corporate Results	2010 Plan	2011 Plan	2012 Plan	2013 Plan	2014 Plan
Total Assets (\$M)	321,200	331,419	337,237	317,852	301,014
Total Liabilities (\$M)	311,261	320,334	324,779	303,941	285,038
Total Equity (\$M)	9,939	11,085	12,458	13,911	15,976
Total Revenue (\$M)	15,359	16,248	16,324	16,609	16,143
Total Expenses (\$M)	14,091	14,697	14,553	14,763	13,509
Total Operating Expenses (\$M)	494	521	520	531	542
Net Income (\$M)	911	1,137	1,330	1,387	1,980
Other Comprehensive Income (\$M)	42	9	43	66	85
Comprehensive Income (\$M)	953	1,146	1,373	1,453	2,065
Reserve Fund (\$M)	17	(14)	(28)	(48)	(59)

CMHC net income:
\$911m in 2010
\$1,980m in 2014



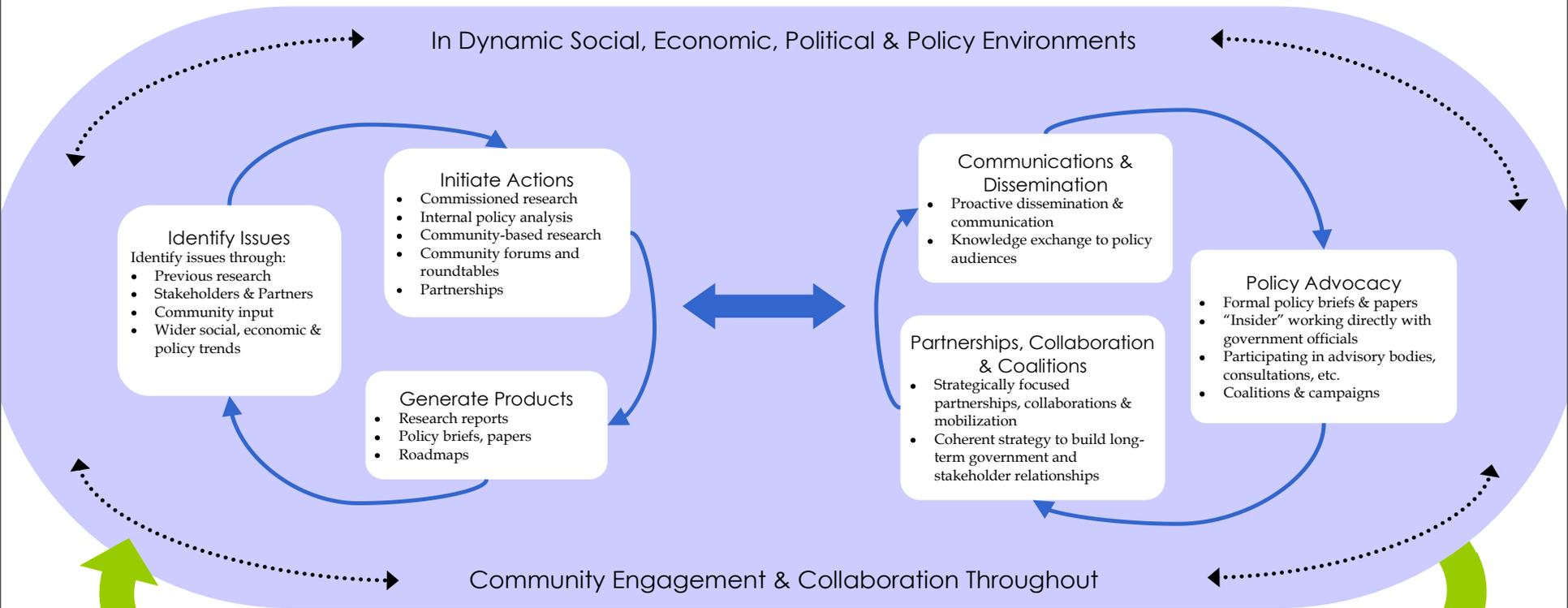
Housing Programs					
Housing Program Expenses (\$M) (excluding operating expenses)	3,001	2,511	1,871	1,843	1,841
Affordable Housing Initiative Expenditures (\$M) ²	168	45	11	1	-
Estimated Households Assisted through long-term Commitments	612,700	604,300	594,800	580,700	562,500
Annual New Commitments (units) under Renovations Programs:	18,783	4,500	745	745	745
▪ On-reserve	1,069	682	504	504	504
▪ Off-reserve	17,714	3,818	241	241	241
New commitments On-reserve Non-Profit Units ³	697	652	614	593	573

*CMHC housing programs
from 2010 to 2014:*

- **39% cut in housing program**
- **elimination of AHI**
- **8% cut (50,200 homes) in households assisted**
- **96% cut in repairs**



Wellesley Institute 'Theory' of Policy & Social Change

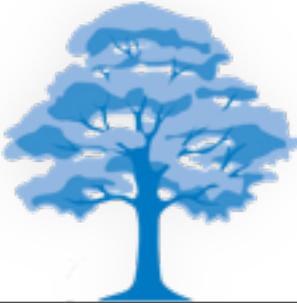


Influence Policy & Social Changes

Immediate Outcomes
E.g., Enhance knowledge of issues, influence public policy changes & program investments

Intermediate Outcomes
E.g., Change in policy discourse and framing, more affordable housing as determinant of health, progressive health reform

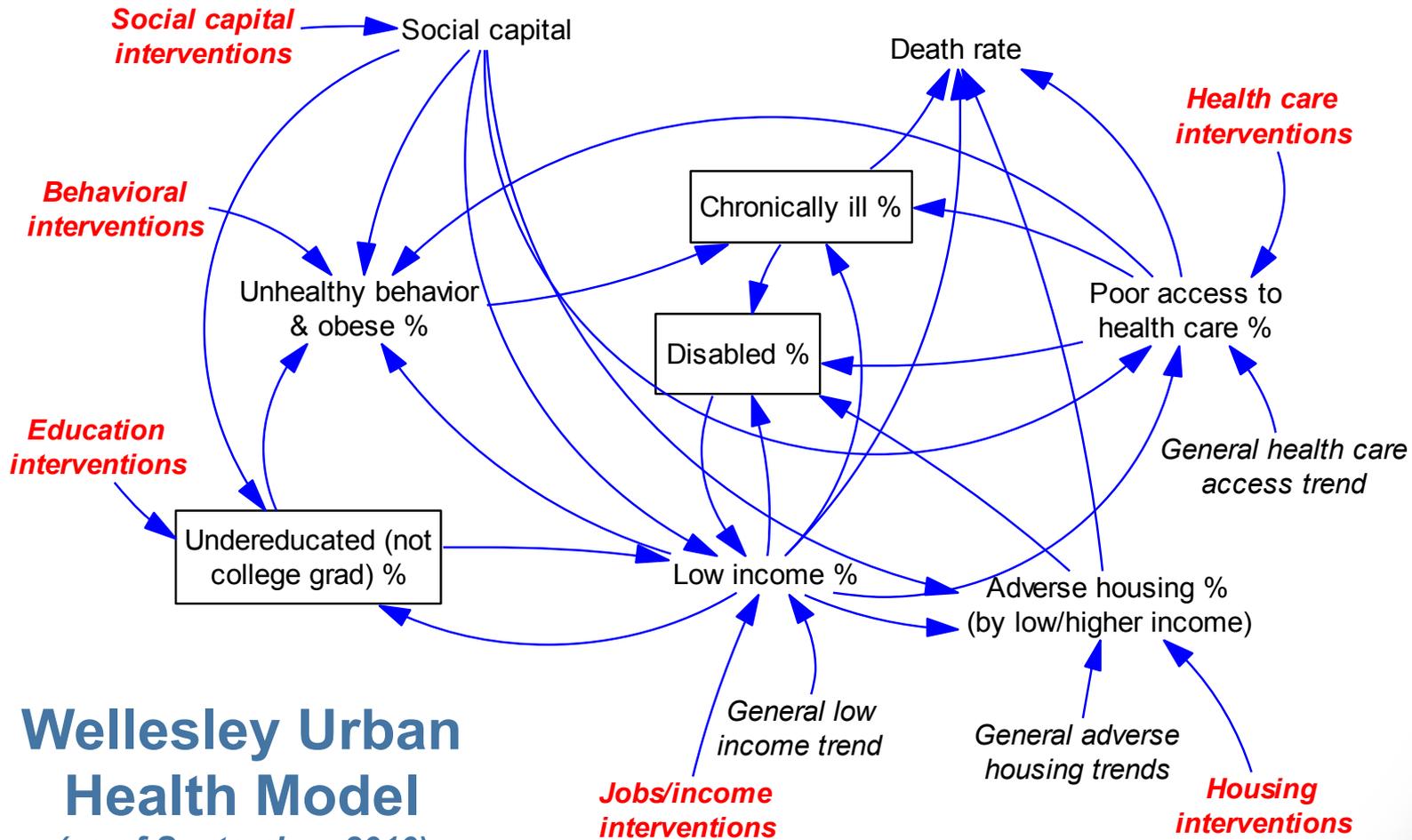
Long-Term Impact on Social Change
E.g., Reduced health disparities



Initial differences in social determinants and health by ethnicity, immigrant status, and gender

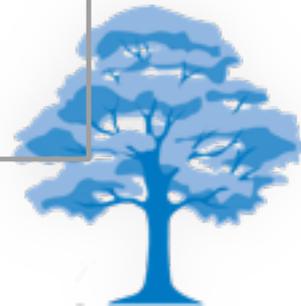
Population-wide averages & disparity ratios

Population size by ethnicity, immigrant status, and gender



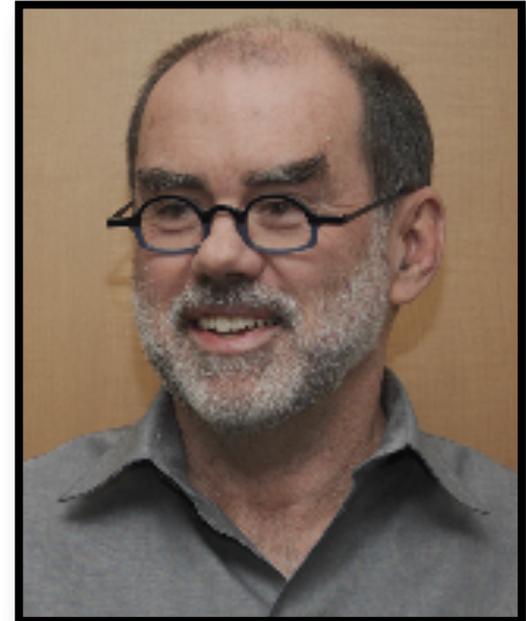
Wellesley Urban Health Model

(as of September, 2010)



Bob Gardner, Wellesley Institute:

“Wicked” policy problems cannot be “solved” with a program here or an investment there. They require interventions by multiple actors over the long term. There is little agreement on the most effective solutions, and limited evidence or predictability about the impact of interventions. The longer-term impact and implications of any policy response are uncertain and dynamic.



“We can’t just throw up our hands and say it all is too complex. *We need models of policy thinking, strategic investment, and service interventions that address complex problems...*

Comprehensive community initiatives have been developed to address exactly these kinds of issues. CCIs bring together a wide range of service providers, people with lived experience, community leaders, and other stakeholders to build broad collaborations to address the roots of local problems in their specific communities.”



A research agenda for action:

First, *document and generate robust indicators of the need* - including the expertise of lived experience

Second, *examine and better understand* the complex and dynamic connections

Third, *develop and evaluate* new models of policy thinking, strategic investments, service interventions

Fourth, *identify / evaluate* impact networks (comprehensive community initiatives)



A photograph of a person in a light blue t-shirt carrying another person on their shoulders. The person being carried has their arms outstretched horizontally against a bright blue sky with light clouds. The background shows a residential neighborhood with houses.

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