

Precarious Housing in Canada

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CANADA NEEDS A NATIONAL HOUSING PLAN

The goal of a national housing plan is to ensure adequate housing for everyone — a commitment that the federal government has re-iterated in its 2008 and 2009 formal responses to the UN’s review of Canada’s performance in meeting its international housing obligations — which it has not.

The test of whether Canada is meeting that goal doesn’t come from the two-thirds of Canadians who are adequately housed, but from the one-third of Canadians who aren’t.

Precarious housing in Canada can be solved in this decade. Wellesley Institute has a plan.

Please visit us at www.wellesleyinstitute.com

HIGHLIGHTS FROM THE WI FIVE POINT PLAN

- 2020 Targets including cost-shared funding for 600,000 affordable homes
- Maintain government housing investments at the \$6 billion level
- Establish grants as incentives for private capital and a social housing investment fund
- Support community practices, including national

programs that support local priorities and needs

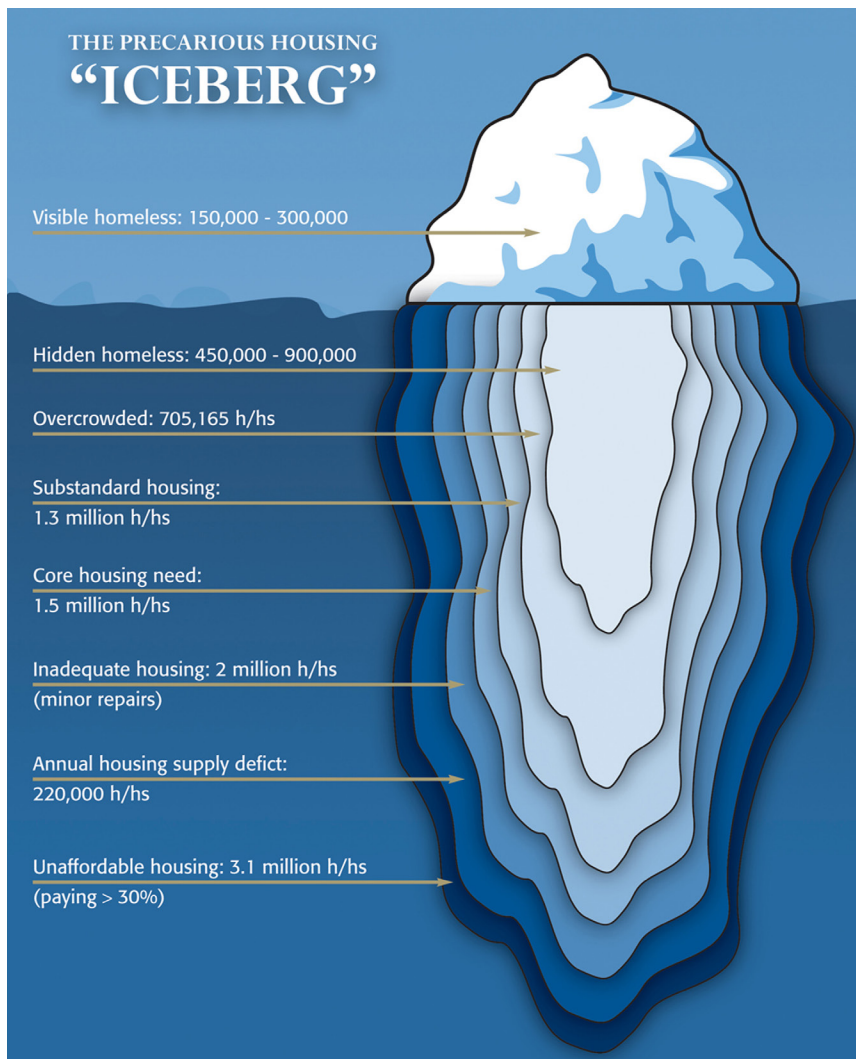
- Move on Bill C-304, which is now just draft legislation for a comprehensive national housing strategy

BACKGROUND

The impact of precarious housing affects the lives of millions of Canadians. To look at homelessness and inadequate housing outside of the scope of national social and health issues is a big mistake. But still, the federal government has been decreasing its investment in housing programs steadily over the last two decades.

As a result, more than 3 million Canadian households pay more than 30 percent of their income for housing; nearly 900,000 Canadians classify as the “hidden homeless,” those who stay with friends or family indefinitely; and homelessness is rising across the country.

Skyrocketing rents and mortgages create an even larger disparity between the rich and the poor, leaving those already with precarious housing on the street. Being forced to find affordable rent leaves citizens vulnerable to substandard



or precarious housing, which has dire and direct impacts on overall health and well-being.

AFFORDABLE HOUSING AND OUR HEALTH

Affordable housing is a major contributor to good health. The social determinants of health recognize the non-medical and socio-economic contributors to better health, for example, the greater a population's income, education, and access to health care and affordable housing, the better its health will be. Precarious housing has an adverse impact on the health of those affected.

Health and homelessness are linked in a variety of ways, for example, individuals who suffer from mental health problems are more likely to experience social exclusion to a profound degree. In addition, homeless people have significantly worse health than the general population. They are: 29 times as likely to have hepatitis C, 5 times as likely to have heart disease, 4 times as likely to have cancer, 3 times as likely to have arthritis or rheumatism.

Good health is clearly linked to good housing.

ADEQUATE, AFFORDABLE HOUSING IS A HUMAN RIGHT

The Universal Declaration of Human Rights includes adequate housing, and rightly so, the United Nations has been increasingly critical of Canada's failure to meet its international housing obligations. People's ability to find, and afford, good quality housing is crucial to their overall health and wellbeing and is a telling index of the state of a country's social infrastructure.

DID YOU KNOW?

Canada is one of the few countries in the world without a national housing plan. Academic, government, and community-based experts have reported extensively on the links between poor housing, low incomes, and poor health, so why don't we have a plan?

Three million Canadian households pay 30 percent or more of their income on housing. This makes it hard to maintain adequate, affordable housing in private ownership and rental market. In addition, one quarter of Canadians face barriers to private housing markets.

Housing spending is also a major part of the Canadian economy, including in the non-profit sector where it contributes 16 percent. This translates to \$5 billion of Canada's GDP. Housing is no small player in our economy.

However, rental vacancies have been below 3 percent since the late 90s. In addition, the federal government currently estimates that the number of people experiencing homelessness ranges from 150,000-300,000, but an additional 705,165 are living in overcrowded housing due to factors forcing them out of their own homes, namely high

The Wellesley Institute is a Toronto-based non-profit and non-partisan research and policy institute. Our focus is on developing research and community-based policy solutions to the problems of urban health and health disparities.

rents. For example, a single parent would need to make three times the minimum wage to be able to afford housing for a parent and two children.

THE FINANCIAL BURDEN FALLS ON THE CITY

Federal housing investments have been eroding. Canada is the only major country in the world without a cohesive national housing plan. Federal investments in affordable housing is down \$620 million, or 22 percent, since 1989. The federal government has a greater capacity to invest in affordable housing, yet they let the burden fall to municipalities nationwide. Funding has been consistently cut from federal housing programs since 1984.

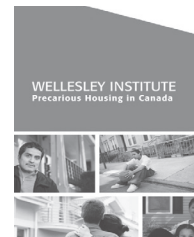
In light of inflation (which rose 50 percent since 1984) and population growth (which grew 24 percent), federal funding for housing is grossly inadequate.

Ontario is in especially bad shape with the lowest investment in affordable housing. What's more, the provincial government lacks any accountability for federal money allocated to Ontario for spending on housing.

The cancellation of federal social housing programs in 1993 and cancellation of provincial non-profit housing programs in 1995 with no new government subsidized units being built while the population is growing, inflation is increasing, and incomes are staying the same is causing a major housing crisis in Canada . . . we need a plan.

To read the full report visit

<http://tinyurl.com/25bhuyo>



Canadian housing and homelessness e-map

Access links to housing and homelessness initiatives in every Canadian province and territory (and you can add your projects too!).



www.wellesleyinstitute.com/local-housing-initiatives-across-canada/

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