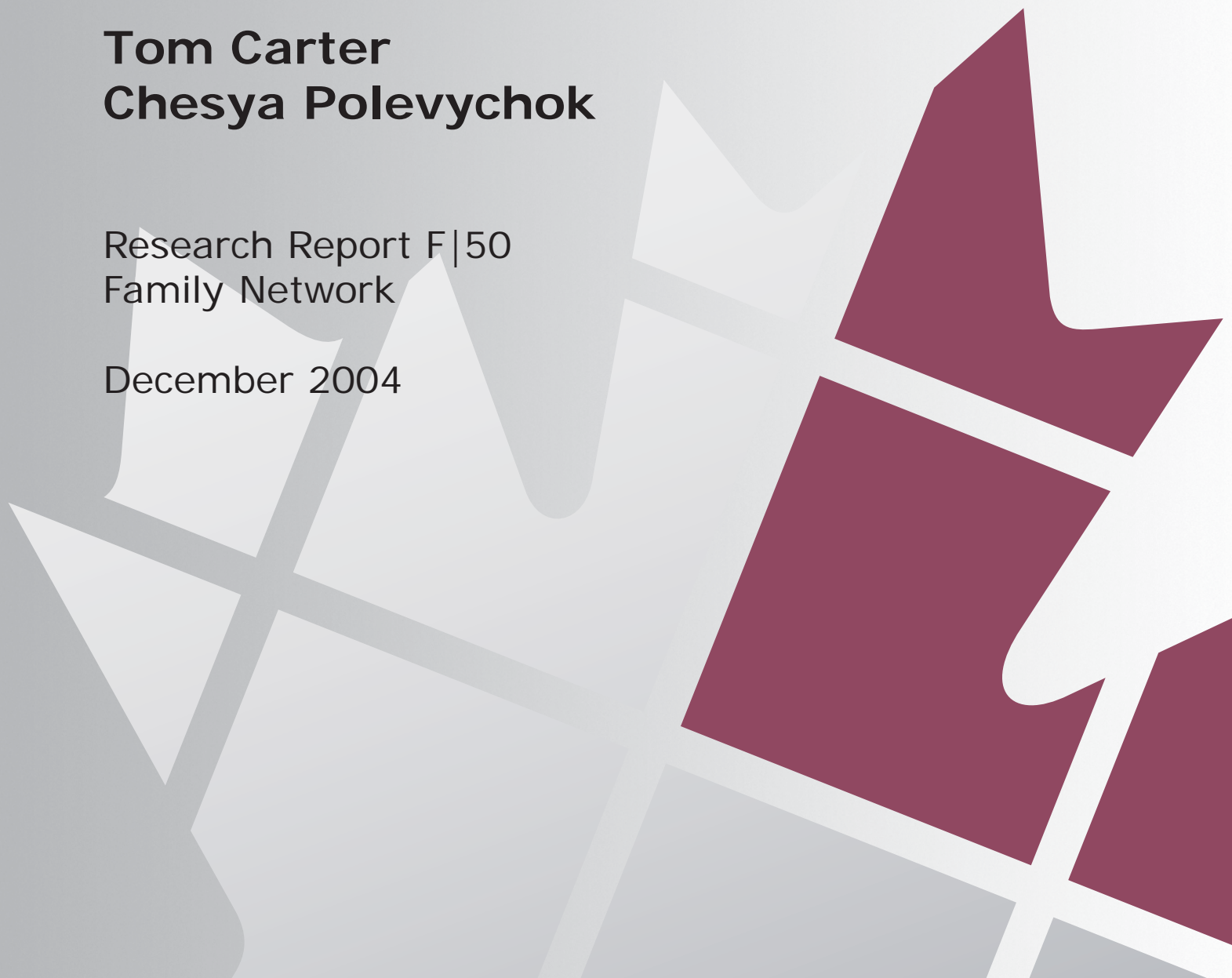


Housing Is Good Social Policy

Tom Carter
Chesya Polevychok

Research Report F|50
Family Network

December 2004



Canadian Policy Research Networks Inc. (CPRN)
600 – 250 Albert Street, Ottawa, Ontario K1P 6M1
Tel: (613) 567-7500 Fax: (613) 567-7640
Web Site: www.cprn.org

Housing Is Good Social Policy

By

Tom Carter

Canada Research Chair in Urban Change and Adaptation
University of Winnipeg

and

Chesya Polevychok

Research Associate, University of Winnipeg

Table of Contents

Figures and Tables	ii
Foreword	iii
Executive Summary	v
1.0 Introduction	1
2.0 Setting the Stage	3
2.1 Recent Housing Policy Trends	3
2.2 Market Circumstances	5
2.2.1 Demographic and Household Trends	5
2.2.2 Stagnation of Incomes	6
2.2.3 Housing Stock Characteristics	7
2.2.4 Rental Housing Trends	7
2.2.5 Housing Costs and Affordability	9
2.2.6 Core Housing Need	10
2.2.7 Summary Comments	11
3.0 Housing Characteristics That Are Influential in People’s Lives	12
4.0 Policy Sectors, People and the Interaction with Housing	14
4.1 Housing and Health	14
4.2 Housing and Education	16
4.3 Housing and Immigration	18
4.4 Housing Policy and Income Security	19
4.4.1 Housing and the Distribution of Wealth	21
4.5 Housing Policy, Employment and Community Economic Development	24
4.6 Housing Policy and People	25
4.6.1 Children and Housing	25
4.6.2 Women and Housing	27
4.6.3 Neighbourhood Effects	29
5.0 Setting the Framework for the Future	30
5.1 Strengthening Housing Policy at the Macro Level	30
5.1.1 Seeking Support from Other Social Policy Areas	30
5.1.2 Strengthening Research and Education	32
5.1.3 Administrative or Constitutional Reform?	32
5.1.4 Re-Engaging the Federal Government in a Leadership Role	33
5.1.5 Integration of Policy at the Provincial Level	33

5.1.6	<i>More Active Engagement at the Municipal Level</i>	34
5.1.7	<i>Building Capacity at the Community Level</i>	34
5.1.8	<i>Summary of Macro Level Changes</i>	34
5.2	Introducing Meaningful Program Changes	35
5.2.1	<i>Expanding the Social Housing Inventory</i>	35
5.2.2	<i>Broadening the Continuum of Programs</i>	35
5.2.3	<i>Deeper Ongoing Subsidies Required</i>	38
5.2.4	<i>Strengthening the Private Rental Sector</i>	38
5.2.5	<i>Summary of Proposed Program Initiatives</i>	38
6.0	Conclusion	40
	Bibliography	43
	Appendix A. Glossary of Terms	53
	Appendix B. Roundtable Report	55
	Our Support	61

Figures and Tables

Figures

Figure 1	Characteristics of Housing Important to People’s Lives	13
Figure 2	Social Housing – Social Assistance Interface.....	19
Figure 3	The Central Role of Housing in Social Policy.....	31

Tables

Table 1	Percentage of Children Aged 4-11 by Development and Housing Condition, Canada, 1996	17
Table 2	Median and Mean Household Net Worth (Real Change in Household Net Worth) by Tenure, Canada, 1999 (1984-99).....	23

Foreword

The time has come to make housing a fully integrated member of the social policy club.

For the past 15 years, affordable housing has been a policy orphan. No one at any level of government admitted to owning this responsibility, and everyone shrugged, implying that the real estate industry – builders and developers – should do it. The industry, however, has made it very clear that it will not build units where profit margins are too low to justify the investment.

This paper, by Tom Carter and Chesya Polevychok, assesses the impacts of this state of affairs on housing need. Little, if any, affordable housing has been built in recent times, and some affordable units have disappeared as a result of redevelopment and upgrading of neighbourhoods. At the same time, the demand has increased rapidly, as a result of difficult times for many Canadians – especially lone adults and young families. They are vulnerable because they cannot earn enough to pay market rents.

Yet, the authors demonstrate that housing is in many respects a missing link in our social and economic policy toolkit. When people have affordable housing, their family lives are more stable, health improves, children's school performance gets better, immigrants are better able to integrate into society, and dependency on income supports diminishes. On the economic side, adequate housing supports community economic development, enhances consumer spending, and increases the availability of workers.

Indeed, many of the strains on all these policy tools in recent years would be reduced if Canada were to make a full commitment to providing a range of programs designed to encourage the construction and maintenance of good quality apartments and homes designed for modest and low-income people, most of whom will be able to pay part of the rent. There would be many willing agencies in communities – church groups, charities, and non-profits – to take on the management of these projects, if the appropriate financial arrangements were in place.

I want to thank the authors, Tom Carter, who is Canada Research Chair in Urban Change and Adaptation at the University of Winnipeg and Chesya Polevychok, Research Associate at the same university, as well as the lively group of Canadians who participated in an October roundtable to review the paper and make suggestions for the way forward. We are also grateful to the funders for this project, including Social Development Canada, Canada Mortgage and Housing Corporation, Home Depot and TD Bank Financial Group.

Judith Maxwell
December 2004

Executive Summary

Introduction

This research report explores the relationship between housing and social policy and the role housing and housing policy plays in making social policy more effective. The discussion highlights the importance of housing as a platform for the success of other social policy areas.

Although the majority of Canadians are well housed, approximately 1.7 million households experience housing problems. Canada has not been able to meet the housing policy objective of providing adequate and affordable housing for all citizens. Many of the groups that experience housing problems – Aboriginals, seniors, single parents, recent immigrants – are significant users of social services, hence are affected by the intersection of housing policy and social policy.

Housing also has many attributes that are influential in people's lives: physical, financial, locational, spatial, psychological and environmental. Although none of these attributes in themselves are automatic justification for government assistance and intervention in housing they do illustrate that there are many aspects of housing that can be instrumental in the health and well-being of individuals and communities, in the successful operation of the economy and in many aspects of the social and cultural attributes of society.

Policy Sectors, People and the Interaction with Housing

The paper explores the interaction of housing and areas of social policy and sectors of society. Specific policy areas examined include health, education, income security, immigration, employment and community development. Women and children are among the selected population sectors discussed.

There is a growing body of evidence that housing circumstances affect the physical and mental health of families and individuals. This relationship has important practical consequences for policy, as improving housing circumstances should improve health. However, despite convincing evidence, government agencies rarely coordinate initiatives for improving health in tandem with initiatives to improve housing.

Research on the impact of housing on educational attainment shows that while the socio-economic position of parents is a fundamental factor in terms of educational outcomes, there is also a link between housing and neighbourhood characteristics and children's educational achievements. If families live in adequate, affordable housing that is not crowded, and they have security of tenure that helps reduce mobility, children will experience better educational outcomes.

For immigrants, adequate and affordable housing with security of tenure is an important facilitator of integration into a new society. Secure housing establishes the circumstances for access to other formal and informal supports and networks. Good housing for immigrants facilitates and reduces the length of the resettlement and integration process. Good housing also reduces long-term costs to society in other areas such as health, education, social assistance and employment insurance.

One of the most important intersections of housing and social policy is in the area of income security, particularly the social assistance (welfare) program. Welfare raises the household's income, while affordable housing reduces housing costs freeing up income for other purposes. They both address the problem of poverty. The welfare system is not providing adequate housing for most households and the social housing system is not providing enough housing. More social housing would not replace the need for social assistance but the benefits associated with social housing can provide better housing, more disposable income and perhaps better links to other services than low-income households experience in private sector housing. Equity in a home can also have considerable effect on the wealth and income security of Canadians. Equity in the principal residence accounts for 40 percent of the net worth of homeowners. The net worth of owners is also 17 times the net worth of renters. Equity in a home can be a poverty reduction vehicle for many and a "nest egg" that the elderly can use to purchase other services.

Investment in housing generates significant numbers of jobs, contributing to success in other social policy areas and reducing the need for expenditures in areas such as employment insurance and social assistance. The building and renovation of housing can also be a focus for community economic development addressing housing needs, creating local jobs and as a platform for skills development and training. Community housing investments contribute to raising both resident and consumer confidence in neighbourhoods.

Studies suggest that the cost, tenure, quality and stability of housing, as well as the neighbourhoods in which children reside, are important to their health, education, safety, and social engagement. Secure, adequate, affordable housing also affects the well-being of women in many ways, enhancing safety and security, improving their health and economic status, and providing the stable base from which they can upgrade their education and access jobs and other social support networks. Affordable housing, however, has never been a significant feature of children's or women's policy initiatives although it should be a vital component of any strategy for investment in the future of children and the family.

Housing as Social Policy: Setting the Framework for the Future

a) Strengthening Housing Policy at the Macro Level

Housing plays a central role in effective social policy. The nature of the interactions and the arguments in favour of better integration of housing policy and social policy highlighted in this paper clearly suggest we should not be discussing housing policy and social policy separately, but rather housing as social policy. Those active in the housing sector – the community, the private sector, non-profit organizations, Aboriginal groups and the three levels of government – must work to achieve a number of objectives to mutually reinforce the interaction of housing and social policy:

- Housing has to become a fully integrated member of the social policy sector and be recognized as an integral part of the social policy agenda, taking its place at the table with education and health care when spending priorities are discussed.
- Housing research and education have to be strengthened to highlight the benefits of housing and provide critical analysis, evaluation and research that leads to strong policy development.

- Administrative reforms and new agreements that clearly define roles and responsibilities, particularly the responsibility for leadership in funding, program and policy development, are required. Housing has become an “orphaned child” over the past couple of decades and there is confusion over who is responsible for what, and a lack of leadership. The housing policy field has become an area of shared neglect. Strong leadership is required to get housing on the social policy agenda.
- Re-engaging the federal government is crucial to the development and delivery of successful social housing policy. Housing will never be adequately funded if left to the provinces and municipalities. Federal leadership is required to fund and initiate new programs, work to rationalize policy at the federal level, engage other federal departments to help integrate housing with other social and economic sectors and enhance research and development in the housing and social policy sectors.
- Encouraging provinces to play a role as funders and work with cities and neighbourhoods to design comprehensive neighbourhood plans and integrate housing strategies with other social and economic sectors. Integration of policy and program initiatives at the provincial level is as important as it is at the federal level. Provinces play an instrumental role in the education, health care, community economic development, income security and immigration sectors, and these are all areas where better integration of housing initiatives and housing policy is required.
- Encouraging municipalities to work with neighbourhoods to build capacity, develop neighbourhood plans and provide the regulatory changes and environment that will facilitate the development of affordable and sustainable housing initiatives. Housing has important environmental dimensions. It is a major consumer of land, energy and raw materials. The way our communities are designed, a responsibility that rests largely with municipalities, has significant implications for both the environment and the provision of affordable housing.
- Developing greater capacity and expertise at the community level is required to enable communities and non-profit organizations to handle the added responsibilities in planning, needs assessment, program design and delivery that governments expect. More involvement at the community level is considered a positive feature in the housing field. It can lead to more effective program and policy outcomes. Unless the added responsibility is accompanied by capacity building and resources, however, the consequences can be disastrous.

b) Introducing Meaningful Program Changes

Although the macro aspects of any future policy framework are important, real success on the ground becomes a function of the nature of programs delivered and their integration with other areas of social policy – the micro aspects of the framework. Key initiatives that have to be considered include:

- *Expanding the social housing portfolio.* The portfolio is too small to be effective in accommodating the many people who are inadequately housed and too small to be an effective support for other social policy initiatives.

- *Broadening the continuum of programs.* Although initiatives that provide assistance to the homeless, modest-income renters and homeowners and funds for home ownership and rental repairs are welcomed, housing initiatives have to expand to assist the working poor and those on social assistance living in private rental units. For housing to be an effective social policy tool, the range of program assistance has to be expanded to provide support for all low-income and special needs groups. Both demand and supply side initiatives should be considered, depending on local household needs and market conditions.
- *Using housing design, management and location to facilitate interaction with other social and economic sectors.* The strength of social housing in the interaction process with other areas of social policy is the role that adequate, affordable shelter plays in providing households with stability and security. This facilitates access to other social and economic supports and services. Social housing's role in the interaction process can be further strengthened by paying careful attention in the delivery process to such details as suitable location relative to services, project designs and amenities that facilitate the delivery of other services and more co-operative working relationships between management and tenants.
- *Some new program initiatives must incorporate deeper and ongoing subsidies.* The reality has to be faced that it may well be impossible to adequately house many low-income households without a return to deep and continuing subsidies. Some households have incomes so low that paying home operating costs creates an affordability problem.
- *Incentive programs to preserve, modernize and add to the private rental stock are necessary.* The private rental stock is ageing and needs modernization. It is also declining for a variety of reasons. Incentives to expand the private rental sector rarely provide accommodation for low-income households but adding to the stock reduces the competition that exists for the affordable rental stock. This competition is currently squeezing out low-income households.

Conclusion

Housing policy in itself cannot guarantee adequate and affordable housing. There have to be strong linkages to many other policy areas including immigration, health, education and social assistance. Successful social housing policy has to be an integrated component of a broader social and economic policy. Housing policy has to be designed not only to improve the circumstances of low-income and special needs households, but also to facilitate policy development in other areas. To achieve more effective integration of housing with other social policy sectors, the importance of housing to the success of other initiatives has to be demonstrated. The evidence has to be irrefutable.

Accordingly, to strengthen the argument for an expanded and better integrated housing policy a number of research gaps have to be addressed. There has to be continued and more detailed work on the benefits of improved housing to the health, education, income security, community development and other sectors. The social and economic benefits of providing improved housing options have to be detailed and compared with the cost of providing the housing.

Documenting the life circumstances that flow from access to improved housing is a key component of research in this area. We need to know more about the interface and interaction between housing and other policy areas. Can programs be better integrated? Are there better ways to spend the combined budgets? Studies on how to more effectively integrate housing with other social and economic sectors and the cost benefits of this integration are needed to help reduce the isolation that housing currently faces.

Finally, there is always the argument that the state has limited resources for which housing has to compete. This is true. For example, the demands from health care alone have focused the attention of governments on funding to address this sector. Housing advocates must argue, with supporting evidence, that housing expenditures can reduce health care costs. Spending money on housing does not take money out of health care – it reduces the cost of health care. The same argument can be made in other social policy sectors. Although these arguments have been made in the past, and although the evidence is strong, until housing becomes a fully integrated member of the social policy club, housing is unlikely to receive the attention or the dollars it should.

Housing Is Good Social Policy

1.0 Introduction

It is difficult to imagine people achieving life objectives without a “home.” The word “home” has many different meanings (Webster’s University College Dictionary, 1997):

- “A house, apartment or other shelter that is the usual residence of a person, family or household”;
- “The place in which one’s domestic affections are centred”;
- “An institution for people with special needs”;
- Home as in “prepared to receive social visits”; and
- “Comfortable at ease” – as in “make yourself at home.”

These few definitions, and there are more, highlight themes such as shelter, social needs, a response to special needs, social interaction, comfort and security. It is obvious that home is a base that is integral to people’s emotional, cultural, social and economic health. As it plays such a key role in the life of individuals and families it follows that the success of a country’s social and economic policies depends on the population being adequately housed.

The basic principles that underlie the development of social policy in Canada suggest that social policy should: promote social and economic conditions that enhance self-sufficiency and well-being and support the active development of individuals’ capabilities; reduce income polarization and social marginalization which undermine social cohesion; complement individual responsibility to earn and save; reflect our individual responsibility and desire for independence and our collective responsibility to support those in need; and, achieve long-term benefits from prevention and early intervention, particularly by promoting the well-being of children and families through investments that support healthy, safe and nurturing environments (O’Hara, 1998a, 1998b; Battle and Torjman, 2002; Kent, 2002; Torjman, 2001; Jenson, 2004). Other principles include promotion of equality, respect for diversity and the rights of citizens, ensuring access to social programs of reasonably comparable quality, and providing effective mechanisms for conditions to participate in developing social priorities and policies. The discussion throughout this report will illustrate how housing and housing policy can help achieve these basic social policy principles.

Many of these principles apply equally as well to the development of sound economic policies but housing and housing policy can support other economic policy objectives such as investment potential and wealth creation, facilitating the mobility and stability of labour and opportunities for skills development and job creation (CMHC, 2004a).

There is a growing body of evidence that many social and economic policy interventions work best when households have access to affordable, adequate housing with security of tenure.¹ Despite the importance of housing to the social and economic well-being of so many Canadians, housing policy and associated programs have operated in a manner detached from overall social policy (Prince, 1998). Historically housing has been treated, and to a significant extent continues to be treated, as a separate policy world.

This research report, although it doesn't ignore the role housing can play in sound economic policy, focuses mainly on the relationships between housing and social policy and the role housing plays in making social policy effective. It assesses how current housing policy facilitates or hinders delivery of other social programs. As well as providing a readily accessible source of information about the housing situation in Canada, the paper provides social policy communities with a clear guide to the effects of access (or lack of access) to adequate, affordable housing on outcomes in several traditional social policy domains. The specific areas examined include health, education, income security, immigration, employment, and community development. Within the context of the discussion of these policy areas, the importance of housing to selected population groups such as women and children is also highlighted. Although much of the discussion focuses on the role of social housing, the influence of the market and the importance of private market housing to the success of social policy is also discussed.

The report begins with an overview of recent trends in housing policy, the housing market, and, housing needs and problems faced by low-income and special needs groups in society. Following this contextual discussion, the paper turns its attention to the intersection of housing and other areas of social policy. This discussion highlights the importance of housing as a platform for the success of other social policy areas. Key questions that provide a focus for this discussion include:

- What is the nature of the intersection between housing and housing policy and the particular social policy area? What specific role does housing play?
- How does housing facilitate the delivery of social policy in a particular area?
- How important is adequate and affordable housing to the success of policy initiatives in a particular area?
- Is current housing policy adequate? If not, what changes are required in housing policy to make it more effective?
- What are the challenges, barriers and opportunities associated with these possible changes?

¹ In Canada, housing is considered affordable, adequate and suitable if households are paying less than 30 percent of their before tax income on mortgage payments, taxes and utilities, or rent; the dwelling, in the opinion of the occupant, does not need major repairs and there are enough bedrooms so that parents and children, and children of different genders over the age of five, do not have to share a bedroom.

2.0 Setting the Stage

2.1 Recent Housing Policy Trends

The origin of housing policy in Canada dates back at least as far as the depression of the 1930s. A federal role in housing materialized at this time with the passing of the *Dominion Housing Act* in 1935 (Bacher, 1986). Despite these early policy initiatives, government had no clear announced housing goals until amendments to the *National Housing Act* in 1964 launched an extensive public housing program with the publicly stated objective to produce one million housing units for low-income people over a five-year period (Hulchanski, 2002; CMHC, 1972). Further amendments in 1973 introduced assisted home ownership, neighbourhood improvement, housing rehabilitation, and Aboriginal, non-profit and co-operative housing programs. From then until the mid-1980s Canada had one of the more comprehensive social housing programs in the world, addressing a range of housing needs and accommodating many types of low- and moderate-income households (Carter, 2001).

Although the development of social housing policy was initially led by the federal government, the provinces began to play a more prominent role in the 1970s, first in the delivery and management of the portfolio, but increasingly in the development of policy. By the 1980s, social housing policy could be characterized as a joint policy/delivery initiative of the two senior levels of government with the not-for-profit sector playing an increasingly important role in development and management of projects (Carter, 2000). Depending on the provincial jurisdiction, however, the federal government continued to provide 50-75 percent of capital to build new projects and provide subsidies for ongoing operation of the units.

Since the 1980s, social housing policy has been in a constant state of transition. In the mid-1980s, with rising debt and deficits, cuts to housing programs and budgets resulted in the federal government retreating from social housing. Carter (1997) provides a detailed account of these reductions during the period 1984 to 1993. These cuts included the cancellation of the Non-Profit and Private Rental Residential Rehabilitation Programs, the Rural and Native Program, the Urban Aboriginal Housing Program, the Non-Profit Housing Program that had replaced the earlier Public Housing Program and the Cooperative Housing Program, as well as funding reductions in other program areas. By 1993, nearly all federal support for housing was withdrawn and the number of new units delivered fell to almost zero. Bruce and Chisholm (1999) indicate that the cutbacks in federal spending resulted in almost \$2 billion in new spending being withdrawn from the social housing sector in the 1993 to 1998 period. Because many of the programs were cost shared by the provinces, when federal funds disappeared provincial funding was also slashed in most jurisdictions, resulting in even higher withdrawal levels. The limited assistance remaining went mainly to special needs housing (transition housing for battered women, for example), residential rehabilitation assistance for low-income homeowners and on-reserve housing.

In 1996 the federal government initiated devolution of responsibility for social housing to the provinces. Ontario took this devolution one step further by passing responsibility for housing down to the municipal level. The period 1993 to 1998 was one of the weakest from a social housing policy perspective in recent Canadian history: no national policy; virtually no federal

funding; limited provincial funding; and a debate on who should do what as opposed to what should be done (Carter, 2001).

In the past five years there has been a return of the federal government to housing with the introduction of the homelessness initiative under the Strategic Community Initiatives Program and the Urban Aboriginal Homelessness Program with funding of almost a billion dollars over six years (CMHC, 2003a). Provinces provide matching funds but this can be dollars going into existing programs or housing support services as opposed to funds to support new initiatives. The Affordable Homes Program has also been a recent introduction with another billion dollars over five years plus provincial matching dollars (CMHC, 2003a). Funding for the Residential Rehabilitation Program has also been continued. These programs provide some support for the homeless and modest-income renters and homeowners, but as positive as these recent initiatives are, there is no comprehensive continuum of programs and many low-income households are finding the search for affordable accommodation more and more difficult as the level of production in no way meets the demand.

Over the past twenty years Canada has moved from a situation where it had an active and substantive social housing program to a point where it no longer has a national social housing policy. Although there is a relatively long history of housing policy, the production of affordable housing since World War II has been limited. From the early 1940s through to 1963, federal government programs produced about 850 units a year (Hulchanski, 2002) with provincial support funding even fewer units (Carter, 1997). With the amendments to the *National Housing Act* in 1964 and 1973 production rose to an average of 25,000 units a year from the late 1960s to the early 1980s. Production declined throughout the 1980s and was reduced to a trickle in the 1990s. In 2000, Canada spent about one percent of its national budget on programs and subsidies for the approximately 600,000 units of social housing that have been built. Today, Canada has one of the most private sector dominated housing systems and one of the smallest social housing sectors of any Western nation (Hulchanski, 2002).

The shifts in policy and unit production have had a significant effect on Canadians. In the 1980s, very few Canadians were without a home but today many people are homeless and without the stability that an adequate, affordable home provides. On a national basis the waiting list for the social housing portfolio grows daily. The wait time is now measured in years as opposed to months in many centres (Bruce and Chisholm, 1999; Federation of Canadian Municipalities, 2000).

This small portfolio and the lack of an integrated policy that binds federal and provincial jurisdictions to a continuum of program actions for low-income and marginalized households also weakens efforts to introduce other effective social policy initiatives. The withdrawal of senior levels of government from any significant level of unit production also weakened Canada's not-for-profit housing sector. Although they retain their property management functions, the loss of development capacity has weakened these organizations overall. Non-profits, as they are more community and grassroots based than governments, are often the best organizations to connect housing tenants with the wider community and other social supports and services.

If there is one positive aspect of recent policy trends it is that the reduced role and influence of senior levels of government has broadened responsibilities for social housing. More partners, non-profit organizations, other community groups with indirect but important housing needs and connections, private sector organizations and municipalities have to participate with the other levels of government to try to address housing needs. Even with this broadened partnership there are fewer dollars but it does improve networking and breaks down the “silo” mentality so common of policy in the past (Carter, 2001). This improves the connection of housing with other social policy areas. All things considered, however, recent policy trends and associated program activity has done little to strengthen housing’s role as a facilitator of other social policy initiatives.

2.2 Market Circumstances

An appreciation of policy is important to the understanding of the broader role of housing in social policy. Likewise an understanding of housing market trends and characteristics also informs the policy process and helps define the nature of housing need and effective housing initiatives. Important aspects of the market include demographic, income and housing costs trends, as well as housing conditions and housing needs characteristics.

2.2.1 Demographic and Household Trends

From a demographic perspective, growth patterns and the growing diversity of the Canadian population have important housing and social policy implications. Canada’s population growth has been declining continuously since reaching a rate of nearly four percent per annum immediately following World War II. Growth rates are currently just under one percent per annum and are expected to fall to 0.6 percent by 2016 and will remain below one percent for the foreseeable future (Statistics Canada, 2003a). Slowing population growth and ageing and declining household formation have reduced the overall demand for housing. Housing completions, after reaching a peak of 250,000 units in the mid-1970s, dropped to close to 100,000 units in the mid-1990s (CMHC, 2003b).

Future demand will be modest and more closely associated with certain groups in society. Providing immigration policy does not change, the arrival of new immigrants (up to 250,000 per year) will continue to be a significant generator of housing demand. Other sectors of the population experiencing significant growth include Aboriginal people and the elderly; both increasing between two and three times the rate of the general population (Statistics Canada, 2003a). Immigrants, Aboriginals and seniors, for a variety of reasons, often experience housing problems and are significant users of social services and hence affected by the intersection of housing and social policy.

The ageing of the Canadian population and the growth in the number of seniors warrants more discussion as this is one of the most significant national trends from a housing and social policy perspective. Canada was one of the countries that experienced a “baby boom” or resurgence in fertility following World War II as soldiers returned and the economy experienced buoyant growth. This baby boom created a demographic wave that has become a dominating factor in the changing age structure and the changing nature of housing demand (Foot and Stoffman,

1996). Born in the period 1946 to 1966, the baby boomers are now ageing and the Canadian population ages with them. The median age reached 37.6 years in 2001, up from 25.4 years at the end of the baby boom. As the baby boomers age, seniors (age 65 plus) are expected to increase by 116 percent over the next 30 years, compared to 33 percent for the total population. Seniors represent one of every eight people in Canada today and this will increase to one in four by 2036. Assuming constant (1996) tenure patterns, demand for seniors housing will increase by 117 percent in 30 years, collective dwellings (nursing homes and care facilities) by 140 percent, and private dwellings (single detached homes and apartments) by 115 percent (Baxter and Romolo, 1999).

Population ageing combined with other societal trends, including the growing number of common-law unions, childless couples and high numbers of divorces, are also increasing the diversity of Canadian households. One-person households are now the most rapidly increasing type of household followed by lone-parent households. The collective effect of these changes is an increasing number of smaller, often childless, non-traditional households, as opposed to the nuclear family more common two to three decades ago (Statistics Canada, 2002). Approximately 70 percent of all new housing starts are currently targeted at the ownership market and 60 percent are single detached units but with the increasing numbers of seniors and growth in non-traditional households there will be a demand for a greater range of tenure and design options.

2.2.2 Stagnation of Incomes

When demographic and household trends are combined with trends in income, the rationale for effective housing and social policy is strengthened. Income growth in the 1990s has been insignificant. The median family income in 2000 at \$55,016 was almost unchanged from \$54,560 in 1990. The income of many working families has actually declined (Statistics Canada, 2003d). The incidence of low income for families is also almost unchanged over the past couple of decades standing at 12.6 percent in 2000, compared to 12.8 percent in 1990 and 14.2 percent in 1980. Some groups in the lower income brackets did experience modest gains over the decade. The median income of lone-parent families in 2000 was approximately \$26,000, up 19.3 percent from \$21,797 in 1990, and their incidence of low income has dropped from 55.3 percent in 1980 to 45.8 percent in 2000, but this is still a very high proportion. Low income rates for seniors have also declined from 20 to 17 percent over the 1990s.

In addition to modest gains, income growth has not been evenly distributed across all segments of the population. Canadian society is actually becoming more polarized. The richest 10 percent of the population has seen its income grow by 14.6 percent (in real dollars) while the poorest 10 percent has experienced an increase of less than one percent. Among the 10 percent of families with the lowest earnings, average income was \$10,341 in 2000, only a slight increase from \$10,260 a decade earlier. The 10 percent of families with the highest incomes in 2000 received \$18.00 for every \$1.00 of income for families with the lowest 10 percent of incomes. Inequalities are even greater in cities: \$27.00 to \$1.00 in Toronto and \$23.50 to \$1.00 in Vancouver. The real average after-tax income of the bottom fifth of families increased by 5.5 percent between 1991 and 2000, well below the 16.3 percent increase of the top fifth (Canadian Council on Social Development, 2003).

2.2.3 Housing Stock Characteristics

The nature of the housing stock is also an important factor in establishing effective policy. The average age of the stock is increasing, although it's relatively young. Reduced demand means new additions to the stock each year comprise an increasingly smaller proportion of the total. Approximately 14 percent was built prior to 1945. Most of the stock built prior to 1945 is in excess of 80 years old due to very limited new construction during the period 1929 to 1945. A decade long depression and World War II curtailed investment in new housing.

Although the stock is ageing, it remains in generally good physical condition. Just over one-quarter of all households indicated that their home required minor repair, while eight percent identified a need for major repair. The need for major repair in housing built prior to 1946 is two and one half times that of the newer stock. The rental stock, perhaps because it is older, also has higher proportions of units in need of major repair, particularly in stock built prior to 1980 (CMHC, 2003b). Lower income households are disproportionately represented in the older stock that is in poor condition. They are also more likely to be renters and the rental stock, as noted, is more likely to be in poor condition.

The age and condition of the housing stock are important features for social housing policy but the design and type of units must also be considered. More than one-half of Canada's current housing inventory of 11.6 million units are single detached homes (CMHC, 2003b). The single detached house (generally in a suburban location) remains the most popular form of housing but one has to question its continued suitability with the trend to smaller, non-traditional households and an ageing population. Household size is also shrinking from four persons in 1961 to 2.7 in 1991 to 2.5 by 2016 (CMHC, 2003b). The number of non-family households (people living alone or with other unrelated individuals) has been, and will continue, growing more rapidly than family households. Over the next couple of decades we may have a growing mismatch between housing type and household type. Housing policy will have to take this into consideration, as unit size, type and location become important aspects for smaller, older and often low-income households.

2.2.4 Rental Housing Trends

One of the most serious issues facing affordable housing and one that certainly affects low-income households is the low levels of investment in new rental housing. Over the past couple of decades the private rental market in Canada has experienced a number of trends that have weakened investment potential and profit margins in the sector (ND LEA Engineers and Planners, 2000). These trends include:

- Low rates of return on investment in the rental sector relative to other forms of investment. Profit margins on new rental housing are not considered high enough, given the perceived risks and the returns from other investment opportunities.
- Modest levels of demand because of the demographic structure of the Canadian population. The age cohorts most likely to rent have been declining, except for the population 65 plus. Many of today's elderly, if they are of modest or higher income, are looking for options other than rental housing: condominiums, life leases, etc. These are options that provide them with some return on their investment or at least allow them to recoup their original capital investment.

- The rental demand that does exist is generally from a lower income group. In fact, the “rental population” has generally been one which has become a lower and lower income group. In some market areas (Winnipeg, Regina, and Saint John, for example) this trend toward a lower income rental population has been enhanced by the relative affordability of home ownership. Modestly priced home ownership units have drawn modest-income tenants out of the rental sector leaving a lower income group as tenants.
- To expand on the above, the income of renters relative to homeowners has gradually been deteriorating since the 1960s. The 2001 census figures indicate that in Canada the average income of homeowners was \$71,946. The average for renters was \$38,797 (CMHC, 2004a). This difference is close to 90 percent. In the late 1960s, homeowner incomes were, on average, about 20 percent higher than renters (Statistics Canada, 1999).
- Weak investment in the rental sector has resulted in the deterioration of the rental stock as maintenance and the necessary life cycle improvements have been delayed.
- The ageing of the rental stock has exacerbated this deterioration. Much of the rental stock was built in the 1960s or early 1970s. It is now 30 to 35 years old, or older. As well as the need for general maintenance and repair, many of the major systems – heating, plumbing, electrical and air conditioning – require replacement or upgrading. Projects built even earlier than the 1960s require upgrading to meet safety and occupancy standards. The rate of return is just too low in many projects to encourage property owners to invest in these major improvements. This has led to demolition as well as deterioration of units.
- The loss of affordable stock through conversion to condominiums is reducing the rental inventory. Rental property owners view condominium conversion as one way of making an adequate return and getting out of a “low return” sector of the market. Many of the limited number of new rental units currently reaching the market are registered as condominiums so that they can be converted in the future if the developer cannot obtain the required return because of market circumstances.

This low level of investment, combined with the loss of the existing low priced stock, has also led to price inflation in rents relative to incomes of low-income households. There has been a crowding out effect (Pomeroy, 2001). With very little new supply and low vacancy rates landlords can rent to less risky households. Higher income households are occupying the moderately priced units constraining access by low-income households. This forces lower income households to pay higher rents, creating affordability problems or they are forced to accept poorer quality, more marginalized housing stock.

2.2.5 Housing Costs and Affordability

Over the last few years, real estate prices and rents in Canada have trended upward driven by increases in the cost of land, labour and construction materials, as well as the costs associated with operating a home. The increasing costs of a range of levies, fees, charges and taxes from all levels of government have also helped raise the price of homes. Occupancy costs, including charges for taxes, maintenance, insurance and particularly utilities, have significantly increased the cost of both owning and renting (Canadian Real Estate Association, 2003; Statistics Canada, 2003b).

When the increases in housing costs are compared with changes in household income during the first half of the 1990s, housing costs rose faster, on average, than household incomes. This resulted in a general decline in housing affordability and an increase in the number of households unable to obtain affordable housing (CMHC, 2003b). Since 1996, however, growth in labour force participation, employment, lower interest rates and, for some households, increasing incomes have helped to bring about improvements in housing affordability. The number of households with affordability problems has declined amongst both owners and renters. The proportion of owners spending 30 percent or more of before tax income on shelter rose from 13.8 percent in 1991 to 14.2 percent in 1996 then fell to 13.9 percent in 2001. For renter households the same proportions were 30.8, 36.9, and 34.6 percent respectively (CMHC, 2003b). Lower income households naturally are likely to spend more than the 30 percent benchmark. In 2001, 82.6 percent of households with incomes under \$10,000 spent above the affordability benchmark.

There are certain sectors in society that have not benefited from the trend in improving affordability. For example, a recent survey of 400 Aboriginal households recently arrived in Winnipeg illustrated that 86 percent earned less than \$15,000 annually and spent on average 38 percent of their income on housing, well above the standard 30 percent. Many of these households are spending 50 percent or more of their income on housing (Institute of Urban Studies, 2004). In Toronto, families of two who use food banks spend an average of 67 percent of their income on rent; families of four spend 70 percent. These families had about \$3.65 a day per person left to spend on clothing, food, transportation, personal care and other expenses (Jacobs, 2004).

The role of mortgage interest rates in the affordability equation is worth noting. Mortgage interest rates have declined almost constantly over the past decade, reaching near historic lows in recent years. For example, the current five-year mortgage rate is 6.3, the three-year rate is 5.75 and the one-year rate is 5.0, seven to eight percentage points lower than in 1990 (RBC Royal Bank, 2004). This has significantly reduced the monthly interest charges required to carry a mortgage, lowering monthly payments and bringing home ownership within the reach of many more households.

Perhaps of most significance, however, is the fact that low mortgage rates contribute to increased disposable income. The monthly payment on a \$100,000 mortgage has declined almost \$400 over the past decade. This has put a lot of extra money in people's pockets. This money can be spent on buying more expensive homes or on other goods and services. Looking to the future, any significant rise in mortgage rates, which is bound to happen eventually, will increase monthly carrying charges, reduce affordability and access to home ownership and reduce the

disposable income of many households. These circumstances, when and if they occur, will certainly increase the demand for more affordable housing. With such low interest rates, many households may be making decisions today they will regret in the future. This has happened in the past and history has a way of repeating itself.

2.2.6 Core Housing Need

All circumstances considered, the vast majority of Canadians are well housed but an estimated 15.8 percent (1.7 million) of all households are in core need (CMHC, 2004b). There has been a modest improvement in the proportion of households experiencing core housing need with the proportion declining from 17.9 percent in 1996 to 15.8 percent in 2001. However, the incidence of core need is still higher than the 1991 level of 13.6 percent (CMHC, 2004b). The total number of households in Canada grew by 7.8 percent in the 1996 to 2001 period, while the total number of households in core need fell 4.7 percent.

The percentage of households in need decreased in all provinces except Newfoundland and Labrador where it remained unchanged. The most significant improvements occurred in Quebec, the Yukon Territory, New Brunswick and Manitoba. The actual number of households in need fell in all provinces and territories except Alberta, Ontario, and Nova Scotia, where it increased slightly. The incidence of core need amongst certain groups such as Aboriginal people living off-reserve (25 percent) and recent immigrants (33 percent) is considerably higher than for the general population. The incidence of need amongst lone parents and Aboriginals living in rental housing is very high at 42 and 38 percent respectively. Approximately 53 percent of seniors aged 65 or over living alone in rental housing are in core need. Core need is also higher for renters (30.4 percent) than owners (8.6 percent). Housing needs tend to be higher in Canada's largest cities and in the far north. Housing that is crowded or in need of repair is rare. Most households in core need have an affordability problem (CMHC, 2004b, and 2004c).

The serious shortage of adequate affordable housing is illustrated by more detailed core need figures for the Aboriginal population. Although high levels of core need are common amongst many sectors of Aboriginal society including elders, two-parent families, transients, people in crisis and students, they are particularly high for Aboriginal lone-parent households. In urban Manitoba, Saskatchewan and British Columbia where many Aboriginal lone-parent households are located, seven of 10 of these households are in core need. This ratio rises to eight of ten for lone-parent households that are renting (Ark Research Associates, 1997). Collectively the Aboriginal housing groups in Winnipeg have over 2,400 households (many of them lone-parent) on waiting lists for 800 units. The wait time is two to three years (Social Planning Council of Winnipeg, 2004). For many core need households access to adequate affordable housing integrated with other support services is a prerequisite to improved life circumstances.

2.2.7 Summary Comments

This brief summary of market and housing need circumstances informs this discussion in a number of ways. Although population growth is slowing, certain sectors of Canadian society are experiencing rapid growth – seniors, Aboriginals, immigrants and non-traditional households such as single parents. Such groups often experience housing problems and are significant users of social services, hence they are affected by the intersection of housing and social policy. Income growth has been relatively stagnant for lower income households over the past decade with the incidence of poverty remaining high and almost unchanged since 1980. The purchasing power of many households has not improved while the cost of housing has continued to rise. Lower income households have also been “crowded out” of the affordable rental stock which is in short supply. They have been forced into more marginal or unaffordable accommodation. Lower interest rates have helped moderate ownership costs and improved access for many households but any significant rise in rates may mean many modest-income households will face affordability problems. Although the 2001 incidence of core need has declined slightly from 1996, it is still higher than the 1991 level and approximately 1.7 million households live in housing that does not meet adequacy, suitability or affordability standards. For the majority of the 1.7 million, affordability is the most common problem. This fact alone suggests that housing problems have to be viewed from a poverty and income perspective. This requires integration of social housing policy and income security policy.

In summary, Canada has simply not been able to meet the housing policy objective of providing adequate, affordable housing for all citizens. With this basic understanding in place, the paper now turns to a discussion of the role of housing in people’s lives and the importance of housing to other social policy areas.

3.0 Housing Characteristics That Are Influential in People's Lives

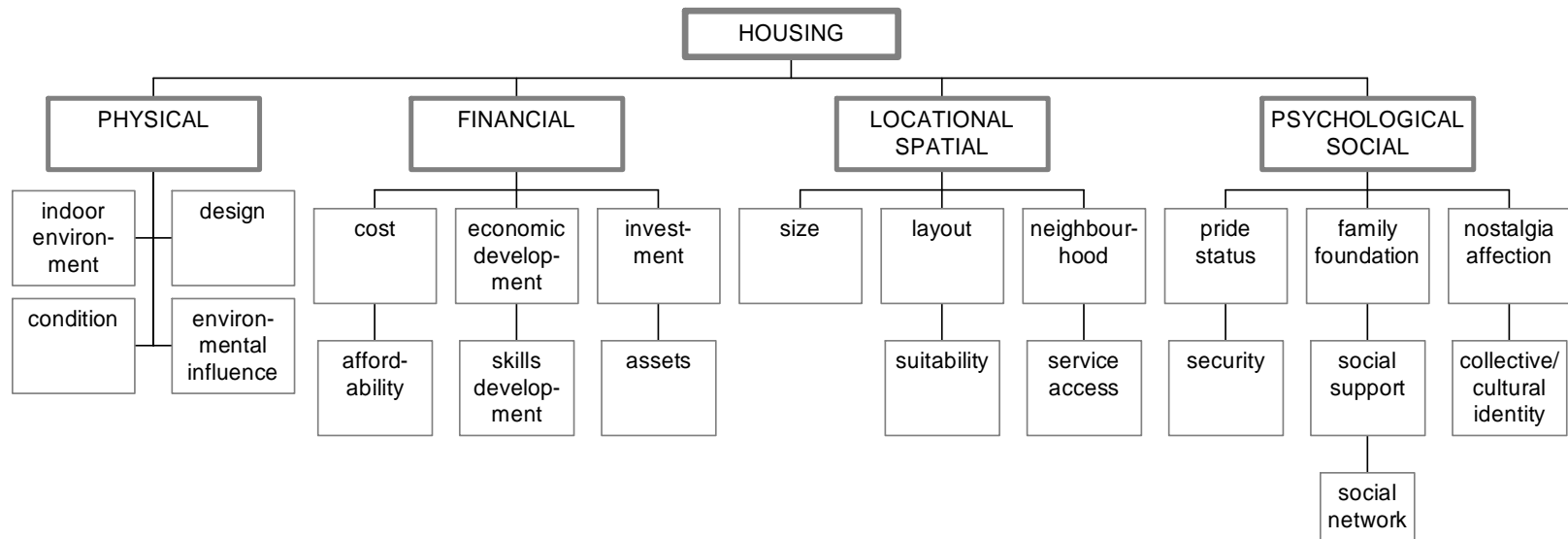
Before discussing the role of housing in social policy it is useful to note the attributes or characteristics of housing or the home that are influential in people's lives.

Housing has many dimensions and Dunn (2003) identifies at least four: physical, financial, locational/spatial and psychological. The physical dimension can include the quality of the indoor environment, the condition of the home and design features. Financial aspects include the cost of purchase or rental and operation. The required monthly expenditures when compared to monthly income determine affordability. Money spent on housing cannot be spent on other things – health services, recreation, education and nutrition. Housing is also an investment, often representing the largest expenditure people who purchase a home ever make. The asset value or equity owners have in a home can be a significant financial benefit. Owners expect their home to appreciate in value and provide profit when they sell, or collateral if they wish to borrow against the value. The locational aspects of the home include the location relative to other services as well as the characteristics of the surrounding neighbourhood. Neighbourhood characteristics are very important in determining how people feel about their housing and their level of residential satisfaction. Spatial aspects include size, layout, and the suitability for household size and composition. The home also carries psychological meaning. It is a source of pride, an attribute of status and the foundation for family life; a hub in the social network from which individuals and families interact with the wider community. For many Canadians it represents the first line of social support. Home has been described as the quintessential place that is tied to themes of family, friends, community attachment, memory, and nostalgia, and is central in the development of personal and collective or cultural identity (Platt, 1996; Malpas, 1999; Harvey, 1993; 1973). It is a place of nurturing, the centre of one's affections, and where one finds refuge, rest, security and personal freedom (Porteous and Smith, 2001).

The Centre for Future Studies in Housing and Living Environments (1991) describes other functions housing plays in our society. It is a consumer good as it is purchased or rented in various quantities and with a range of amenities; an industrial good as it provides jobs for thousands; and a tool for economic development as it represents community investment, creates jobs and can be a focus of skills development in the community. Finally, it is an environmental good as it consumes resources and generates waste. Density, design, size and the level of energy efficiency are important characteristics in determining the environmental impact of housing. The many characteristics of housing are illustrated in Figure 1.

Although none of these functions or characteristics in themselves are automatic justification for government involvement in housing or government assistance and intervention, they do illustrate that there are many aspects of housing that can be instrumental in: the health and well-being of individuals, community health and vitality, the state of our environment and the successful operation of our economy. There are aspects of housing that are also influential in many aspects of the social and cultural attributes of society.

Figure 1: CHARACTERISTICS OF HOUSING IMPORTANT TO PEOPLE'S LIVES



Source: Adapted from Dunn (2003), Platt (1996) and Porteous and Smith (2001).

4.0 Policy Sectors, People and the Interaction with Housing

The preceding discussion has identified the general characteristics of housing that affect society, community and the economy. Moving from this general discussion to more specific issues, the paper now deals in more detail with the interaction of housing and specific areas of social policy and sectors of society. The importance of adequate or inadequate housing can be illustrated from two perspectives: either how it affects the lives of families and individuals or the role housing plays in either facilitating or generating barriers to the success of other social initiatives. The following discussion will interweave the two.

4.1 Housing and Health

Several factors related to a person's housing situation have the capability to shape their general and mental health status. The relationship between housing and health has been investigated in numerous studies (Dunn, 2002; 2003; CMHC, 2000a; Mullins *et al.*, 2001; Hopton and Hunt, 1996; Ineichen, 1993; Smith, 1989; Wilkinson, 1999). Although there is a clear correlation between poor housing and ill health, attempts to prove that poor housing actually causes ill health have often failed (Wilkinson, 1999; Mullins *et al.*, 2001). Some studies indicate that the direction of cause and effect pertaining to health and quality of housing is often unclear – for example, people who already suffer from ill health may tend to live in substandard housing because of their low income. Also it should be noted that the health problems originating from poor housing do not usually relate to serious outcomes, such as heart disease and high blood pressure. Despite these qualifiers there is a growing body of evidence that housing circumstances are instrumental in shaping the health status of families and individuals.

Building on the four general dimensions of housing identified in the previous section, researchers (Dunn, 2003; Fuller-Thomson, Hulchanski and Wang, 2000) identify a subset of seven dimensions of housing as potentially influential factors on health: physical hazards including chemical and biological exposure, physical design, social dimensions of housing, psychological, political and financial dimensions and housing location. Research by Dunn and Hayes (2000) further expands these sub-categories by pointing out that meaningful as well as material dimensions of housing are related to overall health status. Their findings contend that people's housing experiences, features of the domestic environment, total monthly housing expenditure, percentage of monthly income devoted to shelter-related costs, and the exercise of control or security of tenure are significant predictors of general and mental health status.

There are a number of studies that support the important influence these various dimensions of housing have on health. There are many well-documented correlations between physical factors of housing and residents' health. Cold, dampness and mould have persistently been shown to pose the greatest risks, especially in cold climates (Evans *et al.*, 2001; Hopton and Hunt, 1996; Wilkinson, 1999). These conditions particularly affect children. A Canadian study by Rosenstreich *et al.* (1997) reported that children living in damp or mouldy conditions were 32 percent more likely to have bronchitis. Often ailments range from respiratory illnesses to aches and pains, with most of the problems being resolved with adequate heating and ventilation. Radon gas emitted from brickwork and stonework, off-gases from carpets and paint, tobacco smoke and carbon dioxide generated by gas heaters all pose a serious health risk. Many people

suffer from asthma and other respiratory symptoms as a result of an allergy to house dust, mites and cockroaches, while children suffer poor brain development due to exposure to lead from water pipes and paint (Mullins *et al.*, 2001; Bonnefoy *et al.*, 2003). Some social housing projects, because of political decisions or NIMBYism, may also be situated in “second choice” locations such as redeveloped industrial lands or remote suburbs. These areas may increase exposure to lead or mercury and poor air quality may negatively affect health (CMHC, 1997a).

Poor physical design (stairs, bathrooms and kitchens) increases the risk of accidents, particularly for seniors. Overcrowding can have a negative impact on the mental health of families and individuals. It particularly affects low-income households, with the health outcomes taking the form of depression, sleep deprivation, fatigue, family discord and the spread of communicable diseases (Wilkinson, 1999; Mullins *et al.*, 2001). Carter (1993), in a study of housing conditions in La Loche, Saskatchewan, noted that overcrowding in homes, combined with poor conditions and lack of municipal services, were responsible for epidemics of diarrhoea, scabies, shigellosis, tuberculosis and other communicable diseases. Families used outdoor toilets and used water from the lake they lived beside. The close proximity of water supply and waste disposal was a disastrous combination. Clark *et al.* (2002) and Rosenberg *et al.* (1997) have noted these same problems, particularly in Aboriginal communities.

Several studies have found that those living in poor quality accommodation have higher overall stressor scores compared to those in better quality accommodation (Wearing *et al.*, 1998; Wilkinson, 1999; Mullins *et al.*, 2001). A Sydney, Australia, study of public housing tenants examined the link between stressors (the psycho-social environment) and services provided in the housing (support networks) (Wearing *et al.*, 1998). Based on interviews with tenants of Sydney’s Waterloo estate, many of the respondents were found to have emotional and physical health problems and there appeared to be a mismatch between the problems experienced and social services available in the housing projects. Similar outcomes have been recorded for the homeless residing in high-rise British bed and breakfast accommodation (Wilkinson, 1999). It is argued, however, that the cause of these health problems might be residents’ social circumstances or the characteristics of surrounding neighbourhoods, rather than the nature of the buildings or the services provided in projects in which they live (Mullins *et al.*, 2001).

Inequalities entrenched in housing and housing markets also have the potential to shape inequalities in health. The impacts on children in families spending the majority of their income on rent are particularly severe, including a high risk of malnutrition and higher risk of respiratory and other diseases (Sharfstein and Sandel, 1998). Prices within the housing market can also be significant engines of wealth accumulation and redistribution. Capital gains that homeowners accrue lead to greater life satisfaction, reduced financial stress as owners age and equity that can be used to pay for other services. On the other hand, housing experiences such as the strain of high (relative to income) housing costs, insecurity of tenure and dissatisfaction with features of the dwelling correlate with poorer health (Dunn, 2000).

Homelessness has the most serious negative health consequences. Poor health is shown to cause homelessness, but poor health is both caused by and exacerbated by homelessness. Those sleeping rough or living in hostels have a higher risk of death and disease than those who are well housed. Mortality rates for people who are homeless can be up to 10 times higher than

people who are adequately housed (Guirguis-Younger *et al.*, 2003). Seventeen of 850 people sleeping in shelters in Ottawa died in 2003 (Centre for Research on Community Services, 2004). Every kind of illness is made worse by homelessness. In some cases the deaths are the direct result of homelessness – hypothermia and tuberculosis, contracted in shelters or homicide in shelters (Ottawa Inner City Ministries, 2004). Wood (1990) contends that the most extreme housing problem a family can face is no housing at all. He assessed the health status of homeless children compared with housed poor children in Los Angeles in 1987 and 1988. In addition to some differences in health, the homeless children were reported to have more behaviour, school failure, developmental delay and overweight problems. The latter, they acknowledged, was due in part to diets of “fast food” alternating with periods of deprivation.

Those individuals likely to report poorer health are those who are dissatisfied with features of their house or neighbourhood, whose housing costs are a strain, whose home isn't a place of refuge, or whose housing tenure is insecure. Anxiety and depression increase with the number of housing problems (Wilkinson, 1999; Gillis, 1977; McCarthy *et al.*, 1985). Dunn (2002) identifies several sub-populations within Canadian society who experience unique housing difficulties that have health consequences. For these groups their housing and socio-economic disadvantages are often magnified by their social disempowerment. Some of the population groups who experience unique housing and health issues include: First Nations peoples, people with mental illness and addictions, seniors, people with chronic illnesses and disabilities, women, children, and the homeless. Most of the studies report that the key problem associated with health and housing is that the most disadvantaged live in the most inadequate dwellings and thus experience the most detrimental health outcomes. Moloughney (2004), in a review of literature on housing and health, highlights the fact that the combination of inappropriate housing design, poor construction, inadequate maintenance and poor ventilation is particularly prevalent in some First Nations communities. The conditions affect all members of the household, but children are particularly susceptible.

These results have important practical consequences for policy. Improving housing circumstances improves health as well as allowing for social networks of mutual support to develop and flourish. However, despite the convincing evidence of a significant relationship between housing and health, medical and government agencies rarely coordinate initiatives for improving health in tandem with initiatives to improve housing.

4.2 Housing and Education

Research on the impact of housing on educational attainment shows that while the socio-economic position of parents is a fundamental factor in terms of education outcomes, there is a link between housing and neighbourhood characteristics and children's educational achievements (Kohen *et al.*, 1998; Corak and Heisz, 2000; Cooper, 2001; Mullins *et al.*, 2001). Negative education impacts on children occur when they are homeless, when they live in slums, or when they live in overcrowded or noisy accommodation. Children living in poor quality housing also have more psychological symptoms than children living in better quality housing. Positive education outcomes have been noted for children living in owner occupied housing.

Children living in overcrowded housing and in housing lacking amenities score poorly on educational tests. The consequences of overcrowding were found to be equivalent to two or three month retardation in reading age although no evidence on the length or severity of the crowding experienced was provided in this study (Mullins *et al.*, 2001). Poorly housed and homeless children experience more anxiety, depression, lower educational attainment, and behavioural problems (Mullins *et al.*, 2001; Cooper, 2001). A comparison was made of 86 children from 49 homeless Boston families headed by women and 134 children from 81 housed Boston families headed by women. In both groups, the mothers were poor, single, and had been receiving welfare payments for long periods. The study found that while both groups of children had problems in the areas of learning, developmental delay, depression, anxiety, and behaviour, these problems were much more severe amongst homeless children (Bassuk and Rosenberg, 1990).

Based on the *National Longitudinal Survey of Children and Youth* conducted by Statistics Canada and Human Resources Development Canada, CHRA (2001) reports that only 68 percent of children aged four to 11 years living in inadequate housing do well in school compared to three of every four children in adequate housing. Among children in inadequate housing, 33 percent exhibited some degree of directly aggressive behaviour and 20 percent exhibited some degree of indirectly aggressive behaviour, versus 12 and 11 percent respectively of children who lived in adequate housing. Table 1 presents data on the relationship between housing quality, school achievement and aggression.

Table 1. Percentage of Children Aged 4-11 by Development and Housing Condition, Canada, 1996

Housing Condition	Doing Well at School	Percent with Low Aggressive Behaviour
Sufficient housing	75%	88%
Crowded or in disrepair	65%	83%
Crowded and in disrepair	68%	67%
<u>Source:</u> CHRA (2001).		

Stable housing provides children the opportunity to get a better education in a stable environment. In contrast, frequent family moves are associated with poor school achievements, grade repetitions, school suspensions and expulsions, psychological issues, and emotional and behavioural problems. A study on *Aboriginal Education in Winnipeg's Inner City High Schools* by Silver *et al.* (2002) indicates that Aboriginal children face a high degree of mobility, both between Winnipeg and rural settings and within Winnipeg. One-half of the students interviewed had attended four or more schools in Winnipeg, one-quarter had attended six or more. Another recent study, *Aboriginal People in Manitoba, 2000*, reports that annual moving rates in the inner city are in excess of 70 percent (Hallett, 2002: 13). A Manitoba health review (Postl, 1995) reported that some Aboriginal children had attended 13 schools by age 11. All four studies attribute much of this mobility to poor housing conditions that impel families to move frequently. Secure, quality, affordable housing would help improve the educational opportunities of these children.

4.3 Housing and Immigration

Although the housing experience of immigrants and refugees converge over a period of 20 years, many studies illustrate that recent immigrants, and particularly single-parent immigrant families, represent a high need group for supportive housing, and experience significantly higher levels of core need (Chambon *et al.*, 1997; Danso and Grant, 2000; Zine, 2002; Mattu, 2002; Israelite *et al.*, 1999; CMHC, 1997b, 2000b; Chera, 2004). Approximately 20 percent of immigrant households are in core need compared to 17 percent for non-immigrants (CMHC, 2003b). In Toronto, one-quarter of immigrant households are in core need compared to 17 percent of non-immigrant households. Incidence of core need rises to 42 percent for recent (since 1990) immigrants compared to 18 percent for pre-1976 immigrants. Core need is also much higher amongst visible minority groups from Africa, the Caribbean and parts of Latin America.

Immigrants' disadvantaged housing position affects their resettlement and long-term integration in Canada. Access to adequate, affordable housing establishes the circumstances and/or the opportunities to access other formal and informal supports and networks. Without such housing people have no security, compromised health, jeopardized educational and employment opportunities and an impaired social and family life (Danso and Grant, 2000; Kobayashi, Moore and Rosenburg, 1998).

Adequate, affordable housing with security of tenure becomes an important facilitator of integration into a new society (Chera, 2004). It provides an environment that enables refugees and newly arrived immigrants to rebuild their personal and cultural identity and facilitates the building of a new "home" and community. It also enables them to build new informal social support networks. For immigrants and refugees, housing profoundly influences adaptation and life chances in the new society (Danso and Grant, 2000). Housing is the essential first step in the resettlement process.

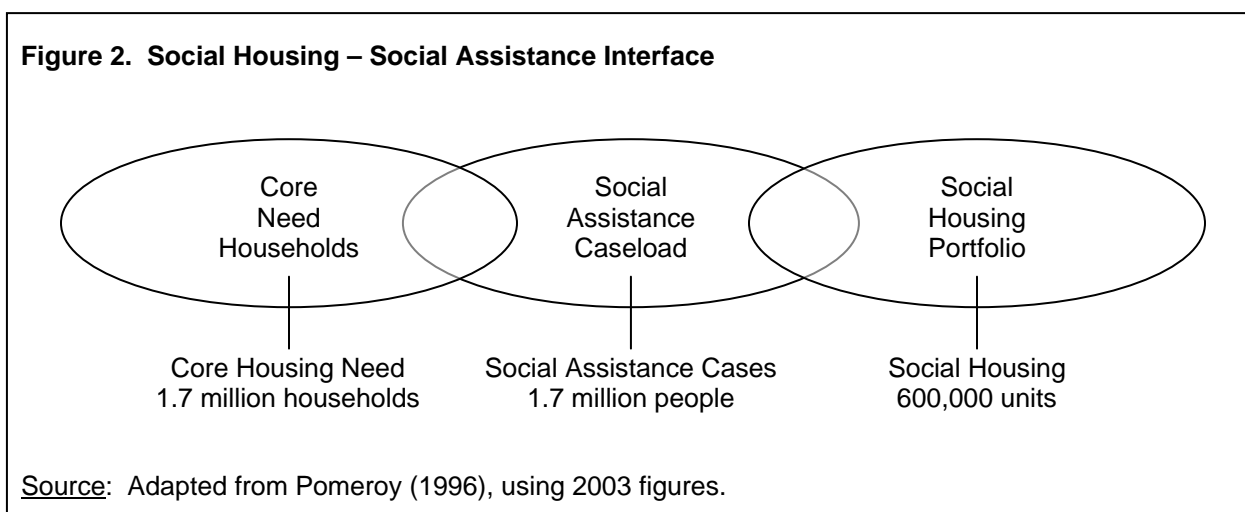
When attempting to access housing, immigrants and refugees, particularly those who are "visible minorities," often face discrimination (Li, 2003). This discrimination is often more common in the private rental market where most new arrivals have to access housing. Although social housing may not be entirely faultless when it comes to discriminatory practices, the mandate and the regulations under which social housing operates certainly reduce the likelihood that recent arrivals will face the same discriminatory practices they face in the private market. Social housing also presents a much more affordable option for recent arrivals who often exist on limited incomes (Manitoba Interfaith Immigration Council, 1990). Immigrant and refugee access to social housing may facilitate the resettlement process, reducing the transition time and the long-term cost to society in other areas such as health, education, social assistance and employment insurance. Adequate, affordable housing for immigrants takes on economic as well as social importance. Immigrants currently drive much of the housing demand and labour force growth in Canada. With an ageing population this will continue to be the case in the future provided current policy on the level of arrivals remains in place. Successful integration has far reaching implications for many sectors of Canadian society.

4.4 Housing Policy and Income Security

One of the most important intersections of social housing and social policy is the area of income security. Housing affordability problems arise as a result of two conditions: high shelter costs or insufficient income. Social policy has attempted to address the problem of insufficient income through government transfers. The social assistance program (welfare) has been one of the primary transfer initiatives. Social housing also represents an implicit form of income support, although it is designed to address the other aspect of housing affordability, high housing costs. While these two components of social policy are intrinsically related they have developed and function in relative isolation from each other. The interface has never been adequately addressed. Welfare raises the household's income, social housing reduces housing costs freeing up income for other purposes. They both address the problem of poverty.

Information on welfare caseloads, core need households and social housing portfolio units highlights the nature of the intersection. In 2003, the welfare system assisted 1,745, 600 people in Canada, there were 1.7 million households in core need in 2001 and the current social housing portfolio is approximately 600,000 units. More than half of the social assistance households are in core need and perhaps 15 percent of them live in public housing (Pomeroy, 1995). On the other hand 25-30 percent of occupants of social housing are on welfare (Pomeroy, 1995; Carter and Janzen, 2004). The overlap and interaction between these two areas of social policy are significant (Figure 2) but there are areas where they function separately.

Social assistance benefits incorporate a basic allowance that varies by household size and composition as well as the cost of living in the area in question. It then adds a shelter component. The basic allowance is supposed to be sufficient to cover the cost of food clothing and other basic living costs. The shelter component is supposed to reflect the market rent of units suitable for the size and composition of the households. In reality, however, the basic allowance plus the shelter component leaves people in poverty and with too few housing dollars to access adequate, affordable housing. Often households on social assistance have to take money from their basic allowance to pay the rent, raising their shelter-to-income ratio to 50 percent or more and leaving them with too little money to buy food.



In recent years, changes in eligibility for social assistance as well as freezes in basic rates and shelter components have compromised the effectiveness of the program. The shelter component in Manitoba, for example, has been frozen since 1992 (Carter and Janzen, 2004). In the meantime, market rents have increased and the province has permitted annual rent increases under rent control of one to two percent over the last decade. The purchasing power of benefits, as a whole, has declined relative to increases in the cost of living and the gap between the shelter component and market rates is ever widening. The result is people in deeper poverty paying an increased amount of their meagre income for shelter. The affordability problems of welfare recipients have been documented in other studies including Pomeroy (1996, 2001) and CHRA (1994).

The combination of compromises in the social assistance program and cuts to social housing in recent years have undoubtedly played a role in the growth in the homeless population and the serious housing circumstances facing people in poverty (Chau *et al.*, 2001). The social assistance program should complement the role of publicly sponsored housing programs by providing immediate housing relief for those who find themselves suddenly dependent on welfare. However, in addition to leaving most welfare households in core need, the support does not provide any equity between public and private sector tenants. Affordability problems of private renters remain much more severe.

Despite the fact that welfare benefits are generally insufficient to provide adequate housing, there is considerably more money spent on housing through social assistance than on housing programs. Total national expenditures on social assistance in 1993/1994 were \$14.9 billion with an estimated \$5.2 billion flowing into housing through the shelter component. In the same year the expenditures on social housing programs nationally was only \$4.1 billion (Pomeroy, 1996). Although expenditures have declined under both programs since then it is unlikely the ratio has changed. In a more recent example in Winnipeg, money spent on the development of new social housing units in the inner city, where most people on social assistance live, amounted to approximately \$5 million in fiscal years 1999/2000. In the same year total expenditures on social assistance in the inner city amounted to \$101,940,573, and close to half (because people are spending well more than 30 percent of their income) or \$50,000,000 flowed into housing, most of it to private sector rental accommodation (Carter and Janzen, 2004).

The money spent is not providing adequate, affordable housing for people on welfare, however. They live in poor quality accommodation and/or they pay more than 30, sometimes 50, percent of their income on shelter. An important question for social policy and social housing policy that has to be considered is whether the shelter component should be raised to provide better equity between public or private renters, or should more money be invested in social housing? The answer is not easy but in the work of Carter and Janzen (2004) in Winnipeg it was determined that a 10 percent increase in the shelter component would add 20 million to the annual provincial social assistance budget without raising the shelter component enough to address the gap that has developed between market rents and the amount provided for shelter. Even an increase of \$100 a month would not close the gap. There is also a concern that any increase could be eaten up by rent increases unless rents are strictly controlled by rent guidelines. Rent controls, however, may only discourage landlords from investing in property improvements. It is unlikely that the nature and value of benefits provided by social housing programs can be duplicated with housing assistance, through social assistance or for that matter a general shelter allowance program.

The immediate reaction is to suggest that a solution to the housing problems of people on social assistance is more social housing. There are benefits to this approach. It creates a permanent stock of housing where rents will remain affordable. This stock becomes a long-term asset and it can be designed and managed to facilitate the incorporation and delivery of other services, which is very difficult to do in private sector stock. However, even a supply program that provided the level of units delivered during the 1970s and early 1980s (25,000 a year) would leave people on social assistance waiting for years for adequate housing. A supply program of this magnitude is unrealistic. Any supply program is expensive and rental housing for welfare recipients may require long-term ongoing subsidies, a program option governments have avoided since 1993. It would also be very difficult to provide horizontal equity with a supply program. Many households with the same characteristics and level of poverty would have to make do with lower levels of assistance for many years. More social housing should be an objective but it is not the total answer.

In conclusion, it is obvious that the one thing this area needs is considerably more research. There is overlap between welfare and social housing policy. There are also areas where they function independently. The welfare system at this point is not providing adequate housing and the social housing system is not providing enough housing. Fixing either system is expensive. More social housing would not replace the need for social assistance but the nature and benefits associated with social housing would certainly provide better housing, more disposable income and perhaps better links to other services than welfare households receive in the private sector. The circumstances highlighted in this discussion certainly support the need for additional supply programs.

4.4.1 Housing and the Distribution of Wealth

Certain aspects of housing have a considerable effect on the wealth and income security of Canadians. Housing costs figure prominently in both the expenditures and assets of Canadian households. Housing costs represent the largest single component of annual household expenditures after personal income tax. In 2002 the average annual expenditure of Canadian households was \$60,090. Personal income taxes consumed 20 percent and shelter expenditures accounted for 18.6 percent of total annual expenditures (Statistics Canada, 2003c). Household operation adds another 4.6 percent and household furnishings and equipment another three percent. If these latter two items are included, housing related expenditures equal 26 percent, however, some spending in these two categories is discretionary. The one-fifth of Canadians with the lowest incomes spent approximately 30 percent of their incomes on shelter while the one-fifth with the highest incomes spent approximately ten percent.

Housing also represents a significant form of wealth for homeowners, figuring prominently in their net worth. Between 1984 and 1999, the real median net worth of all Canadian households increased by 10.7 percent to \$92,543 (Table 2). Average net worth, at \$210,913, increased by 36 percent. Wealth is more unevenly distributed than income, so the gap between median and average net worth is wider. This is because higher income people are able to accumulate assets such as a home. In 1999, equity in the principal residence accounted for 40 percent of the net worth of homeowners. This is further substantiated by the fact that the median net worth for owners is \$171,150 or 17 times the \$10,201 net worth of renters. Average net worth by tenure is

\$304,526 for owners versus \$46,972 for renters. Differences are further highlighted by the fact that median net worth of homeowners increased 20.7 percent between 1984 and 1999 and fell by 41.4 percent for renters in the same time period.

Housing and owning a home are one way of accumulating wealth and escaping the poverty trap. The analysis can be extended further by looking at owners with and without a mortgage. Median net worth of owners with a mortgage was \$113,000, less than half the \$259,311 for owners without a mortgage. The median net worth of those with a mortgage increased by only 3.3 percent between 1984 and 1999 (reflecting the higher costs of homes, hence higher mortgage amounts) while owners without a mortgage experienced a 46 percent increase in median net worth. Approximately 54 percent of owners have a mortgage on their home. Homeowners' net worth increased from being 29 times that of renters in 1984 to 70 times that of renters in 1999 (Social and Enterprise Development Innovations, 2003).

Net worth also increases with age, peaking in the age category 55-64 for all households. This is true of all owners as well as those with and without a mortgage. For renters, the peak does not occur until retirement or later. Renters tend to be younger than owners and mortgage free owners are older on average than owners with a mortgage so net wealth increases with age and ownership, remaining high even after the age of 65.

National averages on net worth hide significant regional differences. The median net worth of many homeowners in major urban centres is four to five times the national average, while in smaller communities the asset value of a home is insignificant. Recent house prices in major urban, versus small rural centres, exemplify these differences. Average house prices in Vancouver and Toronto at the end of 2003 were \$353,764 and \$301,612 (Canadian Real Estate Association, 2003). Average prices in the "better" neighbourhoods in these two cities were \$1.8 million and \$1.5 million (Royal LePage, 2004). On the other end of the scale, in Kamsack Saskatchewan, in 2003 a package of eleven vacant homes was offered for sale for \$41,000 (MacLeans, 2003).

Net worth or assets in a home do not represent immediate cash. There is no guarantee that homes will retain their current values in the larger urban centres. There is also the argument that renting and investing savings wisely can generate as much wealth over the longer term. Nevertheless, homeownership can be the road to wealth and can certainly contribute to long-term financial security, particularly for an ageing population. Equity in a home can be a poverty reduction vehicle for many, and a "nest egg" that the elderly can use to purchase other services.

Table 2. Median and Mean Household Net Worth* (Real Change in Household Net Worth) by Tenure, Canada, 1999 (1984-1999)

Age of Maintainer	All Households		Owned		Did Not Own		Owned with Mortgage		Owned without Mortgage	
	Median \$ (%)	Mean \$ (%)	Median \$ (%)	Mean \$ (%)	Median \$ (%)	Mean \$ (%)	Median \$ (%)	Mean \$ (%)	Median \$ (%)	Mean \$ (%)
All ages	92,534 (10.7)	210,913 (36.0)	171,150 (20.7)	304,526 (32.4)	10,201 (-41.4)	46,972 (27.6)	113,000 (3.3)	198,891 (12.8)	259,311 (45.7)	428,962 (52.0)
Under 35 years	26,500 (-31.0)	83,818 (4.9)	84,087 (-11.5)	157,930 (2.4)	6,200 (-78.7)	29,223 (39.4)	73,600 (-4.4)	125,342 (-1.4)	223,700 (45.2)	338,872 (54.4)
35 – 44 years	81,600 (-15.7)	177,660 (11.0)	132,000 (0.9)	244,661 (15.6)	12,500 (-43.9)	49,574 (32.1)	109,990 (-2.8)	190,788 (12.5)	251,300 (46.9)	423,969 (42.5)
45 – 54 years	138,120 (-7.9)	275,649 (20.7)	202,085 (11.9)	354,392 (24.6)	13,050 (-22.3)	56,150 (6.9)	149,201 (-8.5)	245,642 (5.4)	279,750 (37.0)	511,307 (51.7)
55 – 64 years	177,200 (17.9)	338,279 (44.0)	246,001 (34.0)	430,731 (47.5)	10,600 (-67.8)	48,666 (-23.0)	169,501 (-1.6)	276,814 (3.8)	310,750 (59.8)	512,755 (69.2)
65 – 74 years	176,600 (47.4)	280,041 (36.9)	240,500 (37.6)	357,524 (32.3)	16,000 (-31.6)	78,754 (1.1)	148,700 (0.0)	257,691 (9.6)	258,000 (45.4)	372,279 (35.8)
75 and over	136,700 (58.6)	226,287 (76.9)	199,500 (51.3)	320,279 (65.3)	22,000 (49.6)	67,438 (40.9)	N/A	N/A	204,000 (55.9)	330,925 (70.0)

* including the value of employer pension plan benefits.

Source: CMHC (2003b), adapted from Statistics Canada custom tabulations (Survey of Financial Security – 1999 data, Assets and Debts Survey – 1984 data).

4.5 Housing Policy, Employment and Community Economic Development

Investment in the construction of new housing and the renovation of existing housing makes a significant contribution to the Gross National Product (GNP). The contribution of housing to the GNP reached 7.6 percent in 1990, then fell significantly to 4.9 percent in 1995, since then climbing back to 5.7 percent in 2001. Total spending on residential investment (excluding land and resale transactions) amounted to \$73.3 billion in 2002 (CMHC, 2004a). This level of investment generates significant employment in construction of new units and renovation of existing units. Investments in housing also have high employment multipliers in a variety of support services ranging from architectural and engineering services to home furnishings, home heating and repair and maintenance services. All aspects considered, housing is an important economic generator and governments in the past have stimulated housing activity to prime the economic pump. Housing plays a basic role in supporting sustained economic growth.

The employment housing provides certainly contributes to success in other social policy areas: reducing the need for employment insurance and social assistance; and providing increased income support in general. However, housing may represent much more from a community development perspective. The building and renovation of housing can be a focus for community economic development. A good example of community economic development and the broad potential of housing investment in a community is illustrated by the North End Housing Project in Winnipeg. The project has utilized funding from the three levels of government to purchase and renovate over 50 units of housing in the past four years.

The project applied principles of community economic development by utilizing local labour, addressing local housing needs, creating local ownership (some homes were sold to local residents), creating their own renovation company and setting up a Salvage Shop to recycle used building materials. All local hiring emphasized developing skills for a segment of the population who had previously lacked skills or were unemployed. The project has attracted approximately \$4 million in financing to the community and paid over \$1 million in wages and benefits, creating 34 staff years of work annually for local residents. In addition, the project has trained 19 employees, 70 percent of whom are Aboriginal and 60 percent of whom had previously been convicted of a crime. The project also employed and trained 12 youth under a crime prevention program for former members of youth gangs. Finally the project developed a spin-off company, Inner City Renovations, which is now working on projects throughout the city (Deane, 2003).

This example illustrates that housing can be a platform for skills development training, employment in economically depressed areas and broader initiatives associated with community economic development. Delivery of social housing in many neighbourhoods has also been the focus of youth builder programs. Young, unemployed, low skilled youth have been recruited to work (under supervision) on construction and renovation of social housing units. The skills they gain make access to regular full-time work in the construction industry possible. There are other indirect benefits of such programs. Taking youth off the street and away from gang activity reduces costs in a variety of other areas ranging from policing to social assistance and health care. It also instills a new sense of confidence and self-esteem in the participants. Housing investment in the community also raises both resident and investor confidence and is likely to generate additional investment. Improvements to housing are an issue around which

communities often organize to take action. This builds social capital and strengthens resident networking and interaction.

4.6 Housing Policy and People

The importance of housing and housing policy can also be demonstrated by reference to specific population sub-groups as Dunn (2002) contends. The following discussion focuses mainly on women and children but it can be extended to many other sectors of society. There are two major routes for the association between housing and specific groups of people: the direct impact of poor quality housing on their development and an indirect association as poorer quality housing more frequently occurs for people who experience challenges in other areas, such as income, education, literacy, physical and mental disabilities, race, ethnicity and colour (CHRA, 2001).

4.6.1 Children and Housing

Studies by the Canadian Housing and Renewal Association (CHRA, 2001), Canadian Policy Research Networks (Stroick and Jenson, 1999; Cooper, 2001), Canadian Council on Social Development (Lee and Roberts, 2000) and Canada Mortgage and Housing Corporation (CMHC, 2000a, 2002, 2003c) document the effects inadequate housing can have on children. Their healthy growth and development depends in large part on living in safe, stable and secure housing. The cost, tenure, quality and stability of housing, as well as the neighbourhoods in which children reside, are all important to their health, education, safety, and social engagement. Adequate income, effective parenting, and supportive community environments are three enabling conditions required to ensure children's well-being (Stroick and Jenson, 1999). Housing characteristics both have an effect on, and are influenced by, these conditions:

... Inadequate housing directly affects child health and well-being, and spending a large or disproportionate amount of income on housing means less money is available for other necessities. Poor housing is usually situated in poor neighbourhoods. Inadequate housing, frequent relocation, and financial instability cause parental stress, which can contribute to dysfunctional family relationships. In turn, dysfunctional family relationships can result in domestic violence, separation and divorce, all of which have been identified as among the most common reasons for frequent moves and housing disruptions (Cooper, 2001: iii).

Children's socio-emotional health is strongly associated with housing quality. CMHC's report *Housing Canada's Children* (2000a) and *Housing Quality and Children's Socioemotional Health* (2003c) analyzed the link between children's housing conditions and their emotional well-being. Those children who lived in poor quality dwelling conditions were notably less likely to score as well as other children in all of the outcome measures examined (incidence of indirect and direct aggressive behaviour, presence of property offences, presence of asthma and overall health condition). For example, only 72 percent of children aged 0 to 11 residing in inadequate housing had excellent overall health as opposed to 89 percent who lived in adequate housing, a difference of 17 percentage points. Similarly, 67 percent of children aged 4 to 11 residing in inadequate housing did not exhibit direct aggressive behaviour as opposed to 88 percent of children that lived in adequate housing.

Housing's impact on the welfare of children is illustrated by studies in Toronto that found inadequate housing is a contributing factor to placing children in care. A 1992 study based on the survey of family service workers at the Toronto Children's Aid Society (CAS) found that in 18 percent of the cases the family's housing situation was one of the factors that resulted in temporary placement of a child into care; in nearly nine percent of the cases, the return home of a child was also delayed due to a housing-related problem. Housing problems related to children coming into care included: difficulties paying rent, eviction, no permanent home, transience, living in a shelter, overcrowding, and housing below basic standards (Cohen-Schlanger and Fitzpatrick, 1995). A more recent study, *One in Five... Housing as a Factor in the Admission of Children to Care*, (Chau *et al.*, 2001) illustrates that deteriorating housing circumstances in Toronto has made the situation worse at the Toronto CAS.

The authors (Chau *et al.*, 2001) emphasize that single parents, low-income families and children are hit hard by the deteriorating housing situation in Toronto. They reported that over the 10-year period vacancy rates dropped, social assistance was cut, almost 20,000 social housing units were cancelled, no new social housing was built, rent controls were removed, evictions were up and affordable housing was lost to luxury condos. The families and children who are clients of the CAS of Toronto face substantial obstacles to obtaining adequate and appropriate housing, and for some this affects their ability to care for their children. Access to safe and affordable housing will not necessarily prevent child admissions to care, but housing support may reduce the number of admissions, stabilize the family's living situation in ways that promote children's well-being, and reduce housing-related delays in the return of children to their homes.

Merrill Cooper (2001) in CPRN's Family Network discussion paper *Housing Affordability: A Children's Issue* indicates that the absence of housing issues from The National Children's Agenda, one of Canada's most important initiatives for children's well-being, is a serious oversight.

The problems linked to the absence of adequate and reasonably priced housing will not be completely redressed through measures aimed only at improving child care or enhancing educational opportunities. Unless direct action is taken to improve housing affordability, the situation will continue to deteriorate (Cooper, 2001: 30).

To date, housing has never been a significant feature of children's policy initiatives, though affordable housing should be a vital component of any strategy for investment in the future of Canada's children.

4.6.2 Women and Housing

Housing also affects the health and well-being of women in many ways. Secure, adequate and affordable quality housing helps women to improve their health and economic status, upgrade their education, participate in training programs, and enter the labour force. It is the basis from which they access other support networks. Housing costs represent a substantial proportion of women's personal spending so good housing policies are key to reducing poverty among women. Housing location affects women's access to employment, education, transport, health services, and shopping. Security of tenure can provide a sense of empowerment and control over the surrounding environment. It is also the basis for development of a sense of family and community belonging (CMHC, 1997a).

There is evidence to suggest that many women face difficult housing circumstances. For example, some women experience high incidences of core housing need, including those in lone-parent households (38 percent) and females living alone (36 percent) and Aboriginal women and females with disabilities (at 34 percent and 26 percent, respectively) (CMHC, 2002). Clatworthy (1996) found that Aboriginal female-headed, lone-parent families are often unable to obtain affordable housing large enough to meet their space needs. Studies in major Canadian cities also point to an increasingly larger proportion of homeless women, including women with children (Novac *et al.*, 1996). Observations by those working in shelters and food banks across Canada confirm an increasingly desperate situation. For example, from 30 to 40 percent of shelter users or homeless people in Toronto and Montreal are women (CMHC, 1997a).

Poverty certainly contributes to women's difficult housing circumstances. Almost 19 percent of women were poor in 1997 – the highest rate of poverty in two decades. Thirty years ago the Royal Commission on the Status of Women found that 52 percent of families with children headed by sole-support mothers were poor. That percentage rose to 62 percent in 1984 and dropped to 56 percent in 1997. The rate has been consistently above 50 percent since the early 1980s. There has also been little improvement in the situation of older women. Thirty years ago half of all women aged 65 or older living on their own were in poverty; in 1997, the figure was 49 percent (Townson, 2000). The depth of poverty is also becoming worse. The average income deficiency for sole-support female parents is just over \$9,000, for elderly women it is about \$3,000 below the poverty line. Census figures indicate that Canadian women had a poverty rate 20 percent higher than men in 2000, earned on average 80 percent of men's salary and experienced higher levels of unemployment (Statistics Canada, 2003d).

Women are more likely to rent and are disadvantaged in gaining access to home ownership (Almey, 1995; CMHC, 2002, 1997a; Johnson and Ruddock, 2000; McCracken and Watson, 2004; Reitsma-Street *et al.*, 2001). With income levels below those of other family types, female-led families are often unable to enter or re-enter the market for owner-occupied homes. Almey (1995) suggests that although home ownership rates among Canadian women increased from 37 percent in 1981 to 40 percent by 1996, accessing credit can be a particular concern for women when trying to obtain loans or mortgages from financial institutions (CMHC, 1997a). Lending institutions systematically discriminate against women and treat women's income differently than men's. Landlords or property managers may also discriminate against women based on factors such as gender, ethnicity, marital and social status, refusing to rent to teenage

mothers or low-income or visible minority women. Women are also disproportionately represented in public and social housing. A CMHC (1990) evaluation of public housing demonstrated that 62 percent of all residents were women, mostly single mothers and elderly women. In their study, *Building Capacity: Enhancing Women's Economic Participation Through Housing*, Johnson and Ruddock contend:

It can be assumed that the reduced production of new social housing units (e.g., public housing, non-profit and co-operative), coupled with the cutbacks in social assistance, has eroded the living conditions of female-led households even further (Johnson and Ruddock, 2000: 8).

Safety is an important concern when women are looking for housing. This is not surprising given that many women experience domestic violence in their homes, and studies show that women are more likely to stay in unsafe situations because of their inability to find other housing. The built form of housing and residential neighbourhoods also have important safety and security implications for women. Underground walkways and parking, poor lighting, courtyards and balconies accessible from the outside can be places where women are particularly vulnerable. Light sensors and cameras in stairwells and elevators may make women feel safer (Johnson and Ruddock, 2000).

Constant moving, which is often the result of women's housing circumstances, undermines female confidence and the healthy development of children. McCracken and Watson (2004) found that 44 percent of the women living in rental and public housing in Winnipeg had moved in the past two years, while none of the women living in co-operative housing had moved in the same time period. The constant struggle to find adequate, affordable housing is particularly disruptive for women and their children, if they are parenting. Many women return to abusive relationships because they have no other place to go.

The Single Parents' Housing Study: The Effect of Housing Governance on the Health and Wellbeing of Single Parent Families in Vancouver concludes that social housing projects can assist the development of personal social networks that deliver not only emotional and instrumental support but also a respected social identity (Doyle *et al.*, 1996). Through opportunities for meaningful participation and control over conditions affecting one's life, and the ability to remain in a stable community, social housing in particular can enhance the health and well-being of low-income families. The study involved self-administered questions from a sample of 272 single parents from market rental, co-operative and non-profit rental developments. A key finding was that secure, affordable housing constituted an important first step toward what could be termed inclusiveness for single parents. Secure, affordable housing can provide the capacity to pursue education or professional goals and form supportive social networks.

There appears to be overwhelming evidence of the negative effects of poor quality housing and the positive effects of good housing and social housing projects. Despite this evidence there is still very little information about how housing policies can best meet the needs of women of different populations – Aboriginal women, lone mothers, immigrant women, refugee women and elderly women.

4.6.3 Neighbourhood Effects

Throughout this discussion it has also been obvious that homes do not exist in isolation from their neighbourhoods. Neighbourhood and community characteristics influence health, education, employment and other quality of life outcomes. The characteristics of neighbourhoods that appear to be most closely associated with these outcomes include neighbourhood institutional resources (child care, schools, health care, recreation, employment, etc.), neighbourhood relationships (parental, friends, community support) and neighbourhood norms and collective attitudes (community efforts to support healthy growth and behaviour) (Moloughney, 2004). The intersection of housing and neighbourhood and the combined influence on people and effectiveness of other policy areas strengthens the need for community-level interventions that consider housing as a key component of broader community-based initiatives. Many marginalized people experience the “double impact” of poor quality, unaffordable housing and unsatisfactory neighbourhood circumstances.

5.0 Setting the Framework for the Future

The preceding discussion clearly illustrates the role that housing plays in people's lives and the importance of housing to the success of other social policy initiatives. Figure 3 illustrates the central role of housing in effective social policy. It's clear, given the evidence, that we should not be discussing housing policy and social policy separately, but rather housing as social policy. An important question for this discussion is what has to change to make housing policy a more effective social policy instrument? Or, perhaps the question is best phrased as what changes are necessary to mutually reinforce the interaction of housing and social policy?

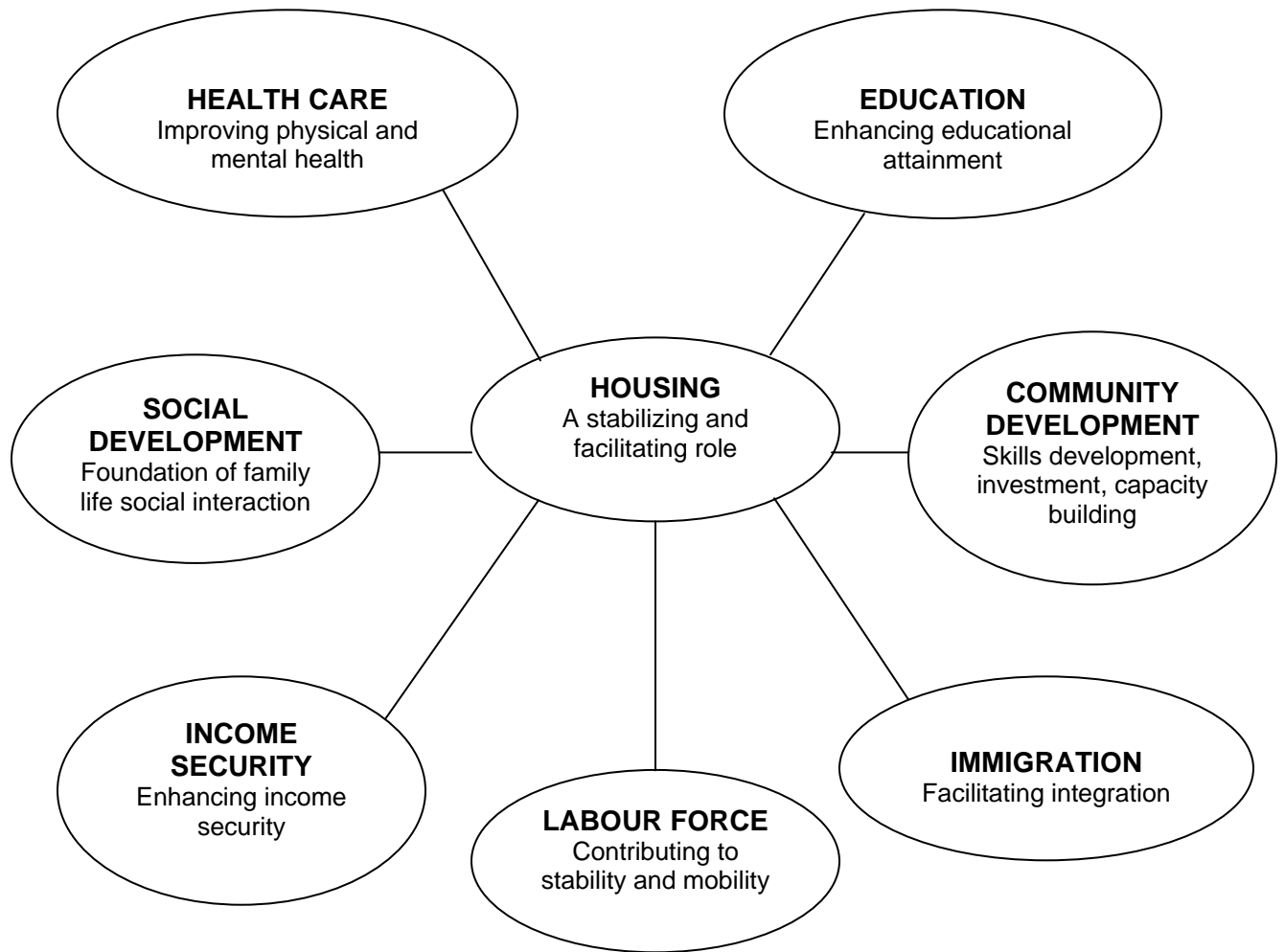
5.1 Strengthening Housing Policy at the Macro Level

5.1.1 Seeking Support from Other Social Policy Areas

Housing policy has never been a fully integrated member of the social policy club. Over the past 10 to 15 years the emphasis placed on market responsiveness and efficiency, privatization and decentralization of government functions, combined with cuts in funding to social housing have made housing the weak link in the social safety net system. How can the role of housing be strengthened? Although housing is back on the social and political agenda, it is struggling to find a place amongst other spending priorities such as health care, education, defence and security. It is not yet recognized as an integral part of the social policy agenda. Given the evidence presented in this and many other papers, there is a strong argument to be made that provision of adequate, affordable housing yields savings in many other areas – health, education, immigration and income security for example.

Support for housing as a strong sector of social policy is growing in other areas. The emergence of a strong community development sector is leading to greater support for social housing programs and better integration of housing with neighbourhood revitalization, capacity building, community investment and employment initiatives. There is a clear recognition that the absence of integrated housing policy and programs weakens community development in general. Support is also coming from other sectors such as immigration as there is a growing recognition that adequate, affordable housing is key to integration of the immigrant population.

Figure 3. The Central Role of Housing in Social Policy



5.1.2 Strengthening Research and Education

Despite the evidence and the growing support for a stronger social housing policy, there is a great deal of work yet to be done to “champion the cause of housing.” Canada has to strengthen the research and education network to highlight the benefits of housing and strong housing policy and to provide critical analysis and policy-based research development. More expertise is required at the community level, in all three levels of government and in the academic institutions. CMHC no longer provides housing scholarships to support university students and maximum project funding provided under the External Research Program is too low to develop any sustained program of research. Provinces (Alberta, for example) also used to provide funding to support housing research and capacity building, and this source of funding has also been discontinued. National organizations such as the Canadian Housing and Renewal Association, the Co-op Housing Federation and Habitat for Humanity’s Affordable Homeownership Policy Network struggle with limited funds to raise the national exposure and political importance of housing issues. There are very few universities or community colleges that offer an extensive program focused on housing studies for university students or community workers and volunteers. A stronger focus in education and research could strengthen the case for housing, and ultimately the role it plays in social policy. Education of the public is important – the electorate has to be behind any government that introduces a stronger housing program as more support for housing may mean increased government spending.

5.1.3 Administrative or Constitutional Reform?

The problems go beyond a lack of broad based expertise. Housing has become an “orphaned” child over the past couple of decades. With devolution and the “backing away” of the federal government, the housing policy field has become an area of shared responsibility or, some would argue, “shared neglect.” All levels of government and organizations beyond government are being called on to play a role in new housing initiatives. Shared responsibility can bring with it the benefits of effective partnerships but without strong leadership it can also be an impediment to the development and implementation of new policies and programs. Housing seems to be stuck in a framework of shared responsibility that is characterized by lack of leadership, shirked responsibility and too much concern over who should do what as opposed to what should be done. We need either administrative or constitutional reform to resolve this so that roles, responsibilities and, most important of all, the responsibility for leadership is well-defined.

As constitutional reform is unlikely to occur in the near future, administrative reform may be the more productive route to move forward. Any administrative reform must spell out roles and responsibilities more clearly and should be approached by drawing on both past and current successes. It is also wise to start with the recognition that there are four important sectors around the “housing table”: the three levels of government and the community/non-profit sector.

The non-profit sector, although composed largely of housing organizations, can be much broader because of the interest many other agencies have in housing. In many communities this sector must also include Aboriginal as well as non-Aboriginal agencies.

5.1.4 Re-Engaging the Federal Government in a Leadership Role

Constitutionally, housing is a provincial responsibility, but both past and recent experiences suggest that social housing will never be adequately funded if the issue is left entirely to the provinces. Clearly there has to be a re-engagement of the federal government as a major funder of a broader range of social housing initiatives. Funds, however, should be provided with basic guidelines on how dollars can be spent. These basic guidelines must ensure a level of national equity, although it is important that sufficient flexibility exists to accommodate local conditions. Only the federal government has the capacity to ensure that households with similar characteristics, regardless of location, have the same access to federal dollars. It is unrealistic for any level of government or community organization to expect federal funds with unlimited flexibility although detailed development and operation can be left to others in the partnerships.

The federal government has to provide more than funds and guidelines, however, on how money is to be spent. Leadership is required to initiate new programs, to work to rationalize policy at the federal level, to engage other federal departments in making the necessary changes to integrate housing with other areas of the social and economic sectors, and to enhance research and development.

Recently, it has been difficult to determine which department is taking the lead on housing at the federal level. Human Resources Development Canada spearheaded the homelessness initiative while CMHC funds the Affordable Housing Initiative and Residential Rehabilitation program. Housing funds from other departments at the federal level are welcomed, but who takes the lead in developing a badly needed, expanded and coordinated federal strategy? There are many examples illustrating the need for a coordinated federal strategy. For example, we have a federal policy that supports a level of immigration of approximately 250,000 people per year (Grant and Sweetman, 2004). Many of these immigrants, as noted in this paper, have difficulty accessing adequate, affordable housing. We do not, however, have a housing policy that contributes significantly to the supply that new immigrant households require. There are many other examples such as this. Coordination, engagement and leadership are needed at the federal level and CMHC, given its mandate, expertise and past history, seems best placed to provide this leadership.

5.1.5 Integration of Policy at the Provincial Level

Provinces, working within broad federal guidelines, should also play a role as funders and additionally they should work with cities and neighbourhoods to design comprehensive neighbourhood plans and integrate strategies with other social and economic sectors. Education, health care, community economic development, welfare and, in some provinces, immigration are areas where provinces play an instrumental role in policy development and program delivery. Integration of policy and program initiatives at the provincial level is as important as it is at the federal level. For more than ten years, the Province of Manitoba has not increased the shelter component of social assistance. During the same period it has allowed rents to increase under rent control legislation, undertaken an extensive and quite successful sponsorship program to encourage more immigrants to come to Manitoba (a new record for arrivals was set in 2003) but has provided only limited funding for low-income housing, while vacancy rates have fallen. This is not an example of integrated policy development (Carter and Janzen, 2004).

5.1.6 More Active Engagement at the Municipal Level

Municipalities have less fiscal capacity to fund housing initiatives, although many of them do provide monetary support for programs. Working with neighbourhoods to build capacity, develop neighbourhood plans and provide the regulatory changes to facilitate development of program initiatives are important functions often best performed at the municipal level. A land base, zoning, development fees, fees for permits, tax arrears property, building codes, health and safety enforcements and facilitating the development of partnerships are all tools and functions that municipalities are well placed to provide. Cash in kind provided by waiver of fees and permits fit into this category.

5.1.7 Building Capacity at the Community Level

At no time in recent history have communities and community-based organizations ever been asked to take on the level of responsibility as they are being asked today. The shift in the role of governments from “provider” to “facilitator” has had a great deal to do with adding to responsibility at the community level. Most community representatives and people within government view this as a positive shift. It expands communities’ role to include assisting with development of neighbourhood plans, neighbourhood needs assessments, decision-making on allocation of funds within local neighbourhoods, playing a role in program delivery, working to develop the necessary partnerships, applying for other sources of funds and, for many community-based housing organizations, project ownership and management.

When communities accept and effectively play such roles, the end result can be more effective policy and program outcomes. If community-based organizations do not have the capacity and expertise to adequately perform such roles, the consequences can be disastrous. When government moves from the role of provider to facilitator, it has to do so with the understanding that communities may lack the necessary expertise to accept their new responsibilities. All levels of government have to engage in capacity-building exercises, which add time and cost money, before effective outcomes can be realized. Jane Jacobs (2004) makes the point that North America has become bereft of communities. Communities of people working together and interacting to plan, prioritize and help deliver programs just do not exist in many cities and towns in this nation. There are also many rural and remote communities that are so small that they lack the necessary thresholds of people, skills and capacity to play any significant role. Unless there are strong regional or national organizations that can step in, governments cannot divorce themselves from the “provider” role they so willingly seem to be ready to relinquish.

5.1.8 Summary of Macro Level Changes

Although it could be argued that much of this is not new – a more prominent role by CMHC, more federal funding, a broader continuum of programs – this does not necessarily make it wrong. Drawing the best from the past is justified. What would be new is better integration of housing initiatives with other social, economic and community development programs. All parties have to promote the importance of housing to the success of other initiatives and work to make integration a success.

In summary, at a macro level, development of an effective housing framework for the future has to incorporate support from other social policy areas. There also needs to be continuing work to illustrate the importance of housing in people's lives and the benefits integration with other social policy areas provides. A better definition of roles and responsibilities is required and some level of government, preferably the federal level, has to play a leadership role and take responsibility for the "orphaned" child that housing has become. Partnerships can be effective vehicles but somebody has to lead and focus the efforts of those at the table. Finally – if community is to play a greater role in an enhanced housing policy agenda then the increase in responsibility has to come with increased resources to strengthen capacity.

5.2 Introducing Meaningful Program Changes

Although the macro aspects of the future framework are important, real success on the ground becomes a function of the nature of the programs delivered and their integration with other areas of social policy – the micro aspects of the framework. The key question is what should be the nature of the program assistance?

5.2.1 Expanding the Social Housing Inventory

First and foremost, it can be argued that there is not enough social housing. The portfolio is too small to be effective in accommodating the many people who are inadequately housed and too small to be an effective support for other social policy initiatives. It was pointed out earlier that proportionally Canada has one of the smallest social housing portfolios among the developed countries. Although recent improvements in the economy and job creation have reduced the level of need, the size of the portfolio provides no "horizontal equity" for the many people facing housing problems. Those able to access social housing units (generally after a long wait) are in a much more advantageous position than those who have to find housing on the private market.

5.2.2 Broadening the Continuum of Programs

To expand this portfolio there must be a broader continuum of programs. Although there have been positive initiatives over the last five years with assistance to the homeless, the introduction of the Affordable Homes Program and the continuation of funding for the Residential Rehabilitation Program, there is no continuum of housing programs that was the trademark of more successful social housing policy initiatives in the 1970s and early 1980s. The assistance for the homeless and the modest-income renter and homeowner is welcomed but there is too little assistance for the working poor and those on social assistance living in private rental units who often pay as much as 50 percent of their gross income for shelter. For social housing to be an effective social policy tool, the range of program assistance has to be expanded to provide support for all low-income groups as well as those with special needs.

The question remains, however, how to accomplish the objective of adding to the social housing portfolio. There are two basic approaches to improving access to adequate, affordable housing: supply side measures to build new units that are part of the social housing portfolio or the private market if incentives are directed to private entrepreneurs to provide units with affordable rents; and, demand side measures or assistance to increase households' ability to pay for housing.

What approach should the government take? A detailed discussion and analysis of this question warrants another paper, but a few points related to housing and social policy are worthy of note.

Demand Side Initiatives

As the vast majority of problems relate to affordability, improving households' ability to pay (demand side measures) would be the fastest way to reduce the shelter cost burden. This could be done by means of shelter allowance programs or increasing the shelter component of social assistance. Manitoba, Quebec, British Columbia and New Brunswick have all utilized shelter allowance programs to improve the affordability position of families and seniors. Research evidence suggests that shelter components under welfare or shelter allowances under programs that have been introduced are not always sufficient to allow people to access affordable housing. This supports the argument that they should be increased. However, there is always the counter argument that providing increased shelter allowances will be offset by increases in rent and there is no guarantee that landlords will use the increased revenue flow to improve poor quality accommodation.

Despite these criticisms, demand side options should not be ignored. The most common housing problem, as this paper has pointed out, is affordability. It is an income problem. Some people have only an income problem. They do not have other special needs or other problems that are so often associated with poverty. Their level of poverty may be modest and short term in nature – until they find sustainable employment. For people who fall in this category supply programs may not be necessary. Their problems may be addressed by demand side initiatives such as shelter allowance programs, housing vouchers, reform of the social assistance program or a range of other programs that address the gap between what people can afford and market rents.

Supply Side Initiatives

Many argue that demand side approaches do not provide advantages that can be built into social housing projects – support services, facilitative design features and support networks within the projects. Subsidizing private rental units is unlikely to provide these services and amenities either, so there is a strong argument for expanding the social housing portfolio. Because of the potential to incorporate other services and support mechanisms, many policy analysts argue that policy should focus on additions to the existing portfolio of social housing units. To further strengthen this argument, they point out that many potential clients for social housing have high service needs levels. Demand side programs or supply side initiatives focused on the private sector will not provide the stable base and supportive framework that ensures these needs will be addressed. A further argument in support of a social housing supply side approach is the fact that building additional social housing provides society with a long-term asset that can be used time and again for more than one generation of households with housing problems.

Carter *et al.* (1993), in a study of the interaction of social housing and the social safety net, stated “that the strength of social housing in the interaction process with other areas of social policy is the role that adequate, affordable shelter can play as a vital stabilizer” (Carter *et al.*, 1993: 1).

Security of tenure provides that stable base which facilitates household access to other social support services: education, health care, and employment, for example. Social housing projects, it was also pointed out, “can be the focus for other supports and preventive services that facilitate reintegration into society” (Carter *et al.*, 1993: 1).

The study went on to suggest that the role of social housing in the interaction process can be strengthened by paying careful attention in the delivery process to some of the other related attributes already mentioned like a suitable location relative to services such as affordable transportation and schools. Proper project design and amenity features can decrease the need for some supports and facilitate the delivery of others. Too often, it was argued, the design of social housing ignores features that might facilitate the delivery of other services. Integration of residents into the wider community can be facilitated by using housing projects as a focus for the delivery of services and initiatives that enhance interaction. Tenant involvement in management and a more co-operative relationship between management and tenants can foster interaction with other support services. The sensitivity of housing managers to the social and service needs of their tenants and the managers familiarity with social support programs in the area can strengthen this interaction.

Several studies argue that low-income families have more autonomy where there is a forum for their voice via tenant boards and committees as there often is in co-operative and non-profit housing. Others argue that the rights of low-income families are better protected in social housing with clear regulations not influenced by personal animus (CHRA, 2001).

In summary, the importance of social housing as a base of stability cannot be underestimated. Stabilization is a role that social housing plays in the integration process. Without security of tenure in adequate, affordable housing, access to, or delivery of, other services and the development of individual and family characteristics associated with general health and well-being is very difficult. Social housing can become the basis for reintegration into mainstream society. It becomes the platform for the success of other social policy initiatives. It can be the foundation for the development of independence.

There are other arguments for supply side programs. Our society has become dependent on low wage labour and immigration, which can create extended poverty. We also have to deal with discrimination in the market place, the inequitable position of women and the associated problems of many of the marginalized groups that are candidates for housing support. It is certainly more difficult to deal with these problems under demand side programs that place people in private market units. Governments must recognize there is a need for stock outside the market place. Some would argue that it does not matter who the landlord is, but it does because private landlords are not well placed to address the issues of support services and link their tenants with other service areas.

5.2.3 Deeper Ongoing Subsidies Required

New supply programs may also have to incorporate deeper and ongoing subsidies. Work by Pomeroy (2004) suggests capital grants of up to \$70,000 per unit are required to bring the cost of housing down to a point where it is affordable to the very low-income Aboriginal households. There is also the concern that even this level of funding will not be sufficient and ongoing subsidies will be required. Some households have incomes so low that paying home operating costs creates an affordability problem. Governments have been reluctant to introduce any program initiatives that incorporate an ongoing subsidy – fearing the escalating costs experienced under the non-profit, public housing Rural and Native and Urban Aboriginal Programs of the 1970s and early 1980s. When faced with rising debt and annual deficits in the 1980s these costs helped drive governments out of the social housing sector. This fear is still there but the reality has to be faced that it may well be impossible to adequately house many low-income people without a return to deep and continuing subsidy dollars.

5.2.4 Strengthening the Private Rental Sector

Despite the stated advantages of social housing, programs have to be expanded beyond the social housing sector. Preservation and improvements to the existing private rental stock and addition to this stock must also be considered. As pointed out earlier in this paper, the private rental stock is ageing and in need of modernization and improvement. Data from a 1995 study illustrates that 80 percent of private rental units undergo some type of repair and renovation work in any particular year, but only a very small portion of these units undergo extensive work of \$5,000 or more (Lampert, 1999). Expenditures are often not high enough to extend the life of the stock. It was also pointed out that potential returns on rental investments are not attractive enough to stimulate much new rental housing activity. Incentive programs are required to preserve the existing stock and add new units to the private rental portfolio. Studies in recent years have suggested a range of incentives including capital grants, changes to the tax regulations, changes to mortgage insurance practices and removal of rent controls and regulations amongst other options (Lampert, 1999). Incentives to improve and expand the private rental sector rarely provide affordable accommodation for low-income households but they can add to overall supply, benefiting renters across the spectrum and reducing the competition that exists for the affordable rental stock. This competition currently squeezes low-income households out of the affordable rental stock.

5.2.5 Summary of Proposed Program Initiatives

This paper has argued the case for a broader continuum of programs and a mixed model of supply and demand side initiatives. In addition to the current programs, the paper suggests a need for changes to the social assistance program, consideration of shelter allowance programs, incentives to maintain and add to the private rental stock and the addition of units to the social housing portfolio that incorporate deeper and ongoing subsidies. In the present political and fiscal climate it could be argued that this is unrealistic. This does not necessarily mean it is not needed. There are sound arguments to suggest it is needed. There are also sound arguments to suggest that if we do not respond with an adequate range of housing programs, costs will only rise in other social and economic sectors.

We need a mix of models and a broader range of programs if we are going to adequately address housing problems and make housing an effective part of social policy. The current debate over which approach is required (demand or supply side) is not all that helpful in trying to promote housing as an important component of social policy. We need both. The approach depends on the nature of the problem, the characteristics of the household and the circumstances within the market place.

6.0 Conclusion

It appears that we know enough about what needs to be done – it is just not being done. Part of the problem is the long-term decline in funding and the shifting of the risk and responsibility to other levels of government less able to fund the comprehensive continuum of programs that are needed. There is no coordinating ability nationally, no coordinated policy. There is a lack of leadership by a level of government with the capacity to fund – namely the federal government. Housing should certainly be a shared responsibility (all levels of government and community) but a lack of leadership is currently hindering development of new policies and program initiatives. New policies have to provide a broader range of programs that address the continuum of low-income and special needs groups that are not being adequately housed in the private market. Current programs, although welcomed and serving a purpose, provide assistance only to selected groups in this continuum. We need a broader mixed model of program options.

Housing policy, in itself however, cannot guarantee adequate and affordable housing. There has to be strong linkages to many other policy areas including immigration, health, education and social assistance. Successful social housing policy cannot be framed in isolation. It must be an integrated component of a broader social policy. Housing policy has to be designed not just to improve the circumstances of low-income and special needs households, but also to facilitate policy development in other areas. To achieve more effective integration of housing with other social policy sectors, the importance of housing to the success of other initiatives has to be demonstrated. The evidence has to be irrefutable. Although the importance of housing may seem obvious to people who work in the housing field, there is still a need to “sell” the role housing can play in other social policy areas. There is currently growing support for the role of housing in several of these areas. Building on this support, housing groups and advocates must work to take their place at the social policy table.

To strengthen the argument for an expanded and better integrated housing policy there are also a number of research gaps that have to be addressed. There has to be continued and more detailed work on the benefits of improved housing to the health, education, income security, community development and other sectors. The social and economic benefits of providing improved housing options have to be detailed and compared with the cost of providing the housing. Documenting the life circumstances that flow from access to improved housing is a key component of research in this area. We need to know more about the interface and interaction between housing assistance and social assistance. Can the programs be better integrated? Are there better ways to spend the combined budgets? Studies on how to more effectively integrate housing with other social and economic sectors and the cost benefits of this integration are needed to help reduce the isolation that currently exists. An important part of this research is the need to illustrate the current lack of policy integration. This represents only a few research initiatives that are required.

Finally, there is always the argument that the state has limited resources for which housing has to compete. This is true. The demands from health care alone have focused the attention of governments on funding to address that sector. The counter argument, based on the developing body of evidence on the relationship between housing and health, must be that housing expenditures can reduce health care costs. Spending money on housing does not take money out of health care – it reduces the cost of health care. The same argument can be made in other social policy sectors. Although these arguments have been made in the past, although the evidence is strong, until housing becomes a fully integrated member of the social policy club, housing is unlikely to receive the attention or the dollars it should.

Bibliography

- Almey M. 1995. Housing and Household Facilities. *Women in Canada: A Statistical Report*. 3rd Edition Statistics Canada. Ottawa: Ministry of Industry.
- Ark Research Associates. 1997. *Core Housing Need Among Off-Reserve Aboriginal Lone Parents in Canada*. Ottawa: Canada Mortgage and Housing Corporation.
- Bacher, J.C. 1986. "Canadian Housing 'Policy' in Perspective." Special Issue on the History of Canadian Housing Policy. *Urban History Review* Vol. XV, No. 1 (June).
- Bassuk E.L., and L. Rosenberg. 1990. "Psychosocial Characteristics of Homeless Children and Children with Homes." *Pediatrics* Vol. 85, No. 3: 257-261.
- Battle, Ken, and Sherri Torjman. 2002. *Social Policy That Works: An Agenda*. Ottawa: Caledon Institute of Social Policy.
- Baxter, David, and A. Romolo. 1999. *Housing Canada's Seniors in the Next 30 Years, Report No. 38*. Vancouver: The Urban Institute.
- Bonnefoy, Xavier R., et al. 2003. "Housing and Health in Europe: Preliminary Results of a Pan-European Study." *American Journal of Public Health* Vol. 93, No.9.
- Bruce, D., and S. Chisholm. 1999. *A Primer on Social Housing Policy in Canada*. Ottawa: Caledon Institute of Social Policy.
- Canadian Council on Social Development. 2003. *Census Analysis, Growing Polarization of Income in Canada*. Ottawa: Canadian Council on Social Development.
- Canadian Real Estate Association. 2003. *Average Sales Price Data, Multiple Listing Service*. Ottawa: Canadian Real Estate Association.
- Carter, T. 2001. "Canadian Housing Policy in Transition: Challenges and Opportunities." In *Proceedings, Our Homes Our Communities Our Future*. National Housing Conference, Brisbane, Australia. Melbourne, Australia: Australian Housing and Urban Research Institute.
- _____. 2000. *Canadian Housing Policy: Is the Glass Half Empty or Half Full?* Ottawa: Canadian Housing and Renewal Association.
- _____. 1997. "Current Practices for Procuring Affordable Housing: The Canadian Context." *Housing Policy Debate* Vol. 8, No. 3: 593-632.
- _____. 1993. *A Three Year Plan to Improve Housing in La Loche*. Regina: Saskatchewan Municipal Government Housing Division.

- Carter, T., R. Bublick, C. McKee, and L. MacFayden. 1993. *Interaction of Social Housing and Social Safety Net Programs: A Basis for Discussion*. Ottawa: Canada Mortgage and Housing Corporation.
- Carter, T., and T. Janzen. 2004. *The Welfare of Neighbourhoods: The Spatial Distribution of the Social Assistance Caseload and Housing Policy in Winnipeg*. Winnipeg: The Institute of Urban Studies.
- Centre for Future Studies in Housing and Living Environments. 1991. *Interaction of Social Housing and Social Safety Net Programs*. Ottawa: Canada Mortgage and Housing Corporation.
- Centre for Research on Community Services. 2004. *Homeless and Death Study*. Presentation to the National Secretariat on Homelessness. Ottawa. April 14.
- Chambon, A.S., J.D. Hulchanski, R.A. Murdie, and C. Teixeira. 1997. *Access to Housing in a Canadian City: Experiences of Three Immigration Groups*. Urban Affairs Association Conference April 1997. Toronto.
- Chau, S., A. Fitzpatrick, J.D. Hulchanski, B. Leslie, and D. Schatia. 2001. *One in Five... Housing as a Factor in the Admission of Children to Care: New Survey of Children's Aid Society of Toronto*. Updates 1992 Study. A Joint Research Project by the Children's Aid Society of Toronto and the Faculty of Social Work, University of Toronto. Centre for Urban and Community Studies, Research Bulletin No. 5.
- Chera, Sunita. 2004. *Exploring Homelessness Among Refugees in Toronto and Illuminating Strategies to Address the Housing Needs of Refugees in Edmonton*. Report to Edmonton Communities Plan on Homelessness Among Immigrants and Refugees, Edmonton Mennonite Centre for Newcomers, Edmonton.
- CHRA [Canadian Housing and Renewal Association]. 2001. *The Role of Housing in the Social Inclusion/Exclusion of Children*. Conceptual Framework and Research Plan. Prepared by Canadian Housing and Renewal Association with assistance from Richard Shillington, Tristat Resources, for a project funded by the Laidlaw Foundation.
- _____. 1994. *Housing and Welfare in Canada: An Overview of the Dual Track System*. Fact Sheet No. 1. Ottawa.
- Clark, M., P. Riben, and E. Nowgesic. 2002. "The Association of Housing Density, Isolation and Tuberculosis in Canadian First Nations Communities." *International Journal of Epidemiology* Vol. 31, No. 5: 940-945.
- Clatworthy, S. 1996. *Migration and Mobility of Canada's Aboriginal Population*. Prepared for the Royal Commission on Aboriginal Peoples and Canada Mortgage and Housing Corporation.

- CMHC [Canada Mortgage and Housing Corporation]. 2004a. *Canadian Housing Observer: 2004*. Ottawa: Canada Mortgage and Housing Corporation.
- _____. 2004b. *2001 Census Housing Series: Issue 2 – The Geography of Household Growth and Core Housing Need, 1996-2001*. Research Highlight Socio-Economic Series 04-001. Ottawa: Canada Mortgage and Housing Corporation.
- _____. 2004c. *2001 Census Housing Series: Issue 3 – The Adequacy, Suitability and Affordability of Canadian Housing*. Research Highlight Socio-Economic Series 04-002. Ottawa: Canada Mortgage and Housing Corporation.
- _____. 2003a. News Release on the Federal Budget and Housing, February 27. Ottawa: Canada Mortgage and Housing Corporation.
- _____. 2003b. *Canadian Housing Observer: 2003*. Ottawa: Canada Mortgage and Housing Corporation.
- _____. 2003c. *Housing Quality and Children’s Socioemotional Health*. Research Highlights. Socio-Economic Series 03-021. Ottawa: Canada Mortgage and Housing Corporation.
- _____. 2002. *Special Studies on 1996 Census Data: Housing Conditions of Women and Girls, and Female-Led Households*. Research Highlights. Socio-Economic Series. Issue 55-9. Ottawa: Canada Mortgage and Housing Corporation.
- _____. 2000a. *Special Studies on 1996 Census Data: Housing Canada’s Children*. Research Highlights. Socio-Economic Series. Issue 55-4. Ottawa: Canada Mortgage and Housing Corporation.
- _____. 2000b. *Special Studies on 1996 Census Data: Housing Conditions of Immigrants*. Ottawa: Canada Mortgage and Housing Corporation.
- _____. 1997a. *Canadian Women and Their Housing*. Research Highlights. Socio-Economic Series. Issue 72. Ottawa: Canada Mortgage and Housing Corporation.
- _____. 1997b. *The Housing and Socio-Economic Conditions of Immigrant Families: 1991 Census Profile*. Ottawa: Canada Mortgage and Housing Corporation.
- _____. 1990. *Evaluation of the Public Housing Program*. Ottawa: Canada Mortgage and Housing Corporation.
- _____. 1972. *Task Force on Low Income Housing*. Ottawa: Canada Mortgage and Housing Corporation.
- Cohen-Schlanger, M., and A. Fitzpatrick. 1995. “Housing as a Factor in Admissions of Children to Temporary Care: A Survey.” *Child Welfare* Vol. 74, No. 3: 547-562.

- Cooper, M. 2001. *Housing Affordability: A Children's Issue*. CPRN Discussion Paper No. F|11. Canadian Policy Research Networks Inc.
- Corak, M., and A. Heisz. 2000. *Neighbourhoods, Social Capital and the Long-Term Prospects for Children*. Paper for the CSLC Conference on the State of Living Standards and the Quality of Life in Canada.
- Danso, R.K., and M.R. Grant. 2000. "Access to Housing as an Adaptive Strategy for Immigrant Groups: Africans in Calgary." *Canadian Ethnic Studies* Vol. 20, No. 3: 19-43.
- Deane, L. 2003. *Community Economic Development in Winnipeg's North End: Social, Cultural, Economic and Policy Aspects*. Winnipeg: Unpublished PhD Thesis. University of Manitoba.
- Doyle, V., B. Burnside, and S. Scott. 1996. *The Single Parents' Housing Study: The Effect of Housing Governance on the Health and Wellbeing of Single Parent Families in Vancouver*. Ottawa: Canadian Housing and Renewal Association.
- Dunn, J.R. 2003. "A Needs, Gaps and Opportunities Assessment for Research." *Housing as a Socio-Economic Determinant of Health*. The Canadian Institutes of Health Research.
- _____. 2002. *A Population Health Approach to Housing: A Framework for Research*. The National Housing Research Committee and Canada Mortgage and Housing Corporation.
- _____. 2000. *Housing, Social Inequality and Population Health in Vancouver Neighbourhood Areas*. Ottawa: Canada Mortgage and Housing Corporation.
- Dunn, J.R., and M.V. Hayes. 2000. "Social Inequality, Population Health and Housing in Two Vancouver Neighbourhoods." *Social Science and Medicine* Vol. 51, No. 4: 73-97.
- Evans, G., H. Saltzman, and J. Cooperman. 2001. "Housing Quality and Children's Socioemotional Health." *Environment and Behavior* Vol. 33, No. 3: 389-399.
- Federation of Canadian Municipalities. 2000. *A National Affordable Housing Strategy*. Ottawa: Federation of Canadian Municipalities.
- Foot, D., and D. Stoffman. 1996. *Boom, Bust and Echo: How to Profit from the Coming Demographic Shift*. Toronto: Macfarlane Walter and Ross.
- Fuller-Thomson, E., D. Hulchanski, and S. Wang. 2000. "The Health-housing Relationship: What Do We Know?" *Reviews on Environmental Health* Vol. 15, No. 1-2: 109-134.
- Gillis, A.R. 1977. "High-Rise Housing and Psychological Strain." *Journal of Health and Social Behavior* No.18: 418-431.

- Grant, Hugh, and Arthur Sweetman. 2004. Introduction to Economic and Urban Issues in Canadian Immigration Policy. *Canadian Journal of Urban Research* Vol. 13, Issue 1 (Special Issue): 1-24.
- Guirguis-Younger, Manal, Vivien Runnels, and Tim Aubry. 2003. *A Study of the Deaths of Persons Who are Homeless in Ottawa – A Social and Health Investigation*. Ottawa: Saint Paul University and the Centre for Research on Community Services.
- Hallet, Bruce. 2002. *Aboriginal People in Manitoba 2000*. Winnipeg: Manitoba Aboriginal Affairs Secretariat. www.gov.mb.ca/ana/apm2000/apm2000.pdf
- Harvey, D. 1993. "From Space to Place and Back Again: Reflections on the Condition of Postmodernity." In J. Bird, B. Curtis, T. Putnam, G. Robertson and L. Tickner, eds. 1993. *Mapping the Futures: Local Cultures, Global Change* (3-29). London, UK: Routledge.
- _____. 1973. *Social Justice and the City*. Oxford: Blackwell.
- Hopton, J., and S. Hunt. 1996. "The Health Effects of Improvements to Housing: A Longitudinal Study." *Housing Studies* Vol. 11, No. 2: 271-86.
- Hulchanski, David J. 2002. *Housing Policy for Tomorrow's Cities*. Ottawa: Canadian Policy Research Networks Inc.
- Ineichen, B. 1993. *Homes and Health: How Housing and Health Interact*. London: E. and F.N. Spon.
- Institute of Urban Studies. 2004. *First Nations/Métis/Inuit Mobility Study*. Winnipeg: University of Winnipeg.
- Israelite, N.K., A. Herman, F.A. Alim, H.A. Mohamed, and Y. Khan. 1999. *Settlement Experiences of Somali Refugee Women in Toronto*. 7th International Congress of Somali Studies July 10 1999. Toronto: York University.
- Jacobs, J. 2004. *Dark Age Ahead*. Toronto: Random House of Canada Limited.
- Jenson, Jane. 2004. *Canada's New Social Risks: Directions for a New Social Architecture*. CPRN Research Report F|43. Ottawa: Canadian Policy Research Networks. Available at: www.cprn.org.
- Johnson, L., and A. Ruddock. 2000. *Building Capacity: Enhancing Women's Economic Participation Through Housing*. Research Directorate. Ottawa: Status of Women Canada.
- Kent, Tom. 2002. *Foundation and Future of Social Policy*. Ottawa: Caledon Institute of Social Policy.

- Kobayashi, A., E. Moore, and Rosenberg. 1998. *Healthy Immigrant Children: A Demographic and Geographic Analysis*. Human Resources Development Canada, Applied Research Branch, Strategic Policy.
- Kohen, D., C. Hertzman, and J. Brooks-Gunn. 1998. *Neighbourhood Influences on Children's School Readiness*. Ottawa: Human Resources Development Canada.
- Lampert, Greg. 1999. *Review of Recent Reports on the Rental Market in Canada*. Ottawa: Canadian Home Builders' Association.
- Lee, Kevin, and Paul Roberts. 2000. "Housing Canada's Children." *Perception* Vol. 24, No. 1 (Summer). Ottawa: Canadian Council on Social Development.
- Li, P.S. 2003. *Destination Canada: Immigration Debates and Issues*. Toronto: Oxford University Press.
- Maclean's Weekly Magazine. 2003. October Editorial. *Maclean's Weekly Magazine*. Toronto: Rogers Publishing.
- Malpas, J.E. 1999. *Place and Experience: A Philosophical Topography*. Cambridge, UK: Cambridge University Press.
- Manitoba Interfaith Immigration Council. 1990. *The Relationship Between Newcomer Tenants and Their Landlords*. Winnipeg.
- Mattu, P. 2002. *A Survey on the Extent of Substandard Housing Problems Faced by Immigrants and Refugees in the Lower Mainland of British Columbia: Summary Report*. Regional Homelessness Research Committee.
- McCarthy, P., D. Byrne, S. Harrison, and J. Keithley. 1985. "Housing type, housing location and mental health." *Social Psychiatry* No. 20: 125-130.
- McCracken, M., and G. Watson. 2004. *Women Need Safe, Stable, Affordable Housing: A Study of Social Housing, Private Rental Housing and Co-op Housing in Winnipeg*. Winnipeg: Prairie Women's Health Centre of Excellence.
- Moloughney, Brent. 2004. *Housing and Population Health: The State of Current Research Knowledge*. Ottawa: Canadian Institute for Health Information.
- Mullins P., J. Western, and B. Broadbent. 2001. *The Links Between Housing and Nine Key Socio Cultural Factors: A Review of the Evidence*. Positioning Paper. Australian Housing and Urban Research Institute. Queensland Research Centre.
- ND LEA Engineers and Planners. 2000. *Residential Market Analysis: Winnipeg Centre*. Winnipeg: Manitoba Family Services and Housing and City of Winnipeg.

- Novac, Sylvia, Joyce Brown and Carmen Bourbonnais. 1996. *No Room of Her Own: A Literature Review on Women and Homelessness*. Ottawa: Canada Mortgage and Housing Corporation.
- O'Hara, Kathy. 1998a. *Securing the Social Union*. Ottawa: Canadian Policy Research Network.
- _____. 1998b. *Reflexion – Securing the Social Union: Next Steps*. Ottawa: Canadian Policy Research Network.
- Ottawa Inner City Ministries. 2004. News Article. Interview with Cathy Crowe, Toronto Street Nurse. Ottawa.
- Platt, K. 1996. "Places of Experience and the Experience of Place." In L.S. Rouner (ed.). *The Longing for Home*. Notre Dame, IN: University of Notre Dame Press. Pp. 112-127.
- Pomeroy, S. 2004. *A New Beginning: The National Non-Reserve Aboriginal Housing Strategy*. Ottawa: National Aboriginal Housing Association.
- _____. 2001. *Toward a Comprehensive Affordable Housing Strategy for Canada*. Ottawa: Caledon Institute of Social Policy.
- _____. 1996. *Housing as Social Policy*. Ottawa: Caledon Institute of Social Policy.
- Pomeroy, Stephen Paul. 1995. "Housing as Social Policy." In Ken Battle (ed.). *The Role of Housing in Social Policy*. Ottawa: Caledon Institute of Social Policy. Pp. 2-14.
- Porteous, J.D., and S.E. Smith. 2001. *Domicide: The Global Destruction of Home*. Montreal: McGill-Queen's University Press.
- Postl, Brian. 1995. *The Health of Manitoba's Children*. Winnipeg: Manitoba Department of Health.
- Prince, Michael J. 1998. "Holes in the Safety Net, Leaks in the Roof: Changes in Canadian Welfare Policy and Their Implications for Social Housing Programs." *Housing Policy Debate* Vol. 9, Issue 4: 825-848. Fannie Mae Foundation. www.fanniemaefoundation.org/programs/hpd/pdf/hpd_0904_prince.pdf
- RBC Royal Bank. 2004. *Residential Mortgage Rates*. See www.rbcroyalbank.com/rates/mortgage.html
- Reitsma-Street, M., J. Schofield, B. Lund, and C. Kasting. 2001. *Housing Policy Options for Women Living in Urban Poverty: An Action Research Project in Three Canadian Cities*. Ottawa: Research Directorate, Status of Women Canada.

- Rosenberg, T., O. Kendall, J. Blanchard, S. Martel, C. Wakelin, and M. Fast. 1997. "Shigellosis on Indian Reserves in Manitoba, Canada: Its Relationship to Crowded Housing, Lack of Running Water, and Inadequate Sewage Disposal." *American Journal of Public Health* Vol. 87, No. 9: 1547-1551.
- Rosenstreich, D.L., P. Eggleston, M. Kattan, D. Baker, R.G. Slavin, P. Gergen, H. Mitchell, K. McNiff-Mortimer, H. Lynn, D. Ownby, and F. Malveaux. 1997. "The Role of Cockroach Allergy and Exposure to Cockroach Allergen in Causing Morbidity Among Inner-City Children With Asthma." *New England Journal of Medicine* Vol. 336, No. 19: 1356-1363.
- Royal LePage. 2004. *Survey of Canadian House Prices*. Toronto: Royal LePage.
- Sharfstein, J., and M. Sandel. 1998. "Inadequate Housing: A Health Crisis for the Children of the Poor." *Journal of Housing & Community Development* Vol. 55, No. 4.
- Silver, Jim, Kathy Mallett, Janice Greene, and Freeman Simard. 2002. *Aboriginal Education in Winnipeg Inner City High Schools*. Winnipeg: Canadian Centre for Policy Alternatives-Manitoba.
- Smith, S. 1989. *Housing and Health: A Review and Research Agenda*. Glasgow: ESRC Centre for Housing Research.
- Social and Enterprise Development Innovations. 2003. *Home\$ave: Building Investment in Housing Assets: A Study of Individual Development Accounts for Housing - A National Demonstration Project*. Ottawa: Canada Mortgage and Housing Corporation.
- Social Planning Council of Winnipeg. 2004. "Urban Aboriginal Housing." Presented at the Canadian Housing and Renewal Corporation 36th Annual Congress – *Sustainable Communities: Building the New Urban Landscape*. Ottawa.
- Statistics Canada. 2003a. *Census of Population*. Ottawa: Statistics Canada.
- _____. 2003b. *New House Price Index*. Catalogue No. 62-007-XPB. Ottawa: Statistics Canada.
- _____. 2003c. *Average Household Expenditures Provinces and Territories*. CANSIM Table 203-0001. Ottawa: Statistics Canada.
- _____. 2003d. *2001 Census: Analysis Series. Incomes of Canadian Families*. Catalogue No. 96F0030XIE2001014. Release date: May 13, 2003. Ottawa: Statistics Canada.
- _____. 2002. *2001 Census: Analysis Series. Profile of the Canadian Population By Age and Sex: Canada Ages*. Catalogue No. 96F0030XIE2001002. Release date: July 16, 2002. Ottawa: Statistics Canada.

- _____. 1999. *The Daily*. Catalogue No. 11-001E. Ottawa: Statistics Canada.
- Stroick, S.M., and J. Jenson. 1999. *What Is the Best Policy Mix for Canada's Young Children?* CPRN Study No. F|09. Ottawa: Canadian Policy Research Networks Inc.
- Torjman, Sherri. 2001. *Reclaiming our Humanity*. Ottawa: Caledon Institute of Social Policy.
- Townson, M. 2000. *A Report Card on Women and Poverty*. Ottawa: Canadian Centre for Policy Alternatives.
- Wearing, M.J., L. Dowse, and N. Orr. 1998. "Redressing Stressors with Resources? A Study of Public Housing, Mental Illness and Service Delivery on Waterloo Housing Estate, Sydney." *International Sociological Association*.
- Wilkinson, D. 1999. *Poor Housing and Ill Health: A Summary of the Research Evidence*. Edinburgh: Housing Research Branch, The Scottish Office Central Research Unit.
- Wood, D.L., R.B. Valdez, T. Hayashi, and A. Shen. 1990. "Health of Homeless Children and Housed, Poor Children." *Pediatrics* Vol.86, No. 6: 858-866.
- Zine, J. 2002. *Living on the Ragged Edges: Absolute and Hidden Homelessness Among Latin Americans and Muslims in West Central Toronto*. The Informal Housing Network Project. Toronto: Equinox Research and Consulting Services.

Appendix A. Glossary of Terms

Affordable Housing: Housing that meets the needs of modest-income households and is available at prices that approximate low-end market rents or homeownership costs.

Compact Development: Housing that is generally smaller and built at higher densities than traditional suburban tract development.

Condominiums: Housing where individuals own their units as well as a share in the common amenities of the project – pool, green space, games area, rooftop gardens, lounges, exercise rooms, etc. Owners pay a fee each month to help maintain these amenities and cover the cost of project operation such as snow removal, maintenance and repairs. The condominium corporation, as opposed to individual owners, handles project management, operation and maintenance.

Core Housing Need: A measure or indicator of housing problems. In Canada, a household is considered to be in core need if: they are paying 30 percent or more of their before tax income on mortgage payments, taxes, and utilities or rent; the dwelling is in need of major repairs; or, parents and children, or children of different genders over the age of five have to share a bedroom. Some households experience these problems but have sufficient income to purchase or rent housing in the private market so are not considered in core need.

Demand Side Support: Assistance to increase households' income and ability to pay for housing – a shelter allowance, for example.

Horizontal Equity: A situation where all people with similar income and needs characteristics receive the same amount and type of public support. Currently there are many households on the waiting list for social housing with the same characteristics as those who occupy social housing units. Because there are not enough units for all there is no horizontal equity.

Life Lease Housing: Housing where individuals pay an up front fee that guarantees them occupancy for life. They then pay monthly rental charges. The up front fee or “life lease” amount reduces the developer's capital borrowing requirements and supposedly helps reduce the final cost to the occupants.

Low-income Housing: Housing that meets the needs of the working poor and those dependent on income transfers such as social assistance. Such housing, if it is social housing, may be provided on a rent-geared-to-income basis where rents do not exceed 30 percent of gross household income.

Marginalized Groups: People in poverty who face other barriers such as discrimination and racism or experience physical and mental disabilities. These barriers make it difficult for them to access the services and opportunities available to mainstream society.

Security of Tenure: A situation where tenants occupancy of a rental unit is guaranteed for a time specified in a rental lease (periods up to a year or more) providing the tenant respects rules and regulations set out by the landlord.

Social Housing: Housing that is provided with some level of public subsidy and generally targeted to low- and modest-income households. Social housing is generally owned and managed by government or non-profit organizations.

Special Needs Groups: People who are in poverty and also face other disadvantages: a mental or physical disability; victims of abuse; drug or alcohol addiction, etc. In addition to adequate affordable housing, they require a range of other support services to help them deal with these disadvantages.

Supply Side Support: Housing programs that provide affordable units for low- and modest-income people. Rents or ownership costs are reduced by public grants or subsidies.

Supportive Housing: Housing that builds in support services by providing special design features, special amenity areas or space from which organizations can provide services to the occupants. An example would be seniors housing with special design features in the bathrooms to accommodate disabilities, amenity space for meals and office space for visiting nurses, doctors, etc.

Transition Housing: Housing that is designed to be occupied on a short-term basis that has built in supports for people in a transition stage – e.g., Aboriginals moving to urban communities or women fleeing abusive relationships.

Appendix B. Roundtable Report

Introduction

A research roundtable with key housing experts and stakeholders was held to discuss the draft research report, *Housing Is Good Social Policy*, on Monday, October 4, 2004. The day-long roundtable began with a plenary discussion of the relationship between housing and social policy. Participants broke into smaller groups to discuss how to make housing policy a more effective social policy instrument. The roundtable concluded in plenary with a report back from the small groups, and a discussion on perspectives and actions on how to move forward on an agenda of “housing is good social policy.”

Plenary – Housing and Social Policy

The discussion ranged widely in the morning plenary session. The relationship between housing and social policy was the major focus of discussion. In the past, these policy fields have generally been treated as separate concerns. As housing affordability remains the principal cause of core housing need in Canada, there is a need to integrate better thinking about housing affordability and our policy approaches to income security.

Multi-level Governance

- The regulatory environment for affordable housing initiatives by cities varies from province to province. Provincial municipal acts determine what options cities have in implementing affordable housing programs.
- The disaggregation of the Canada Health and Social Transfer (CHST) into the Canada Health Transfer and the Canada Social Transfer represents an opportunity to elaborate a set of principles for the social transfer. Affordable housing programs are incredibly expensive; therefore who pays for what is a critical question. Other jurisdictions must be pushed to cover some of the disparities, around income, for example.
- The paper implies that the federal government needs to take a more active leadership role. From a provincial perspective, this is neither acceptable nor effective because social policy is a provincial responsibility and therefore varies greatly from one province to the next.
- Social policy is a provincial responsibility; therefore to put housing at the centre of social policy, provincial-federal arrangements must be addressed. New modes of governance are needed that complicate how we see the causality of housing in social policy.

Housing and Employment

- There is a need for more research on the link between affordable housing and the movement of people on social assistance into the labour market. Lack of affordable housing is a barrier to moving into employment.

-

Health and Housing

- Not enough is known about how good housing affects the health and quality of life of individuals. There is some anecdotal evidence about the impact of housing affordability on mental health and how it creates stress on families, but documenting this link may be difficult. More is known about the impact of housing on educational outcomes for children.

Housing and Economic Performance

- What connections do economists discern between affordable housing and good economic outcomes – both macro and micro? For example, the United Kingdom is making the argument that affordable housing makes good economic sense.
- Investing in poor quality housing stock with government money is a poor investment. This point may lay the foundation for an economic argument for affordable housing.

Public-Private Partnerships

- Putting bounds around urban development to save agricultural land – that is, “compact development” – will cause the price of land in high density areas to escalate and further undermine affordable housing. One solution is to integrate affordable housing into new developments. It is a way of placing an encumbrance on the value of the land.
- In the post-war period, housing Canadians became a component of economic policy through the *National Housing Act*. The aim was to make home ownership available to Canadians in the form of single family homes. The private sector was the vehicle for implementing this policy. The private sector remains the principal engine of housing policy.
- Public sector affordable housing initiatives may have the effect of fuelling higher property costs. Any policy needs to take private sector involvement into account.

Social Solidarity

- Promoting the bonds of social solidarity remains a sound rationale for investing in affordable housing but has fallen out of favour.
- The City of Calgary uses a “triple bottom line” municipal framework to assess the potential impact of new policies. This application of environmental, social and economic lenses helps the city to frame affordable housing as a quality of life issue in the city.

Neighbourhood Effects

- The growth of poverty in neighbourhoods outside the city core means that housing built to accommodate a relatively smaller number of people is now being used to accommodate larger numbers. This affects quality of life in these neighbourhoods. Affordable housing is a strong contributor to strong communities.
- It is important to differentiate between how housing outcomes affect different members of the community. For example, age matters: the experiences of youth and seniors will differ. Similarly, the experiences of immigrants will differ.

Supply and Demand

- The paper places the issues of supply of and demand for affordable housing stock in opposition. In reality, the two are complementary. Supply side measures alone are not enough.

Defining “Affordability”

- We need a broader definition of “affordable housing.” At present, affordable housing is conflated with social housing. This reflects the discourse around social policy more generally in Canada. In theory, social policy should ensure the well-being of everyone; in practice, social policy is defined as something only for people on the margins. Affordable housing is broader than social housing.

Small Group Discussions

What changes are necessary to mutually reinforce the relationship between housing and social policy?

- Change the mental map. Need to help people to see housing as a vehicle to achieve social goals (inclusion, upward mobility, self-reliance, equity), economic goals (community growth, productive workers, skilled labour force, improved efficiency of social policy), and environmental goals (sustainability). In order to achieve this end, we must first rethink what we mean by “social policy.”
- Engage the private sector. For example, the Toronto Board of Trade is starting to make the connections between affordable housing as a determinant of work force participation.
- Education. Steps must be taken to overcome NIMBY attitudes (not in my backyard) toward social housing and the conflation of affordable housing with social housing.
- Need to broaden the definition of social policy. It must be seen as something that benefits everyone, not just socially marginalized individuals and groups. Need to see an investment in housing as part of a wider investment in the well-being of the whole person.
- Use the available research to engage political decision-makers. Help people make the connections between housing and good social/health outcomes. Deepen the discussion.

- CPRN should become a champion. Give attention to affordable housing in all segments of research (health, work, family).

What will make housing policy a more effective social policy instrument?

- Attention to scale. Attention is needed at the neighbourhood and community levels in order to harness local capacity and knowledge. How can housing policy recognize the role of communities? Unless communities are involved there is a danger of developing a one-size-fits-all approach that meets nobody's needs. This is a governance issue.
- Identify replicable models. The SCPI program is a good model for engaging communities.
- Engage communities. Housing policy should motivate communities and support their work. This has been done in the past, but not always in ways that consider a range of desired outcomes. Communities are better able than higher orders of government to integrate lessons about outcomes and the connections between them.
- Enhance quality of the entire housing system. This can be done by developing a more holistic understanding of social policy as an instrument to promote the well-being of the whole person.
- An integrated approach is needed. Housing must be integrated in many public domains, including immigration, health, water/environmental policy, labour, energy, and income security.

Who will need to be involved? Who can provide leadership?

- Need private sector leadership and expertise. The private sector must work in conjunction with government, which in turn must cooperate to overcome federal-provincial-municipal jurisdictional issues. The private sector should be defined broadly to include employers as well as developers.
- Jurisdictional issues require resolution. Federal leadership raises jurisdictional issues. Some provinces do not recognize housing as a broader issue. Quebec and British Columbia stand out from the rest.
- National objectives. In a SUFA environment, to what extent is it possible to have pan-Canadian policy objectives? The current affordable housing program demonstrates that if the provinces are not interested, national objectives can be lost.
- Role of cities. City involvement is critical to affordable housing. How can cities engage directly with national policies?
- Provincial fiscal capacity. Federal affordable housing programs that require matching contributions from the provinces have not always worked because each of the provinces has a different fiscal capacity to respond. Provinces also do not always see how their interests intersect with the national interest. Communities are more likely to identify their interests with those of the national level.
- Private sector leadership/buy-in is critical. Especially important at the municipal level where voice and clout are key, not just money.

Plenary – Moving Forward: Perspectives and Actions

Housing is an economic policy

Housing is ultimately an economic policy as well as a component of social policy. To a great extent, the wealth of the country is rooted in real estate. We can learn from the American approach to housing. Many “housing programs” in the United States are really community development initiatives. Canada needs to adopt this broader approach and see housing more as integral to economic performance and well-being, not as an add-on or policy afterthought.

There is a need to clarify our definition of social policy

Social policy is a very diffuse category. Work is needed to determine a shared set of social outcomes that includes affordable housing as both a means and an end. We need a definition of social policy that is framed as a positive set of social goals, such as community well-being. Attention to place – with housing at the centre and moving outward to the neighbourhood and beyond – is the starting point for remapping social policy.

Roundtable report prepared by Beverly Boutilier, Assistant Director, Family Network, CPRN.

Our Support

Funding for this project was provided by:

- Canada Mortgage and Housing Corporation
- CPRN President's Innovation Fund
- Home Depot
- Social Development Canada
- TD Bank Financial Group
-

Donations:

BCE Inc.
BMO Financial Group
COGECO Inc.
Maclab Enterprises
Ontario Municipal Employees Retirement System
Power Corporation of Canada
Scotiabank

Members of the Board of Directors, Campaign Committee and management team
Many *e-network* subscribers and friends of CPRN

Project Funding:

Corporations:

Bell Canada
Business Development Bank of Canada
CIBC
DVA Navion
Ekos Research Associates Inc.
Holding O.C.B. Inc.
Home Depot Canada
Ketchum Canada Inc.
RBC Financial Group
SNC-Lavalin Group Inc.
TD Bank Financial Group

Federal Government Departments, Agencies and Commissions:

Canada Mortgage and Housing Corporation
Canadian Heritage
Citizenship and Immigration Canada
Health Canada
Human Resources Development Canada

Human Resources Skills Development Canada
Indian and Northern Affairs Canada
Industry Canada
International Development Research Centre
Law Commission of Canada
Liberal Caucus Research Bureau
Parks Canada
Privy Council Office
Social Development Canada
Statistics Canada
Treasury Board of Canada, Secretariat

Provincial Governments:

Alberta

- Human Resources and Employment

British Columbia

- Ministries of Health

- Ministry of Children and Family Development

- Office of the Deputy Minister to the Premier

Manitoba

- Department of Family Services and Housing

Ontario

- Association of Colleges of Applied Arts and Technology of Ontario (ACPATO)

- Ministry of Community and Social Services

- Ministry of Finance Pre-budget Consultation

- Ministry of Health

- Ministry of Training, College and Universities (MCTU)

Saskatchewan

- Department of Community Resources and Employment

Municipal Governments:

City of Toronto

Foundations:

The Atkinson Charitable Foundation

The Bertelsmann Foundation

Canada Millennium Scholarship Foundation

Canadian Health Services Research Foundation

The Change Foundation

The Hospital for Sick Children Foundation

R. Howard Webster Foundation

J. W. McConnell Family Foundation

The Muttart Foundation

The Neptis Foundation

RBC Foundation

Associations and Other Organizations:

AFP Foundation for Philanthropy – Canada
AFP Calgary Chapter
AFP International
AFP Toronto Chapter
Association of Fundraising Professionals (AFP)
Canadian Institute of Planners
Canadian Labour and Business Centre
Canadian Labour Congress
Canadian Medical Association
Canadian Population Health Initiative
Canadian Public Health Association
Coalition of National Voluntary Organizations
College of Physicians and Surgeons of Ontario
Conference Board of Canada
The Learning Partnership
National Voluntary Organizations
Nuclear Waste Management Organization
United Way of Canada
Université de Montréal
University of Toronto (Faculty of Law)



Canadian Policy Research Networks • Réseaux canadiens de recherche en politiques publiques
600-250 Albert Ottawa, Ontario K1P 6M1 • tel (613) 567-7500 fax/télé: (613) 567-7640 • www.cprn.org