The Reality of Housing Insecurity

A CPJ backgrounder on Housing and Homelessness

by Trixie Ling

Approved by the Board of Directors: June 9, 2008

CITIZENS *for* PUBLIC JUSTICE

Our Vision

- CPJ is committed to seek human flourishing and the integrity of creation as our faithful response to God's call for love, justice and stewardship.
- We envision a world in which individuals, communities, societal institutions and governments all contribute to and benefit from the common good.

Our Mission

- CPJ's mission is to promote *public justice* in Canada by shaping key public policy debates through research and analysis, publishing and public dialogue. CPJ encourages citizens, leaders in society, and governments to support policies and practices which reflect God's call for love, justice and stewardship.

Public Justice

- CPJ Public Justice is the *political* dimension of loving one's neighbour, caring for creation and achieving the common good, and is particularly the responsibility of government and citizens.

CPJ addresses a range of public justice issues, from eliminating poverty to creating a climate of welcome for newcomers to fostering hopeful citizenship. CPJ's professional staff actively engage in a number of activities to realize CPJ's mission and keep public justice front and centre in policy debates.

Our members, who come from a wide variety of faith communities, are committed to public justice and its contributions to public dialogue. They participate in CPJ's work through campaigns, dialogue and financial support. CPJ's 13-member board of directors includes representation from across Canada and meets regularly three times per year.

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Executive Summary

In 2001, there were 1.5 million Canadians in core housing need; that is, they fell below standards set for adequacy, suitability and affordability. Housing affordability problems increased in 2004, as one in seven Canadian households spent 30 percent or more of their income on housing. Today, there is a growing number of Canadians that are paying too much of their income to keep a roof over their heads. Housing insecurity coupled with income insecurity has intensified the widespread and rapid growth of homelessness in Canada. The homelessness crisis is a symptom of deepening poverty, reflecting the erosion of housing security and the increasing need for affordable housing.

Canada's housing policy has been eroding over the years as support for a national housing program ended and annual spending by all levels of government has declined since the early 1990s. Without a national housing strategy, the federal government deals with housing issues through a framework of crisis management and short-term solutions. In 2006, the government invested $1.4 billion over two years to address housing insecurity and homelessness. However, without a long-term strategic plan that addresses core issues like income insecurity and housing affordability, this investment is not a move away from a short-term crisis management approach.

At the same time, an increase in homelessness is fueled by the unclear division of responsibility between various governments and the lack of initiatives to make affordable housing a priority on the political agenda. The cost of not investing in housing is seen in the resulting costs on health care, social services and the justice system. The lack of decent and affordable housing has significant impacts on children's well-being, economic vitality and the environment.

Looking at the wider context, it is evident that Canada's strategy to contain a rapid growth of homelessness has failed because of its inadequate fight against poverty. Poverty is a root cause of homelessness and those affected most by poverty such as Aboriginal peoples, recent immigrants, young families with children, women and especially single mothers are also the ones facing housing insecurity. As the growing gap between the rich and poor widens, housing affordability becomes a challenge for millions of low-income Canadians.

The key approaches regarding access to housing include the free market approach that sees housing as a commodity, the pragmatic approach that recognizes the social, economic and environmental costs of housing insecurity, and the rights approach that sees housing as a human right.

Citizens for Public Justice has looked at housing and homelessness over the years through its public justice lens and has called the federal government to address issues of housing and poverty, and commit to sustained funding for affordable housing. CPJ believes that governments have a responsibility to ensure access to affordable housing in their call to practice public justice by promoting the well-being of all people, protecting the rights of the marginalized and enabling other social structures to meet identified housing needs in the community. The paper ends by analyzing housing issues through the lens of public justice and raising questions for ways of moving forward to ensure affordable housing for all.

Introduction

Housing insecurity is a national concern as the lack of affordable housing impacts the sustainability of cities, the growth of local economies, and the health and well-being of individuals and families. Housing is needed for well-being and for participation in the economy and society. Conversely, the lack of affordable housing creates barriers for people to live responsibly and build healthy communities.

Citizens for Public Justice recognizes that from a public justice perspective, housing is an issue that calls all levels of government, along with other sectors of society, to have a shared responsibility and to work towards an equitable society that affirms human dignity, builds inclusive communities and ensures housing for all. The paper will look at the past and current context for housing insecurity and homelessness and the implications of widespread poverty. It will examine the core values and principles around housing and will address the roles and responsibilities of governments. The outcome is a better understanding of the social, economic and environmental aspects of housing and of a public justice approach to housing and homelessness.

1. *Policy Analysis*

Current reality

In 2001, there were 1.5 million Canadians in core housing need; that is, they fell below standards set for adequacy, suitability and affordability.[1] Housing affordability problems increased in 2004, as one in seven Canadian households, or 1.7 million households, spent 30 percent or more of their income on housing.[2] Canada Mortgage and Housing Corporation (CMHC) defines adequate housing as residences not requiring major repairs, while suitable housing is having enough bedrooms for the size of the household and affordable housing is spending less than 30 percent of before tax household income on rent.[3] Households are considered to be in core housing need when they live in housing that is below one or more of the these standards.

A recent calculation in January 2007 by the Canadian Council on Social Development showed that "almost one-quarter of Canadian households – more than 2,700,000 households – are paying too much of their income to keep a roof over their heads."[4] A nationwide affordability crisis is emerging as tenant incomes are falling and rents are rising faster than inflation. Housing insecurity coupled with income insecurity has intensified the widespread and rapid growth of homelessness in Canada. In Vancouver, there has been significant growth in the number of homeless people counted region-wide, almost doubling from 1,121 persons in 2002 to 2,174 persons in the 2005 Homeless Count.[5] Shelters pose a major challenge as they are overused and under-supported. The Ottawa 2006 Report Card on Ending Homelessness showed that more people used the shelter system in 2006 in Ottawa: 9,010 compared to 8,853 a year earlier, an increase of 1.8%.[6] The report found more children in families stayed in shelters, 1,163 compared to 1,035 in 2005, reflecting more families experiencing homelessness.[7] These statistics show that Canada's 21st century homelessness crisis is a symptom of deepening poverty, reflecting the erosion of housing security and the increasing need for affordable housing.

Current state of policy

Canada's housing policy has been eroding over the years and has not met the new challenges posed by housing insecurity and homelessness. In the 1970s, 1980s and early 1990s, Canada had a record of housing success with national housing programs that provided decent, affordable co-operative and non-profit homes to millions of children, women and men. From 1964-1974, initiatives to implement the National Housing Act included an assisted home ownership program, a neighborhood improvement

program, a housing rehabilitation program, a native housing program, and a non-profit and co-op housing program. These housing programs lasted until the mid-1980s, when governments began to step back from large-scale capital investment and financial restraint became the new order of the day.

Until 1993, a national affordable housing strategy provided over 650,000 housing units which now house over two million Canadians.[8] By 1993, support for housing had been withdrawn and the federal government cut its national funding for housing in its efforts to reduce the deficit. Responsibility for the administration and provision of housing was passed to provinces and territories. In Ontario, the provincial government continued this trend and passed housing responsibility down to the municipal governments in 1995. Without support from the federal and most provincial governments, with Quebec and British Columbia as exceptions, cities, which have very limited taxation powers at their disposal, now find themselves unable to address the extensive housing needs and homelessness crises.

Facing mounting pressure to take action against increasing homelessness and lack of affordable housing, the federal government's 2001 budget included funding for $680 million over five years for the Affordable Housing Initiative. Budget 2003 provided a three year extension of the initiative to create more affordable housing at $135 million a year. In 2005, Bill C-48, the NDP amendment to the budget, was passed with the goal of investing $1.6 billion for affordable housing.

However, without a national housing strategy the federal government continues to deal with housing issues through a framework of crisis management and short-term solutions. In 2006, the government invested $1.4 billion, down from the $1.6 billion promised in 2005, towards affordable housing in its efforts to address housing insecurity and homelessness. Over the next two years, the promised one-time funding is expected to assist in the development of 20,000 units of affordable housing.[9] While this one-time expenditure might seem like a lot of money, without a long-term strategic plan that addresses core issues like income insecurity and housing affordability, it may be of little impact in tackling homelessness. For example, reductions in income support programmes at both the federal and provincial levels have left many Canadians with little income to pay for ever increasing housing costs.[10]

Indeed, a short-term crisis management approach is not tackling the root causes of housing insecurity and is going to add to a growing population of homeless people. The government's policy approach to homelessness is to invest in shelters and emergency support; along with insufficient investment in housing stock this results in temporary housing of homeless people. The federal homelessness initiative launched in 1999 wasn't created to build affordable housing, but to alleviate homelessness by mobilizing communities to respond to homelessness and to address issues including addictions, labour market re-integration, family violence and at-risk youth, among others. Throughout the past decade there has been a tension between Canada Mortgage and Housing Corporation and Human Resources and Social Development in addressing issues of housing and homelessness as separate strategies.

According to a 2007 report released by the Canadian Housing and Renewal Association, annual funding for affordable housing has declined by $700 million and annual spending by all levels of government has been in a steady decline since the early 1990s, falling from the peak of $4.1 billion in 1993 to a low of $3.4 billion in 2002.[11] The total expenditures were growing until 1993 when the federal government cut its housing funding, which marked the decline in housing expenditures.

Consolidated Federal, Provincial and Territorial Local Housing Expenditures, with Trendline
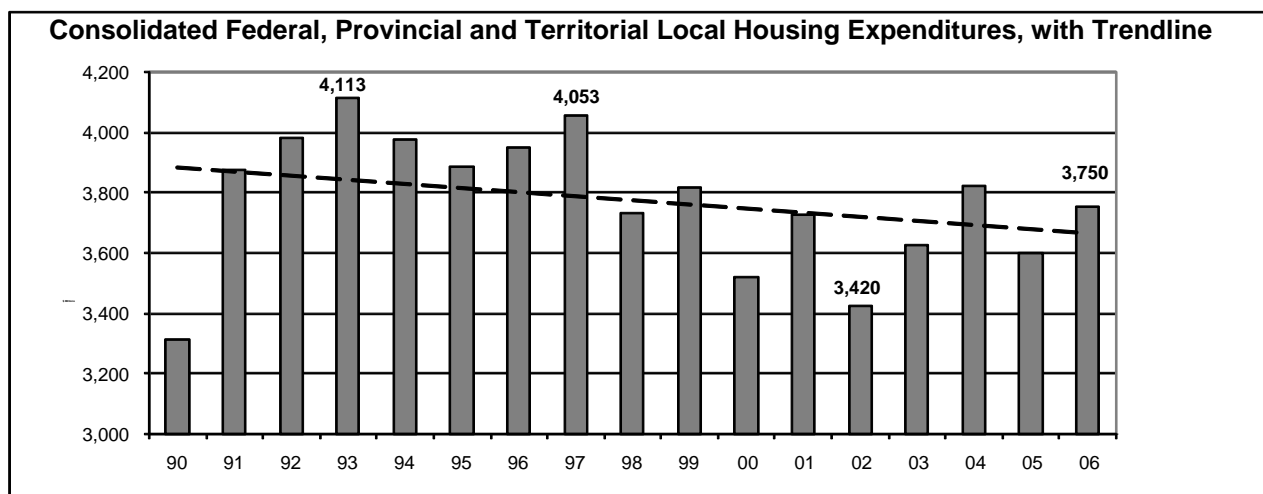
Source: Prepared for Canadian Housing and Renewal Association by Steve Pomeroy, Focus Consulting Inc., August 2007

These statistics show the impact of a lack of sustained funding and long-term strategic planning around housing. Today, housing is an example of the opportunities and challenges of federalism as the federal government retreats from taking a lead role in housing policy and cuts back spending in the area while passing responsibilities to provinces.

Current roles of federal, provincial and municipal governments in housing
 The role of federal government in housing is seen through the national housing agency, Canada Mortgage and Housing Corporation (CMHC). As a crown corporation, currently under the direction of the Minister of Human Resources and Social Development (HRSDC) , CMHC works with provincial, territorial, non-governmental organizations and the private sector to deliver the federal government's plans for affordable housing. Essentially, CMHC provides funding for renovations and repairs to preserve the supply of low-cost housing, creation of safe and affordable housing, and housing for Aboriginal Canadians. To ensure access to affordable homes, CMHC also provides consultation, support and financial tools to help communities sponsor and develop their own housing projects. Today, CMHC is modifying its historical role toward being more oriented to the market end by servicing the construction industry and serving as the mortgage guarantor. CMHC's initiatives around mortgage insurance and first-time homebuyer assistance are intended to create a housing system that makes housing affordable. [12] In addition to the work of CMHC, the federal government plays an important role in transferring subsidies to provincial governments.

In 1998, CMHC signed the Federal-Provincial agreement that transferred the administration of social housing, developed under federal programs, into the hands of provincial governments. Since the provinces and territories signed the Affordable Housing Framework Agreement in 2001, they agreed to match federal funds in delivering affordable housing. The provincial governments are responsible for looking at specific housing needs and ensuring that affordable and supportive housing is delivered. They have a role in providing funding for and operating public housing, non-profit housing, and housing cooperatives, and transferring subsidies to municipal governments for housing programs. The provinces also give cash support in the form of rent supplements and portable housing allowances to low-income tenants. While rent supplements are used by governments to supplement the rents paid by tenants to bring them up to market level, portable housing allowances enable governments to give allowances directly to tenants to help them pay rent. [13] In Saskatchewan, low-income tenants receive cash support from the Rental Housing Supplement program, while in British Columbia families of four members or more earning $28,000 a year or less receive a maximum monthly rental assistance of $563 from the

province.[14] While rent supplements and housing allowance programs are needed to support social and rental housing, it is important to note that they only work well in areas with normal or high vacancy rates and that the level of assistance is typically low compared to true market cost.

Municipal governments operate on the local level to address various housing needs. With community workers and housing groups, they provide supportive housing for people with mental health or addiction issues, women fleeing abusive relationships, people with HIV/AIDS and people who have been homeless. They also provide funds and waive municipal fees and taxes to create appropriate and affordable housing programs and services. The city of Toronto, for example, directs resources to prevent homelessness and allocates almost $15 million of provincial and municipal funding to a wide range of community-based prevention programs.[15]

Housing comparison
In spite of Canada's status as a top economic performer within the G7 countries, it continues to experience a national homelessness crisis with the lack of affordable housing. Since Canada's national affordable housing program ended in 1993, Canada has fallen behind most countries in the Organization for Economic Co-operation and Development (OECD) in its level of investment in affordable housing. According to Miloon Kothari, the United Nations Special Rapporteur on adequate housing, "Canada has one of the smallest social housing sectors among developed countries."[16] Without a comprehensive housing strategy or a poverty reduction plan, Canada is creating a deeper and more entrenched underclass.

Compared to Canada's performance, the United Kingdom began efforts to reduce poverty and homeless as early as 1997, and recently launched major initiatives on housing and homelessness. In July 2007, British Prime Minister Gordon Brown announced plans to deliver two million new homes by 2016 and three million homes by 2020.[17] The British government's plan to provide more social housing and create affordable housing is backed by "more ambitious building targets, increased investment, and new ways of identifying and using land for development."[18] Unlike the United Kingdom, Canada has not placed the housing issue on the national agenda.

Policies being advocated

There are various housing groups advocating the federal, provincial, and municipal governments for long term funding and effective policies aimed at solving structural problems regarding affordable housing. The Canadian Housing and Renewal Association (CHRA), a national non-profit organization that promotes access to adequate, affordable housing for low and modest income households across Canada, is advocating a national awareness housing campaign to highlight funding cuts to affordable housing and urge the government to maintain the current funding levels even as current long-term mortgages on social housing expire. CHRA is calling the federal government to commit to the *Maintain the Investment* campaign in community-based, non-profit and co-op housing. [19] "The federal government must, as a first step, keep its current funding for affordable housing to help the 1.5 million Canadians in desperate housing need," says Karen Charlton, President of CHRA.[20] In other efforts to meet the housing needs, organizations such as the Co-operative Housing Federation of Canada is advocating the government to increase the supply of co-op housing, invest in additional rent subsidies for low income people and make co-ops greener with energy-saving renovations.[21] In Canada, co-operative housing is one of the most successful models of low-cost housing.

To meet various housing needs, non-profit housing is a crucial component in providing affordable homes. Non-profit housing is a kind of social housing provided by community-based organizations or

municipal corporations that operate on a non-profit basis to provide low and moderate rent housing. The Ontario Non-Profit Housing Association is the voice of non-profit housing organizations in Ontario. It researches, tracks and analyzes the current housing situation across the province and provides education and training for non-profits building new housing.[22] Likewise, the British Columbia Non-Profit Housing Association provides support and leadership for non-profit housing groups and works to ensure that all households in B.C. have access to safe and affordable housing. [23] Both housing groups advocate for the federal government to invest in non-profit housing and provide individuals and families with secure, livable and affordable homes.

As housing budget cuts were made at the national level, some provinces passed the responsibility of delivering housing programs to municipalities. Without support for sustained funding from senior levels of government, cities are facing financial crises in maintaining the existing public housing and building new affordable housing. Cities are also confronted by the reality that property taxes are their major source of income other than federal and provincial transfers; when they are underfunded, they have little incentive to reduce their tax base.[1]

Today, some cities have taken on the challenges of housing insecurity and homelessness. In Calgary, the Committee to End Homelessness is creating and implementing a ten year plan to end homelessness. The committee, comprised of leaders in government, business, social and community services, faith groups, and health care, is working to ensure access to safe, decent and affordable housing as well as the resources and supports necessary to sustain it.[24] Similarly, Toronto is developing a ten-year affordable housing plan based on the principle that "affordable housing is a powerful positive contributor to the city's economy, its environmental efforts and to the health of its neighborhoods and residents."[25] The city recently released *Housing Opportunities Toronto (HOT): An Affordable Housing Framework 2008-2018*, a consultation framework to guide the discussions and proposed actions to assist some 200,000 families and individuals in housing need over the next ten years. As housing is a shared responsibility, the Federation of Canadian Municipalities (FCM), the national voice of municipal governments, continues to advocate the federal and provincial governments to support municipalities in addressing housing needs. In January 2008, FCM released its National Action Plan on Housing and Homelessness calling for the federal government to commit to increase funding and a long-term strategy working with provinces and municipalities as well as the community sector to ensure affordable housing.[26]

Alleviating homelessness

Between 1999 and 2004, the National Homelessness Initiative was established to allocate $365.5 million to assist communities in addressing homelessness. This investment in a homelessness service infrastructure is modest compared to what the federal government spends on other major social matters such as health care, education, and Aboriginal programs. Currently, the new Homelessness Partnership Initiative, an HRSDC-led initiative which replaces the National Homelessness Initiative, allocates $269.6 million over two years. Its goals are "to prevent and reduce homelessness by helping to establish the structures and supports needed to move homeless and at-risk individuals towards self-sufficiency and full participation in Canadian society."[27] While this is a start in addressing the housing crisis, the plan does not include measurable targets and timelines, accountability measures, or a serious commitment by the federal government to make long-term investment in affordable housing. The new initiative is due to expire at the end of fiscal year 2008 and the current funding is not adequate to alleviate, let alone end, homelessness in Canada. Studies show that the cost of homelessness, based on

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[1] There are calls for a new funding agreement between the federal government and municipalities by some municipalities.

a core Canada-wide homeless population of 150,000 people as estimated by the federal government, is between $4.5 and $6 billion annually, inclusive of health care, criminal justice, social services, and emergency shelter costs.[28]

Homelessness is growing significantly at an unprecedented rate across Canadian cities. Today, there are more than 1.5 million Canadians in core housing need, putting them at great risk of homelessness.[29] In British Columbia alone, there are 10,000 homeless people living in suburbs and urban cities.[30] In Alberta, booming population and skyrocketing housing costs have combined to make affordable housing one of Alberta's top crises. In Calgary, the 2006 homeless count calculated a total of 3,436 homeless persons, which is 32% more homeless persons counted in 2004.[31] The increase in homelessness is fueled by the unclear division of responsibility on housing between various governments and the lack of initiatives to make affordable housing a priority on the political agenda.

While solutions for homelessness are related to affordable housing, it is important to be sensitive to the distinctions between homelessness and affordable housing issues, and not simply insist on the integration of HPI and general housing policy. Whereas a homelessness strategy would tackle the root issues such as poverty and income insecurity, a housing strategy would address the lack of affordable housing. In this case, a housing strategy would need to be flexible enough to accommodate not only the widely diverse needs of specific populations at risk but also the very different regional scenarios.

The Costs of Homelessness and Housing Insecurity

CPJ recognizes that "budget decisions must take into account the full costs and benefits of policy choices in terms of their social, economic, environmental, as well as, fiscal effects."[32] The cost of not investing in housing is seen in the resulting costs on health care, social services and the justice system. A city-commissioned study in Ottawa showed that temporary housing the homeless in shelters, prisons or hospitals is much more costly than long-term housing options. The report concluded that the current approach to dealing with chronically homeless people costs taxpayers up to ten times more than it would to give the same people a home and support programs.[33] This is effectively a crisis management approach with institutional and emergency responses. It is important to look at the big picture of the costs of housing insecurity and not only deal with the symptoms.

A review of the social, health and justice related costs of homelessness by the government of British Columbia found that: "*People who do not have safe, secure, affordable shelter have more health problems than the general population, experience social problems that may be exacerbated by their lack of shelter, and are more likely to become involved in criminal activity than the general public.*"[34] Indeed, investing in housing will contribute to Canada's social, economic and fiscal well-being.

Health
In order to understand the need for a re-investment in affordable housing, it is important to see the reality of housing with its relationship to health. Health is a universal human aspiration and a basic human need. The relationship between housing and health is evident as people need adequate and affordable housing to improve their health and well-being. There is a definite link between the availability of safe and secure housing, and the impact it makes on those living with physical and mental illness.[35] The Toronto Street Health Report 2007 showed that the health of homeless is very poor. Among the homeless people in the survey, three quarters have at least one chronic physical health condition, with more than half experiencing serious depression.[36] Housing is a social determinant of health as those with decent and secure housing are healthier, more productive and perform better in school and at work. In numerous studies, researchers have shown that a strong correlation exists

between neighborhoods with poor quality housing and lower health outcomes.[37] In a revealing report by the Institute for Clinical Evaluative Sciences, high diabetes rates were found in low-income and high visible-minority neighborhoods where people live in poverty and do not have access to basic resources and services such as adequate housing, health clinics, and grocery stores.[38] Since housing is an important ingredient of a healthy community, it only makes sense that we need to build sustainable communities and give all citizens equal opportunities to thrive in a healthy environment.

Children's Well-being

The lack of decent housing at prices that low-income families with children can afford makes it all but impossible for many families to bring up their children in a secure home. Research done by the Canadian Policy Research Networks shows that "the quality, cost, tenure, and stability of housing, along with the neighborhoods and communities in which children reside, all play a role in the achievement of desired outcomes in the areas of health, safety, education, and social engagement."[39] Indeed, having safe and secure housing is vital to all aspects of children's development and is essential for creating a healthy environment where children can grow and thrive.

Economic vitality

The relationship between economic vitality and the availability of affordable housing is illustrated by the fact that a healthy housing market is necessary to meet the demands of workers and businesses. The provision of affordable housing is key to the functioning of an economy, as there is increasing evidence that shortages of decent affordable housing affects the vitality of urban economies.[40] Finding solutions to affordable housing must be part of an economic policy. A TD Bank Financial Group special report, *Affordable Housing in Canada: In Search of a New Paradigm*, shows that an inadequate supply of housing can be a "major impediment to business investment and growth, and can influence immigrants' choices of where to locate."[41] In order for businesses to grow, there has to be a sufficient supply of labor. Without an adequate supply of affordable housing, businesses have a hard time attracting workers. They lose money to lost productivity, absent employees and illness when workers are forced to commute long distances to work and are worried about living costs. Thus, affordable housing helps attract and retain workers, and strengthens local economies. Affordable housing also impacts social and economic sustainability: in larger cities such as Vancouver, Calgary and Toronto, a lack of affordable housing could lead young people and middle class families to locate elsewhere, impacting the longer term demographics of the city.

Environment

On the environmental front, low income Canadians shoulder a higher energy cost burden and lack the resources to reduce energy consumption and greenhouse gas emissions. The reality is that the cheapest housing often has the highest utility bills, creating an affordability barrier. Indeed, utility costs have been "identified as the second leading economic cause of homelessness."[42] Repairs and environmental upgrades to existing social housing are needed to reduce energy consumption as the heating and cooling of buildings is a major source of greenhouse gases. The lack of affordable housing can also force workers to live further away from where they work, leading to increased air pollution from fossil fuels burned by vehicles. As climate change and environmental concerns are front and center today, we should consider the impact of affordable housing on our environmental footprint. Housing groups and environmentalists together have called for the federal government to create a national affordable housing energy efficiency program.[43]

Poverty and homelessness

Looking at the wider context of housing and homelessness, it is evident that Canada's strategy to contain a rapid growth of homelessness has failed because of its inadequate fight against poverty. By spending on short-term solutions such as shelters, governments are failing to recognize the need for long-term investments in housing and to address the underlying issue of housing insecurity. Poverty is a root cause of homelessness in Canada. It creates social exclusion by denying people access to decent housing and to full participation in the economy and society. Poverty includes having inadequate income to obtain life's necessities and live in dignity. Income insecurity is one of the main causes of homelessness, in that people are not earning a livable income to pay for housing. As Canada's economy booms, the gap between the rich and poor widens and income inequality increases as low-income Canadians struggle to meet their basic needs. The rising cost of rent is another cause of homelessness as people who are spending more than 30 percent of their budget on housing cannot compete in the housing market. According to CMHC, the average private market rents in Canada have increased by 27% over the past decade from $593 in 1996 to $755 in 2006.[44] In the Greater Vancouver area, the average rent for a one bedroom apartment is just over $800 per month. This amounts to half of what a person working 40 hours a week at $10 an hour earns before any taxes or deductions.[45] The 2005 Greater Vancouver Regional District homeless count shows that 66 percent of all homeless people surveyed cited a lack of adequate income or cost of housing as reasons for ending up on the streets.[46]

Effectively creating a comprehensive strategy to address housing and homelessness requires understanding that the lack of affordable housing traps people in a cycle of poverty. This has damaging effects particularly for a growing number of families with young children where shelters are inadequate and provide degrading living conditions, especially for children to grow up in. Indeed, a shortage of affordable housing has huge implications for child poverty. Consequently, the housing crisis is so severe that it is breaking up families. A study by the Children's Aid Society of Toronto found that in 2000, housing was a factor in one in five cases in which children were taken into care. In London, Ontario, child protection workers found that "one in five children were taken into foster or group home care because parents are unable to provide adequate shelter and food."[47] The quality of housing and of the neighborhoods in which children grow up could play an important role in their development. Research has shown that children living in housing that is both crowded and in need of repair score lower on various development measures, such as academic performance and general health, than other children.[48] Truly, a secure and adequate home is vital for a child's development.

Immigrants are also more likely to be disadvantaged by the effects of deepening poverty and the challenges of housing security. Today, more immigrants are experiencing challenges related to safe, secure and affordable housing. The main reason for this is poverty, "as immigrants coming to Canada are better educated and qualified than before in history and are highly motivated, but are living a longer time than ever more deeply in poverty."[49] Another cause of housing insecurity for newcomers is uncontrollable economic growth, which means not enough affordable housing to meet the needs of increased workers. In the case of Alberta's booming economy, rents are steadily increasing and there is less affordable housing available, leaving a significant number of immigrants unable to compete for decent housing.

Women and especially single mothers are disproportionally affected by issues of affordability or discrimination. Their rights to adequate housing are often compromised by poverty, abuse and violence. The lack of affordable housing coupled with inadequate social services can push women to return to violent relationships to avoid homelessness. Likewise, Aboriginal peoples are more likely to experience poverty and housing insecurity. They are often faced with overcrowded and inadequate housing conditions, and a lack of access to basic services such as water and sanitation. According to CMHC,

Aboriginal households fall into housing need 1.6 times more often than non-Aboriginal households and, when in housing need, are about 2.5 more times more likely than non-Aboriginal households to live in dwellings that are crowded or in need of major repairs.[50] Indeed, those affected most by poverty such as Aboriginal peoples, recent immigrants, young families with children, women and especially single mothers are the ones facing housing insecurity.

Core values around housing

In November 2006, a nationwide poll conducted by Environics Research on behalf of the Canadian Centre for Policy Alternatives shed some light on Canadians' values around poverty and the role of government. The poll found that the vast majority of Canadians believe the gap between rich and poor is growing and that economic growth mostly benefits the rich. When asked what governments can do to reduce the nation's growing gap, almost 9 in 10 Canadians (86%) feel that the government should take action on the income gap between the rich and poor.[51] Meanwhile, more than 8 in 10 (85%) say if government took concrete action such as tackling housing and income insecurity, poverty in Canada could be drastically reduced.[52] On the housing front, across the provinces more than 8 in 10 (85%) say that creating more subsidized affordable housing for low-income Canadians is an effective way to reduce the gap.[53]

Indeed, Canadians feel strongly about income inequality and the possibility of reducing the gap between the rich and poor. The collective expression of concerned Canadians shows that governments have a role and responsibility to reduce the growing gap by investing in affordable housing. A majority of Canadians believe adequate housing is an important step to reducing poverty. While many Canadians value housing as a part of human well-being that requires support from governments, some see housing as a private good in which individuals are expected to provide their own housing through the markets. Indeed, our core values around poverty and housing will dictate our actions in meeting housing needs.

Key approaches to housing

There are a variety of approaches and core principles used to examine housing issues. These perspectives are important for understanding housing issues and the role and responsibility of governments in developing policies.

Free Market Approach to Housing
One powerful perspective sees housing as just another commodity freely exchanged on markets. In this view, housing markets that are left free of government interference will reach an equilibrium where all people will find the housing that they can afford. This means not imposing rent controls on the assumption that when landlords are free to charge what the market will bear, builders will see a profitable opportunity to build new rental housing. This perspective does not exclude charitable initiatives, freely undertaken to help those without housing. It also does not allow for a government role to regulate or otherwise interfere with housing markets.

The right to housing
Under the UN Declaration of Human Rights, Article 25 affirms the right of everyone to adequate housing: "Everyone has the right to a standard of living adequate for the health and well-being of himself, and his family, including food, clothing, housing and medical care…"[54] Similarly, under the International Covenant on Economic, Social and Cultural Rights, Article 11 recognizes "the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing

and housing."[55] The Canadian Charter of Rights and Freedoms also includes many rights related to the right to adequate housing, such as the right to security of the person and the right to equality. Having a secure place to live is "one of the fundamental elements for human dignity, physical and mental health and overall quality of life, which enables one's development."[56] While Canada is a signatory to both UN documents and has endorsed the principles of housing as a human right, it has failed to meet these international legal standards. A recent October 2007 report by the United Nations Special Rapporteur on adequate housing concluded that Canada is facing a national housing and homelessness crisis.[57]

There is a social dimension to housing in that it is a right and it should not be treated as a commodity. Housing is an essential human right and government should keep its commitments to ensure that all people have access to decent and affordable housing.

A pragmatic approach to housing
This approach recognizes that there are social, economic and environmental costs associated with insecure housing and homelessness. It is reflected in reports like that of the Toronto Dominion Bank that see affordable housing as more than just social and health issue, but as part of smart economic policy.[58] The report shows that "maintaining a strong and stable economic environment, combined with measures to knock down barriers for low-income households to improving their income prospects, should be at the top of governments' priority list."[59] This perspective can see a role for governments to intervene when markets fail to provide an adequate supply of affordable housing.

2. CPJ's Work on Housing

Over the years, CPJ looked at issues of affordable housing through its work on child poverty and its review of the federal government's social and budget policies. CPJ has called the federal government to address issues of housing and poverty, and commit to sustained funding for affordable housing.

In the early years of CPJ's work, the housing issue was used to examine the task of government and its responsibility to enhance people's abilities to meet their own needs. CPJ's *Charter of Social Rights and Responsibilities* stated that government should help those that cannot meet their needs by protecting people's rights and enabling non-government structures to provide for people's needs. CPJ saw the lack of affordable housing as an emergency and determined a need to create the political will to significantly reduce homelessness. In the February 1986 issue of *the Catalyst*, CPJ suggested that government can play this "enabling" role in housing by supporting co-operative housing and providing start-up funds, mortgages or other help to groups willing to provide their own housing.[60] CPJ proposed homesharing as another way to create housing by using developers, government subsidy assistance and community groups to provide small-scale, shared living for single low-income people. Public policies including incentives to builders, controls on rent increases and grants to non-profit housing groups are a few of the means by which governments can affect the supply and quality of housing.

In a 1986 pre-budget proposal to the federal government, CPJ proposed that the government establish an $11 billion Social Development and Job Creation Fund to meet pressing social needs such as low-cost housing and create an increase of jobs. In its submission, CPJ called for an allocation of "$1.7 billion to build 28,350 low-cost housing units."[61] This funding would allow adequate and affordable housing to contribute to personal and family, social and economic harmony.

In the 1994 social policy review to the House of Commons Standing Committee on Human Resources Development, CPJ recognized that "the provision of adequate housing is one of the most important

factors in meeting the human needs of people living on a low income."[62] In response, CPJ called for greater federal investment in affordable housing and creation of new social housing units.

CPJ has stressed that creating an adequate supply of affordable housing is a key step in eliminating child poverty. In 2001, the federal government's Speech from the Throne included a pledge to "establish an investment timetable that will allow us to make real progress in ensuring opportunity for all Canadian children." CPJ firmly supported this commitment and called the federal government to allocate substantial funding for affordable housing as part of a national strategy to eliminate child poverty in Canada. In an open letter sent to Prime Minister Jean Chrétien in 2001, CPJ, together with Campaign 2000 and the Campaign Against Child Poverty, urged the federal government to commit $1 billion a year to help build 20,000 units of affordable housing annually.[63]

In its 2007 submission to the Standing Committee on Finance, CPJ called for specific measures the government can take to help reduce poverty by developing a national poverty reduction strategy and increasing investments in affordable housing programs. [64]

3. Public Justice Factors

CPJ's concept of public justice is rooted in God's love for all people and God's call for justice and compassion in the many different social relationships that people have. Every person has the rights and responsibilities to act justly, care for creation and work for an equitable society. Public justice demands that governments promote just relations and foster conditions which enhance the common good. In this context, the role of government is to identify and resolve injustices, recognize rights and responsibilities that allow people to participate in society, and ensure access to infrastructure and services that benefit all.[65] Meanwhile, citizens should contribute to public policies that promote justice and protect the rights of the marginalized.

CPJ sees affordable housing as a public justice issue in that everyone has the right to live in dignity, to be respected by others and to have access to basic needs to live out God's calling.[66] Governments have a responsibility to ensure access to affordable housing in their call to practice public justice by promoting the well-being of all people, protecting the rights of the marginalized and enabling other social structures to meet identified housing needs in the community. Principles of mutual responsibility, stewardship, economic justice and human dignity need to be considered when formulating housing policies.

An integrated understanding of human life and public justice requires budget plans and social policies that recognize housing as a basic human right and acknowledge the dignity and worth of a person in need of affordable housing. It is imperative that social well-being be given equal importance with economic development in formulating budget and policy. Governments need to practice an economy of care where respect for human well-being comes before economic growth and financial prosperity. Emergency shelters are short term plans and should not be the solution to housing insecurity. The answer to homelessness lies not in creating more shelters, but ensuring access to sufficient supply of safe and affordable housing.

One of the most important indicators of public justice is the situation of the most marginalized, who have the least power to obtain justice for themselves. A test for citizens and governing agencies is determining whether affordable housing is accessible to those that are disadvantaged by poverty and housing insecurity. Recent immigrants, women, and Aboriginal people are disproportionately affected

by inadequate housing and are most at risk of homelessness. Governments need to pay special attention to these people and create an integrated housing and poverty reduction strategy that ensures access to affordable housing for all.

Public justice demands that all people have access to the necessary goods and services to maintain their dignity as human beings. Justice requires us to ask whether our neighbors have equal access to basic rights, such as housing. A housing market that structurally excludes people from participating in it is unjust. Everyone needs a home and a sense of belonging; thus, we have a shared responsibility to invest in affordable housing and create safe, healthy, livable communities. Canadians feel strongly about poverty and the need for affordable housing. Since governments are representatives of the people, they need to respond accordingly to the inequality gaps and housing needs.

CPJ believes that governments should ensure that all Canadians, regardless of income, have access to affordable housing. The role and responsibility of each level of government must be taken into consideration when tackling housing insecurity and homelessness. No single level of government can single-handedly undertake the challenges of the housing crisis. Indeed, each level of government has the responsibility to protect the rights of its citizens and promote the well-being of the community by providing the necessary funding and infrastructures. Together, governments need to promote a just housing system for millions of Canadians in need of homes. As responsible citizens we must respond faithfully to the needs of the homeless and work toward a just and peaceful society where everyone has a place to call home.

4. *Questions for Moving Forward*

1. To what extent and in what capacity should the federal government take a leadership role in addressing housing and homelessness?

2. How do housing issues fit within the wider context of poverty and what is CPJ's position regarding poverty reduction and housing insecurity?

3. What are some ways to move forward at this present time to ensure affordable housing?

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