

## *The House of Commons and Common Houses*

In the dark shadows of September 11, security remains the top-of-list national concern. While crucial, this focus has dimmed another vital form of security to a mere flicker on the federal radar screen: decent affordable housing.

Lost from sight are the thousands of Canadian families that barely can make ends meet because their rent consumes most of their budget. They often go without food and other amenities, such as warm clothing, because their pay cheques don't cover even the basics. Many live in unsafe, infested or cramped quarters.

At last count (1995), one in seven households in Canada lived in 'core housing need.' The housing lacked sufficient bedrooms, the dwelling was unsafe or the family had to pay at least 30 percent of household income on accommodation.

But those Canadians – while at the margins – are more fortunate than others. They may be hungry but still have a roof over their heads. Many families and individuals move between

temporary dwellings as they find themselves with no roof at all. Homelessness is the most extreme form of housing deprivation and is a serious problem in many cities.

The homeless are not just the immediately obvious people on the streets of urban centres. Throughout the country, women trying to escape domestic violence are turned away from shelters on a nightly basis. Because of the acute lack of affordable housing, entire families now find themselves in need of emergency shelter. Many split up because there is no temporary accommodation for the 'new' homeless – parents and children with no place to go.

The crisis in affordable housing lies very much at the door of the House of Commons. Following a building boom in the late 1980s, the level of private rental development had slowed by the 1990s. At the same time, the federal government decided it had no business in affordable housing – and withdrew new funding for this area.

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Had Ottawa consulted the research on the benefits of decent stable housing, it may have reconsidered its withdrawal. Poorly maintained housing is responsible for many illnesses and childhood injuries. Damp, moldy interiors are linked to higher risk of respiratory disease and asthma. Unstable living arrangements, made worse by parents' inability to pay the rent, have a deeply negative impact upon the emotional, behavioural and cognitive development of children.

Dozens of studies corroborate the profound and far-reaching connections between housing and well-being. A US-based National Task Force calls housing "the foundation of family life," without which all other activities are severely challenged. A decent home is the platform for dignity and self-respect; a base for hope and improvement. It allows people to take advantage of opportunities in education, health and employment – the means to self-reliance.

Governments need to get back into the business of affordable housing. They have several options. They can reduce the cost of accommodation by investing in the supply of affordable housing. They also can bolster families' ability to pay for housing through rent supplements or some form of income assistance, such as the National Child Benefit.

The past year has seen small but important progress in housing. In November 2001, Ottawa put \$680 million on a federal-provincial/territorial table for a modest reinvestment in affordable accommodation. The new dollars have attracted five provinces and two territories to match the federal contribution – but the total funding and potential output remain woefully low. Cities have had to assume more responsibility, both in leadership and finance, to ensure

an adequate supply of reasonable accommodation. Yet they have been granted no additional means for this purpose.

The federal government, in conjunction with provinces and territories, should build on this initial injection in order to make a real dent in the housing crisis. Such investment could constitute part of a federal agenda for cities.

In response to growing pressure for action on homelessness, the federal government announced in 1999 the Supporting Communities Partnership Initiative. Modest funds for tackling homelessness were granted to cities that qualified on the basis of population, extent of poverty and rental vacancy rates. The agreement is due to expire and should be renewed. Ideally, it should be enhanced to enable an expanded supply of transitional housing, with a commitment to create permanent affordable housing and thereby reduce the risk of homelessness.

In the long run, governments should seek policy solutions that promote home ownership for low-income families. Some observers likely would disagree with the notion that home owning can affect behaviour: They view the act of owning or renting a house merely as a financial decision with tax consequences. They are wrong.

Research on the impact of home ownership has found many positive outcomes including enhanced psychological functioning, higher wealth and savings, increased social participation and improved neighbourhood stability. Home ownership by parents is of particular benefit to children, who are less likely than the children of renters to drop out of high school or to have children as teenagers. Effects are largest for children of low-income households.

Decent affordable housing should be part of the bricks and mortar of any revitalized social agenda. Investment in reasonable rental accommodation should form the foundation, along with some income assistance to reduce severe affordability problems. Addressing homelessness is another important building block. Encouraging home ownership for low-income families should be included in a long-term blueprint. The upcoming Speech from the Throne is an opportunity for the House of Commons to get more than its own house in order.

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