

U of T, November 14, 2006



**Housing and health:
*What are the
connections?***

Michael Shapcott

Senior Fellow, The Wellesley Institute



What we know (micro)...

1. Lack of good quality, affordable housing affects personal health

➔ *homelessness, insecure housing leads to higher morbidity and higher mortality*

2. Subsidized housing is key factor in helping the homeless become housed

➔ *subsidized housing leads to being housed*



...and we also know (macro)

3. Housing insecurity causes social and economic problems for communities
 - ➔ Poor housing leads to social problems, higher taxes, diminished competitiveness
4. Subsidized housing is a good investment in people and communities
 - ➔ Subsidized housing leads to new homes, good jobs, economic stimulation



Prerequisite for health

WHO's Ottawa Charter for Health Promotion (1986) lists the fundamental conditions and resources for health as:

- ◆ peace,
- ◆ **shelter,**
- ◆ education,
- ◆ food,
- ◆ income,
- ◆ a stable eco-system,
- ◆ sustainable resources,
- ◆ social justice, and equity



Homelessness and health

“Specific health effects of homelessness and underhousing are difficult to separate from often-associated effects of poverty, unemployment, pre-existing mental and physical disabilities, and age-related vulnerabilities in children and the elderly. . . .”

“The health effects of homelessness include:

- ***cold injury*** [hypothermia and frostbite];
- ***cardio-respiratory disease*** [coronary artery disease, high blood pressure, emphysema]
- ***tuberculosis***;
- ***skin problems*** [infected and ulcerated lesions];



Health effects of homelessness

- ***nutritional disorders*** [leading to a greater risk for infectious diseases, gastrointestinal disorders, skin disease and nervous system dysfunction];
- ***sleep deprivation*** [leading to instability, emotional irritability, concentration deficits, cognitive impairment, apathy and behaviour disorders];
- ***children's mental health disorders*** [leading to developmental lags, anxiety, depression, learning difficulties];
- ***adult psychiatric disorders***; and
- ***chronic stress*** [including insomnia, anxiety, depression, loss of self-esteem and withdrawal].”

Public inquiry into homelessness and health, 1987



Morbidity and mortality

- ◆ “Homeless women and men do not have ‘different’ illnesses than general population. However, their living circumstances and poverty affect their ability to cope with health problems.” - *Street Health Report, 1992*
- ◆ Homeless women and men have mortality rates 8 to 10 times higher than housed women and men - *Dr. Stephen Hwang*

Housing and health (1984)

“Inadequate accommodation is not sole solution to health problems among Toronto’s poor, but being homeless or living in unaffordable or substandard housing makes it difficult, if not impossible, to engage in many practices that promote health. Moreover, inadequate housing fosters stress which lowers physical resistance to disease and exacerbates pre-existing emotional strains.”

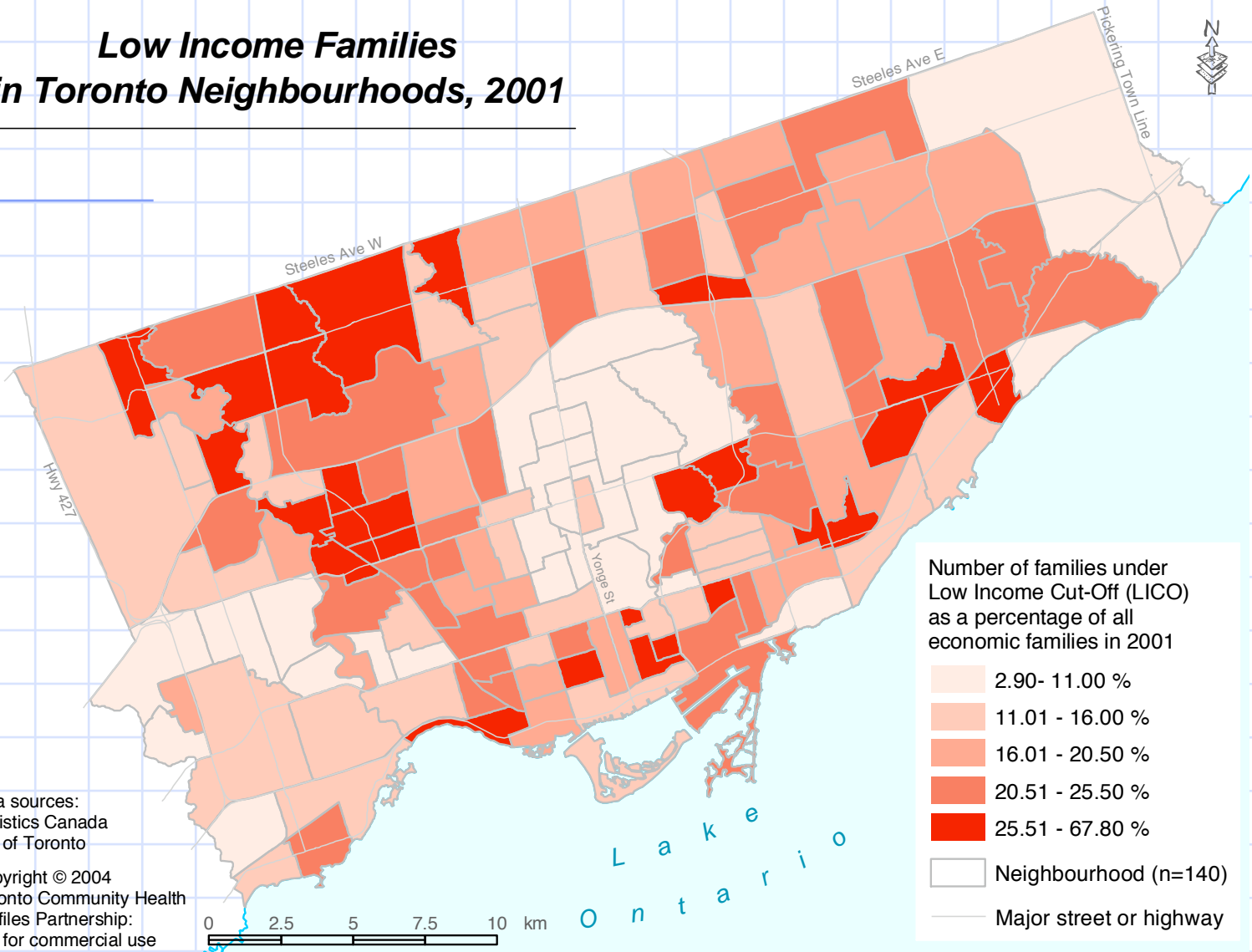
Housing and Health: Public Health Implications of the Crisis in Affordable Housing, Toronto Department of Public Health, 1984

Dr Charles Hastings, 1918

“Every nation that permits people to remain under fetters of preventable disease and permits social conditions to exist that make it impossible for them to be properly fed, clothed and housed so as to maintain a high degree of resistance and physical fitness; and, who endorses a wage that does not afford sufficient revenue for the home, a revenue that will make possible development of a sound mind and body, is trampling on a ***primary principle of democracy.***”



Low Income Families in Toronto Neighbourhoods, 2001

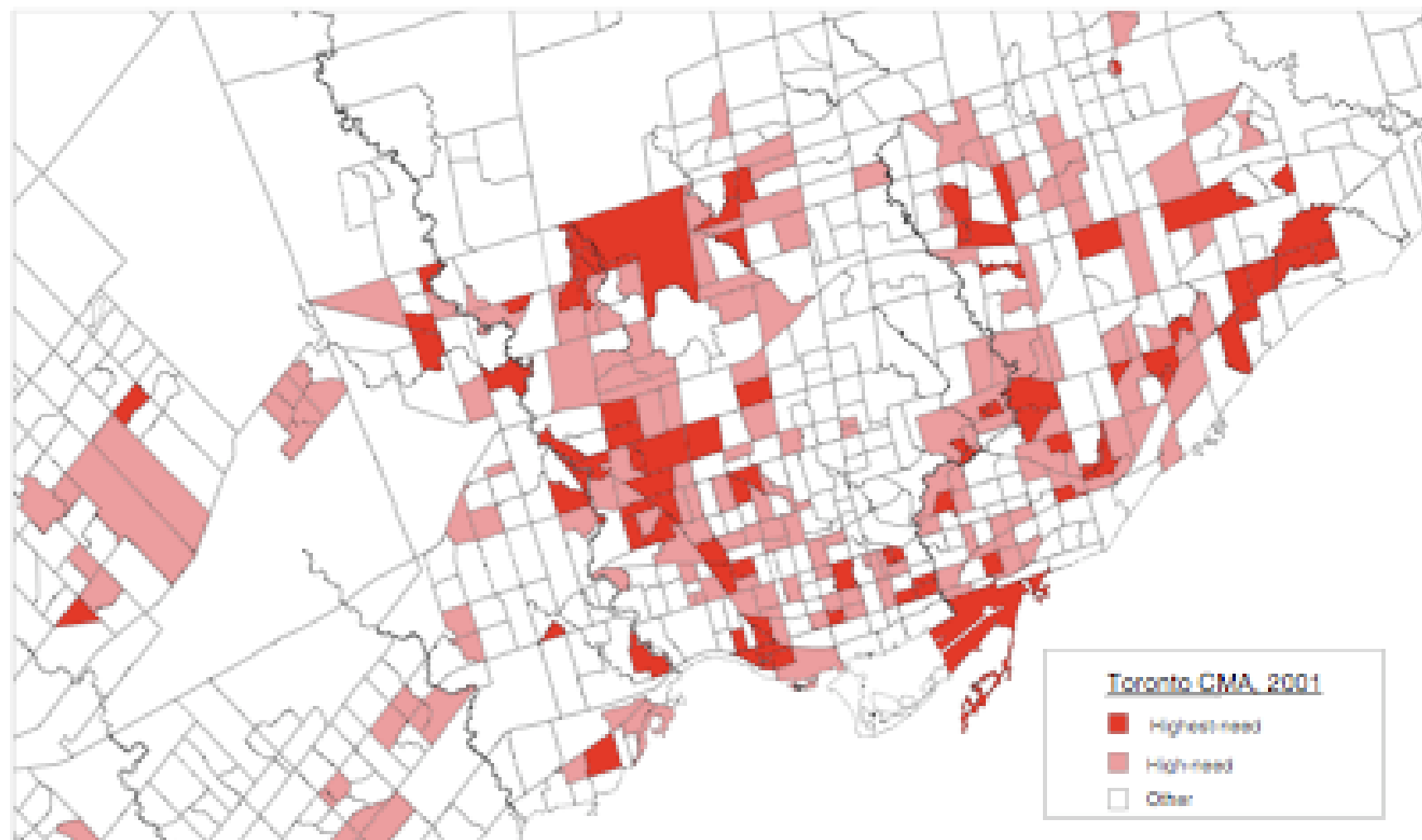


Data sources:
Statistics Canada
City of Toronto

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Toronto Community Health
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0 2.5 5 7.5 10 km

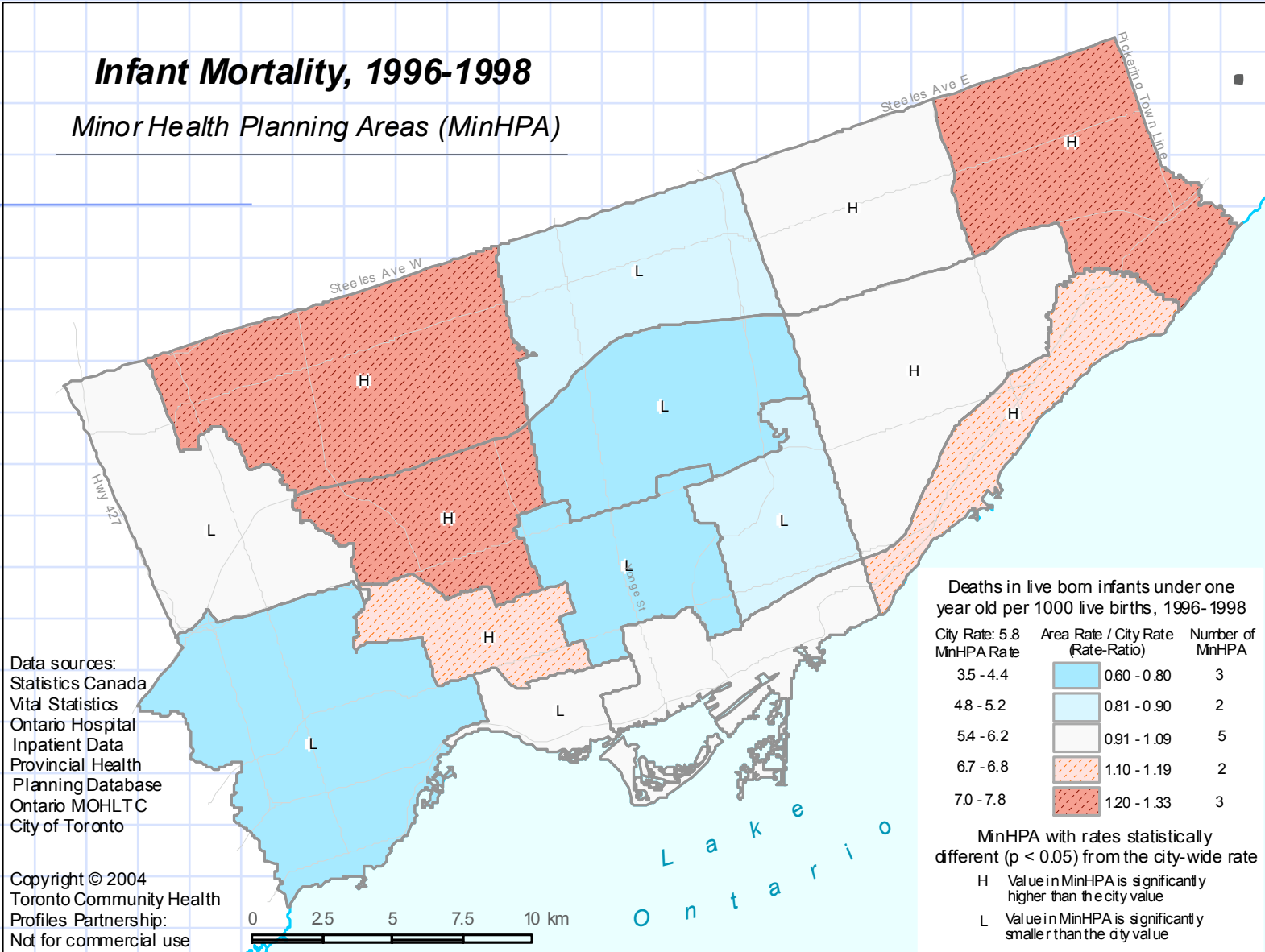
Figure 6.5: Census tracts in Toronto, by core need group, 2001



See accompanying text for definitions of core need groups.
Source: CMHC (census-based housing indicators and data).

Infant Mortality, 1996-1998

Minor Health Planning Areas (MinHPA)



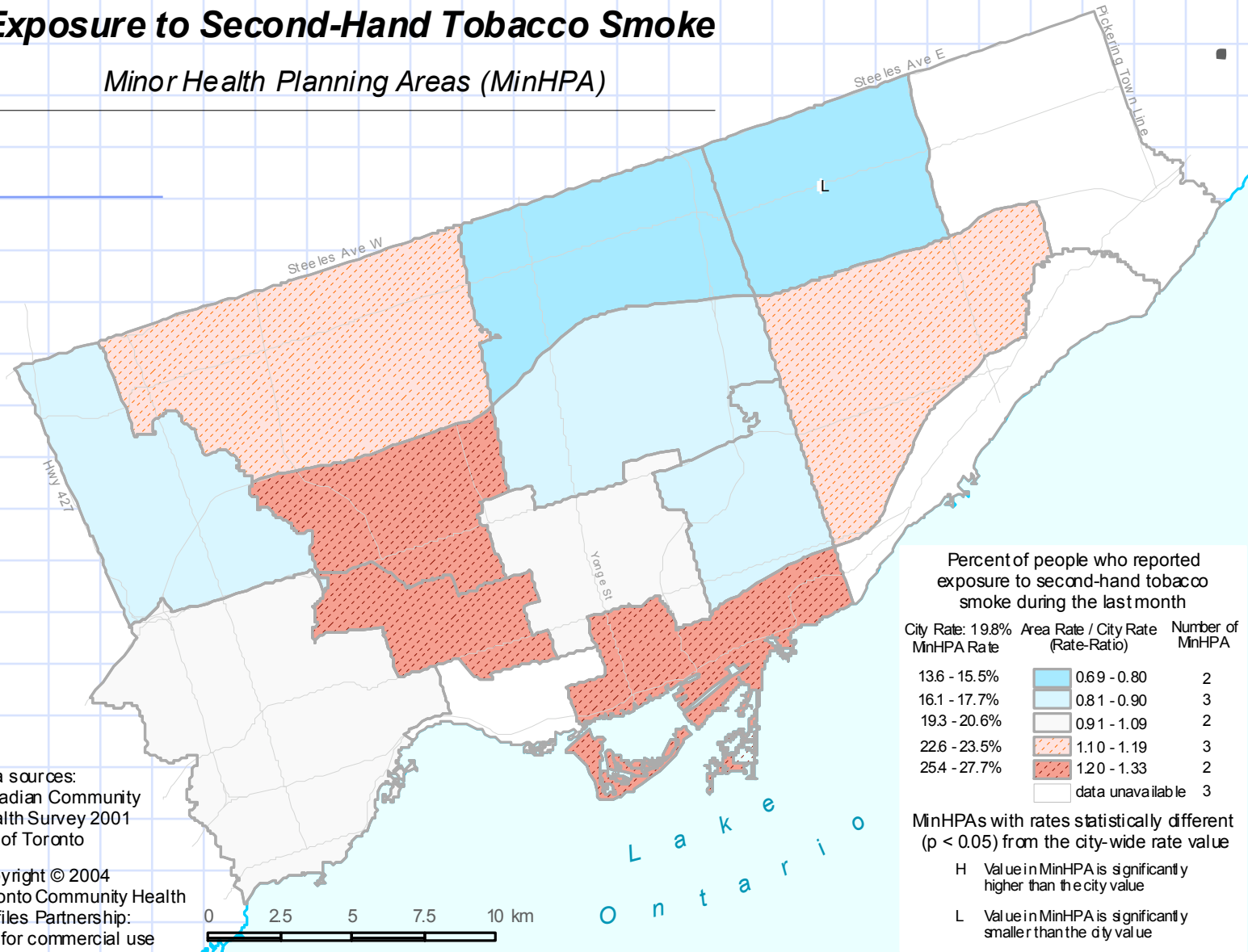
Data sources:
 Statistics Canada
 Vital Statistics
 Ontario Hospital
 Inpatient Data
 Provincial Health
 Planning Database
 Ontario MOHLTC
 City of Toronto

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Exposure to Second-Hand Tobacco Smoke

Minor Health Planning Areas (MinHPA)



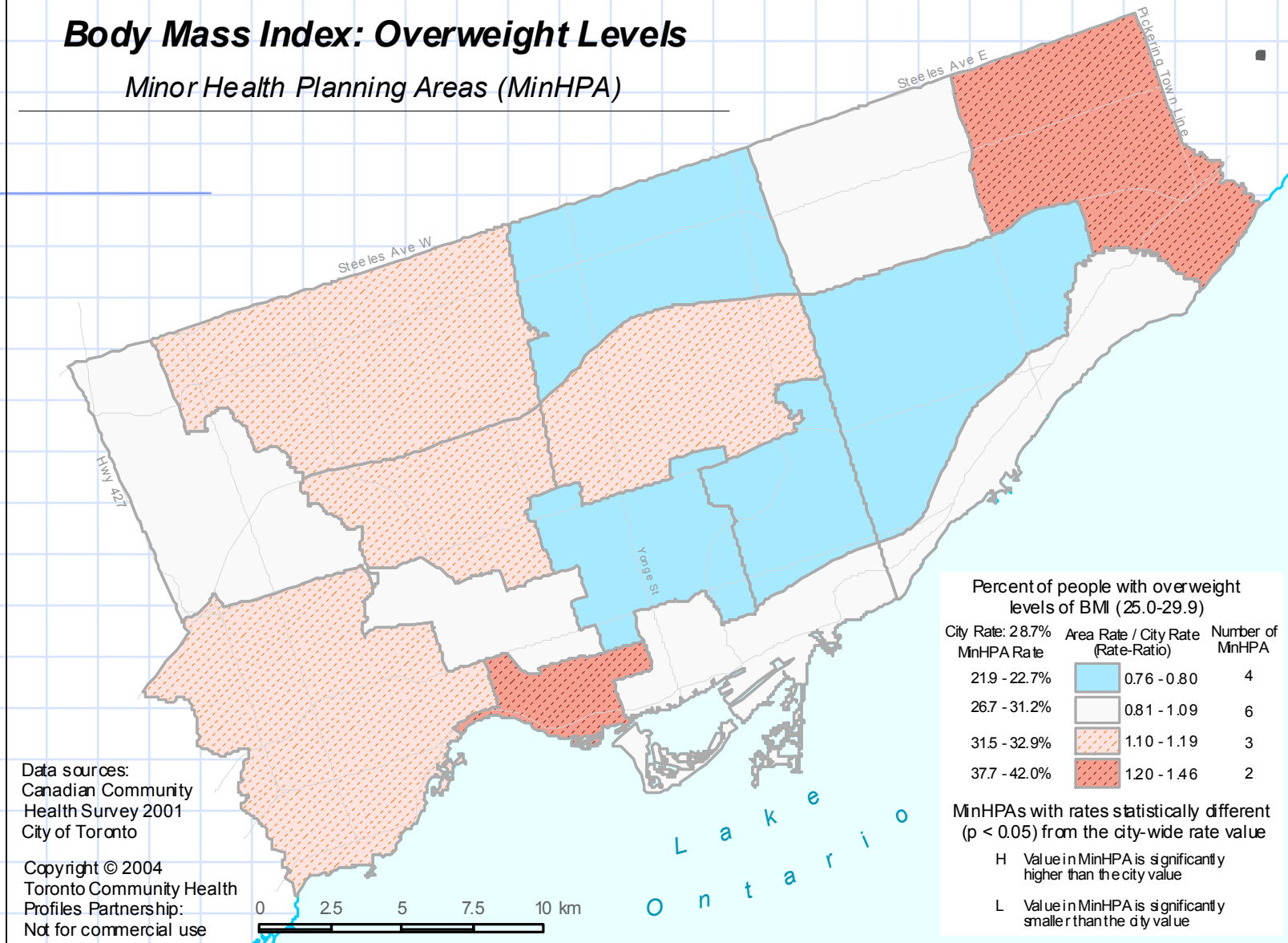
Data sources:
 Canadian Community Health Survey 2001
 City of Toronto

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Body Mass Index: Overweight Levels

Minor Health Planning Areas (MinHPA)



Data sources:
Canadian Community Health Survey 2001
City of Toronto

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Homeless families in NYC

Predictors of Homelessness Among
Families in New York City: From Shelter
Request to Housing Stability

American Journal of Public Health
Volume 88(1), November 1998,
pp.1651 to 1657



Method

- ◆ 568 homeless and housed poor families
- ◆ First interviewed in 1988, then interviewed again in 1993
- ◆ Questions:
 - Who was stably housed (> one year)?
 - Why were they stably housed?

Factors not affecting stability

NOT – race, age, pregnancy, persistent poverty, education, work history, marriage, teen motherhood, child poverty, mental illness, substance use, physical health, incarceration, social ties domestic violence, childhood disruptions



Who was stable?

- ◆ 80% of families who went into subsidized housing
- ◆ 18% of families who went into unsubsidized housing



Only factor affecting stability

Subsidized housing

Marybeth Shinn: “Subsidized housing is both necessary and sufficient to ‘cure’ homelessness among families.”



Housing succeeds. . .

“We found that subsidized housing succeeds in curing homelessness among families, regardless of behavioral disorders or other conditions. Whatever their problems – substance abuse, mental illness, physical illness or a history of incarceration – nearly all of the families became stably housed when they received subsidized housing.”

Marybeth Shinn

Toronto's affordable housing crisis and homelessness is costly for:

People

Higher rate of illness;
premature death

Neighbourhoods

Disruption in
communities



The economy

Decreased competitiveness,
depressed local conditions

Government

Increased cost of
shelters, services,
policing, health care

The Blueprint to End Homelessness in Toronto

blueprint

The Blueprint to End Homelessness in Toronto
a two-part action plan



practical

effective

fully-costed

Key indicators...

Growing housing need

***552,525 people in
Toronto are living below
the poverty line***

***Toronto is projected to
grow by 429,400 to 2031;
TO needs 3,300 new
rental homes annually***

***175,190 very-low income
households have annual
incomes less than
\$20,000***



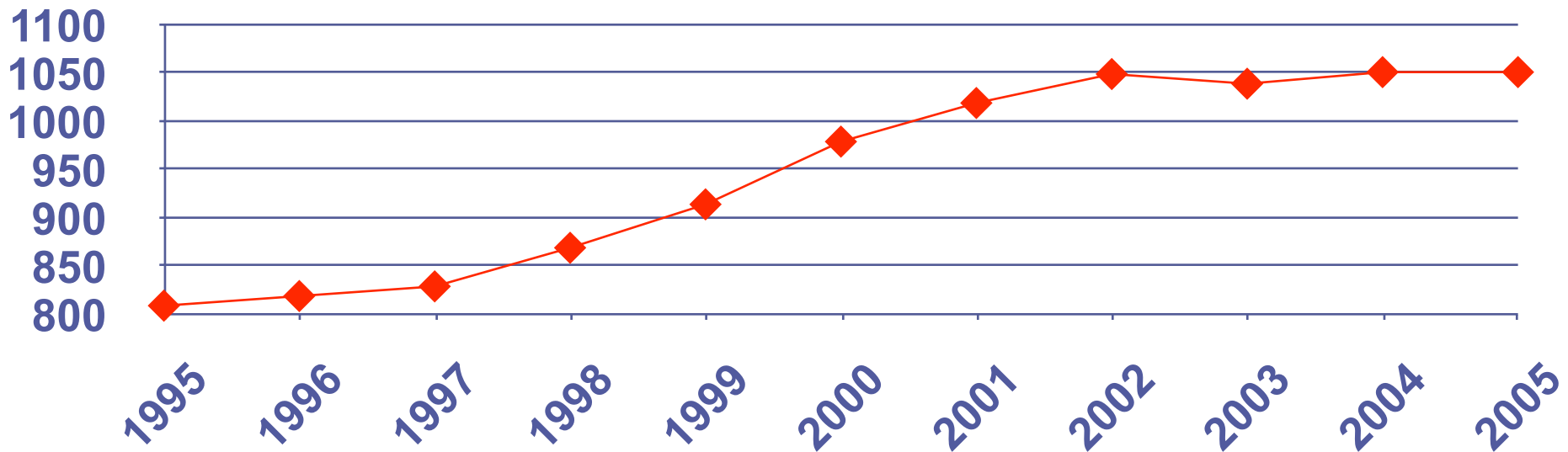
Key indicators...

Rapidly rising rents

*Toronto's average market rents
are the highest in Canada*

To afford this, a household needs an
annual income of \$42,000

*Almost one-in-four households
cannot afford the average rent*



Key indicators...

Shrinking rental supply

***From 2001 to 2005, Toronto
lost 3,259 rental units***

***More than one-third of rental
homes need repairs - one-in-ten
need major repairs***

***The number of rented condo
units dropped from 35,401 in
1991 to 27,143 in 2005***





Spruce Court, 1913 - Toronto's first affordable housing

The first of many housing successes for Toronto

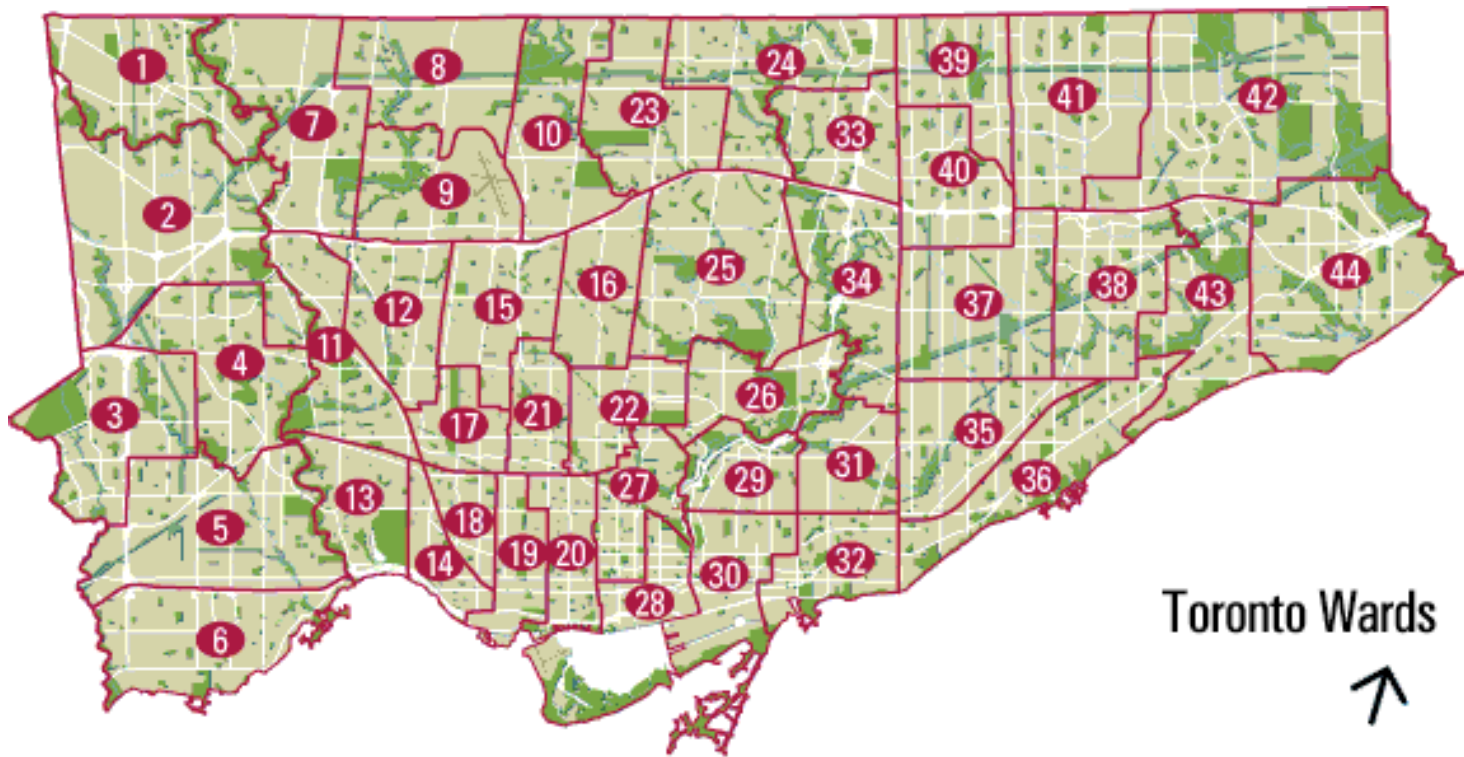
Toronto's recent housing record

The federal government cancelled new housing funding in 1993, then downgraded most housing programs in 1996

The provincial government cancelled new housing funding in 1995, then downgraded most housing programs in 1998

As of 2006, the housing cuts have cost Toronto 27,900 new homes

Since 2000, 1,435 new “affordable “ homes have been completed in Toronto; only 613 of those are truly affordable to the lowest-income households

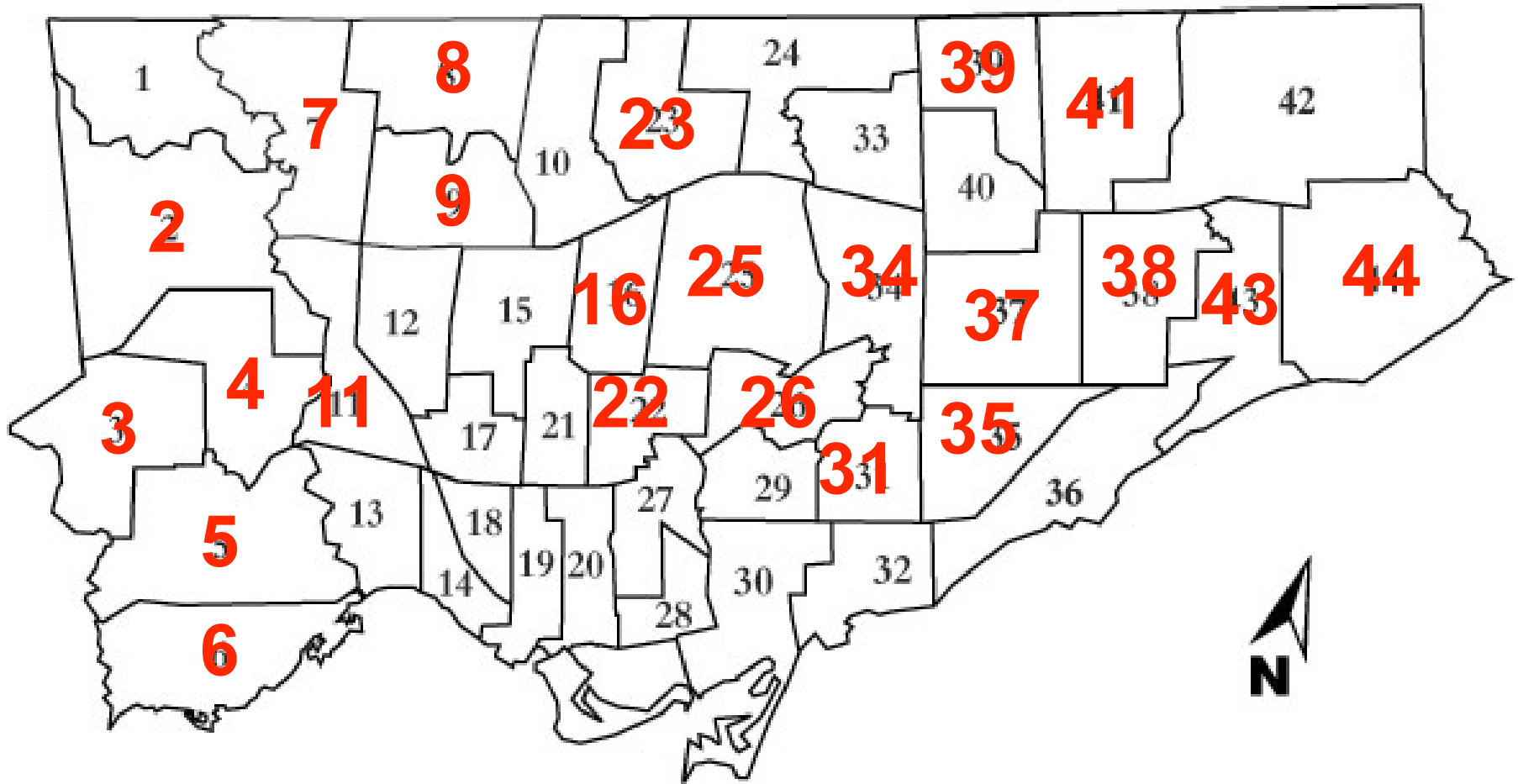


In 1993, the federal government cancelled new housing funding and downloaded housing in 1996

In 1993, the provincial government cancelled new housing funding and downloaded housing in 1998

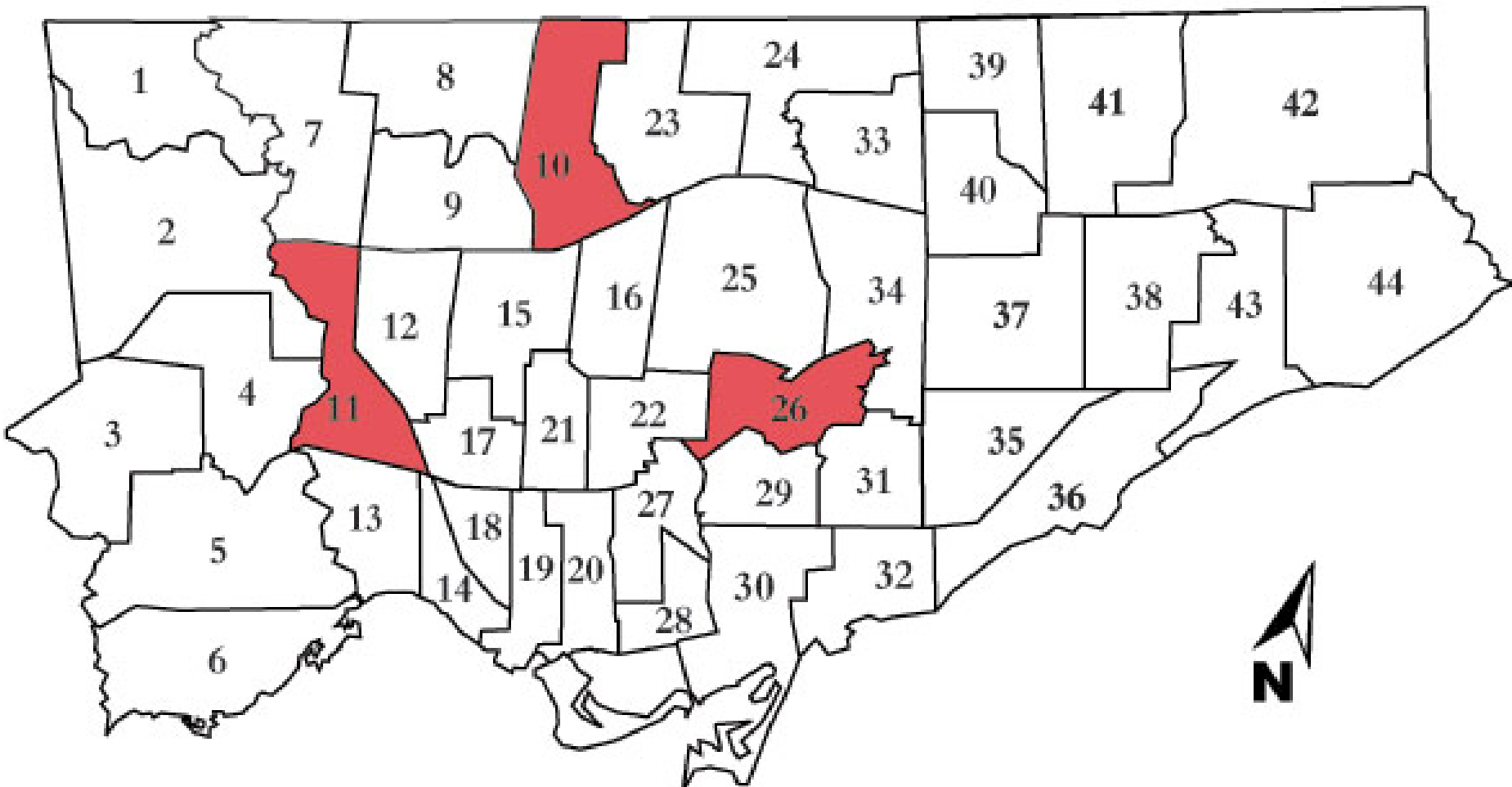
**If programs had not been cancelled,
Toronto would have 28,000 more homes**

Toronto Wards



No new affordable homes in 23 of Toronto's 44 wards

Toronto Wards



Toronto's three housing "hotspots"

... based on six key housing and poverty indicators



The Blueprint: A two-part action plan

**Step one:
Move the
“sheltered”
homeless
into homes**

**Monthly cost of a
shelter bed: \$1,932**

**Monthly cost of a rent
supplement: \$701**

The Blueprint: A two-part action plan

Step two: Build new homes

- ✓ 7,800 new homes
- ✓ 2,000 supportive homes
- ✓ 8,600 renovated homes
- ✓ 9,750 rent supplements
- ✓ emergency relief
- ✓ eviction prevention
- ✓ inclusive planning

**25% set-aside for
Aboriginal housing**



The Blueprint to End
Homelessness in Toronto
a two-part action plan

The “golden era” of housing

- ◆ Post-second world war housing programs; creation of Central Mortgage and Housing Corporation; amendments to *National Housing Act*
- ◆ High-water mark: 1973 amendments to NHA, creation of national social housing program; 500,000-plus new homes created across Canada
- ◆ In provinces: Growth of rent regulation and tenant protection laws



The housing download

- ◆ 1984 to 1993 - almost \$2 billion in federal housing cuts
- ◆ 1993 – new federal housing spending cancelled
- ◆ 1996 – federal housing downloaded to provinces
- ◆ 1998 - *National Housing Act* amended, CMHC partially commercialized
- ◆ 1995 - Ontario cancels all new housing spending
- ◆ 1998 - Ontario downloads housing to municipalities
- ◆ Ontario erodes tenant protection and rent regulation laws

1990s - decade of housing cuts

| | 1993-1994 (\$ millions) | 1999-2000 (\$ millions) | Dollar change | Percent change |
|---------------------------------------|----------------------------|----------------------------|------------------|-------------------|
| Newfoundland | 18.1 | 8.0 | -10.1 | -55.8 |
| Prince Edward Island | 2.3 | 3.2 | +0.9 | +39.1 |
| Nova Scotia | 24.2 | 14.3 | -9.9 | -40.9 |
| New Brunswick | 32.7 | 31.8 | -0.9 | -2.8 |
| Quebec | 286.3 | 288.3 | +2 | +0.7 |
| Ontario | 1,140.9 | 837.1 | -303.8 | -26.6 |
| Manitoba | 46.6 | 43.2 | -3.4 | -7.3 |
| Saskatchewan | 43.1 | 40.5 | -2.6 | -6.0 |
| Alberta | 287.3 | 93.2 | -194.1 | -67.6 |
| British Columbia | 83.4 | 90.9 | +7.5 | +9.0 |
| NWT / Nunavut | 69.7 | 114.4 | +44.7 | +64.1 |
| Yukon | 4.9 | 11.1 | +6.2 | +126.5 |
| Total – provinces, territories | 2,039.5 | 1,576.0 | -463.5 | -22.7 |
| Canada (CMHC) | 1,944.9 | 1,927.9 | -17 | -0.9 |
| Total – all Canada | 3,984.4 | 3,503.9 | -480.5 | -12.1 |



Prof. Jean Wolfe

“It is only in Canada that the national government has, except for CMHC loans, withdrawn from social housing. The rush to get out of managing existing projects and building new, low-income housing has taken advocates by surprise. It was never imagined that a system that had taken 50 years to build-up could be dismantled so rapidly. Social housing policy in Canada now consists of a checker-board of 12 provincial and territorial policies, and innumerable local policies. It is truly post-modern.”



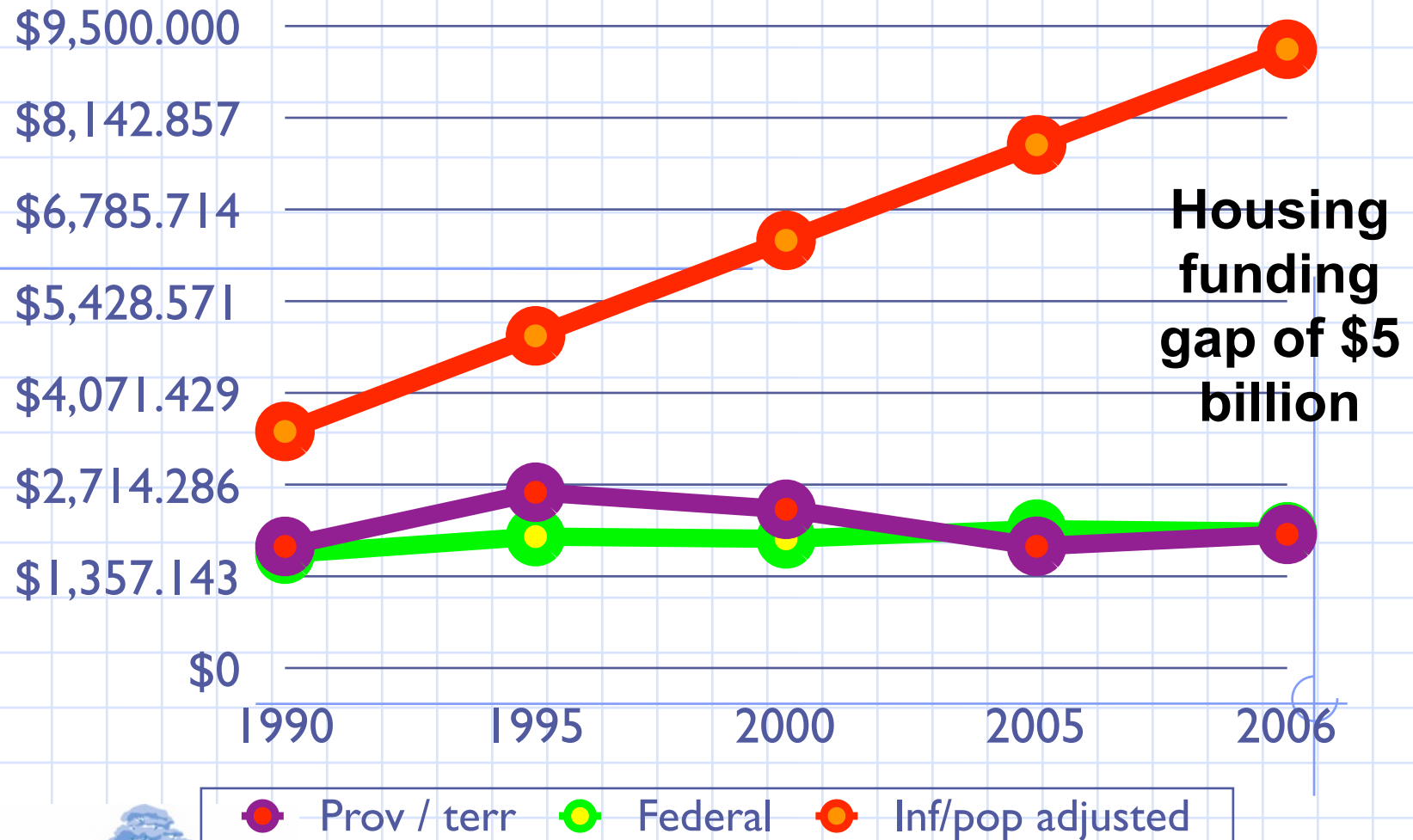
Housing / homelessness gains

- ◆ Supporting Community Partnerships Initiative and federal homelessness strategy (December 1999)
- ◆ Residential Rehabilitation Assistance Program (December 1999 and federal budget 2003)
- ◆ Federal Surplus Real Lands for Homelessness Program (December 1999)
- ◆ Affordable Housing Framework Agreement (November 2001 and federal budget 2003)
- ◆ Layton budget bill (June 2005)
- ◆ Extension of SCPI and RRAP (November 2005)



Spending on housing

(in hundreds of millions)



Current federal issues

- ◆ PREVIOUS COMMITMENTS: At December, 2005, feds report \$474 million of \$1 billion Affordable Housing Program remains unspent
- ◆ FEDERAL BUDGET 2006: \$1.4 billion in C-48 housing dollars allocated
- ◆ FEDERAL HOMELESS FUNDING: Entire federal homelessness program due to “sunset” at the end of fiscal 2006 (also federal housing rehab program)
- ◆ FEDERAL HOUSING SURPLUSES: Almost \$1 annually, yet the feds are considering further privatization of CMHC



For more
information

Blueprint to End
Homelessness in Toronto

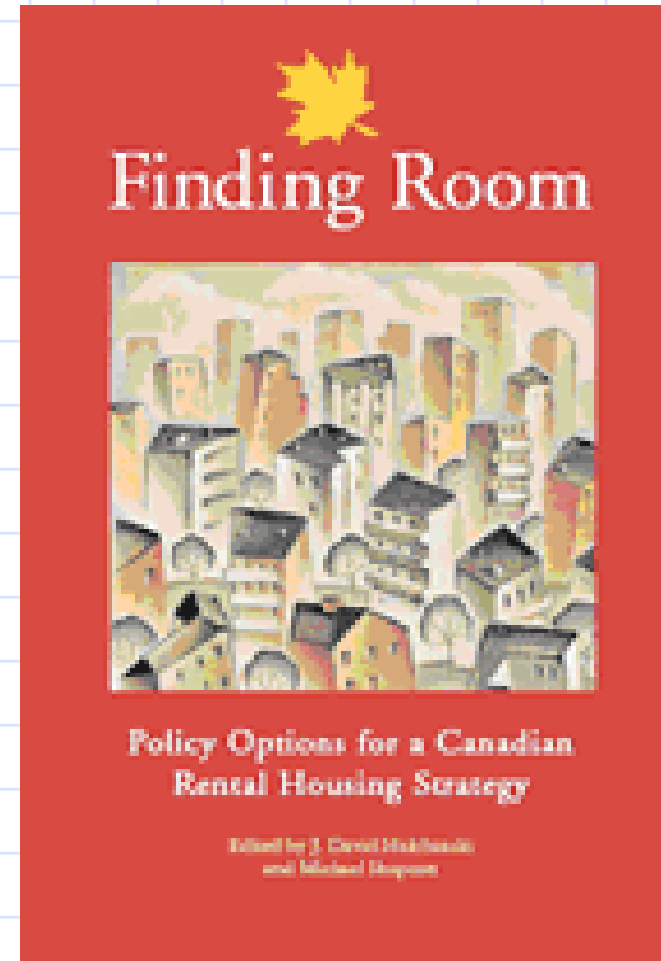


For more information

Finding Room: Policy Options for a Canadian Rental Housing Strategy

*J. David Hulchanski,
Michael Shapcott, editors*

www.urbancentre.utoronto.ca

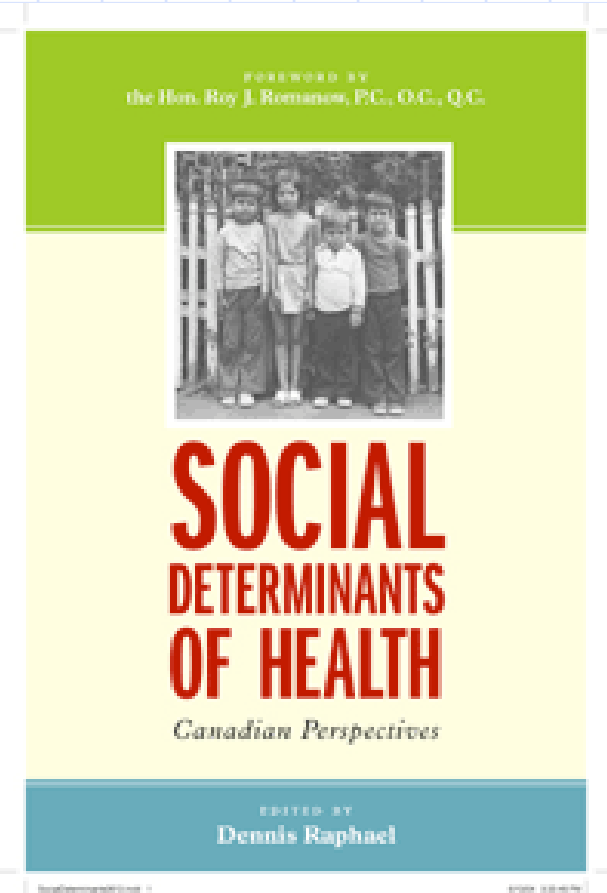


For more information

Social Determinants of Health: Canadian Perspectives

Dennis Raphael, editor

<http://www.cspi.org/books/s/socialdeter.htm>



On the web...

◆ On-line housing library and links

Centre for Urban and Community Studies,
University of Toronto

www.urbancentre.utoronto.ca

◆ Wellesley Institute

www.wellesleyinstitute.com