Family Network
Réseau de la famille

CPRN Discussion Paper

Housing Affordability: A Children's Issue

By

Merrill Cooper

CPRN Discussion Paper No. F|11

January 2001

CPRN RCRPP

Housing Affordability: A Children's Issue

By

Merrill Cooper

Foreword

Over the past several years, federal, provincial, and territorial governments and Aboriginal leaders have been working together to strengthen policies that support Canadian children and their families under the regime of the National Children's Agenda. Goals have been set, funds have been allocated, programs and services have been strengthened, and plans to measure progress in improving child outcomes are under development.

CPRN has been an active contributor to these policy deliberations through a series of publications documenting the values and preferences of Canadians as well as comparative policies in Canada and abroad, and by synthesizing the knowledge base created in recent years. The capstone of CPRN's work was *A Policy Blueprint for Canada's Children*. The Blueprint argued that children are "nested" in multiple environments: the child within the family, and the family within the larger community of neighbourhoods and workplaces, as well as in the public institutions (such as schools) that provide community infrastructure, and the governments that provide the resources and policies that allow each of these nests to function well. All these nests help to determine the well-being of children today and their preparation for adult life.

So far, housing has not been part of the NCA deliberations, nor was it explicitly covered in the earlier CPRN studies. This paper is designed to bridge the gap that exists between children's policy and housing policy. It has two goals. The first is to document the multiple ways in which the quality of housing influences the health and well-being of children. It is clear that investments in social services and community supports such as schools and transportation are of less value in the absence of reasonably priced housing.

The second is to describe the unintended consequences of shifting housing markets and changing government priorities in the 1990s. Federal and most provincial governments have been withdrawing from social housing, while the focus of private markets has been on the more profitable forms of residential construction. In effect, there is a vacuum in the construction and maintenance of affordable housing in Canada. It is our hope that ministers responsible for children and those responsible for housing will take up the challenge of redirecting resources into this forgotten segment of the housing market. Indeed, some measure of "housing need" will be a useful indicator of Canada's progress toward the achievement of positive child outcomes for all of Canada's children.

I would like to thank Merrill Cooper for the research she undertook to prepare this report and express my appreciation to the Roundtable participants who reviewed the draft paper and provided important feedback as part of the research process. Roundtable participants are listed in Appendix A. I would also like to thank CPRN's funders, who are named at the back of this report, for their vital support. This enabled us to conduct research into this important area, host a Roundtable to discuss the findings, and publish this paper.

Judith Maxwell
January 2001

Executive Summary

In recent years, children's well-being has been identified by Canadian governments as a policy and spending priority. In 1997, the federal, provincial, and territorial governments endorsed the development of a National Children's Agenda (NCA), and released framework documents for public discussion in May 1999. The NCA is described as "a comprehensive strategy to improve the health and well-being of Canada's children." The four goals of the NCA are to promote children's health, safety and security, success at learning, and social engagement and responsibility.

Safe, stable, and secure housing is vital to all aspects of children's health and development. As shown in the research reviewed here and produced from the *National Longitudinal Survey on Children and Youth* and other studies, the achievement of each of the four NCA goals is intrinsically related to housing. Moreover, housing intersects with other factors that bear on good child outcomes. The quality, cost, tenure, and stability of housing, along with the neighbourhoods 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.

Despite this evidence, however, some government decisions in other policy domains have done little to further the goals articulated in the National Children's Agenda. For example, the federal government eliminated federal funding of any new social housing in 1993, and subsequently began devolving responsibility for social and affordable housing to the provinces and territories. Since then, provincial and territorial expenditures on social housing as well as stocks of affordable housing have declined precipitously – and private markets have not filled the gap.

Economic restructuring has also contributed to the housing problems currently experienced by many Canadian families and children. As the number of poor young families with children increases, and as income polarization limits access to reasonably priced housing in urban cores, housing need has risen. Between 1991 and 1996 (excluding Aboriginal people on reserves), the number of tenant household in Canada in "core housing need" increased by 33 percent. This means that their accommodation requires major repairs, is crowded, and consumes more than 30 percent of before-tax household income (and they would have to spend more than 30 percent of their income to pay the average rent of alternative local markets). While on an international comparative basis the majority of Canadian families are well housed, 15 percent of Canadian children are living in "core housing need." It is believed that this situation has not improved and may have worsened since 1996.

Studies also reveal that the relationship between housing and other factors affecting children's well-being is bi-directional. In a 1999 paper, *What is the Best Policy Mix for Canada's Young Children?*, CPRN identified adequate income, effective parenting, and supportive community environments as three *enabling conditions* required to ensure children's well-being and healthy development. Good housing both affects and is influenced by these enabling conditions. While housing improvements can serve as an effective intervention to redress and prevent certain problems, such improvements are themselves closely related to the satisfaction of the enabling conditions that contribute to positive child outcomes.

For example, income affects the quality and type of housing a family can afford. 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. Risk factors associated with these neighbourhoods interact with low family socioeconomic status and contribute to unfavourable child outcomes. 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.

If the objective is to improve child outcomes, then housing is a key component of any comprehensive policy framework addressing the needs of children and their families. The NCA provides a unique opportunity for governments to come together to develop a cross-jurisdictional, comprehensive, and long-term strategy to redress family and children's housing problems within the context of encouraging good outcomes for Canada's children. The NCA also provides an opportunity for constructive dialogue on child outcomes among government, community, and experts in both housing and children's policy. Federal, provincial and territorial reporting requirements and, with them, indicators of success on the NCA have yet to be determined. This paper establishes the importance of affordable housing for children's well-being and provides the information needed by policy makers to include housing among the indicators reflecting progress toward positive child outcomes.

Contents

Boxes and Tables

Correction Notice – March 7, 2001

Cooper, Merrill. 2001. *Housing Affordability: A Children's Issue*. CPRN Discussion Paper No. F|11. Ottawa: Canadian Policy Research Networks.

Please note that Table 1 (p. 24) is misleadingly labelled. Rather than being expenditures (as described in Barbara Wake Carroll and Ruth Jones, "The Road to Innovation, Convergence or Inertia: Devolution in Housing Policy in Canada." *Canadian Public Policy* XXVI (3), 2000, p. 20), these data represent the value of insured mortgages for social housing (see *Canadian Housing Statistics* CMHC, 1997, Table 65). As such, they do show a significant decline in the production of new social housing, and thereby sustain the major conclusion that we draw from the table, that governments reduced their commitment to social housing in the 1990s. Nonetheless, they are not expenditures.

The expenditure data are presented below (provided directly by Canada Mortgage and Housing Corporation). They show significant reductions in provincial-territorial housing spending between the high point of 1993-1994 and 1999-2000.

CMHC, Provinces and Territories	Housing Expenditures		
	1993-1994 ($ millions)	1999-2000 ($ millions)	Percent Change
Newfoundland and Labrador	18.1	8.0	-55.8
Prince Edward Island	2.3	3.2	39.1
Nova Scotia	24.2	14.3	-40.9
New Brunswick	32.7	31.8	-2.8
Quebec	286.3	288.3	0.7
Ontario	1,140.9	837.1	-26.6
Manitoba	46.6	43.2	-7.3
Saskatchewan	43.1	40.5	-6.0
Alberta	287.3	93.2	-67.6
British Columbia	83.4	90.9	9.0
NWT/Nunavut	69.7	114.4	64.1
Yukon	4.9	11.1	126.5
Total -- Provincial and Territorial	**2,039.5**	**1,576.0**	**-22.7**
CMHC	1,944.9	1,927.9	-0.9
Total -- All Canada	**3,984.4**	**3,503.9**	**-12.1**

Canadian Policy Research Networks Inc.

Housing Affordability: A Children's Issue

1.0 Introduction

In recent years, children's well-being has been identified by Canadian governments as a policy and spending priority. In 1997, the federal, provincial and territorial governments endorsed the development of a National Children's Agenda (NCA), and released framework documents for public discussion in May 1999. The NCA is described as "a comprehensive strategy to improve the health and well-being of Canada's children." The four goals of the NCA are to promote children's health, safety and security, success at learning, and social engagement and responsibility (see Box 1).

Box 1
Goals of the NCA

A National Children's Agenda – Developing a Shared Vision states that:

As a nation, we aspire to have children who are:

1. *Healthy – Physically and Emotionally.* Children who are as physically and emotionally healthy as they can be, with strong self-esteem, life skills and enthusiasm. Children who are physically and mentally active, live healthy lifestyles, are free of preventable disease and injury, and enjoy healthy environments.

2. *Safe and Secure.* Children whose basic needs are met, including love, shelter, food, clothing, recreation and play. Children who are protected from abuse, neglect, exploitation and dangerous environments, and who are given support by caring adults.

3. *Successful at Learning.* Children who achieve physical, emotional and social development, language skills, literacy, numeracy and general knowledge to the best of their capabilities. Children who are ready for learning throughout their lives so they can gain abilities they need for present and future fulfillment.

4. *Socially Engaged and Responsible.* Children who can form stable attachments to nurturing adults when they are young and develop supportive relationships within and outside their families. Children who value Canada's cultural heritage and diversity, and who develop an understanding of the rights and responsibilities of belonging to a wider society. Children who respect themselves and others through being respected, and understand the personal and social consequences of their choices.[1]

---

[1] Federal-Provincial-Territorial Council on Social Policy Renewal, *A National Children's Agenda: Developing a Shared Vision* (Ottawa: 1999).

Despite these commitments, one might observe that over the past decade, some government decisions – no doubt, unintentionally – have served to undermine, rather than further, the goals articulated in the National Children's Agenda. High on this list are decisions about the role of government in the field of public and social housing.

At present, Canada is the only industrialized country without a national housing strategy.[2] As this paper documents in detail, there is now ample evidence of the centrality of housing to the achievement of positive child outcomes and to meeting the four goals of the NCA. Housing merits far more attention than a mere mention in a list of factors relating to the goal of ensuring safety and security for children. If the objectives of the NCA are to be achieved, housing issues must be prominently addressed within a larger policy framework relating to children's well-being. Housing is a vital component of any strategy for investment in the future of Canada's children. To date, however, housing has *never* been a key feature of children's policy initiatives, nor have the interests of children been well reflected in Canadian housing policy, which itself has been "disappearing."

One result is that, while "on an international comparative basis, Canadians are well-housed,"[3] there are several indicators of increasing difficulties in meeting housing needs (Box 2 provides definitions of the terminology frequently used in the housing field):[4]

- 1.7 million Canadian households are in "core housing need." That is, they fall below the standards set for adequacy, suitability and affordability. Moreover, they would have to spend more than 30 percent of their household income to pay the average rent in their local housing market to secure adequate housing.

- 1.15 million households are comprised of tenants who pay an average of 47 percent of their income on rent.

- Between 1991 and 1996, the number of renter households paying 50 percent or more of their income on rent rose by 43 percent to 843,000 households, of which 289,000 are families with children.

- In 1989, there were close to 10,000 social housing units developed across Canada while, in 1998, only 1,500 social housing units were completed.

Such patterns are not the result of chance or even of markets. It is true that building fewer rental units (and certainly fewer low-cost rental units) as well as condominium conversions have had effects on reducing supply and raising costs. However, government policy has also affected the situation.

---

[2] Toronto Disaster Relief Committee, *The One Percent Solution* (Toronto, undated).
[3] Wolfe, Jeanne M., "Canadian Housing Policy in the Nineties," *Housing Studies* (1998) 13 (1): 121-133, p. 122.
[4] The following statistics are drawn from Canadian Housing and Renewal Association, *Housing Needs Across Canada: A Snapshot* (Ottawa: CHRA, 2000).

Box 2
Housing Terminology

Terms Related to Shelter Status

Affordability – CMHC defines housing "affordability" as follows: "The cost of *adequate* shelter should not exceed 30 percent of household income. Housing which costs less than this is considered *affordable*. However, consumers, housing providers and advocacy organizations tend to use a broader definition of affordability."[5] [Note: The term "affordable housing" is commonly used to describe the *status* of one's shelter, but it also has a technical definition that refers to a specific *type* of housing, as indicated below. "Adequate" shelter is not specifically defined.]

Insufficient Housing – CMHC defines "insufficient housing" as a dwelling that is both crowded and in need of major repair.[6] [Thus, we infer that *sufficient* or *adequate* shelter is neither crowded nor in need of major repair.]

Core Housing Need – Core housing need refers to "households that are unable to afford shelter that meets adequacy, suitability, and affordability norms," specifically if one of three conditions applies: (1) the housing requires major repairs; (2) it has insufficient bedrooms for the size and make-up of the occupying household; or (3) if shelter costs (including utilities and fees) consume more than 30 percent of before-tax household income *and* if the household would have to spend 30 percent or more of its income to pay the average rent of alternative local markets.[7]

Homelessness – Definitions of homelessness range from the most restrictive to the most inclusive, and may be roughly classified into one of three types: "definitions focusing on the literally homeless, definitions focusing on those who move in and out of homelessness, and definitions which include persons 'at risk' of homelessness." [8] In this paper, homelessness is narrowly defined, referring to people who are living on the streets or in emergency shelters.

Types of Reasonably Priced Housing

Affordable Housing – While "affordability" is a relative term (see above), in Canada, "affordable housing" in a technical sense refers to a *type* of housing project in which development and/or financing costs have been lowered through contributions of land, goods, services or funding from other sources. Ongoing rents paid by tenants are sufficient to fund the project's operating and carrying costs without the need for ongoing subsidies.[9]

Social Housing – The term "social housing" currently refers to all forms of *publicly-assisted* housing: *public housing*, *non-profit housing*, *cooperative housing*, and *rent supplement units*. Social housing involves the payment of ongoing subsidies by governments to supplement the rents paid by tenants, which are usually set at or below the affordability/core housing need threshold level (i.e., no more than 30 percent of household income is being spent on shelter and utility costs combined). Government subsidies offset the project's operating and mortgage carrying costs that are not covered by rent.[10]

- *Public housing* and *non-profit housing* provide rental accommodation to very low-income families on a not-for-profit basis, retaining the usual landlord-tenant relationship. Projects are administered by voluntary boards of directors. Tenant selection for public housing and municipal non-profits is done by local agencies following a series of criteria related to need.[11]

- A *housing cooperative* is "a legal association formed for the purpose of providing homes to its members on a continuing basis. … In a typical Canadian co-op, from one-quarter to three-quarters of households pay a reduced monthly charge, based on their income."[12] Management is resident controlled and resident selection is done by the co-op. Members do not have personal equity, and co-op shares cannot be bought or sold.[13]

- *Rent supplement programs* generally refer to programs in which the government supplements the rents paid by low-income tenants to bring them up to market levels.

---

[5]   Canada Mortgage and Housing Corporation, "affordable housing QUESTIONS" [sic], http://www.cmhc-schl.gc.ca/ cmhc.html.
[6]   Canada Mortgage and Housing Corporation, "Housing Canada's Children," *Research Highlights, Special Studies on 1996 Census Data, Socio-Economic Series, Issue 55-4* (Ottawa: CMHC, 2000), p. 4.
[7]   Canada Mortgage and Housing Corporation, "Housing Canada's Children," p. 1.
[8]   Peressini, T., L. McDonald, and D. Hulchanski, *Estimating Homelessness: Towards a Methodology for Counting the Homeless in Canada,* Background Report (Ottawa: CMHC, 1996), pp. i-ii.
[9]   Canada Mortgage and Housing Corporation, *Housing and Finance Affordability's Research Supporting the Implementation of the New Affordable Housing Financing Paradigm in Canada (draft for discussion purposes),* (Ottawa: CMHC, 2000), pp. 2-3.
[10]   Canada Mortgage and Housing Corporation, *Housing and Finance Affordability's Research*, pp. 2-3.
[11]   Wolfe, "Canadian Housing Policy in the Nineties," pp. 123-124.
[12]   Co-operative Housing Federation of Canada, *What is Co-op Housing?* (Ottawa: CHF, undated).
[13]   Wolfe, "Canadian Housing Policy in the Nineties," pp. 123-124.

In Ontario, for example, the erosion of rent controls, dramatic declines in funding for social housing, and the reduction of social assistance rates have had major consequences for many families. While the average Toronto family spends 17 percent of its income on housing, there has been an increase of almost 50 percent since 1991 in the households with children that spend *more than half their income* on housing. The rate is now 16 percent of all families. As well, in December 1998, there were 40,500 children on waiting lists for subsidized housing, and over 1,000 children were living in hostels for the homeless.[14]

These problems are not restricted to the largest metropolitan areas. For example, in Calgary, "there hasn't been any low-income housing built since 1991" and the "lack of affordable [i.e., reasonably priced] housing has dramatically increased the risk of families joining the ranks of the homeless."[15] In 1999, approximately 4,800 Calgary families earned less than $15,000 a year and spent more 50 percent of their income on housing. With 5,500 low-cost units in the inventory of the Calgary Housing Authority and Calhome Properties, there is a waiting list of 882 families "most at risk of being homeless," and an overall waiting list of 4,837.[16]

Obviously, this is not a situation about which Canadians can be proud. Indeed, in 1998, the United Nations Committee on Economic, Social and Cultural Rights recommended that Canada's federal, provincial and territorial governments view *homelessness* and the *shortage of affordable housing* as urgent national problems. Since then, Ottawa has announced an initiative on homelessness, which would provide support for organizations making emergency shelter available to the homeless. However, as the profile presented above indicates, homelessness is only the tip of a very large iceberg – the lack of reasonably priced housing.

Intuitively, for many people, it is obvious that housing affordability is a children's issue. This paper goes beyond intuition, however, to establish a fact base that links poor child outcomes to poor housing. The paper is based on a comprehensive review of research, policy, and statistics on housing and children. In addition, as part of the research process, on December 11, 2000, Canadian Policy Research Networks (CPRN) hosted a roundtable that drew together 21 experts in housing and children's policy from across Canada to discuss the interface between the two policy spheres. Information and input from roundtable participants has therefore helped to shape the document.

This paper is intended to serve as a springboard for further discussion amongst policy- and decision-makers concerned with children and with housing. By bringing these two concerns together, we may establish a common ground for moving forward on the matters raised here: specifically, that housing affordability is well and truly a children's issue and therefore merits greater attention within the NCA and by all who are concerned about the well-being of the next generation.

---

[14] City of Toronto, *Toronto Report Card on Children, 1999* (Toronto: 1999), p. 11.
[15] Calgary Homeless Foundation, *Housing Our Homeless: A Stakeholder Consultation Assessing Shelter Needs in Calgary* (Calgary: 2000), pp. 31-32.
[16] Calgary Homeless Foundation, pp. 31-32.

As this paper will document, stable, safe and secure housing is vital to all aspects of children's health and development. The premise from which this paper departs is the following:

> *The lack of adequate and reasonably priced housing greatly reduces the chances of achieving the federal and provincial goals for all children identified in the NCA.*

Achievement of each of the four NCA goals is intrinsically related to housing, and housing intersects with other factors that bear on good child outcomes. Such links have emerged in research produced from the *National Longitudinal Survey of Children and Youth* (NLSCY), a joint project of Statistics Canada and Human Resources Development Canada.[17]

Findings from the NLSCY and other research to be reviewed here clearly demonstrate that stable, safe and secure housing is vital to children's healthy growth and development. It is one key component of both the physical and social environments in which children live, and plays both a direct and indirect role in the achievement of desired outcomes in the areas of health, safety, education and social engagement. The quality of the dwellings in which children reside is one factor affecting these outcomes. Other critical factors include housing costs, tenure and stability.

The neighbourhoods and communities in which children and families reside are also factors that correlate with child outcomes. Indeed, some recent studies have succeeded in isolating housing, neighbourhoods and communities as distinct factors affecting healthy child development. However, neither housing nor communities and neighbourhoods can be considered in isolation from the other social, economic, family, and educational factors that affect children's well-being. An abundance of research, from the NLSCY and elsewhere, demonstrates the essential nature of good parenting, supportive communities, and adequate income for healthy child development.

In a 1999 paper, *What is the Best Policy Mix for Canada's Young Children?*, CPRN identified adequate income, effective parenting, and supportive community environments as three enabling conditions required to ensure children's well-being and healthy development (see Box 3).[18]

Studies also reveal that the relationship between housing and other factors affecting children's well-being is bi-directional. Good housing both *affects* and is *influenced by* the enabling conditions identified by CPRN. While housing improvements can serve as an effective intervention to prevent and redress certain problems, such improvements are themselves closely related to the satisfaction of these enabling conditions for all children.

---

[17] The NLSCY follows a large, representative sample of Canadian children from birth to 25 years of age, with a view to measuring the well-being and development of Canada's children and youth into adulthood. Data collection commenced in 1994 and continues at two-year intervals. Researchers have analyzed early findings to produce a range of papers on the biological, social and economic characteristics influencing child outcomes. NLSCY data and research have greatly enhanced our knowledge about the conditions in which Canadian children live and the ways in which we can improve children's well-being. See Human Resources Development Canada, *National Longitudinal Survey of Children and Youth* (Ottawa: HRDC, 2000).

[18] Stroick, Sharon M., and Jane Jenson, *What Is the Best Policy Mix for Canada's Young Children?* CPRN Study No. F|09 (Ottawa: Canadian Policy Research Networks Inc., 1999), p. 6.

Box 3
Three Enabling Conditions for Child Well-being

Adequate Income: Adequate family income is needed to meet the physical needs of children for food, shelter and clothing. Beyond these basic needs, however, adequate income is needed to promote the social development of children by including them in community life, nurturing their talents, and ensuring they can participate with their peers in healthy and stimulating activities.

Effective Parenting: Parents struggle to schedule quality time with their children, concerned that without parental nurturing, children may develop behavioural problems or fall behind in school. Many parents squeeze in more time for their children by giving up on other activities related to work, in the community, with their partners and friends, and for themselves.

Supportive Community Environments: Neighbourhood affluence, which is associated with greater neighbourhood safety, is beneficial to children. Children living in unsafe neighbourhoods are at greater risk of having low scores for both cognitive and behavioural competence. Neighbourhood safety is enhanced where communities share values and common expectations.

2.0 Poor Housing Puts Children at Risk

Extensive research, including that based on NLSCY data, reveals that adequate, stable housing in safe, supportive neighbourhoods and communities is correlated with positive child outcomes in the areas of health, development and well-being. These inter-relationships are sometimes complicated and, because of the confounding effects of other factors, it can be difficult to identify causal relationships between discrete factors. Far more research has been conducted on the relationships between the physical characteristics of housing and health than on the connections between housing and social, economic and cultural factors, or on how the cost, quality and location of housing is related to "softer" outcomes in the areas of development and well-being.

As pointed out by Hwang[19] and Dunn,[20] among others, even the relationship between health and the physical characteristics of housing is confounded by other variables, such as socioeconomic status. For example, Hwang observes that individuals' health can affect the type of housing they live in, and higher-income, well-educated people may have more resources to address identified health risk factors.[21] Moreover, as noted by Dunn, there has been "relatively little research that examines the intersection of socioeconomic inequalities in health and inequalities generated by the operation of social relations pertaining to housing."[22]

---

[19] Hwang, Stephen, *et al.*, *Housing and Population Health: A Review of the Literature* (Ottawa: CMHC, 2000), p. 12.

[20] Dunn, James R., "Housing and Health Inequalities: Review and Prospects for Research." *Housing Studies* (2000) 15 (3), n.p.

[21] Hwang, *et al.*, *Housing and Population Health,* p.12.

[22] Dunn, "Housing and Health Inequalities," n.p.

Despite the difficulties associated with the identification of causal relationships, recent studies provide evidence of what has long been intuitively known by experts in child health and development. Four aspects of housing – affordability, conditions, stability, and neighbourhood – are directly and indirectly related to each of the four NCA goals of health, safety, education, and social engagement. These housing components and the NCA goals both *affect* and are *influenced by* what CPRN has identified as the three enabling conditions that lead to positive outcomes for children: adequate income, effective parenting, and supportive community environments.

These relationships are not one dimensional. For instance, parental income and community characteristics are each correlated with both housing conditions and child health and developmental outcomes. From a policy perspective, however, it is unnecessary to single out each causal relationship or each confounding variable; correlations among the multiple factors are themselves sufficient to identify solutions to the problems. The complex ways in which housing is linked to child outcomes are detailed below.

2.1 Housing Affordability

Lack of reasonably priced housing in and of itself poses risks to positive outcomes for children, primarily via the enabling condition of adequate income. It also has indirect relationships with the other two enabling conditions. Parents stressed by overcrowding, for example, may not parent as well as they might if conditions were more favourable. Similarly, neighbourhoods in which poor housing is the norm are also likely (but not necessarily) neighbourhoods with few services, higher than average levels of violence, and so on. It is important to examine this factor of affordability, therefore, both as a *consequence* of inadequate income and for its *effects* on the three enabling conditions of positive child outcomes.

Where housing is allocated purely on a market basis, "people with low incomes are restricted to the bottom end of the housing market. This segment of the housing market may be cheaper precisely because of its poor physical quality or because its surroundings have environmental problems detrimental to physical and mental health."[23]

As documented already, low-income families are spending more money and a greater proportion of their incomes for basic shelter needs and, therefore, less income is available for the other necessities essential to child health and development, including food. Studies in both Canada and the United States have determined that the high costs of shelter contribute to the creation of emergency food needs. For example, a survey on hunger conducted in 21 American cities found the most frequently cited causes for hunger were low-paying jobs and high housing costs.[24]

---

[23] Fuller-Thomson, E., J.D. Hulchanski, and S. Hwang, "The Housing/Health Relationship: What Do We Know?," *Reviews on Environmental Health* (January 2000), p. 7.

[24] Sandel, Megan, Joshua Sharfstein, and Randy Shaw, *There's No Place Like Home: How America's Housing Crisis Threatens Our Children* (San Francisco: Housing America, 1999), Part III, p. 1.

Correlations between poverty, shelter costs, and food bank usage have also been established in Canada. A 1999 survey of Edmonton Food Bank users, for instance, revealed that 28 percent of families had been homeless for a one- to two-month period at some point during the past five years, 75 percent had been late with the rent and 42 percent had missed rent payments in the past two years, 19 percent had had their power cut off, and 35 percent had had their telephone disconnected.[25] In other words, these are all indicators of poverty and of the consequences of poverty for the capacity to be adequately housed.

The link to the enabling condition of effective parenting also emerges in the data. Families who are preoccupied with finding the financial resources for shelter and to meet their children's other basic needs experience acute stress and have less time to spend with their children.

In general, Canadian parents are working longer hours and reporting high levels of personal stress. Fifty percent of working mothers and 36 percent of working fathers report having difficulty managing their family time.[26] These problems are often more prevalent among low-income parents. NLSCY data show that low-income parents are four times more likely to feel chronically stressed than parents with high incomes. Not having enough money to buy household essentials was one of the main stressors reported by parents.[27] According to the Canadian Council on Social Development, "parents experiencing chronic stress are far more likely to be distracted, hostile and abusive towards their children than are parents who feel happy and in control of their lives."[28] Chronic stress is also related to parental depression, which itself is associated with emotional and conduct disorders among children.[29]

The third enabling condition is supportive community environments. Evidence of links between housing problems and child neglect, and between neighbourhood characteristics and rates of reported abuse and neglect was found in a number of studies conducted the 1970s and 1980s.[30] More recently, in 1995, Cohen-Schlanger reported a relationship between housing problems and the temporary placement of children into the care of child welfare authorities.[31]

The complexity of the issue and the interrelationship of the three enabling conditions become evident when child protection is addressed. In dramatic way, we can say that lack of adequate housing results in children being in taken into care when they might otherwise have remained with their families.

---

[25] Edmonton Food Bank, and Edmonton Social Planning Council, *Often Hungry, Sometimes Homeless: A Look at Edmonton Families Turning to the Food Bank* (Edmonton: Edmonton Food Bank and Edmonton Social Planning Council, 1999).

[26] Vanier Institute of the Family, *Time Crunch* (Ottawa: Vanier Institute of the Family, 1997).

[27] Ross, David P., and Paul Roberts, *Income and Child Well-being: A New Perspective on the Policy Debate* (Ottawa: Canadian Council on Social Development, 1999), p. 8.

[28] Ross and Roberts, *Income and Child Well-being*, p. 8.

[29] Ross and Roberts, *Income and Child Well-being*, p. 8.

[30] Parke, R., and C. Collmer, "Child Abuse: An Interdisciplinary Analysis." In Hetherington, E.M. (ed.), *Review of Child Development Research*, *Volume 5* (Chicago: University of Chicago Press, 1975); and Zuravin, S.J., "Is There a Connection?," *Children Today* (1985) 14: 9-13. Both cited by Cohen-Schlanger, M., "Housing as a Factor in Admissions of Children to Temporary Care," *Child Welfare* (1995) 74 (3).

[31] Cohen-Schlanger, "Housing as a Factor in Admissions."

For example, a survey of family service workers at the Children's Aid Society of Metropolitan Toronto revealed that, while housing problems alone are not sufficient grounds to find a child in need of protection, in 18 percent of cases, the family's housing situation was one of the factors that resulted in the temporary placement of a child into government care. Of children who were apprehended, the family's housing situation was identified in a large number of cases as a factor preventing or delaying the child's return home. The author concludes that housing support may reduce the number of admissions to care, 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 parents. The author notes that it is possible that number of children removed from their families could be reduced if more families had access to reasonably priced, appropriate, and adequate housing.[32]

The most extreme consequence of shortages of reasonably priced housing is homelessness. Homelessness is obviously incompatible with a safe and nurturing childhood, and two of the enabling conditions of positive child outcomes are clearly missing – adequate income and supportive community environments. While homeless parents may struggle to be effective parents, they are fighting incredible odds.

In Canada, one of the most significant demographic changes among the homeless has been the rapid growth in the number of homeless women and children. In Toronto, for example, the number of *families* admitted to hostels increased by 76 percent between 1988 and 1996, and in 1996, over 5,000 children were homeless in that city alone.[33] The consequences of homelessness can be devastating to children's physical, intellectual, and emotional development, even by comparison with poorly housed children.

Although there are few Canadian data on the health and development of homeless children, extensive American studies reveal a high incidence of asthma and other respiratory problems, trauma-related injuries such as burns, lead poisoning, chronic diarrhea, delayed immunizations, tooth decay, ear and skin infections, and conjunctivitis.[34] In addition, the rate of developmental delay is two to three times higher among homeless children than among other poor children, and visual and neurological deficits are also more prevalent.[35]

---

[32] Cohen-Schlanger, "Housing as a Factor in Admissions."

[33] Mayor's Action Task Force on Homelessness, *Report of the Mayor's Action Task Force on Homelessness. Taking Responsibility for Homelessness. An Action Plan for Toronto* (Toronto: 1999).

[34] Canadian Public Health Association, *Position Paper on Homelessness and Health* (Ottawa: CPHA, 1997); Klerman, Lorraine V., *Alive and Well? A Research and Policy Review of Health Programs for Poor Young Children* (New York: National Center for Children in Poverty, Columbia University School of Public Health, 1991); and American Academy of Pediatrics, "Health Needs of Homeless Children and Families." *Pediatrics* (1996) 98(1): 351-353.

[35] American Academy of Pediatrics, "Health Needs of Homeless Children."

Significant numbers of homeless children experience chronic hunger, although obesity is also common. Both under-fed and over-fed children suffer from poor nutrition and, consequently, from problems with their health, growth and development.[36] Compared with poor, housed children, homeless children experience more anxiety, depression and behavioural problems, and lower educational attainment.[37]

2.2 Insufficient Housing

As explained in Box 2, *insufficient housing* is defined as shelter that is both crowded and in need of major repair and, in this paper, *adequate housing* is used to mean the opposite – shelter that is neither crowded nor in need of major repair. As set out below, the physical characteristics of dwellings have been related to child outcomes in the areas of health and safety, educational attainment, and social engagement. In most instances, parental income and community characteristics play a role in these relationships, with health and safety risks being clearly specific to housing structure and living conditions. In other words, the goals of the NCA – promoting health, safety and security, success at learning, and social engagement and responsibility – are all put into question when housing is insufficient, as the next sections will document.

Risks to Health

Connections between housing, health and income are well established, while parents' knowledge about risks to their children is also correlated with their education. Therefore, people with low socioeconomic status are more likely than those with higher status to be exposed to housing health risks, less likely to be aware of risks posed by factors such as lead and asbestos, and less able to take steps to redress problems. In addition, poverty interacts with housing to exacerbate some negative outcomes. For example, poorer children are more likely to suffer from poor nutrition, and children with poor nutritional status absorb higher quantities of lead at every level of exposure.[38]

Studies suggest that that the short- and long-term influence of housing on health is greatest in children.[39] But the problem is one of housing *quality* much more than one of knowledge, and housing quality is related to parental income. Housing occupied by low-income people "is often inadequate due to its age, chronic poor maintenance and faulty design, leading to a variety of indoor air quality hazards including mould growth or the presence of toxic substances such as lead paint or asbestos."[40]

---

[36] American Academy of Pediatrics, "Health Needs of Homeless Children."

[37] Canadian Public Health Association, *Position Paper on Homelessness and Health*; Buckner, John C., and Ellen Bassuk, "Mental Disorders and Service Utilization Among Youths from Homeless and Low-Income Housed Families," *Journal of the American Academy of Child and Adolescent Psychiatry* (1997) 36 (7): 890-900; and Rubin, David H., *et al.*, "Cognitive and Academic Functioning of Homeless Children Compared with Housed Children," *Pediatrics* (1996) 97 (3): 289-294.

[38] Hwang, *et al.*, *Housing and Population Health*, p. 12.

[39] Coggon, D., *et al.*, "Housing in Early Life and Later Mortality," *Journal of Epidemiology and Community Health* (1993) 47: 345-348.

[40] Chaudhuri, N., "Child Health, Poverty and the Environment: The Canadian Context." *Canadian Journal of Public Health* (1998) 89 (Supp. 1): S26-S29, p. S27.

As well, "children living in families with low incomes are more likely to live in older houses with exposure to high lead paints, damp walls and ceilings, crumbling foundations, and corroded pipes. The CMHC [Canada Mortgage and Housing Corporation] categorizes such houses as in need of major repair. Unsafe housing of this nature poses increased threats to healthy child development."[41]

Nowhere are threats to health and safety felt more acutely than within the Aboriginal population. Studies have demonstrated that the high rates of illness and death that occur within the Aboriginal population are integrally related to poor water and sewage systems.[42] Although these problems are not prevalent among other parts of the population, exposure to particular physical, chemical, and biological substances poses serious threats to many Canadian children. For example, NLSCY data show that only 82 percent of children aged four to 11 who lived in insufficient housing had *never* had asthma, compared to 88 percent of children living in adequate housing.[43] Contaminants such as mould, lead, and asbestos are found more frequently in insufficient housing, placing children at risk of acute and chronic respiratory problems. Old furnishings and carpets may contain large concentrations of lead, pesticides and other toxic chemicals.[44]

Lead is the main environmental toxin that affects children living in insufficient housing. Before 1970, the lead content of paint was 50 percent lead by dry weight, reduced now to 0.06 percent for interior and exterior residential surfaces, toys and furniture.[45] "Most commonly, children ingest lead from lead-contaminated paint, mostly in older, deteriorating housing stock." Lead poisoning has long been recognized as a threat to children's health – long- term exposure can harm the brain, kidneys, blood, and reproductive organs.[46] Lead poisoning is manifested most commonly as IQ deficits and neuro-behavioural disorders. Even children exposed to lead in utero have been found to have lower IQ scores. These deficits are irreversible.[47] The absorption of lead by children is enhanced by iron deficiency (a common phenomenon in inadequately housed children), poor nutritional status, and low calcium intake, and absorption is markedly increased when lead is ingested on an empty stomach.[48]

The presence of damp and mould in the home may be associated with the incidence of respiratory problems. Young children are particularly vulnerable to respiratory ailments as a result of the amount of time they spend in the home, and because they are still growing. Poverty is a confounding variable, because poorer individuals are more likely to be ill, and exposure to damp and mould may exacerbate pre-existing health conditions.[49]

---

[41] Chaudhuri, "Child Health, Poverty and the Environment," p. S26.
[42] Royal Commission on Aboriginal Peoples, *Report of the Royal Commission on Aboriginal Peoples, Housing, Volume 3, Gathering Strength*, s. 2.1; and Young, T.K., *et al.*, *The Health Effects of Housing and Community Infrastructure on Canadian Indian Reserves* (Ottawa: Government of Canada, Department of Indian Affairs and Northern Development, 1991).
[43] Canadian Council on Social Development, *Housing Canada's Children* (draft), (Ottawa: CCSD, forthcoming), p. 22. All references to this paper refer to the draft report dated 29 May 2000.
[44] Ross and Roberts, *Income and Child Well-being*, p. 11.
[45] Hwang, *et al.*, *Housing and Population Health*, p. 21.
[46] Sandel, Sharfstein and Shaw, *There's No Place Like Home*, p. 12.
[47] Hwang, *et al.*, *Housing and Population Health*, p. 23.
[48] Hwang, *et al.*, *Housing and Population Health*, pp. 22-23.
[49] Hwang, *et al.*, *Housing and Population Health*, pp. 33-39.

Humidity in the home is associated with higher levels of dust mites, which cause allergic manifestations in adults and children, typically manifesting as asthma, allergic rhinitis [nasal inflammation], and atopic dermatitis [skin inflammation of unknown cause]. The presence of dust mites is associated with the age and type of the house, the type of heating, the use of feather pillows, and the number of occupants. High levels of dust mites increase the risk of asthma attacks in individuals already sensitized. One study found that exposure to high levels of dust mites in the first year of life might predispose exposed infants to the development of atopic disease later in life[50] [meaning they are more likely to develop other diseases to which they are genetically predisposed].

Cockroach antigens are implicated as one of the major causes of asthma among children living in inner cities [the parameters of which are not defined] and as an important contributing factor to an increased frequency of asthma attacks. Antigens persist in uninhabited locations for prolonged periods of time, usually exceeding five years, even after the eradication of cockroaches. Extensive cleaning is required to eliminate the antigens.[51]

In some studies, household overcrowding has been associated with increases in the number of respiratory infections and reductions in air quality. Both a large family and a small living space have been independently associated with higher incidence of asthma.[52] A study in the United Kingdom, published in 1997, found that overcrowding (defined here as greater than one person per room) was associated with infections of the lower respiratory tract, and diarrhea and vomiting among infants. The use of central heating and the warmth of living rooms and bedrooms were also associated with diarrhea and vomiting, with a trend towards an effect on infections of the lower respiratory tract. The data suggest that infants borne prematurely may be particularly susceptible to some housing conditions, even after allowing for confounding social factors.[53] In Aboriginal communities in Canada, crowded housing "has been identified as a causative factor in the spread of disease which is often a cause of long-term disability."[54]

Analysis of NLSCY data reveals that only 72 percent children aged 0 to 11 years who lived in insufficient dwelling conditions (i.e., shelter that is crowded and in disrepair) had *overall excellent health* as compared with fully 89 percent of children who lived in adequate housing.[55]

Insufficient housing, which is often all that low-income parents can afford, and for which they pay a huge portion of their income, is mortgaging the health of Canada's most vulnerable children. Thus, the first goal of the NCA – that is, assuring the physical and emotional health of all children – is clearly threatened when adequate and reasonably priced housing is not available.

---

[50] Hwang, *et al.*, *Housing and Population Health*, pp. 39-42.
[51] Hwang, *et al.*, *Housing and Population Health*, pp. 42-43.
[52] Sandel, Sharfstein and Shaw, *There's No Place Like Home*, p. 3.
[53] Emond, A.M., *et al.*, "The Effects of Housing on the Health of Pre-term Infants," *Paediatric and Perinatal Epidemiology* (1997) 11: 228-239.
[54] Canada Mortgage and Housing Corporation, "Housing Need Among the Inuit in Canada, 1991," *Research and Development Highlights, Socio-economic Series, Issue 35* (Ottawa: CMHC, 1997), p. 2.
[55] Canadian Council on Social Development, *Housing Canada's Children* (draft), p. 22.

Risks to Safety and Security

With respect to this second goal of the NCA, we observe again the importance of the three enabling conditions of positive child outcomes. As noted by Hwang, "studies have demonstrated a close correlation between the number of home accidents and socioeconomic conditions such as income and class. In substandard housing, there may be an association between accidents and the greater number of hazards present. There may also be an association between accidents and a reduced understanding of hazard risks."[56]

Home injuries generally occur as the result of falls, poisonings and burns. Young children are particularly vulnerable. Insufficient housing is often inadequately heated, and just being cold is a health risk, particularly for children. Faulty heating systems have also been associated with carbon monoxide poisoning.[57] In addition, attempts to heat substandard dwellings with kerosene and electric heaters or wood burning stoves have been associated with burns and house fires.[58] Other primary causes of house fires and child burn injuries are floor furnaces, unprotected radiators and pipes, smoking materials, and tap water temperatures, which cannot always be controlled by apartment tenants. Within Aboriginal communities, a strong link has been identified between heating and electrical deficiencies, and accidents and deaths due to fire.[59]

Education and Social Engagement

Achievement of the third and fourth goals of the NCA is also closely related to the quality of housing. NLSCY data demonstrate a correlation between educational attainment and housing conditions. Specifically, only 68 percent of children aged four to 11 years living in insufficient housing do well in school, as compared with three of every four children in adequate housing.[60]

These same data reveal significant differences between well- and poorly-housed children on some measures of social engagement. Only 74 percent of children living in insufficient housing had low property offence scores, compared with 92 percent of children in adequate housing, suggesting a link between insufficient housing and the increased commission of property crimes by children living in such conditions. Likewise, there is an association between insufficient housing and aggressive behaviour. Among children in insufficient 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.[61] This suggests that children living in insufficient housing exhibit notably more aggressive behaviour overall than their adequately housed peers. While analysis of these data is limited by a small sample size and the configuration of some of the variables, the findings raise issues of concern and are incentives to undertake future studies.

---

[56] Hwang, *et al.*, *Housing and Population Health*, p. 45.
[57] Hwang, *et al.*, *Housing and Population Health*, pp. 45-46; Sandel, Sharfstein and Shaw, *There's No Place Like Home*, pp. 7-10; and Sharfstein, Joshua and Megan Sandel, *Not Safe At Home: How America's Housing Crisis Threatens the Health of its Children* (Boston: Boston Medical Center and Children's Hospital, Department of Pediatrics, 1998), p. 10.
[58] Sandel, Sharfstein and Shaw, *There's No Place Like Home*.
[59] Young, *et al.*, *The Health Effects of Housing*.
[60] Canadian Council on Social Development, *Housing Canada's Children* (draft), p. 23.
[61] Canadian Council on Social Development, *Housing Canada's Children* (draft), p. 23.

In other research, the Royal Commission on Aboriginal Peoples found that Aboriginal people identified good housing as something that helps children by providing "the opportunity for children to get a good education in a stable environment, that is, not having to change schools frequently."[62] Moreover, insufficient housing has been linked to the extremely high violence-related injury and death rates among Aboriginal people. According to Young, "in some instances, increases in alcohol abuse, family violence and suicide have been linked to particularly problematic housing arrangements."[63] In addition, "housing probably also plays a role in many suicides and homicides, since crowding may contribute to an increase in interpersonal conflicts within the family and community."[64]

2.3 Housing Tenure and Stability

An important issue in the analysis of housing is the form of tenure, which has both direct and indirect consequences on child outcomes. Of course, tenure is closely related to adequate income, the first enabling condition of positive child outcomes. But stability of tenure – whether ownership or rental – has independent consequences, including ones for neighbourhood effects.

Parental income often determines if and where a family can afford to purchase a home. Home ownership is a significant means of accumulating wealth and can also affect the frequency of family moves.[65] As shown below, socioeconomic status, housing tenure, and housing stability are all related to children's health and safety, educational attainment, and social engagement, that is, to the goals of the NCA.

Health and Safety

This section examines the first two goals of the NCA together, in part because of data limitations. There has been little investigation of possible relationships among home ownership and housing stability, and child health and safety, although there is some evidence that the health needs of children who move frequently may go undetected by health service providers.[66]

In addition, as reported by Hwang, a United Kingdom study published in 1998 found that significantly higher rates of problems were recorded on a range of health-related variables for those living in rented property compared with home owners. As well, a Swedish study found a relationship between tenure and increased mortality risk at all ages. However, it is also important to note that, in each of these studies, the association may be spurious given the relationship between housing tenure and socioeconomic status.[67]

---

[62] Congress of Aboriginal Peoples, Canada, *Urban Native Housing Program* (Ottawa: Congress of Aboriginal Peoples, Canada, 1998), p. 5, citing Royal Commission on Aboriginal Peoples, *Report of the Royal Commission on Aboriginal Peoples, Housing*.

[63] Young, *et al.*, *The Health Effects of Housing*, p. 79.

[64] Young, *et al.*, *The Health Effects of Housing*, p. 60.

[65] Dunn, "Housing and Health Inequalities."

[66] DeWit, David J., David R. Offord, and Kathy Braun, *The Relationship Between Geographic Relocation and Childhood Problem Behaviour*, Paper W-98-17E (Ottawa: Applied Research Branch, Strategic Policy, Human Resources Development Canada, 1998), p. 41.

[67] Hwang, *et al.*, *Housing and Population Health*, pp. 65-66.

Education and Social Engagement

Analysis of data from the 1983 Ontario Child Health Study and the NLSCY revealed that levels of child problem behaviour are lower in families who own their dwellings, but the amount of home ownership in neighbourhoods is not associated with the problem behaviour. About two-thirds of the benefits associated with home ownership were accounted for by socioeconomic differences (income, education, occupation, family structure, and length of residency) between owners and renters. The author states that there may be other influencing factors not accounted for in the study, but concludes that there is still enough evidence to suggest that "home ownership may provide a means for addressing some of the adverse effects on children associated with living in socioeconomically disadvantaged neighbourhoods."[68]

There is extensive evidence supporting a connection between housing instability, poor school performance, and behavioural problems among children. At least two large, national studies in the United States found that frequent family moves were independently and strongly associated with grade repetitions, school suspensions and expulsions, psychological issues, and emotional and behavioural problems. The magnitude of the effect of frequent moves increased with the addition of each socioeconomic risk factor (poverty, minority race, single-parent family structure, low levels of parental education, and young maternal age).[69]

This is particularly pertinent when we think of homelessness and frequent moves in search of more reasonably priced housing. A Boston study comparing a smaller sample of homeless and poorly housed children in families headed by women in Boston found that, while problems were generally more severe and extensive among homeless children, both groups of children had severe and pressing problems in the areas of developmental delay, depression, anxiety, learning, and behaviour.[70]

These findings have been echoed in Canadian studies using NLSCY data. "Negative associations between residential mobility over and above sociodemographic characteristics have been found for grade repetition, school achievement, emotional problems, and high school completion."[71] Researchers analyzed NLSCY data in 1998 and found that cognitive and behavioural problems among preschool and school-aged children, especially among boys, were associated with three or more household moves.[72]

---

[68] Boyle, Michael, *Home Ownership and the Emotional and Behavioural Problems of Children and Youth* (Hamilton: Centre for Studies of Children at Risk, Department of Psychiatry, McMaster University and Hamilton Health Sciences Corporation, forthcoming), p. 16.

[69] Wood, David, *et al.*, "Impact of Family Relocation on Children's Growth, Development, School Function, and Behaviour," *Journal of the American Medical Association* (1993) 270 (11): 1334-1338; and Simpson, G.A., and M.G. Fowler, "Geographic Mobility and Children's Emotional/Behavioral Adjustment and School Functioning," *Pediatrics* (1994) 93 (2): 303-309.

[70] Bassuk, Ellen L., and Lynn Rosenberg, "Psychosocial Characteristics of Homeless Children and Children with Homes," *Pediatrics* (1990) 85 (3): 257-261.

[71] Kohen, Dafna E., Clyde Hertzman, and Jeanne Brooks-Gunn, *Neighbourhood Influences on Children's School Readiness*, Paper W-98-15E (Ottawa: Applied Research Branch, Strategic Policy, Human Resources Development Canada, 1998), p. 12.

[72] Kohen, Hertzman and Brooks-Gunn, *Neighbourhood Influences*.

Another analysis of NLSCY data on 10- and 11-year-old children and found that, "in general, results for total moves revealed an increased risk of problems at three or more moves, with almost no difference in risk observed between non-movers and those having moved once or twice." The authors speculate that high numbers of moves may be associated with issues of economic necessity, confounding the connection between residential instability and problem behaviours. They also suggest that moving may intensify other problem risk factors in a family, or that frequent moves are just a "marker" for dysfunctional families that are also characterized by child behavioural problems.[73]

The Royal Commission on Aboriginal Peoples found that Aboriginal tenants indicated that their accommodation contributes to their family stability. Off-reserve tenants felt that "access to affordable accommodation and basic amenities" provided them with "a sense of permanence, providing roots in the city while maintaining ties with reserve and cultural communities."[74]

2.4 Neighbourhoods and Communities

As with the other aspects of any housing situation, the neighbourhoods and communities in which families live are strongly influenced by parental income. Lower-income families tend to reside in less affluent neighbourhoods in which, not surprisingly, some neighbourhood characteristics place children's health and safety at risk. Perhaps more surprising is the way in which neighbourhood or community factors interact with other variables – such as effective parenting and family socioeconomic status – to influence other aspects of child development that the NCA is committed to improving.

Health and Safety

Poor children often live in social and low-rent housing located in inner cities, close to major traffic arteries. In these locations, children risk higher exposure to benzene, a known carcinogen found in gasoline and automobile exhaust fumes,[75] and are more likely to be injured in a traffic accident.

As well, many poor children also reside in neighbourhoods near industrial areas and sites previously used for waste disposal.[76] Contaminated soil is a major source of lead poisoning. Studies have shown a correlation between the age and condition of housing in a community and the concentration of lead in the soil. Lead in soil comes from many sources including the flaking and weathering of leaded paint on houses, lead-based paint removal by sanding, leaded gasoline emissions, industrial emissions, and other emissions that have accumulated in the environment.[77]

---

[73] DeWit, Offord and Braun, *The Relationship Between Geographic Relocation and Childhood Problem Behaviour*, p. 36.

[74] Congress of Aboriginal Peoples, Canada, *Urban Native Housing*, p. 5, citing Royal Commission on Aboriginal Peoples, *Report of the Royal Commission on Aboriginal Peoples, Housing*.

[75] Ross and Roberts, *Income and Child Well-being*, p. 11.

[76] Chaudhuri, "Child Health, Poverty and the Environment," p. S27.

[77] Hwang, *et al.*, *Housing and Population Health*, p. 22.

NLSCY data reveal that many children in low-income households are living in "problem neighbourhoods," which pose additional risks. The NLSCY defines problem neighbourhoods as "those where negative activities occur, such as drug use and drug dealing, excessive public drinking, burglaries, unrest due to ethnic or religious differences, where groups of young people cause trouble, and where garbage and broken glass litter the street."[78] NLSCY data reveal that 47 percent of children in households with incomes under $30,000 live in problem neighbourhoods. As well, 26 percent of parents in households within this income bracket, as compared with 8 percent of more affluent parents, felt it was unsafe to walk alone after dark and unsafe for children to play outside or in local parks and playgrounds during the day. The data also show that 24 percent of low-income families expressed reservations about the helpfulness and friendliness of their neighbours, compared to only about 8 percent of families with incomes of at least $50,000.[79]

Education and Social Engagement

It is well documented that "children living in low-income families with poorly educated parents tend to exhibit a higher prevalence of emotional problems, poor academic achievement, and behavioural problems relative to children from affluent families."[80] These problems are sometimes associated with neighbourhood social environments, such as the presence of crime, drug dealing, gangs, prostitution, and concentrated poverty. Researchers who analyzed NLSCY data also found that conduct problems, hyperactivity, or emotional problems are more likely if children come from a neighbourhood with a high percentage of single parent families. However, neighbourhood alone accounted for only a small part of the differences among child outcomes. Rather, the strongest predictors of problems were a one-parent family structure and family socioeconomic status.[81]

Again using NLSCY data, researchers found that school readiness was influenced by neighbourhood affluence, employment rates, and safety and cohesion, along with family characteristics including income level and parental education. For preschool children, neighbourhood effects were found to be significant, even after controlling for family socioeconomic status. For toddlers, neighbourhood effects were mediated more strongly by family characteristics, suggesting an association between neighbourhood effects and child age.[82] Similarly, an American study found that, after controlling for family resources, the two factors most likely to affect healthy development in children and adolescents were the presence of two-parent families and affluent neighbours of higher occupational prestige. The authors conclude that communities with more resources, including the presence of positive role models, can buffer some family-related risk factors.[83]

---

[78]   Ross and Roberts, *Income and Child Well-being*, p. 14.

[79]   Ross and Roberts, *Income and Child Well-being*, p. 46.

[80]   Boyle, Michael H., and Ellen L. Lipman, *Do Places Matter? A Multi-variate Analysis of Geographic Variations in Child Behaviour in Canada,* Paper W-98-16E (Ottawa: Applied Research Branch, Strategic Policy, Human Resources Development Canada, 1998).

[81]   Boyle and Lipman, *Do Places Matter?*

[82]   Kohen, Hertzman and Brooks-Gunn, *Neighbourhood Influences*.

[83]   Connor, Sarah, and Satya Brink, *Understanding the Early Years: Community Impacts on Child Development,* Paper W-99-6E (Ottawa: Applied Research Branch, Strategic Policy, Human Resources Development Canada,

2.5 Summary

Research demonstrates that safe, adequate and reasonably priced housing is vital to child health and safety, educational attainment, and social engagement –goals identified for all children in the NCA vision documents. While housing improvements serve as an effective intervention to prevent and redress certain problems, such improvements are both dependent upon and a step towards the satisfaction of the three enabling conditions for good child outcomes: adequate income, effective parenting, and supportive community environments. It is very difficult to achieve these conditions when children are poorly housed. Moreover, the chance that children will be well housed in the absence of these conditions is lower than when these conditions are present.

For example, income affects the quality and type of housing a family can afford. 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. Risk factors associated with these neighbourhoods interact with low family socioeconomic status and contribute to unfavourable child outcomes. 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.

Clearly, if the objective truly is to improve child outcomes, then housing must be addressed within – and be a key component of – any comprehensive policy framework addressing the needs of children and their families. The issue of affordability affects many families, struggling to balance housing costs against other necessary parts of the family budget. Therefore, for all families, housing should be considered within the framework of the NCA. However, for about 15 percent of children, the situation is far more urgent. The next section briefly documents the state of housing need in Canada, while Section 4 presents the history of Canada's housing policy as background for understanding the policy gaps and issues are identified in subsequent sections.

3.0 The Sorry State of Children's Housing

According to the Canada Mortgage and Housing Corporation (CMHC), 1996 census data reveal that "the vast majority of children live in shelter environments that meet or exceed current housing standards."[84] However, 15 percent of households with children (516,000) live in core housing need, meaning that either: (1) the housing requires major repairs; (2) it has insufficient bedrooms; or (3) shelter costs including utilities consume more than 30 percent of before-tax household income *and* if the household would have to spend 30 percent or more of its income to pay the average rent of alternative local markets.[85] Eight percent of households with children live in dwellings in need of major repair.

1999), p. 18, citing Brooks-Gunn, J., *et al*., "Do Neighbourhoods Influence Child and Adolescent Development?," *American Journal of Sociology* (1993) 99: 353-395.

[84]   Canadian Council on Social Development, *Housing Canada's Children* (draft), p. 3.
[85]   Canada Mortgage and Housing Corporation, "Housing Canada's Children," p. 1.

Indeed, increases in both housing shortages and deficiencies have led to a growing number of Canadian families living in core housing need or in insufficient housing (meaning both crowded and in need of major repair).[86] Excluding Aboriginal people living on reserves, there were an estimated 1.15 million tenant households, including those without children, living in core need in Canada in 1996, representing a 33 percent increase since 1991.[87]

Low-income families are increasingly unable to afford adequate accommodation. They are forced to allocate money that would otherwise be spent on food, clothing and other essentials toward rent payments that exceed their means. The result is that children may subsist on rationed meals or food from food banks, which may not adequately address their nutritional needs. They also suffer the consequences of inadequate income through the inability to pay for recreation, clothing, and so on. Other families live in housing in need of significant repair. As detailed previously in this report, living in substandard housing places children at risk of a wide range of health, social, and developmental problems.

Of households with children, the majority of those living in core need were renters, rather than home owners. Among core need households, lone-parent tenant households were the largest group (39 percent), followed by two-parent tenant households (26 percent), and two-parent owner households (23 percent).[88] From another perspective, 57 percent of lone-parent renter households with children were in core housing need.[89] The proportion of children in *two-parent families* that are living in owner-occupied dwellings has remained relatively constant over the past 25 years. However, the percentage of children in *lone-parent families* who rent their dwellings increased from 59 percent in 1976 to 67 percent in 1996, and, in addition, fewer of these children were living in single detached units.[90] Whether they rented or owned their homes, both lone-parent and two-parent households in core need spent about half of their income on shelter costs.[91]

Both lone- and two-parent households with children living below the affordability threshold had about half the incomes of those living above it. Households below the affordability threshold actually spent more on shelter (29 percent more for two-parent households and 12 percent more for lone-parent households) than those above the threshold, and less on other household expenditures: 25 percent less on food, 41 percent less on transportation, 54 percent less on insurance and pensions, 47 percent less on recreation, 29 percent less on education and reading, and 58 percent less on child care.[92]

---

[86] The Federation of Canadian Municipalities conservatively estimates that, in 1999, there were 96,000 households on "assisted housing" waiting lists in large urban cities across the country. Vacancy rates are extremely low in Calgary, Saskatoon and Toronto, and falling in most other large urban centres, thereby contributing to high rent increases in most areas. In the past five years, the major cities have lost over 13,000 units of rental housing, mainly through conversions to condominiums. See Federation of Canadian Municipalities, *National Housing Policy Options Paper: A Call for Action* (1999), pp. 17-18. In this and a second report, the Federation projects the additional need for rental housing across Canada at between 45,000 and 50,000 units annually over the next decade, with demand concentrated in Quebec, Ontario, Alberta and British Columbia. See Federation of Canadian Municipalities, *Mayors of Canada's Largest Cities Call for National Housing Strategy, Stringent Standards to Improve Air Quality, National Strategy on Transportation*, News Release (28 April 2000).

[87] Federation of Canadian Municipalities, *National Housing Policy Options Paper*, pp. 12-15.

[88] Canadian Council on Social Development, *Housing Canada's Children* (draft), pp. 18-19.

[89] Canadian Council on Social Development, *Housing Canada's Children* (draft), p. 19.

[90] Canadian Council on Social Development, *Housing Canada's Children* (draft), pp. 13-14.

[91] Canada Mortgage and Housing Corporation, "Housing Canada's Children," p. 3.

[92] Canadian Council on Social Development, *Housing Canada's Children* (draft), pp. 17-18.

NLSCY micro-data from 1994-95 highlight the connection between household income and the housing conditions in which children live. Children aged 4 to 11 years in two-parent, low-income families were more than twice as likely to live in substandard housing than were children in high-income families. Sixty-three percent of children living in households with an income less than $40,000 lived in substandard housing, compared to only 15 percent of children in households with an income of $80,000 or more.[93] Here, substandard housing is defined as dwellings "having major problems such as poor plumbing, inefficient and unsafe electrical and heating systems, sagging floors, bulging and damp walls, crumbling foundations, broken light fixtures, broken windows, and cracks in walls and ceilings."[94]

The situation among Aboriginal children is particularly difficult. In 1996, 38 percent of all Aboriginal children lived in core housing need, more than double the percentage of other Canadian children. Among tenant households, this figure rose to 51 percent[95] and to 54 percent in urban tenant households.[96] Not only are more Aboriginal children in core housing need than other Canadian children, the conditions in which they live are vastly inferior.

Data from the CMHC and the Department of Indian Affairs and Northern Development reveal that, in 1991, more than half of all Aboriginal households resided in dwellings that were far below one or more core housing need standards. Specifically, 26 percent of dwellings were in need of major repairs, 14 percent had no indoor plumbing, and 11 percent had insufficient bedrooms to accommodate the number of occupants.[97] Forty-nine percent of off-reserve households were below at least one housing standard and 32 percent were in core housing need.[98] Conditions are worse on reserves where, in 1991, almost two-thirds of households were below at least one housing standard and 25 percent of all households lacked full, operational bathroom facilities. Other serious problems related to water supplies, heating, and electricity were common.[99] Problems are most pronounced among Inuit households residing in northern regions (i.e., in the Yukon and Northwest Territories, Labrador, and northern Quebec). In 1991, 45 percent of Inuit households were in core housing need, and 84 percent of all Inuit households had children.[100]

---

[93] Ross and Roberts, *Income and Child Well-being*.

[94] Ross and Roberts, *Income and Child Well-being*, p. 49. The Federation of Canadian Municipalities estimates that, in 1996, there were between 115,000 and 137,000 households in core need and living in dwellings in need of major repair. Among the provinces, Ontario and New Brunswick had the highest proportion of rental dwellings in need of major repair (at 10.5 percent each) and Quebec had the lowest (at 7.6 percent). The problem was more acute in the Yukon and Northwest Territories, where 14.3 percent and 16.5 percent of rental dwellings were in need of repair. As discussed below, this reflects both the substandard housing conditions in which many Aboriginal peoples live in Canada and the concentration of Aboriginal peoples in northern locations. See Federation of Canadian Municipalities, *National Housing Policy Options Paper*, pp. 15-16.

[95] Canadian Council on Social Development, *Housing Canada's Children* (draft), pp. 13 and 20.

[96] Canada Mortgage and Housing Corporation, "Housing Need Among the Inuit in Canada, 1991."

[97] Royal Commission on Aboriginal Peoples, *Report of the Royal Commission on Aboriginal Peoples, Housing*, s. 1.1.

[98] Ark Research Associates, *Core Housing Need Among Off-reserve Aboriginal Lone Parents in Canada* (Ottawa: CMHC, 1997).

[99] Ark Research Associates, *The Housing Conditions of Aboriginal People in Canada, Summary Report* (Ottawa: CMHC, 1996).

[100] Canada Mortgage and Housing Corporation, "Housing Need Among the Inuit in Canada, 1991."

Between 1986 and 1991, 60 percent of the Aboriginal population in Canada changed residence at least once. Mobility rates are almost twice as high in major urban areas as they are in rural areas or on reserves and, among lone-parent families in some cities, these rates exceed 80 percent. Of all residential moves, those made to improve housing conditions accounted for 51 percent, and involuntary or forced moves (e.g., fire, eviction) accounted for 9 percent. Most of these people did not move into new housing that met accepted standards.[101]

Given these housing conditions – exacerbating the effects of poverty, low-income and perhaps racism – one is led to ask questions about the long-term effects of both inadequate housing and housing that is too expensive, diminishing the outcomes that will affect children's development now, as well as their futures into adolescence and beyond. What are policy-makers doing about this situation, to either help or exacerbate it?

4.0 Canada's Vanishing Housing Policy

Federal legislation on housing was first introduced in the 1930s, with the intent of providing loans and subsidies for housing construction, purchases and rehabilitation.[102] In 1946, the assets of the Wartime Housing Corporation passed to the Central (now Canada) Mortgage and Housing Corporation, thereby allowing home buyers to access mortgages at favourable rates. In 1949, the *National Housing Act* was amended to allow joint federal-provincial programs to construct public housing.[103] By the late 1950s, the federal government, though the CMHC, had assumed a primary role in the development of *public housing* and, by the 1970s, had become the key player in the provision of *social housing*[104] (the distinctions are explained in Box 2).

As noted by Wolfe, in the 1960s, "constitutional difficulties (municipal affairs and all aspects of land development being under provincial jurisdiction) led to the formation of Provincial Housing Corporations, which first functioned as conduits of federal money to municipal projects."[105] Throughout the 1960s and 1970s, the role of both levels of government in the provision of housing was expanded through a variety of federal initiatives, including the Rural and Native Housing Program.[106]

Ottawa's activities altered significantly in the 1980s and 1990s, with four major adjustments to federal policy practices. These involved the introduction of more targeted spending, reduced spending overall, a new policy paradigm relying on partnerships to promote the development of affordable housing units, and decentralization of housing responsibilities to the provinces (and by the provinces to municipalities).

---

[101] Canada Mortgage and Housing Corporation, "Migration and Mobility of Canada's Aboriginal Population," *Research and Development Highlights, Socio-economic Series, Issue 24* (Ottawa: CMHC, 1996).

[102] Key initiatives were the *Dominion Housing Act* (1935), the Federal Home Improvement Plan (1937), and the *National Housing Act* (1938). For more detail, see Casavant, Lyne, *History of Housing Policy in Canada*, Paper PRB 99-1E (Ottawa: Government of Canada, Parliamentary Research Branch, Political and Social Affairs Division, 1999).

[103] Casavant, *History of Housing Policy in Canada*, pp. 28-29.

[104] Wolfe, "Canadian Housing Policy in the Nineties," p. 122.

[105] Wolfe, "Canadian Housing Policy in the Nineties," p. 122.

[106] Casavant, *History of Housing Policy in Canada*, pp. 28-29.

In addition to responding to concerns about levels of government spending, these four changes all reflect a shift in general and popular policy direction, visible in a wide range of policy fields. This change of direction favours targeting and public-private-third sector partnerships, while increasing opportunities for provincial initiatives, albeit at the cost of less generous intergovernmental transfers. These changes are observed more specifically in the field of housing policy in the following developments:

- In the early 1980s, the federal government determined the broad array of social housing units it supported was too expensive. Therefore, the focus of housing policy was narrowed to the provision of reasonably priced housing to low-income households. The objective became "to assist Canadians whose income is insufficient to gain access to affordable [i.e., reasonably priced] housing by encouraging and supporting in conjunction with the provinces, municipalities and housing agencies, the provision of low- and moderate-income public housing and by encouraging the establishment of non-profit and cooperative housing programs."[107] To this end, through the Provincial Housing Corporations, the "provinces and territories began to administer selected cost-sharing programmes under agreements which were negotiated under principles which emphasized that money should go only to housing and not accessory needs or income support, and that housing should be targeted only to those in dire need."[108]

- The federal government then stepped up its withdrawal from the housing field by significantly reducing its range of and spending on housing programs. It terminated the federal cooperative housing program in 1992. The following year, citing fiscal restraint, Ottawa froze expenditures for social housing at the 1993 level of about $2 billion per year,[109] effectively eliminating federal funding of any new social housing, with the exception of housing for Aboriginal people living on reserves. This $2 billion is currently tied up in long-term mortgages and subsidies for, and maintenance of, social housing units.[110] As the mortgages on these units are paid off, federal support will decline.[111]

- In accordance with the reduced federal role in housing, in 1997-98, CMHC developed a new paradigm for "affordable housing" (which explains, in part, the differences between the common understanding of the term and its technical definition, as noted in Box 2). CMHC's responsibilities were strictly curtailed to mortgage financing, research, and fostering public-private partnerships on housing development. The new affordable housing paradigm for CMHC includes neither financial support for, nor the direct development of, any housing whatsoever. Rather, the objective is to encourage partnerships between non-profit agencies, builders, developers, and municipalities to build new housing, or rehabilitate existing housing stock, without federal or provincial government support.[112]

---

[107] Casavant, *History of Housing Policy in Canada*, p. 29.
[108] Wolfe, "Canadian Housing Policy in the Nineties," p. 125.
[109] Casavant, *History of Housing Policy in Canada*, pp. 30-31.
[110] The total stock of social housing today is about 661,000 units, 38 percent of them in Ontario, contained in 48,000 projects. Almost one-third is public housing. See Wolfe, "Canadian Housing Policy in the Nineties," p. 122; and Skaburskis, A., and D. Mok, "The Impact of Withdrawing Subsidies for New Rental Housing: Projections for Toronto and Ontario," *Housing Studies* (2000) 15(2): 169-194.
[111] Carroll, Barbara Wake, and Ruth Jones, "The Road to Innovation, Convergence or Inertia: Devolution in Housing Policy in Canada," *Canadian Public Policy* (2000) XXVI (3).
[112] Canada Mortgage and Housing Corporation, *Housing and Finance Affordability's Research*.

- Finally, in 1994, the federal government began the process of devolving all responsibility for social housing to the provinces and territories. In essence, decisions about and responsibility for spending the $2 billion federal expenditure is being transferred to the provinces, via *Social Housing Agreements*. To date, agreements have been signed with the Northwest Territories, Yukon, Nunavut, New Brunswick, Nova Scotia, Newfoundland, Saskatchewan, Ontario, and Manitoba.[113] Under such Agreements, CMHC transfers the management and administration of all social housing programs to the provincial government. The province receives fixed annual funding until the Agreement expires and, in exchange, it assumes all of CMHC's financial and other obligations. However, the Agreement does not oblige the province to provide social housing. While it must meet CMHC's existing obligations, it can dispose of property that it owns directly or property that was previously owned in partnership with the federal government. Responsibility for modernization and improvement projects, along with full liability for project failures, passes directly to the province.[114] There are no incentives for improving or maintaining existing housing units. Indeed, the cost of maintaining the aging stock will increase while federal support declines. Many of the social housing units financed by the federal government that were built in the 1960s will be ready for demolition or renovation during the next 20 years.[115]

For the most part, provinces began to withdraw from social housing well before *Social Housing Agreements* were invented, even if, as Pomeroy observes, the decline in provincial activity has been "less explicit than at the federal level. Provinces did not formally announce any program cancellations; they merely reduced the allocation of matching funds and largely escaped any criticism of their limited levels of funding."[116]

In most provinces and territories, responsibility for social housing has been further devolved to municipalities, and housing expenditures have declined precipitously. For example, as shown in Table 1, between 1985 and 1997, Ontario, Quebec and British Columbia, the provinces with the largest initial net spending on social housing, reduced their expenditures by 94, 92 and 90 percent respectively. Only in Alberta and the Yukon did social housing expenditures increase, but the initial net spending was small to begin with, in comparison with the other provinces and territories. The result is a broad array of types of housing initiatives across the country.

---

[113] Personal communication, Andre Lapointe, Canada Mortgage and Housing Corporation, October 16, 2000.
[114] Co-operative Housing Federation of Canada, *Critique of the Federal/Provincial Social Housing Agreement* (Ottawa: CHF, 1998), pp. 2-3.
[115] Skaburskis and Mok, "The Impact of Withdrawing Subsidies."
[116] Pomeroy, S., "Housing as Social Policy," in *The Role of Housing in Social Policy* (Ottawa: Caledon Institute of Social Policy, 1996), p. 4.

Table 1
Spending on Social Housing by Province and Territory

Province or Territory	Spending by Year ($ millions)[117]		Change in Spending	
	1985	**1997**	**Net Change ($ millions)**	**Percent Change**
Newfoundland	29.3	0.4	-28.9	-98.6
Prince Edward Island	14.3	--	n/a	n/a
Nova Scotia	41.9	2.5	-39.4	-94.0
New Brunswick	35.9	3.1	-32.8	-91.4
Quebec	174.3	14.7	-159.6	-91.6
Ontario	510.7	28.7	-482.0	-94.4
Manitoba	32.2	13.8	-18.4	-57.1
Saskatchewan	63.4	30.2	-33.2	-52.4
Alberta	4.5	8.5	4.0	88.9
British Columbia	187.6	17.1	-170.5	-90.9
Yukon Territory	0.6	1.7	1.1	183.3
Northwest Territories	31.5	--	n/a	n/a

Only Quebec, Saskatchewan, Manitoba and British Columbia have retained social housing portfolios. For the most part, however, funding in these four provinces goes to the renovation of existing dwellings, rather than to the supply of new housing stock.[118] In addition, these provinces have various programs for low-income families to support home purchases and rentals.[119] Other provinces have retained a small role in the provision of social housing. Newfoundland and Prince Edward Island, for example, continue to provide private rent supplement programs, through which the government augments the rents paid by low-income tenants to bring them to market levels.[120]

---

[117] Carroll and Jones, "The Road to Innovation," p. 20, citing *Canadian Housing Statistics* (Ottawa: CMHC, 1997), Table 65.

[118] However, Saskatchewan subsidizes construction of some new homes in northern communities through its Remote Housing Program, providing grants to low- and moderate-income families who build their own homes. See Government of Saskatchewan, Municipal Affairs, Culture and Housing, *Annual Report 1998-99* (Regina: Government of Saskatchewan, 1999). Since 1997, Quebec has also funded housing construction and rehabilitation of existing stock, providing between 1,300 and 1,500 new subsidized housing units annually. See Government of Quebec, *Communiqué : Societé d'habitation du Quebec – Nouvelles programmation d'AccesLogis – Le Mouvement Desjardins participe au financement des projets* (Quebec City: Government of Quebec, 30 October 2000); also, personal communication, Christine Hermann, Agente de Récherche, Societé Habitation du Quebec, November 1-10, 2000.

[119] Saskatchewan Housing Corporation, *Annual Report, 1999* (Regina: Saskatchewan Housing Corporation, 2000); and personal communication, Bob Crane, Senior Policy Analyst, Legislation and Social Housing, Government of British Columbia.

[120] Carroll and Jones, "The Road to Innovation."

Some provinces are also focusing on housing within the context of neighbourhood improvements. Manitoba's Neighbourhoods Alive initiative, for instance, commits $3 million in new provincial money to improve housing and strengthen neighbourhoods in distressed urban areas in Winnipeg. Again, most of the money is earmarked for housing renovation and redevelopment, rather than for new building.[121]

Withdrawal from the social housing field has been most overt in Alberta and Ontario. In the mid-1990s, Alberta adopted a policy of absolute reduction in the supply of social housing and reduced shelter allowances to social assistance recipients by 26 percent.[122] In October 1999, a public forum on child poverty, chaired by the Premier's wife, concluded that " an improvement in shelter costs, supply and conditions" was required to "effectively address the impact of poverty on children in Alberta."[123] Despite this, in August 2000, Alberta released a housing policy framework, which states that "Albertans should be responsible for their own accommodation" and specifies that the goal for social housing in Alberta is "that it becomes strictly transitional accommodation."[124]

In October 2000, the Ontario government introduced legislation to transfer the administration of all provincial social housing programs to municipalities, beginning with government-run public housing on January 1, 2001. The transfer of provincial cooperative and non-profit housing is to be completed by mid-2002. Bill 128 allows municipalities to create new housing projects, but no new funding is provided by the province.[125] As pointed out by Sewell, among others, "the provincial downloading of social housing responsibilities to municipalities creates difficulties because of a limited tax base not suited to funding social programs, and because municipalities face extraordinary pressures because of other provincial downloading."[126]

---

[121] This program is overseen by a steering committee comprised of six Ministers representing the Ministries of Justice, Intergovernmental Affairs, Family Services and Housing, Education and Training, Health, and Northern and Aboriginal Affairs. Personal communication, Linda McFadyen, Director of Housing Services, Manitoba Family Services and Housing, October 13-24, 2000.

[122] Canadian Housing and Renewal Association, *Proceedings: Roundtable on the Devolution of Social Housing to Local Government and Implications for the Social Housing Sector* (Ottawa: CHRA, 1997).

[123] Government of Alberta, *First Circle – Uniting for Children, Report of Proceedings from a Public Forum* (Edmonton: Government of Alberta, 1999). Forum participants recommended that "safe, adequate and affordable housing be provided by increasing the number of subsidies available to low-income families, providing damage deposits for those on public assistance, and developing a plan for long-term housing needs."

[124] Alberta Community Development, Seniors Services and Housing Division, *A Housing Policy Framework for Alberta: Family and Special Purpose Housing* (Edmonton: Government of Alberta, 2000), p.10.

[125] Co-operative Housing Federation of Canada (Ontario Region), *Ontario Introduces Housing Download Law: Bill threatens member control, adds more bureaucracy* (Ottawa: CHF, 23 October 2000).

[126] Sewell, John, and David Hulchanski, "Provincial Downloading of Social Housing Responsibilities: A Review of the Issues," *Housing Again*, Bulletin No. 20 (4 April 2000). In addition, "the framework for municipal housing policy is established by the provinces, which determine the scope of municipal government authority with respect to land use regulation, funding of certain programs and facilities, and the taxing and borrowing authority of municipal governments, among other things." See Federation of Canadian Municipalities, *National Housing Policy Options Paper*, pp. 21-24.

Despite these limitations, some cities are striving to address burgeoning housing needs within their boundaries through tax incentives to builders, changes to land use by-laws, partnerships with the charitable sector, and limited dedicated funding, among other approaches. For example, Vancouver is constructing some public and social housing and Calgary is using tax incentives to stimulate both construction and the creation of community partnerships.[127]

Such shifts in responsibility, as well as reduced involvement of the "senior" levels of government, have provoked a range of concerns. As Skaburskis and Mok observe, "shifting the responsibility for housing conditions to municipalities relocates the blame for the conditions of poverty. Federal and provincial policy makers appear willing to deceive themselves into believing that markets and local governments can solve the housing problems that are created by poverty,"[128] but an "unfettered market cannot be relied upon to deliver decent, affordable [i.e., reasonably priced] housing to the poor."[129]

Federal and provincial governments' withdrawal from housing has indeed left a void. Carroll notes that efforts to address the underlying problems of the housing market in Canada now reflect a complicated range of federal, provincial and municipal interventions that utilize "a bewildering array of policy instruments." She further states that the current inertia around housing "constitutes a retreat from intervention, a retreat consistent with other initiatives to dismantle the welfare state." [130]

However unintentional it may have been, the disappearance of housing policy has had dire consequences for families and children. To date, private markets not filled the void. Clearly, new solutions are required to address this urgent social issue.

5.0 The Challenges

The need to explore the relationship between housing affordability and children's well-being is urgent. Economic, social, demographic and policy shifts over the past decade have both contributed to current housing problems and complicated the possible solutions. Federal spending restrictions, including the cap on the Canada Assistance Plan (CAP) in 1991, followed by the replacement of CAP with the Canada Health and Social Transfer in 1995, drastically cut the money available to the provinces for health, education and social welfare spending.

---

[127] City of Calgary, *Housing Supply: Strategic Direction* (Calgary: City of Calgary, 1998); Nasmith, Catherine, "Municipal Housing Initiatives," *Housing Again*, Bulletin No. 1 (November 1999); and City of Vancouver Housing Centre, *Support for Social Housing* (Vancouver: City of Vancouver Housing Centre, 1999).

[128] Skaburskis and Mok, "The Impact of Withdrawing Subsidies," p. 194.

[129] Skaburskis and Mok, "The Impact of Withdrawing Subsidies," p. 170.

[130] Carroll, Barbara Wake, "Housing Policy in the New Millennium: The Uncompassionate Landscape," In Siegel, D., and T. Fowler (eds.), *Urban Policy Issues* (Oxford University Press, forthcoming), p. 6.

Such changes to government programs, along with economic restructuring and a changing labour market, contributed to a decline in real family incomes, particularly among young families with children and female lone-parent families.[131] It is only recently that this decline has been halted, but poverty rates still remain higher than they were in previous decades.[132]

Even as the poverty rate declines slightly, the income polarization between lower- and upper-income Canadians will likely continue. At the same time, tax cuts have become a priority on many national and provincial agendas, undermining the possibility of renewed, large-scale social spending. As well, to a large extent, responsibility for the well-being of society's less fortunate is being shifted from government to the voluntary sector. It appears that, particularly over the past decade, philosophical concepts about the public good that drive the social policy agenda have changed to the detriment of lower-income individuals and families. As pointed out by Carroll and Jones, this "reflects a more general disenchantment with government" along with "a rediscovery of community, called by some 'civil society,' which can cynically be considered a means of having services provided for free by the voluntary sector."[133]

In the past, housing was one element of a larger social agenda. Until the 1990s, Canada *did* have a comprehensive housing policy based on notions of equity and social citizenship. For example, in 1973, then Prime Minister Pierre Trudeau stated that "good housing at reasonable cost is a social right of every citizen of this country. … This must be our objective, our obligation, and our goal."[134] As recently as 1990, a federal task force on housing identified adequate shelter as a fundamental human right, stating that "all Canadians have a right to decent housing, in decent surroundings, at affordable prices."[135]

Between 1949 and 1995, the federal government, through the Central (now Canada) Mortgage and Housing Corporation, subsidized social housing starts via more than a dozen programs.[136] Between 1986 and 1993 alone, the federal government annually entered into 25- to 30-year commitments to spend approximately $125 million per year to subsidize the production of new social housing to address core housing need.[137]

These social housing solutions were premised on beliefs about the role of government in furthering its social agenda. For example, some initiatives, such as public housing projects, were "directed, as part of social welfare policies, to meet the needs of those who cannot compete in the private market and those who have special needs which the market does not meet."[138] However, by the 1980s, some projects had failed to produce their intended outcomes.

---

[131] Sauvé, Roger, *The Current State of Family Finances, 1999 Report* (Ottawa: Vanier Institute of the Family, 1999).
[132] "National poverty rate dips," *Globe and Mail* (December 16, 2000).
[133] Carroll and Jones, "The Road to Innovation," p. 3.
[134] Quoted in Hulchanski, David, *The Government Role in Housing Canadians: Past, Present, and Future* (Ottawa: Cooperative Housing Federation of Canada, 2000), p. 1.
[135] Martin, Paul, and Joe Fontana, "Finding Room: Solutions for the Future," in *Report of the National Liberal Caucus Task Force on Housing* (Ottawa: Government of Canada, 1990).
[136] Skaburskis and Mok, "The Impact of Withdrawing Subsidies."
[137] Canada Mortgage and Housing Corporation, *Housing and Finance Affordability's Research*.
[138] Carroll, "Housing Policy in the New Millennium," p. 3.

Participants in CPRN's *Roundtable on Housing Affordability: A Children's Issue* also observed that policies were sometimes founded on the assumption that demographics dictated housing tenure, that is, that rental accommodation should be geared toward single individuals and that home ownership should be directed toward families. Partly because of changing family structures in the 1980s and 1990s, these rigid categories became less applicable. In addition, even if tenure were better matched to demographics, fiscal restraint and declines in real income among lower-income families generated further policy challenges.

In response to all of these trends, in 1993, the federal government altered its housing policy significantly. It reduced the role of the Canada Mortgage and Housing Corporation, froze expenditures for social housing at 1993 levels, and commenced the process of transferring responsibility for the administration of social housing to the provinces. Few provinces have chosen to fill the federal void. Most are themselves withdrawing from the provision of social and public housing by further cutting expenditures and devolving housing responsibilities to the municipalities. As a result, since 1994, federal and provincial funding for social housing has declined by $500 million.[139]

Government withdrawal from the social housing field left a gap that has not been met by the private sector. In the 1990s, the quantity of low-cost rental housing stock steadily declined as a result of gentrification, demolition and conversion to condominiums.[140] Private developers assume the lead role in the construction of new housing, but they have little incentive to build affordable family homes, particularly rental accommodation or housing in rural areas. New rental construction has been targeted to upper-income households, but the assumption that these households would vacate more affordable units, thereby increasing the number of units available for lower-income families, has proven false. In times of low vacancy rates, demand for all kinds of rental units maintains higher rents, even among less desirable units. Therefore, expectations about "trickle down" vacancies have not materialized.

The result of these changes has been a precipitous decline in the supply of reasonably priced housing, such that *low-income families* have been increasingly unable to purchase homes or to access adequate, low-cost rental accommodation. Across the country, many individuals and families now find themselves without housing that meets "adequacy, suitability or affordability norms" (as defined in Box 2). From 1991 to 1996, housing need among tenant households increased by 33 percent, the number of dwellings requiring major repair escalated, and waiting lists for subsidized housing expanded exponentially. According to census figures, the number of households in core housing need increased from 1.16 million households in 1991 to 1.40 million in 1996,[141] 15 percent of which were households with children.[142] Moreover, by 1999, families with children were the fastest growing segment of the rapidly expanding homeless population.[143]

---

[139] This paper simply *describes* these changes in government policy. It does not seek to *account* for them. Their origins are multiple and related to, among other things, fiscal capacity, spending decisions, and ideology. For such accounts, see, for example, Carroll and Jones, "The Road to Innovation;" Pomeroy, "Housing as Social Policy;" Wolfe, "Canadian Housing Policy in the Nineties;" and Carroll, "Housing Policy in the New Millennium."

[140] Federation of Canadian Municipalities, *Mayors of Canada's Largest Cities Call for National Housing Strategy*.

[141] Wolfe, "Canadian Housing Policy in the Nineties," pp. 126-127.

[142] Canada Mortgage and Housing Corporation, *Housing Canada's Children*.

[143] Mayor's Action Task Force on Homelessness, *Report of the Mayor's Action Task Force on Homelessness.*

These developments have not gone unnoticed by the United Nations, which has sharply criticized the Canadian government for failing to take action to address this burgeoning social problem. In 1998, the United Nations Committee on Economic, Social and Cultural Rights queried how the federal government could justify the termination of funding for new social housing units "when so many households are unable to secure appropriate housing in the private market."[144] The Committee also highlighted the "growing crisis of homelessness," asking whether the government was "applying 'the maximum of available resources' to eliminating homelessness" and whether the government agreed "that guaranteeing the right to housing is a core responsibility of Governments and a matter of the highest priority."[145]

Canada takes great pride in its social policy. For many, then, the current situation is an embarrassment, blemishing our reputation for providing strong programs to redress social inequities. Action is required if we are to ensure that one of the most basic needs, decent shelter, is available for Canada's families and children.

6.0 Getting to a Housing Strategy that Meets the Needs of Children: The Shape of the Debate

Government inertia on housing issues and the absence of a clear national housing policy, along with specific decisions and initiatives affecting income distribution, have contributed to the housing problems currently experienced by about 15 percent of Canadian families and children. The stock of good quality, reasonably priced housing has declined and "large numbers of Canadian households, particularly those with children, still do not have the earning capacity to provide themselves with this essential good."[146]

Extensive and compelling evidence now reveals the multifaceted connection between adequate and reasonably priced housing and children's well-being. We are not the first to note it. The link between poverty and poor child outcomes in every aspect of life was highlighted at a 1998 national research conference, "Investing in Children: Ideas for Action," sponsored by Human Resources Development Canada. The conference brought together over 350 participants from different community and academic sectors "to showcase the most recent NLSCY research on Canadian children and families, and to engage researchers, practitioners, and policy-makers in discussion on the application of these findings to policy and program development."[147]

---

[144] United Nations Committee on Economic, Social and Cultural Rights, *Implementation of the International Covenant on Economic, Social and Cultural Rights* (June 10, 1998), Item 43.

[145] United Nations Committee on Economic, Social and Cultural Rights, *Implementation of the International Covenant on Economic, Social and Cultural Rights*, Item 44.

[146] Carroll, "Housing Policy in the New Millennium," p. 22.

[147] Human Resources Development Canada, Applied Research Branch, Strategic Policy, *Investing in Children: Ideas for Action, Report from the National Research Conference, October 27-29, 1998* (Ottawa: Human Resources Development Canada, 1998).

Economic security was identified as a fundamental necessity for child well-being and a crucial component of policy relating to children and youth. Housing was shown to be integrally related to adequate family income, effective parenting, and strong and supportive communities. Conference participants and presenters stressed the need to improve stable, reasonably priced housing for children and families within a larger context of social and economic justice.[148]

If the goals of the National Children's Agenda are to be achieved, then children's housing issues must be at the forefront of the implementation strategy. 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.

To date, the connection between housing and child outcomes has been overlooked or set aside by most governments, even as they emerge from their years of deficit cutting and restraint. A thorough review of the literature, including provincial reports and Web sites, found that the Provinces of Saskatchewan and British Columbia and the City of Toronto are the only governments that explicitly identify housing *as a children's issue*.[149]

Saskatchewan specifically includes its Remote Housing Projects program within its Action Plan for Children, noting that addressing "critical housing conditions is essential to improving quality of life for children and families" in the northern region of the province.[150] British Columbia explicitly recognizes that housing is one of the primary factors influencing the health and well-being of families and children, and includes the numbers of households in core housing need and households on waiting lists for subsidized housing among its indicators of population outcomes for the Ministry of Children and Families.[151] In addition, the British Columbia Ministry of Health categorizes sound housing policy as a form of health promotion.[152] The City of Toronto observes in its *Toronto Report Card on Children, 1999* that provincial policy decisions have made housing less affordable for low-income families.[153]

There is, however, a lively debate among national organizations about how to redress the situation. They present a number of options about who is responsible for taking the lead in housing policy and about what forms it should take. The debate so far can be characterized in the following terms, which can shape a discussion of housing as a children's issue.

---

[148] Human Resources Development Canada, *Investing in Children*.

[149] While Manitoba has recently renamed its family services department the Department of Family Services and Housing, its implied focus on housing has not yet been articulated beyond its mission, which seeks to "assist Manitobans to have access to adequate and affordable housing" (Winnipeg: Government of Manitoba, 2000), see http://www.gov.mb.ca/fs/about.html.

[150] Government of Saskatchewan, *Saskatchewan's Action Plan for Children* (Regina: Government of Saskatchewan, 1995).

[151] Government of British Columbia, Ministry for Children and Families, *Measuring Our Success. A Framework for Evaluating Population Outcomes*, 2nd ed., (Victoria: Government of British Columbia, 1999).

[152] Rabinovitch, Jannit, and Dana Weber, *Creating Housing for Healthy Communities* (Victoria: British Columbia Ministry of Health and Ministry Responsible for Seniors, Office of Health Promotion; Social Planning and Research Council (SPARC) of British Columbia,1993).

[153] City of Toronto, *Toronto Report Card on Children, 1999*, p. 11.

- *Whose responsibility is housing policy?*

Some advocates focus on reinstating a pan-Canadian policy under federal leadership. Many groups, individually and collectively, have been involved in lobbying the federal government to institute a new national housing policy. The Federation of Canadian Municipalities, Canadian Centre for Policy Alternatives, Canadian Public Health Association, Canadian Housing and Renewal Association, Caledon Institute of Social Policy, Campaign 2000, and the Toronto Disaster Relief Committee are but some of the best known groups.

In general, these groups seek the active involvement of the federal, provincial and municipal governments, with participation from the community, not-for-profit and corporate sectors in addressing the issue of housing affordability. As succinctly summarized by Campaign 2000, a "comprehensive strategy to address child poverty requires that … senior government levels must include funding support for adequate and affordable family housing as part of social investment strategies to promote the healthy development of children."[154]

- *What are the available policy instruments?*

Here, there is a wide range of proposals. For example, the Toronto Disaster Relief Committee (representing a broad range of social policy and housing experts, academics, community workers, and social activists both in Toronto and across the country[155]) has called for a national housing strategy entitled the One Percent Solution. Endorsed by over 400 organizations nationally, the One Percent Solution simply demands that all levels of government commit an *additional* one percent of their total annual budgets to the creation of new social housing units. At present, all levels of government combined spend about one percent of their budgets on housing, so the solution would be for governments to double their current expenditures.[156]

The Caledon Institute, the Canadian Housing and Renewal Association, and the Canadian Centre for Policy Alternatives have each urged the federal government to establish and endow a non-profit foundation to provide for, in one form or another, the construction of new social housing.[157]

---

[154] Novick, Marvyn, and Richard Shillington, *Mission for the Millennium: A Comprehensive Strategy for Children and Youth*, Discussion Paper No. 2 (Toronto: Campaign 2000, 1997), p. 21.

[155] Personal communication, Kira Heineck, Toronto Disaster Relief Committee, November 23, 2000.

[156] Toronto Disaster Relief Committee, *Submission to House of Commons Standing Committee on Finance* (Toronto: Toronto Disaster Relief Committee, 2000).

[157] Battle, Ken, Sherri Torjman, and Michael Mendelson, *The Payback Budget of 2000* (Ottawa: Caledon Institute of Social Policy, 2000); Canadian Housing and Renewal Association, *Housing Works! A Proposal to Establish a National Housing Foundation* (Ottawa: CHRA, 1999); and Canadian Centre for Policy Alternatives and CHOICES: A Coalition for Social Justice, *Healthy Families: First Things First, Alternative Federal Budget 2000* (Ottawa: Canadian Centre for Policy Alternatives and CHOICES: A Coalition for Social Justice, 2000).

The Canadian Housing and Renewal Association has recently undertaken a number of initiatives to address housing need. These include: a consultation on housing affordability policy; an assessment of the effectiveness of social assistance and social housing in meeting housing need; a project to develop a range of new or adapted financial mechanisms or products to attract private sector investment and participation in the development and preservation of reasonably priced housing units; and the development of a program framework for housing affordability for Canada, which will address operating principles and the roles of all three levels of government and other organizations.[158]

- *How should the particular needs of Aboriginal families and children be addressed?*

Many of the policy documents written by these organizations also recognize the dire housing situation of Aboriginal peoples in Canada, and endorse the recommendations of the Royal Commission on Aboriginal Peoples. The Commission offered extensive and detailed recommendations about improving housing availability, affordability, and conditions for Aboriginal people, starting with the observation that "housing policy must begin with the determination to meet the need for a healthy and suitable environment for all families and households. The removal of acute threats to health and safety is the most urgent requirement."[159]

- *What about the needs of children?*

Most of these organizations also urge governments to pay heed to the critical needs of children in a national housing strategy. In its *National Housing Policy Options Paper*, for example, the Federation of Canadian Municipalities (FCM) notes that the responsibilities and identified priorities of the federal government include health, social well-being, child poverty and child development, homelessness, immigration, and international commitments – adding that each is directly related to housing. To address the needs of children, "federal actions must extend beyond the National Child Benefit and include housing programs."[160] The FCM and others call on the federal government to invest capital to help create new reasonably priced housing; repair and preserve existing reasonably priced housing units; provide housing as part of multiple services for high-needs communities; encourage private responses through tax and other policies; and continue to share the cost of housing subsidies.[161]

In April 2000, the Big City Mayors Caucus endorsed the FCM strategy. In a news release, the Caucus noted the connection between housing and other family problems: "For the Canadians living the reality behind [housing] statistics, the problem is much more than simply housing. It affects their overall well-being, health, and productivity, as families are increasingly unable to find money in their budgets for food, medical supplies, clothing, and the other necessities of life."[162]

---

[158] Canadian Housing and Renewal Association, *Research and Policy Development* (Ottawa: CHRA, 2000).
[159] Royal Commission on Aboriginal Peoples, *Report of the Royal Commission on Aboriginal Peoples, Housing,* s. 2.1.
[160] Federation of Canadian Municipalities, *National Housing Policy Options Paper*, pp. 26-27.
[161] Federation of Canadian Municipalities, *National Housing Policy Options Paper*, pp. 26-27.
[162] Federation of Canadian Municipalities, *Mayors of Canada's Largest Cities Call for National Housing Strategy*.

- *What is the overall approach that should be taken?*

Clearly, the work undertaken and policy recommendations offered by all of these organizations and individuals focus on the plight of low-income families and children in core housing need. But is a broader approach needed? As noted by the Standing Committee on Human Resources Development and the Status of Persons with Disabilities:

> Issues that affect the lives of children are not easily compartmentalized within one government department. The lives of children are influenced by policies and programs that are cross-jurisdictional as well as cross-departmental. A successful public policy framework must recognize and respond to the life-course of children. The multi-dimensional nature of children's lives needs to drive this policy framework; bureaucratic exigencies can no longer take pride of place over children's needs.[163]

The National Children's Agenda provides a unique opportunity for governments to come together to develop a cross-jurisdictional, comprehensive, and long-term strategy to redress family and children's housing problems within the context of encouraging good outcomes for Canada's children. The evidence is clear that making substantial investments in the early years of children's lives can reap enormous dividends over the longer term.

While services for children and families are a provincial responsibility, child health, poverty, homelessness, and social well-being have been singled out as national priorities. Such issues cannot be addressed unless and until children's housing needs have been met. The NCA identifies physical and emotional health, safety and security, success at learning, and social engagement and responsibility as its foremost goals for Canada's children. Yet, these goals do not exist in a vacuum. Moreover, children do not live by themselves. Strategies must pay heed to the overall economic security and stability of the entire family unit. Further, it is of minimal benefit to provide community programs or enhanced educational interventions to children who are hungry and in a chronic state of dislocation or homelessness. If the NCA goals are to be achieved for *all* of Canada's children, parents must have the skills and strength to nurture their children and the economic means to provide them with adequate food, clothing and shelter.

7.0 Next Steps

Participants at CPRN's *Roundtable on Housing Affordability* agreed that housing affordability is, indeed, a children's issue. While the connection between housing and children's well-being has long been intuitively understood by experts in both the housing and child policy fields, the intricate ways in which various factors come together to produce different outcomes, both good and bad, had not been delineated until now. Thanks to new research, particularly studies arising from the NLSCY, we have a clearer understanding of the roles played by housing in achieving child health and safety, educational attainment, and social engagement. This paper is a first step in bringing issues of vital national importance to the attention of policy makers.

---

[163] Standing Committee on Human Resources Development and the Status of Persons with Disabilities, *Interim Report* (Ottawa: Government of Canada, 1999).

Clearly, there is no panacea for the multiple and interrelated issues that contribute to – and result from – housing affordability problems for families with children. Solutions must include a range of interventions from all levels of government, such as tax incentives, land use regulations, and financing initiatives to encourage private sector investment in high quality affordable housing. However, participants agreed that such interventions alone will be inadequate to address the growing demand from lower-income families in the new millennium. At some point, significant public investment in new social housing construction will be required if we are to arrest the housing crisis. Yet, it was also emphasized that policy must address issues of bricks and mortar in conjunction with broader considerations about community development, amenities such as schools and transportation, and programs and supports to ensure that social housing does, in fact, reap the desired benefits for families and children. While community supports are of little value in the absence of housing, the presence of housing alone does not guarantee that all objectives will be realized.

Roundtable participants observed that debates about the role of housing in social policy have traditionally focused on whether affordability problems result from a shortage of household income or a shortage of available housing. The information presented in this paper suggests that, from a children's policy perspective, solutions must reflect both issues; it would be folly to address housing supply in isolation from income problems. Further, housing policy must be integrated with other aspects of children's policy and social policies in general. As just one example, other social programs, such as the highly subsidized day care program in Quebec, could help to ease the financial strain experienced by some lower-income families, thereby reducing the income component of affordability problems.

Although these recommendations have been repeatedly voiced by housing and social policy analysts over the past decade, little progress has been made in bringing together decision-makers from the various sectors. To date, there have been few opportunities for inter-sectoral dialogue and policy development among the upper echelons of all three levels of government *and* community representatives. Each policy sphere has been making decisions in isolation, without leadership from any sector, such that no coherent approach has evolved.

The *Social Union Framework Agreement* sets the stage for the integration of the various policy spheres. It outlines three principles to govern the direction of social policy – common purpose, citizen focus, and collaboration. Within this context, arguments for including affordable housing as an NCA priority are all the more compelling. As observed by Roundtable participants, the NCA provides an opportunity for constructive dialogue on child outcomes among government, communities, and experts in both housing and children's policy. Federal, provincial and territorial reporting requirements and, with them, indicators of success on the NCA have yet to be determined. This paper establishes the importance of affordable housing for children's well-being and provides the information needed by policy makers to include housing among the indicators reflecting progress toward positive child outcomes. Let the discussion begin.

Appendix A. Roundtable Participants

The following is a list of the participants who attended CPRN's
Roundtable on Housing Affordability: A Children's Issue
which was held in Ottawa, Ontario on December 11, 2000

Rick August
Executive Director, Strategic Planning
Saskatchewan Social Services
Regina, Saskatchewan

Barbara Wake Carroll
Professor, Political Science
McMaster University
Hamilton, Ontario

Tom Carter
Professor of Geography and
Director of Urban and Regional Research
Institute of Urban Studies
University of Winnipeg
Winnipeg, Manitoba

Sharon Chisholm
Executive Director
Canadian Housing and Renewal Association
Ottawa, Ontario

Merrill Cooper
Guyn Cooper Research Associates Ltd.
222 Riverfront Avenue S.W.
Calgary, Alberta

Elizabeth Dandy
Ph.D. Candidate
School of Public Administration
Carleton University
Ottawa, Ontario

Kathleen Flanagan-Rochon
Coordinator, Community Services
Child, Family and Community Services
Health and Social Services
Government of Prince Edward Island
Charlottetown, Prince Edward Island

Christine Herman
Agent de recherche
Direction de la planification, de l'évaluation et
  de la recherche
Société d'habitation du Québec
Québec, Québec

Jane Jenson
Director, Family Network
Canadian Policy Research Networks
Montreal, Quebec

Kevin Lee
Policy Development Officer
Shelter, Housing and Support
City of Toronto
Toronto, Ontario

Judith Maxwell
President
Canadian Policy Research Networks
Ottawa, Ontario

Joan Miller
Manager, Housing Services Directorate
Department of Family Services and Housing
Government of Manitoba
Winnipeg, Manitoba

Tim Moorhouse
Director, Family and Community Support
Alberta Children's Services
Government of Alberta
Edmonton, Alberta

Peter Puxley
Director, Public Affairs
Canadian Policy Research Networks
Ottawa, Ontario

Paul Roberts
Research Associate
Canadian Council on Social Development
Ottawa, Ontario

Dianne Rogers
Director, Child, Youth & Family Programmes
Canadian Institute of Child Health
Ottawa, Ontario

Laurel Rothman
National Coordinator
Campaign 2000
Toronto, Ontario

Sharon M. Stroick
Manager, Family Network
Canadian Policy Research Networks
Ottawa, Ontario

Brian Ward
Director, Child and Youth Division
Health Canada
Ottawa, Ontario

Guido Weisz
Assistant Director, Social Policy Development
Human Resources Development Canada
Hull, Quebec

Jim Zamprelli
Senior Researcher, Housing Choices Group
Research Division
Canada Mortgage and Housing Corporation
Ottawa, Ontario

Bibliography

Alberta Community Development, Seniors Services and Housing Division. 2000. *A Housing Policy Framework for Alberta: Family and Special Purpose Housing*. Edmonton: Government of Alberta, Alberta Community Development, Seniors Services and Housing Division. Available at http://www.gov.ab.ca/MCD/housing/PolicyFramework.pdf.

American Academy of Pediatrics. 1996. "Health Needs of Homeless Children and Families." *Pediatrics* 98 (1): 351-353.

Ark Research Associates. 1996. *The Housing Conditions of Aboriginal People in Canada, Summary Report*. Ottawa: Canada Mortgage and Housing Corporation, Social and Economic Policy and Research.

_____. 1997. *Core Housing Need Among Off-reserve Aboriginal Lone Parents in Canada*. Ottawa: Canada Mortgage and Housing Corporation, Research Division.

Bassuk, Ellen L., and Lynn Rosenberg. 1990. "Psychosocial Characteristics of Homeless Children and Children with Homes." *Pediatrics* 85 (3): 257-261.

Battle, Ken, Sherri Torjman, and Michael Mendelson. 2000. *The Payback Budget of 2000*. Ottawa: Caledon Institute of Social Policy. Available at http://www.caledoninst.org.

Boyle, Michael. Forthcoming. *Home Ownership and the Emotional and Behavioural Problems of Children and Youth*. Hamilton: Centre for Studies of Children at Risk, Department of Psychiatry, McMaster University and Hamilton Health Sciences Corporation.

Boyle, Michael H., and Ellen L. Lipman. 1998. *Do Places Matter? A Multi-variate Analysis of Geographic Variations in Child Behaviour in Canada*. Paper W-98-16E. Applied Research Branch, Strategic Policy, Human Resources Development Canada. Available at http:\\www.hrdc-drhc.gc.ca.

Buckner, John C., and Ellen Bassuk. 1997. "Mental Disorders and Service Utilization Among Youths From Homeless and Low-Income Housed Families." *Journal of the American Academy of Child and Adolescent Psychiatry* 36 (7): 890-900.

Calgary Homeless Foundation. 2000. *Housing Our Homeless: A Stakeholder Consultation Assessing Shelter Needs in Calgary*. Calgary: Calgary Homeless Foundation.

Canada Mortgage and Housing Corporation. Undated. "Canadian Housing Conditions." *Research Highlights, Special Studies on 1996 Census Data, Socio-Economic Series, Issue 55-1*. Ottawa: Canadian Mortgage and Housing Corporation.

_____. 1996. "Migration and Mobility of Canada's Aboriginal Population." *Research and Development Highlights, Socio-economic Series, Issue 24*. Ottawa: Canada Mortgage and Housing Corporation.

_____. 1997. "Housing Need Among the Inuit in Canada, 1991." *Research and Development Highlights, Socio-economic Series, Issue 35*. Ottawa: Canada Mortgage and Housing Corporation.

_____. 2000. "affordable housing QUESTIONS" [sic]. Ottawa: Canada Mortgage and Housing Corporation. Available at http://www.cmhc-schl.gc.ca/cmhc.html.

_____. 2000. *Housing and Finance Affordability's Research Supporting the Implementation of the New Affordable Housing Financing Paradigm in Canada (draft for discussion purposes)*. Ottawa: Canada Mortgage and Housing Corporation.

_____. 2000. "Housing Canada's Children." *Research Highlights, Special Studies on 1996 Census Data, Socio-Economic Series, Issue 55-4*. Ottawa: Canada Mortgage and Housing Corporation.

Canadian Centre for Policy Alternatives and CHOICES: A Coalition for Social Justice. 2000. *Healthy Families: First Things First, Alternative Federal Budget 2000*. Ottawa: Canadian Centre for Policy Alternatives and CHOICES: A Coalition for Social Justice.

Canadian Council on Social Development. Forthcoming. *Housing Canada's Children* (draft report 29 May 2000). Ottawa: Canada Mortgage and Housing Corporation.

_____. 1999. *The Progress of Canada's Children into the Millennium*. Ottawa: Canadian Council on Social Development.

Canadian Housing and Renewal Association. 2000. *Housing Needs Across Canada: A Snapshot*. Ottawa: Canadian Housing Renewal Association.

_____. 2000. *Research and Policy Development*. Ottawa: Canadian Housing and Renewal Association.

_____. 1999. *Housing Works! A Proposal to Establish a National Housing Foundation*. Ottawa: Canadian Housing Renewal Association. Available at http://www.chra-achru.ca.

_____. March 24, 1997. *Proceedings: Roundtable on the Devolution of Social Housing to Local Government and Implications for the Social Housing Sector*. Ottawa: Canadian Housing Renewal Association. Available at http://www.chra-achru.ca.

Canadian Public Health Association. 1995. *Health Impacts of Social and Economic Conditions: Implications for Public Policy*. Ottawa: Canadian Public Health Association.

_____. 1997. *Position Paper on Homelessness and Health*. Ottawa: Canadian Public Health Association. Available at http:\\www.cpha.ca/cpha.docs/homeless. eng.html.

Carroll, Barbara Wake. Forthcoming. "Housing Policy in the New Millennium: The Uncompassionate Landscape." In *Urban Policy Issues*. Siegel, D., and T. Fowler (eds.). Oxford University Press.

Carroll, Barbara Wake, and Ruth Jones. 2000. "The Road to Innovation, Convergence or Inertia: Devolution in Housing Policy in Canada." *Canadian Public Policy* XXVI (3).

Casavant, Lynne. 1999. *History of Housing Policy in Canada*. Paper PRB 99-1E. Ottawa: Government of Canada, Parliamentary Research Branch, Political and Social Affairs Division.

Chaudhuri, N. 1998. "Child Health, Poverty and the Environment: The Canadian Context." *Canadian Journal of Public Health* 89 (Supp. 1): S26-S29.

City of Calgary. 1998. *Housing Supply: Strategic Direction.* Calgary: City of Calgary. Available at http:\\www.gov.calgary.ab.ca/81/housing/plansupp.htm#one.

City of Toronto. 1999. *Toronto Report Card on Children, 1999*. Toronto: City of Toronto.

City of Vancouver Housing Centre. 1999. *Support for Social Housing.* Vancouver: City of Vancouver Housing Centre. Available at http://city.vancouver.bc.ca/commsvcs/sochouse/HCFACTS.htm.

Coggon, D., *et al.* 1993. "Housing in Early Life and Later Mortality." *Journal of Epidemiology and Community Health* 47: 345-348.

Cohen-Schlanger, M., *et al.* 1995. "Housing as a Factor in Admissions of Children to Temporary Care." *Child Welfare* 74 (3). Available at http://resources.web.net.

Congress of Aboriginal Peoples, Canada. 1998. *Urban Native Housing Program.* Available at http://www.abo-peoples.org.

Connor, Sarah, and Satya Brink. 1999. *Understanding the Early Years: Community Impacts on Child Development.* Paper W-99-6E. Applied Research Branch, Strategic Policy, Human Resources Development Canada. Available at http:\\www.hrdc-drhc.gc.ca.

Co-operative Housing Federation of Canada. Undated. *What is Co-op Housing?* Ottawa: CHF.

_____. 1998. *Critique of the Federal/Provincial Social Housing Agreement.* Co-operative Housing Federation of Canada. Available at http://www.chfa.ca/eng/chf.

Co-operative Housing Federation of Canada (Ontario Region). October 23, 2000. *Ontario Introduces Housing Download Law: Bill threatens member control, adds more bureaucracy.* Available at http://www.housingagain.web.net/bulletin/index.html.

DeWit, David J., David R. Offord, and Kathy Braun. 1998. *The Relationship Between Geographic Relocation and Childhood Problem Behaviour.* Paper W-98-17E. Applied Research Branch, Strategic Policy, Human Resources Development Canada. Available at http:\\www.hrdc-drhc.gc.ca.

Dunn, James R. 2000. "Housing and Health Inequalities: Review and Prospects for Research." *Housing Studies* 15(3).

Edmonton Food Bank, and Edmonton Social Planning Council. 1999. *Often Hungry, Sometimes Homeless: A Look at Edmonton Families Turning to the Food Bank*. Edmonton: Edmonton Food Bank and Edmonton Social Planning Council.

Emond, A.M., *et al.* 1997. "The Effects of Housing on the Health of Pre-term Infants." *Paediatric and Perinatal Epidemiology* 11: 228-239.

Federal-Provincial-Territorial Advisory Committee on Population Health. 1999. *Toward a Healthy Future: Second Report on the Health of Canadians*. Available at http://www.hc-sc.gc.ca/hppb/phdd/report/toward/pdf.

Federal-Provincial-Territorial Council on Social Policy Renewal. 1999. *A National Children's Agenda: Developing a Shared Vision*. Ottawa: Canadian Intergovernmental Conference Secretariat.

Federation of Canadian Municipalities. 1999. *National Housing Policy Options Paper: A Call for Action*. Available at http://www.fcm.ca.

_____. April 28, 2000. *Mayors of Canada's Largest Cities Call for National Housing Strategy, Stringent Standards to Improve Air Quality, National Strategy on Transportation*. News Release. Available at http://www.fcm.ca..

Fuller-Thomson, E., J.D. Hulchanski, and S. Hwang. 2000. "The Housing/Health Relationship: What Do We Know?" *Reviews on Environmental Health* (January 2000).

Government of Alberta. 1999. *First Circle – Uniting for Children, Report of Proceedings from a Public Forum.* Edmonton: Government of Alberta. Available at http://www.childrensforum.gov.ab.ca/finalreport.

Government of British Columbia, Ministry for Children and Families. 1999. *Measuring Our Success. A Framework for Evaluating Population Outcomes*. 2nd ed. Victoria: Government of British Columbia.

Government of Manitoba, Department of Family Services. 2000. "Mission" [Department of Family Services and Housing]. Winnipeg: Government of Manitoba. Available at http://www.gov.mb.ca/fs/about.html.

Government of Quebec. October 30, 2000. *Communiqué : Societé d'habitation du Quebec – Nouvelles programmation d'AccesLogis – Le Mouvement Desjardins participe au financement des projets.* Quebec City: Government of Quebec.

Government of Saskatchewan. 1995. *Saskatchewan's Action Plan for Children*. Regina: Government of Saskatchewan.

Government of Saskatchewan, Municipal Affairs, Culture and Housing. 1999. *Annual Report 1998-99: Saskatchewan Municipal Affairs, Culture and Housing*. Regina: Government of Saskatchewan.

Government of Saskatchewan, Social Services. March 19, 1998. *Government Investing in Children and Families*. News Release. Available at http://www.gov.sk.ca.

Hulchanski, David. October 7, 1998. "Housing Blueprint Moulders in the Archives." *Toronto Star*.

_____. 2000. *The Government Role in Housing Canadians: Past, Present, and Future.* Cooperative Housing Federation of Canada. Available at http://www.web.net/percent7Ehousing/housingagain-1/msg00010.html.

Human Resources Development Canada. 2000. *National Longitudinal Survey of Children and Youth.* Human Resources Development Canada. Available at http://www.hrdc-drhc.gc.ca/arb/nlscy-elnej/flyer-e.shtml.

Human Resources Development Canada, Applied Research Branch, Strategic Policy. October 27-29, 1998. *Investing in Children: Ideas for Action, Report from the National Research Conference.* Ottawa: Human Resources Development Canada.

Hwang, Stephen, *et al.* 2000. *Housing and Population Health: A Review of the Literature.* Ottawa: Canada Mortgage and Housing Association.

Klerman, Lorraine V. 1991. *Alive and Well? A Research and Policy Review of Health Programs for Poor Young Children.* New York: National Center for Children in Poverty, Columbia University School of Public Health.

Kohen, Dafna E., Clyde Hertzman, and Jeanne Brooks-Gunn. 1998. *Neighbourhood Influences on Children's School Readiness.* Paper W-98-15E. Applied Research Branch, Strategic Policy, Human Resources Development Canada. Available at http://www.hrdc-drhc.gc.ca.

Kohen, Dafna E., Clyde Hertzman, and Michelle Weins. 1998. *Environmental Changes and Children's Competencies.* Paper W-98-25E. Applied Research Branch, Strategic Policy, Human Resources Development Canada. Available at http://www.hrdc-drhc.gc.ca.

Landy, Sarah, and Kwok Kwan Tam. 1998. *Understanding the Contribution of Multiple Risk Factors on Child Development at Various Ages.* Paper W-98-22E. Applied Research Branch, Strategic Policy, Human Resources Development Canada. Available at http:\\www.hrdc-drhc.gc.ca.

Martin, Paul, and Joe Fontana. 1990. "Finding Room: Solutions for the Future." In *Report of the National Liberal Caucus Task Force on Housing*. Ottawa: Government of Canada.

Mayor's Action Task Force on Homelessness. 1999. *Report of the Mayor's Action Task Force on Homelessness. Taking Responsibility for Homelessness. An Action Plan for Toronto.* Toronto.

Nasmith, Catherine. November 1999. "Municipal Housing Initiatives." *Housing Again*. Bulletin No. 1. Available at http:\\www.web.net/ percent7Ehousing/housingagain-1/msg00009.html.

"National poverty rate dips." December 16, 2000. *Globe and Mail*.

Novick, Marvyn, and Richard Shillington. 1997. *Mission for the Millennium: A Comprehensive Strategy for Children and Youth.* Discussion Paper No. 2. Toronto: Campaign 2000.

Parmentier, Catherine. 1998. "No Place to Call Home: Why Homelessness is the Most Serious Manifestation of Exclusion." *Habitat Debate* 4(4).

Peressini, T., L. McDonald, and D. Hulchanski. 1996 *Estimating Homelessness: Towards a Methodology for Counting the Homeless in Canada.* Background Report. Ottawa: Canadian Mortgage and Housing Corporation.

Pomeroy, Steve. 1996. "Housing as Social Policy." In *The Role of Housing in Social Policy*. Ottawa: Caledon Institute of Social Policy.

Rabinovitch, Jannit, and Dana Weber. 1993. *Creating Housing for Healthy Communities*. Victoria British Columbia Ministry of Health and Ministry Responsible for Seniors, Office of Health Promotion, and Social Planning and Research Council (SPARC) of British Columbia.

Ross, David P., and Paul Roberts. 1999. *Income and Child Well-being: A New Perspective on the Policy Debate.* Ottawa: Canadian Council on Social Development.

Royal Commission on Aboriginal Peoples. 1996. *Report of the Royal Commission on Aboriginal Peoples, Housing, Volume 3, Gathering Strength.* Ottawa: Canada Communication Group.

Rubin, David H., *et al.* 1996. "Cognitive and Academic Functioning of Homeless Children Compared with Housed Children." *Pediatrics* 97 (3):289-294.

Sandel, Megan, Joshua Sharfstein, and Randy Shaw. 1999. *There's No Place Like Home: How America's Housing Crisis Threatens Our Children.* San Francisco: Housing America. Available at http://www.housingamerica.net.

Saskatchewan Housing Corporation. 2000. *Saskatchewan Housing Corporation Annual Report, 1999.* Regina: Saskatchewan Housing Corporation.

Sauvé, Roger. 1999. *The Current State of Family Finances, 1999 Report.* Vanier Institute of the Family. Available at http://www.vifamily.ca.

Scott, Katherine. 1996. *The Progress of Canada's Children.* Ottawa: Canadian Council on Social Development.

Sewell, John, and David Hulchanski. April 4, 2000. "Provincial Downloading of Social Housing Responsibilities: A Review of the Issues." *Housing Again.* Bulletin No. 20. Available at http://www.web.net/ percent7Ehousing/housingagain-1/msg00009.html.

Sharfstein, Joshua, and Megan Sandel. 1998. *Not Safe At Home: How America's Housing Crisis Threatens the Health of its Children.* Boston: Boston Medical Center and Children's Hospital, Department of Pediatrics.

Simpson, G.A., and M.G. Fowler. 1994. "Geographic Mobility and Children's Emotional/Behavioral Adjustment and School Functioning." *Pediatrics* 93 (2): 303-309.

Skaburskis, A., and D. Mok. 2000. "The Impact of Withdrawing Subsidies for New Rental Housing: Projections for Toronto and Ontario." *Housing Studies* 15 (2): 169-194.

Standing Committee on Human Resources Development and the Status of Persons with Disabilities. 1999. *Interim Report.* Ottawa: Government of Canada. Available at http://www.parl.gc.ca/ InfoComDoc/36/1/SCYR/studies/Reports/scyrrp05-e.htm.

Stroick, Sharon M., and Jane Jenson. 1999. *What Is the Best Policy Mix for Canada's Young Children?* CPRN Study No. F|09. Ottawa: Canadian Policy Research Networks Inc.

Synard, Sam. November 26, 1999. "Canada has Moral Obligation to Help Homeless." *Toronto Star.*

Toronto Disaster Relief Committee. Undated. *The One Percent Solution.* Toronto: Toronto Disaster Relief Committee. Available at http://www.tao.ca/1perdesc1/PERDESC1.shtml.

_____. 2000. *Submission to House of Commons Standing Committee on Finance.* Toronto: Toronto Disaster Relief Committee. Available at http:\\resources.web.net/show.cfm?id=855& APP=housing.

United Nations Committee on Economic, Social and Cultural Rights. June 10, 1998. *Implementation of the International Covenant on Economic, Social and Cultural Rights. List of issues to be taken up in connection with the consideration of the third periodic report of Canada concerning the rights referred to in articles 1-15 of the International Covenant on Economic Social and Cultural Rights (E/1994/104/Add.17).* United Nations. Available at http://www.unhchr.ch/tbs/doc.nsf.

Vanier Institute of the Family. 1997. *Time Crunch.* Available at http://www.cfc-efc.ca/docs/00000911. htm.

Wolfe, Jeanne M. 1998. "Canadian Housing Policy in the Nineties." *Housing Studies* 13 (1): 121-133.

Wood, David, *et al.* 1993. "Impact of Family Relocation on Children's Growth, Development, School Function, and Behaviour." *Journal of the American Medical Association* 270 (11): 1334-1338.

Young, T.K., *et al.* 1991. *The Health Effects of Housing and Community Infrastructure on Canadian Indian Reserves.* Ottawa: Government of Canada, Department of Indian Affairs and Northern Development.

CPRN Funders

Core Funders

Canadian International Development Agency
Citizenship and Immigration
Fisheries and Oceans
Health Canada
Human Resources Development Canada
Public Works and Government Services Canada
Transport Canada

Corporate Support

BCT. Telus Communications
Canadian Pacific Charitable Foundation
Clarica
Hydro Québec
IPSCO Inc.
Noranda Inc.
Power Corporation of Canada
The Bank of Montreal
The Royal Bank of Canada
Scotiabank
Sun Life Assurance Company of Canada

Family Network Support

Canadian Pacific Charitable Foundation

Project Funders

CPRN Research Development Fund
Manitoba Family Services and Housing
The City of Toronto