

Affordable Housing

March 2017

Background

Affordable housing has been listed as the top election issue for British Columbians as suggested by various polls such as [Insights West](#), with the majority of British Columbians believing that the provincial government should be doing more to make housing affordable. In the past few years, British Columbia's housing market has increased substantially, with Metro Vancouver and the Lower Mainland being impacted the most. Unaffordable housing, especially in cities such as Vancouver, which is now ranked as the third least affordable housing market in the world out of 26 severely unaffordable major housing markets in 2016¹, continues to impact British Columbians' ability to purchase and rent homes as well as their ability to afford other basic needs. Further, unaffordable housing is leading to a greater number of individuals becoming homeless, which is defined as "the situation of an individual or family without stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it."²

Since the 1980s the cost of homes has more than doubled in B.C., even when accounting for inflation and the increasing dollar value.³ From 2016 to 2017 alone, the value of real estate in B.C. has increased by 25 percent⁴, and British Columbians in all walks of life (millennials, working families, seniors) are continuing to struggle to find safe and affordable housing. It now requires on average 15 years for young Canadians to have the means to pay for a down payment of 20 percent, compared to five years for the same down payment in 1976. According to an Angus Reid Poll⁵, many individuals living in cities with unaffordable housing such as Vancouver have moved or are considering moving to cities with more affordable options in order to meet their basic needs.

Nursing knows that access to affordable housing is a key social determinant of health, and fundamental in preserving good health and well-being. There is much research which indicates that living in unsafe, insecure or unaffordable housing increases the risk of many health issues⁶, and worsens existing chronic conditions.⁷ B.C. nurses see the devastating impacts of unaffordable housing on a daily basis when their patients have to choose between other basic needs such as filling prescriptions and nutritious food. Nurses also know that more low-to-moderate income families are now frequenting food banks, as their housing costs continue to increase dramatically.⁸ Further, vulnerable populations such as seniors, whose median income is \$24,000/year,⁹ and those of lower socio-economic status continue to struggle with inadequate financial supports. As a result, nursing believes that greater investments must be made to support British Columbians in accessing affordable housing, and to ensure they are not forced to choose between other necessities in life.

1 Demographia. (2017). *13th Annual Demographia International Housing Affordability Survey 2017*.

2 Canadian Observatory on Homelessness. (2012). *Canadian Definition of Homelessness. Homeless hub*.

3 Kershaw, P. & Minh, A. (2016). *Code red: Rethinking Canadian housing policy. Generation Squeeze. Vancouver, BC*.

4 BC Assessment. (2017). *Property information and trends*.

5 Angus Reid Institute. (2015). *Lotusland Blues: One-in-five Metro Vancouverites experience extreme housing & traffic pain; most of them think of leaving*.

6 Mikkonen, J. & Raphael, D. (2010). Mikkonen, J., & Raphael, D. (2010). *Social Determinants of Health: The Canadian Facts*. Toronto: York University School of Health Policy and Management.

7 BC Healthy Communities Society. (n. d.). *Healthy housing*.

8 Metro Vancouver. 2015. *The Metro Vancouver Housing and Transportation Cost Burden Study: A New Way of Looking at Affordability*.

9 BC Seniors Advocate. (2015). *Seniors Housing in B.C.*



Issues Brief

Key Messages:

- Access to safe and affordable housing is fundamental to good health and well-being.
- Unaffordable housing is impacting British Columbians from all walks of life.
- Many seniors and individuals of lower socioeconomic status are being forced to choose between housing, medications and nutritious food.
- Unaffordable housing is leading many British Columbians to live in unsafe and poor conditions and contributing to increased homelessness.
- Greater support is needed among government to ensure British Columbians, especially those who are vulnerable, have access to safe and affordable housing.

Questions for Nurses:

1. What models exist in other jurisdictions that have been successful in decreasing homelessness?
2. What specific policies can nursing advocate for to ensure those who are most vulnerable are provided with adequate housing support?

Further Reading

- Website. [The Homeless Hub](#).
- Lee, M. (2016). [Getting Serious About Affordable Housing](#). Canadian Centre for Policy Alternatives.

