Calm Before the Storm

A Recession's Impact on Homelessness

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I. Introduction

Recessions are much more than a numerical change in Gross Domestic Product (GDP) or another term for high unemployment. The full impact of a recession takes many years to fully unfold and a recession's impact on households and communities is neither straightforward nor immediate. The homeless population of a given jurisdiction is one of the last phenomena to see a change after the onset of a recession, making homelessness the opposite of the proverbial canary in the mine shaft. To be sure, if a drop in GDP is one of the first changes brought about by a recession, an increase in the number of homeless persons is one of the last.

The purpose of this essay is to explain how recessions have traditionally impacted homelessness. It will then discuss the current recession with a focus on Toronto, Canada. Toronto is the focus in part because, with a population of roughly 2.6 million people, it is Canada's largest city and sixth largest government (City of Toronto, 2009b). It is also the focus because the present writer worked in that city for ten years doing front-line work with homeless persons (principally as a mental health outreach worker). The essay will discuss Canada's policy responses to the current recession and offer a policy recommendation.

Section II looks at the historical impact of recessions on both homelessness and the housing market. Section III looks at the current recession—in particular, the context in which it is unfolding, the impact it has already had at the ground level, and the "lag effect" that typically occurs during a recession. Section IV offers a brief assessment of the policy responses of both the national government and subnational government of

Ontario respectively. Section V provides a policy recommendation and the last section concludes.

II. Historical Impact of Recessions on Homelessness

Since World War II, recessions—and the increase in unemployment that accompany them—have increased homelessness more so than any other factor. Though longitudinal data on homelessness has not been methodically kept, there are numerous indicators that make it clear that North America's homeless population rises very significantly during recessions. Bacher and Hulchanski (1987), referring to Canada during the Great Depression, note that "in 1932 federal officials estimated that there were at least 70,000 'single homeless unemployed males' drifting about the country in search of work (Bacher and Hulchanski, 1987: 152)." Admittedly, circumstances were very different during the Great Depression. To be sure, the unemployment rate surpassed 20 percent and cash benefits for Canada's poor were virtually non-existent (Stapleton, 2009b: 1). Nevertheless, the potential impact of high unemployment on homelessness was made painfully clear.

More recently, Burt et al. (2001) argue that the 1981-1982 recession resulted in increased demand for emergency shelter and meal services in the United States, so much so that homelessness became a top priority for policy-makers in that country for the first time *since* the Great Depression (Burt et al., 2001: 241). And Falvo (2009) argues that it was after the recession of the early 1990s that street homelessness in Toronto increased significantly (Falvo, 2009a: 10).[2]

[2] Admittedly, the recession was not the only major development of the early 1990s that would have impacted street homelessness in Toronto. Other developments include: significant reform to

Culhane et al. have conducted a multi-variate time-series analysis of family shelter admissions in Philadelphia, looking at how shelter admissions were impacted by the unemployment rate, the cost of rental housing, the implementation of far-reaching United States' welfare reform in 1996, and the size of welfare caseloads. Their analysis reported "a significant positive effect of unemployment and housing costs" on shelter admissions, yet no effect of either the date of the welfare reform or of changes to the size of welfare caseloads. Moreover, the unemployment rate was the only variable in the analysis that ended up being "significant" in a true statistical sense (Culhane et al., 2003).

II. II The Housing Market

In considering how the cascading process of a recession plays out in the housing market, it is important to note that, during recessions, financial institutions typically get nervous about risk and are therefore much less willing to lend to developers. This results in a net decrease in new housing starts, which in turn prevents many rental households from moving into the home ownership sector. It even pushes some households out of the home ownership sector into the rental sector. Not surprisingly, households most affected are those headed by workers in low-wage jobs and less-secure employment. Thus, demand for low-end rental housing decreases, as low-income workers resort to such measures as doubling-up with family and friends. Ultimately, this is reflected in an increase in vacancy rates at the low-end of the market—i.e. for smaller, cheaper units (Pomeroy, 2009a; Suttor; 2009).

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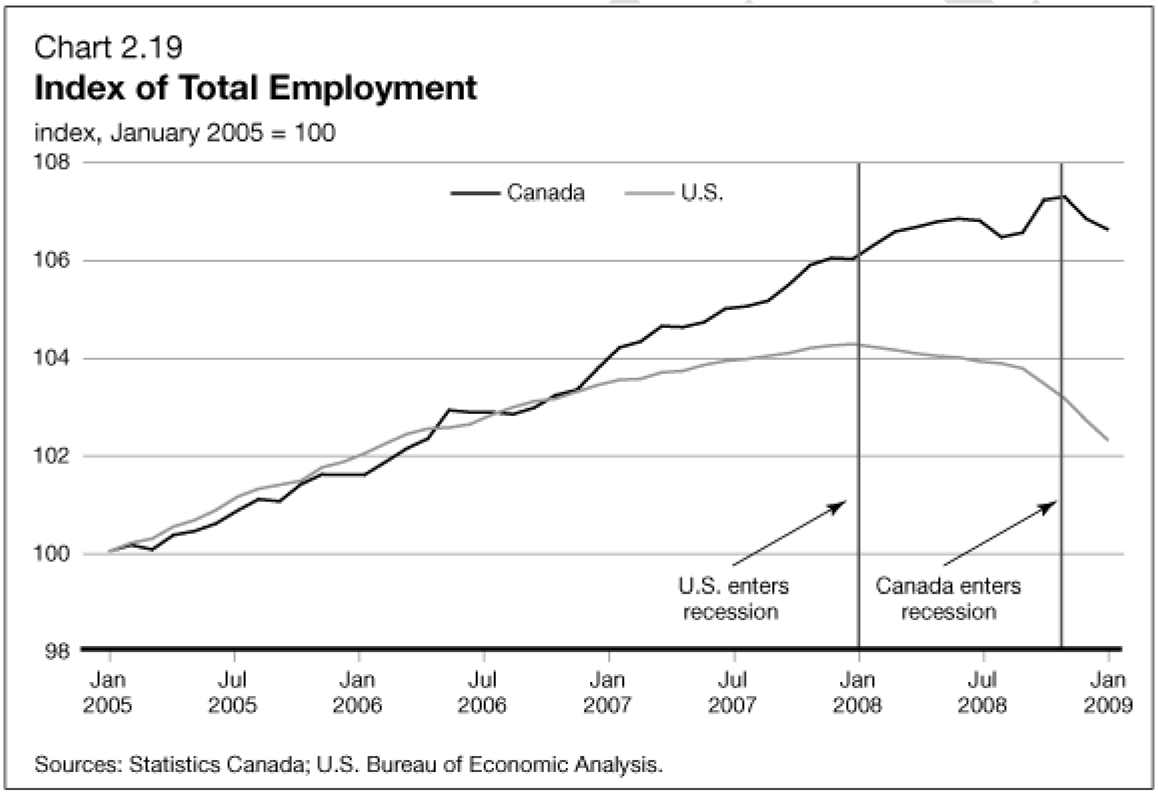
unemployment insurance, reductions to social assistance benefit levels, and the termination of new social housing units (Falvo, 2009: 10).

III. The 2008-2009 Recession

Using two consecutive quarters of inflation-adjusted decline of GDP as a gauge, Canada has experienced a total of six recessions in the past 80 years, with the Great Depression of the 1930s being by far the most serious. To be sure, GDP fell in four consecutive *years* during the Great Depression and was "almost cut in half" (Yalnizyan, 2009: 8). The following chart was featured earlier this year in *Budget 2009: Canada's Economic Action Plan*. It illustrates that the 2008-2009 recession hit Canada almost one full year after it hit the United States.



As can be seen above, it officially began in the fall of 2008 (CBC News, 2009b). The Governor of Canada's central bank announced in July 2009 that the recession was over (CBC News, 2009a). That said, the recession is widely expected to have a longlasting impact on the plight of Canadians, not unlike what happened during Canada's last major recession. Yalnizyan, in reference to the recession of the early 1990s, notes that:

> it took three-and-a-half years for real GDP to rebound to its pre-recessionary level. The labour market took even longer to recover. It took…seven full years for the number of full-time jobs to be restored (Yalnizyan, 2009: 21).

Indeed, he Organization for Economic Cooperation and Development (OECD) has predicted that Canada's unemployment rate will reach almost 10 percent by 2010 (OECD, 2009: 1), and the Ontario government predicts that Ontario's unemployment rate will remain above nine percent for at least three years (Walkom, 2009). The OECD also argues the following about Canada:

> The trajectory of unemployment over the past few years closely resembles that of the early 1990s recession. However if forecasts are correct, the labour market impact of the current downturn may be more severe…Canada's labour market typically takes a long time to recover from recessions. The unemployment rate in the early 1990s recession peaked in early 1993, but did not drop below its pre-recession level again until almost eight years later (OECD, 2009: 1).

Several indicators suggest that the current recession will hit impact Canadians harder than others. According to Yalnizyan (2009):

> Household debt was at a record high going into this recession, with an average $1.40 owed on every dollar of income in 2008. In 1990, average household debt was 91 cents on the dollar (Yalnizyan, 2009: 7).

And in reference to changes made over the years to Canada's unemployment insurance system, Yalnizyan (2009) makes the following observation:

> In the last recession, 85% of unemployed men and 81% of unemployed women could rely on benefits if they lost their job; today only 45% of men and 39% of women can. The last time the unemployed were this exposed to economic risk was in the 1940s (Yalnizyan, 2009: 5).

This phenomenon is illustrated in the chart below.

Source: Yalnizyan (2009: 35).

It should also be noted that the real value of weekly unemployment insurance benefits is roughly 20 percent lower now than during the recession of the early 1990s (Mendelson, Battle and Torjman, 2009: 3). Indeed, benefit levels for the unemployed in Canada are now "much below the OECD average" (Osberg, 2009: 3).

Moreover, those not eligible for EI benefits—or whose EI benefits have been exhausted—will have greater difficulty surviving on social assistance benefits—and remaining housed—during this recession than the last one. Indeed, welfare benefit levels in Ontario are now 45 percent lower in real terms than they were in 1993 (Stapleton, 2009c: 4).

It should also be noted that affordable housing, at present, is not being built on anywhere near the scale on which it was built during the past several recessions. Indeed, the federal government stopped funding all new social housing in 1993 and then refrained from funding new social housing units all together between 1993 and 2001, after which point it made a tepid comeback into the field. That said, the federal government did initiate the CA$135 million/year Supporting Community Partnerships Initiative (SCPI) in 1999. SCPI's aim has been to provide support to organizations providing services to homeless persons; it is not intended to fund new social housing *per se* (Falvo, 2003).

It should be borne in mind however that not everything about the context of the current recession is less favourable for low-income Canadians now than during the recession of the early 1990s. For example, the National Child Benefit Initiative was brought into being in 1998 and currently provides up to CA$3,332 annually per child for low-income households (Falvo, 2009b). Most of Canada's provinces and territories have also brought in their own provincial child benefit initiatives.[3] Finally, unlike in the early 1990s, all Canadian households—including low-income households—are eligible to receive the Universal Child Care Benefit (UCCB), representing CA$100 per month for children under the age of six.[4]

And with respect to aid for homeless persons, Shapcott notes that within just the first five years of SCPI's existence, over 9,000 "transitional housing beds" were created and "49 federal properties were made available for the creation of 203 new homes (Shapcott, 2006)." In December 2006, the minority federal government of the day modified the SCPI program, renaming it the Homelessness Partnering Initiative (HPI).

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[3] For more on these, see the following link: http://www.cra-arc.gc.ca/bnfts/rltd_prgrms/menu-eng.html
[4] For more on the UCCB, see the following link: http://www.cra-arc.gc.ca/bnfts/uccb-puge/menu-eng.html

And during the 2008 federal election campaign, the Conservative Party―who now lead a minority government in Canada―announced that the HPI program (or possibly some variation of it) would continue for at least an additional five years (Pearce, 2009).[5] Moreover, Toronto features considerably more services now than it did in the early 1990s. Indeed, as the present writer has written elsewhere,

> the 1999-2000 period saw a major expansion in homeless services in Toronto, in part due to the provincial government's response to the final report of the Mayor's Homelessness Action Task Force and in part due to the advent of the [Supporting Community Partnerships Initiative]. Increased services from both of these initiatives came in the form of a rent bank, eviction prevention programs, more housing workers in shelters and the province's Off the Streets Into Shelters street outreach program. This period saw an increase in the number of all-day shelters...(Falvo, 2009a: 17).

Finally, it should be noted that, since 2005, Toronto has been housing roughly 600 homeless persons per year through the new Streets to Homes program, which did not exist during the last major recession.[6]

III. I Impact on the Ground

One of the clearest indications of the current recession's impact on low-income households has been the significant increase in the use of food banks. The recent release of *Hunger Count 2009* reveals an 18 percent increase of food bank use across Canada for the 12-month period leading to March 2009, representing "the largest year-over-year increase on record" (Food Banks Canada, 2009: 1-2). In Toronto, the local situation largely mirrors the national trend. Indeed, Toronto's Daily Bread Food Bank reports a 17 percent increase in visits during the first quarter of 2009 as compared with the first quarter of 2008. The Toronto report also notes that, of the new food bank clients, job loss

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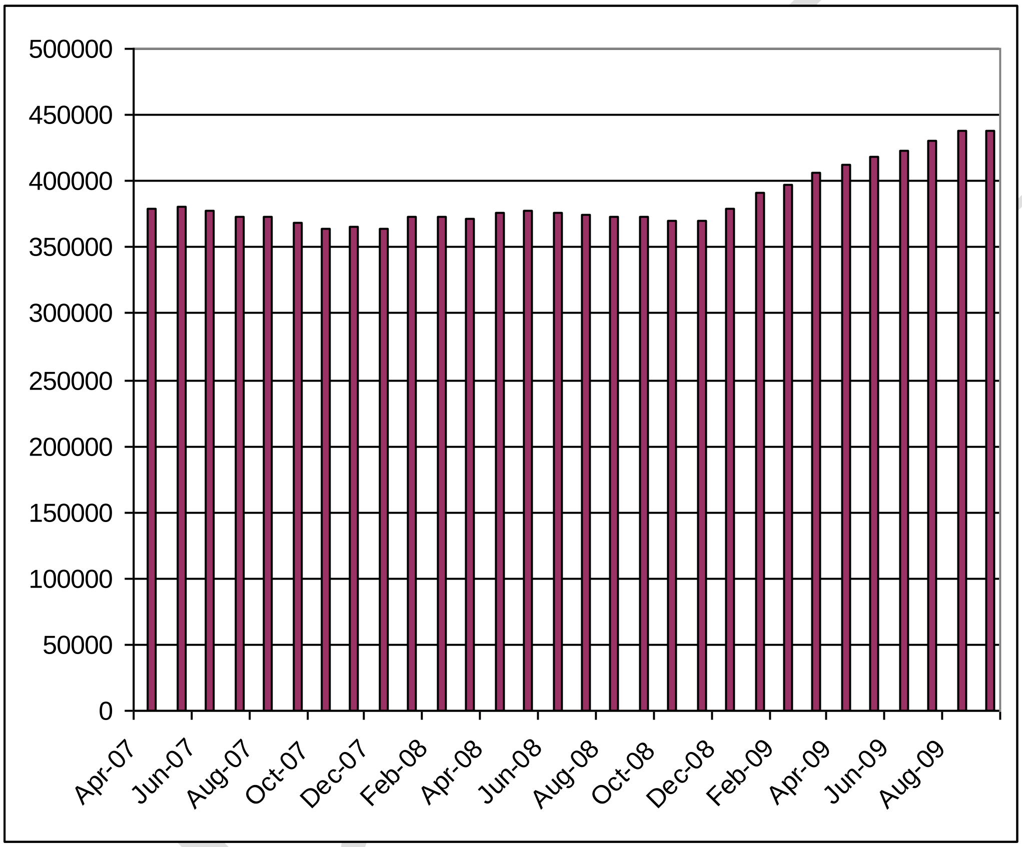
[5] HPI's official expiry date is March 2011. The wording of the campaign commitment would therefore suggest that current annual funding levels will remain until at least March 2014. That said, the program structure could potentially change after March 2011 (Pearce, 2009).
[6] For more on Streets to Homes, see Falvo 2009a.

or reduction in working hours is the single biggest factor cited when asked why they use the food bank (Oliphant et al., 2009: 3).

Yet another indication of the impact of the recession on the ground is the very substantial increase in people relying on social assistance, as illustrated below for Ontario.

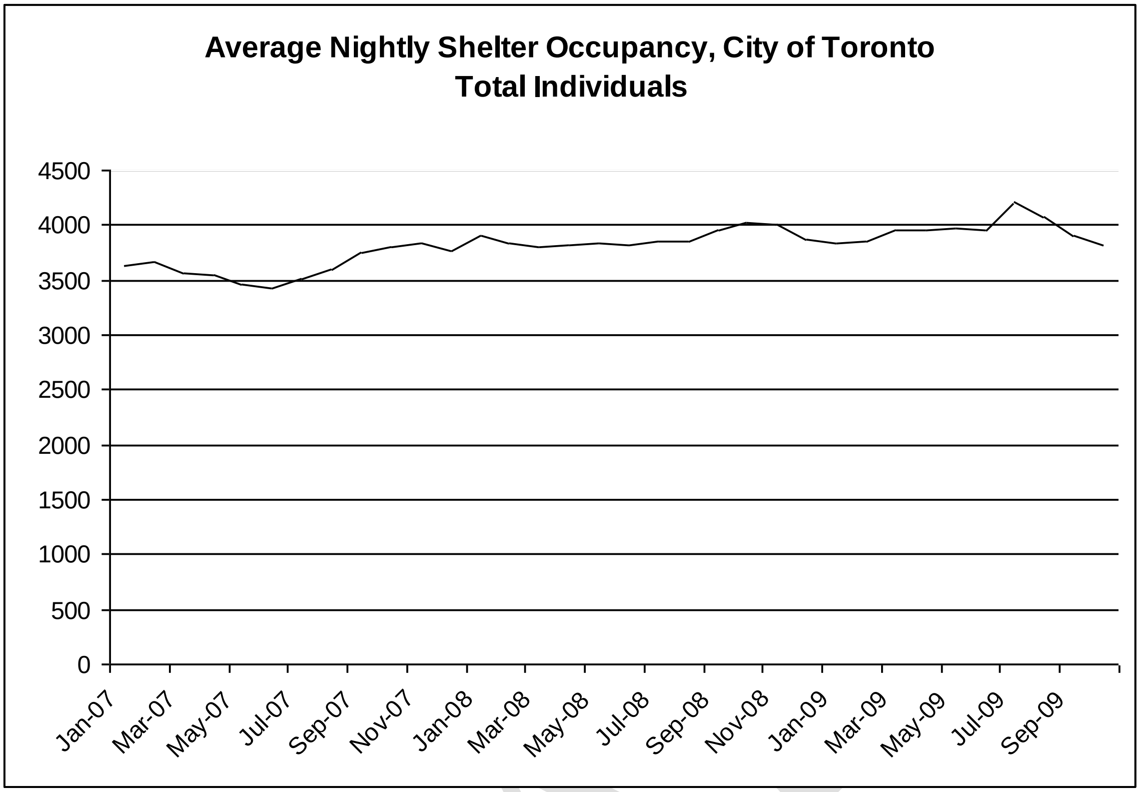
Ontario Works Beneficiaries (All Family Structures)



Source: Ontario Ministry of Community and Social Services.

Interestingly, however, the use of homeless shelters in Toronto—as well as Montreal and Vancouver[7]—has not seen a statistical increase of the same order. As can be seen in the chart below.

[7] The writer bases this assessment of Montreal and Vancouver on e-mail correspondence with Guy Lacroix (City of Montreal) and Karen Hemmingson (BC Housing) respectively.



Source: City of Toronto

While this chart illustrates an increase in average shelter occupancy in Toronto, the reader will note that the increase not only begins before Canada enters a recession, but has also been dropping since July 2009. This increase runs somewhat counter to the logic of a recession. Indeed, municipal officials attribute the above increase primarily to the well-publicized increases in refugee applications from both Mexico and Czech Republic that took place during that timeframe and that had an especially noticeable impact on admissions to Toronto's family shelters (Raine, 2009).[8]

Let us now briefly consider why shelter use has not seen the increase in Canada''s three largest cities that one might have expected.

[8] See, for example, O'Neil and Fitzpatrick, 2009.

III. II The Lag Effect

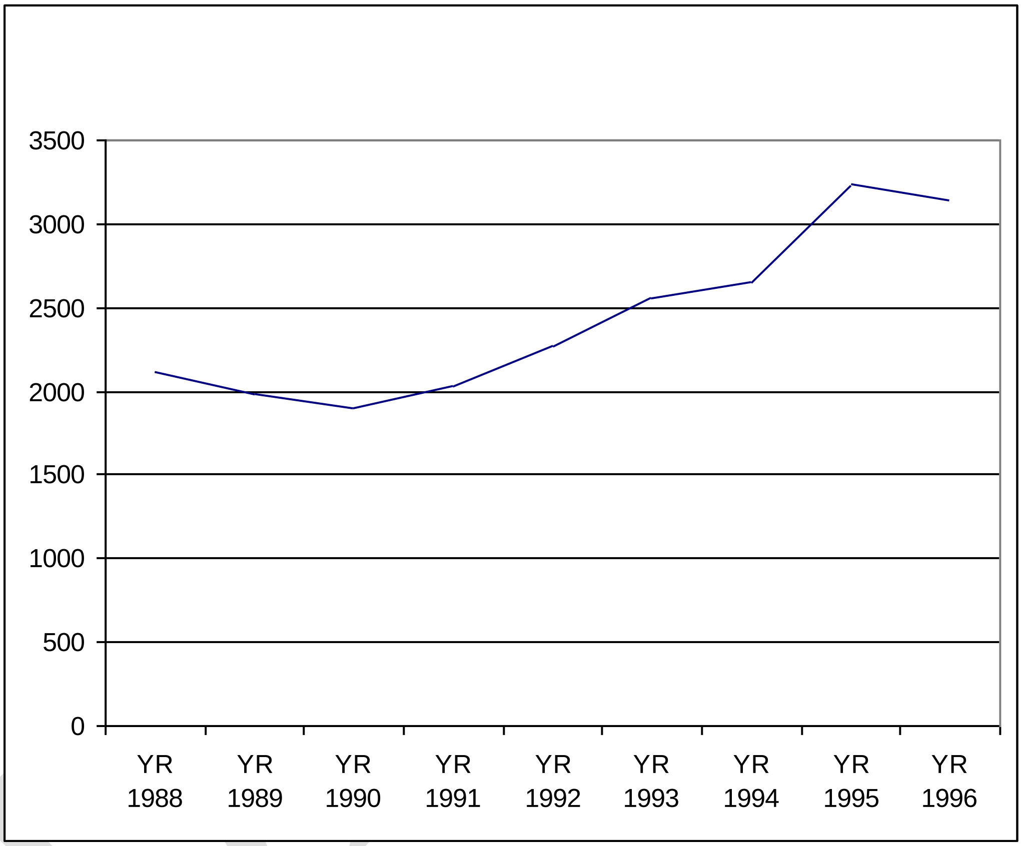
According to Frank et al, recessions are "irregular in length and severity and thus are difficult to predict (Frank et al, 2005: 277)." Stanford (2008) elaborates, arguing that a recession is a

> *chain-reaction* resulting from the initial problem that creates a wider economic crisis. The downturn spreads from one sector to another, following the links that connect different industries and different kinds of spending (Stanford, 2008: 293; emphasis added).

Even when unemployment reaches relatively high levels, for instance, households resort to such measures as dipping into savings in order to get by (Stanford, 2008: 298). Thus, a household where one or more members sees a net reduction in employment income might not show overt signs of hardship right away. Moreover, in order to even be *eligible* for social assistance benefits, households typically have to have to prove that they have exhausted all savings and have virtually no assets of any kind (Stapleton, 2009a). The implications of such asset rules in the context of the current recession are numerous. For one thing, these stipulations contribute to a time lag from the beginning of a recession to an increase in social assistance caseloads. For another, such stipulations are thought to delay social assistance recipients from eventually making a successful transition back to employment when the economy begins to recover (Oliphant et al., 2009: 5).

Indeed, following the recession of 1990-1991, social assistance caseloads in Ontario did not peak until 1993 (Stapleton, 2009c: 2). Moreover, from the chart below illustrating increases in Toronto "hostel occupancy" occurring after the 1990-1991 recession, the reader will note that occupancy did increase very substantially after the last recession, but that the most substantial increases took place in later years. Indeed, the chart shows that hostel occupancy in Toronto increased most substantially in 1995, five full years after the onset of that recession. That year alone, the average hostel occupancy increased by 22 percent over the previous year. By contrast, in 1991, it had increased by less than seven percent over the previous year (Springer, Mars and Dennison, 1998: 9).

Toronto Hostel System
1988-1996 Average Nightly Shelter Occupancy
(Total Individuals)



Source: Springer, Mars and Dennison (1998: 9)

IV. Policy Responses

While federal government spending in United States increased by 14.5 percent in 2009 in response to that country's recession, Canada's increased by just 2.1 percent (Stanford and Macdonald, 2009: 3). In some ways, this may come as little surprise to the reader in light of the fact that the United States' recession was considerably more acute than Canada's. On the other hand, Canada's 2009 federal budget, which featured a stimulus package amounting to CA$18 billion for the 2009-2010 fiscal year (Canada, 2009: 30), falls well short of the International Monetary Fund's recommendation that government fiscal packages amount to at least two percent of GDP (Stanford and Macdonald, 2009: 9).

Canada's 2009 federal budget includes provisions to extend the duration of Employment Insurance (EI) benefits by five weeks to a maximum of 50 weeks (Mendelson, Battle and Torjman, 2009: 4). Among other things, this means that while only 43 percent of officially unemployed Canadians were eligible for EI benefits in October 2008, roughly 50 percent were eligible by July 2009 (Stanford and Macdonald, 2009: 16). The budget also commits the federal government to increase spending on training for an additional 10,000 workers (Yalnizyan, 2009: 36), to be financed by the EI fund at a cost of CA$2 billion over a two-year period).[9] The 2009 federal budget has also "freezed" EI premium rates for both workers and employers (Osberg, 2009: 16). Finally, in order to speed up the receipt of new EI benefits cheques, the federal government has committed to spending $60 million to hire additional workers to process new claims (Yalnizyan, 2009: 36).

One must bear in mind, however, that even with these changes, "in terms of access, benefit duration and income replacement levels, EI in Canada [still] falls far below OECD norms (Osberg, 2009: 3)." Osberg elaborates on the budget's EI provisions:

> Entrance requirements and the replacement rate remained unchanged. From the perspective of macroeconomic stimulus, the $575 million which is estimated to be the cost of these five additional weeks of EI benefits amounts to about 1/28th of 1% (i.e. 0.037%) of Canadian GDP. The increase in benefit duration (which is only temporary, for two

[9] Each of these measures is set to end in September 2010 (Yalnizyan, 2009: 36).

> years) is easily affordable from program revenue—i.e. projected to cost about 3.42% of EI premium income in 2009-10 (Osberg, 2009: 14-15).

In part due to the federal stimulus package stipulation that the "vast majority" of funding had to be matched by other levels of Canadian government (Stanford and Macdonald, 2009: 13), the Ontario provincial budget of March 2009 included both significant spending increases and permanent tax cuts, including a reduction in Ontario's corporate tax rates from 14 percent to 10 percent (Weir, 2009).[10] The Ontario budget also includes the provision to almost double of the Ontario Child Benefit from a maximum of roughly CA$600 per child to a maximum of roughly CA$1,100 per child, beginning in July 2009. It also commits to an additional CA$5 million in annual funding for municipalities to operate rent banks (Ontario, 2009).

IV. I Housing Stimulus

The 2009 federal budget included affordable housing funding consisting of CA$1 billion for social housing repair and CA$475 million for new affordable housing for seniors and disabled persons. This "economic stimulus" funding—like much of the other new funding announced in the 2009 federal budget—requires matching funding from Canadian provinces and must be spent by the end of 2010/11 (Suttor, 2009a). Ontario's share of the federal government's "economic stimulus" funding for affordable housing, as well as Ontario's share of new Affordable Housing Initiative funding, is expected to create roughly 4,500 units of social housing over the 2009/10 and 2010/11 fiscal years respectively. That said, even with these recent increases in social housing construction, the overall annual stock of social housing being built in Ontario represent roughly one-

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[10] According to Weir, the provincial budget "provides more short-term stimulus than the federal budget…" (Weir, 2009).

third of the amount being built during the recession of the early 1990s, a time when senior levels of government in Canada were much more engaged in the new supply of social housing (Suttor, 2009a).

V. Policy Recommendation

For roughly the past decade, organizations including the Toronto Disaster Relief Committee, the Federation of Canadian Municipalities, the Canadian Housing and Renewal Association and Canada's left-of-centre New Democratic Party have called on senior levels of government in Canada to fund a long-term affordable housing strategy at an annual cost of roughly CA$2 billion. In light of what appears to be a looming increase in homelessness in Canada, now would be as appropriate a time as any for senior levels of government to step forward and fund such an initiative. In Toronto, this could take the form of the *Housing Opportunities Toronto (HOT) Action Plan 2010-2020*, endorsed by Toronto City Council in August 2009 following extensive consultations with more than 1,800 stakeholders (City of Toronto, 2009b: 6; City of Toronto, 2009b). The plan includes housing for "formerly homeless individuals," as well as "rent supplements, housing allowances and/or shelter benefits" (City of Toronto, 2009a: 53).

The HOT Action Plan calls for CA$484 million in annual funding over a 10-year period to assist roughly 258,000 households (City of Toronto, 2009a: 6), a figure that compares quite favourably to the roughly 216,000 Toronto households currently estimated by Canada Mortgage and Housing Corporation (CMHC) as being in "core housing need" (Pomeroy, 2009b: 4).[11] Current federal, provincial and municipal

[11] A household in "core housing need" is either paying more than 30 percent of its gross monthly income on rent, living in overcrowded conditions, or living in housing in need of major repairs. For more on this concept, see CMHC (2008).

investments in housing and homeless programs in the City of Toronto—including "directly delivered federal and provincial housing income supports"—now stand at roughly CA$1.4 billion annually (City of Toronto, 2009a: 42).

VI. Conclusion

Historically, recessions have led to very significant increases in homelessness, both in the United States and in Canada. But post-recession increases in the homeless population do not happen overnight. Indeed, checking into a homeless shelter is arguably the last stage in personal desperation, to be avoided at almost all cost. It is the last rung of Canada's social safety net, meaning that a person or household will generally exhaust all other forms of social and state support before trying to fall asleep on a mat that sometimes lies only inches away from a complete stranger.

Based on the experience of Canada's last major recession, one should expect the greatest increases in homelessness in Canada to occur in three to five years from now. To prevent a rise in homelessness in the order of 50 percent—which indeed occurred in Toronto after the last major recession—, senior levels of government should adequately fund multi-year affordable housing strategies proposed by leading organizations such as the Toronto Disaster Relief Committee, the Federation of Canadian Municipalities and the Canadian Housing and Renewal Association. There is indeed sufficient time to plan for such an effort. The major obstacle that remains is a lack of political will.

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