Housing Insecurity and Homelessness in Northern Canada

Background
Homelessness affects between 100,000 to 300,000 Canadians annually. Indigenous People are significantly overrepresented in the country's homeless population despite only accounting for 4.9% of the population. The high rate of homelessness among Indigenous communities can be traced back to colonialism with numerous attempts of cultural genocide committed by the Government of Canada. Previous literature has attempted to demonstrate a relationship between Indigenous people and homelessness, however minimal research has been conducted on Indigenous homelessness in Northern Canada. The following paper examines the risk factors that contribute to and derive from Indigenous communities impacted by homelessness. It will also provide some potential solutions and a jurisdictional scan to combat the crisis.

Introduction – An Overview of Homelessness in Canada
There is no sole definition of homelessness. It can be defined in a multitude of forms, including a lack of permanent affordable housing or experiencing housing instability. Chamberlain (1999), as cited by Zufferey & Chung (2015), highlights that there are four types of homelessness: primary (experiencing rooflessness), secondary (living with friends or family), tertiary (having no secure leases or residing in boarding houses) and marginal (impacted by a housing crisis) (Zufferey & Chung, 2015).

According to Piat et al. (2015), the state of homelessness in Canada has increasingly worsened since the 1980s (Piat et al., 2015, p. 2367). In 1993, the crisis considerably worsened, following the federal government's decision to stop building affordable housing, which caused markets to skyrocket (Collins, 2010, p. 939). An issue that had once predominantly impacted single men, had now extended to women and children (Piat et al., 2015).

Between 100,000 and 300,000 Canadians will experience homelessness within the course of a year (Piat et al., 2015, p. 2367). Homelessness can often be attributed to two risk factors: individual and structural (Piat el al., 2015). Individual-level risk factors can include mental illness, childhood trauma, abuse and stressful personal events, such as financial problems or the loss of a loved one (Piat et al., 2015). Structural-level risk factors can include foster care placement, incarceration, lack of affordable housing and discrimination (Piat et al., 2015).

An Overview of Indigenous Homelessness in Canada – Pathways to Homelessness
Both individual and structural pathways can be seen in the history of Canada's Indigenous people. Despite accounting for 4.9% of the population, Indigenous people are 11 times more likely to experience homelessness than non-Indigenous people (Agrawal & Zoe, 2021). On average, Indigenous people tend to have lower educational attainment, weakened attachment to the labour force and tend to earn less than non-Indigenous people (Cooke & O'Sullivan, 2015). The high propensity of Indigenous people with precarious housing can be attributed as a consequence of colonialism, disenfranchisement and discriminatory settlement policies (Riva et al., 2019). Numerous attempts of cultural genocide, perpetrated by the Government of Canada, led to systemic and structural inequities that continue to have intergenerational effects that partially explain the current housing crisis across the country. The complex and multi-layered relationship is a composition of treaties, legislations and court decisions.

The high rate of chronic housing is significantly prominent and worsening, particularly in Northern Canada. Despite housing conditions varying by region and territory, chronic housing remains a central issue in all three territories. In Northern Canada, Indigenous people experience housing insecurity, with dilapidating housing and overcrowding. The housing crisis in Northern Canada has been exacerbated by inadequate economic development, diminishing government support, conflicting housing policies, and high unemployment rates. The geographic isolation and inaccessibility has a significant impact on the area's social and economic conditions. As a result, Indigenous people are faced with many social, economic and health problems due to their housing situations. Many households experience a multitude of concerns, including no electricity or smoke detectors, mould and/or mildew contamination and inefficient plumbing (Shapiro et al., 2021; Agrawal & Zoe, 2021). Subsequently, inadequate housing exacerbates pathways to homelessness; in 2018, the City of Yellowknife found that the majority of homeless people in the Northwest Territories (NWT) identified as Indigenous (Agrawal & Zoe, 2021). Since the late 1990s, the homeless population, and demand for shelters, in the NWT has seen a steady increase (Agrawl & Zoe, 2021; Christensen, 2016).

Government Funding and Limited Economic Development
Much of the chronic housing crisis affecting Indigenous people in Northern Canada is due to funding inconsistency and limited availability of resources. In the 1990s, the social housing crisis intensified as the federal government decided to unilaterally terminate all federal funding for the construction of new social housing units, including off-reserve housing, through the Canada Mortgage and Housing Corporation (CMHC) (Tester, 2009). The government would reaffirm this policy through their 1996 announcement that saw the transfer of management and operation of existing social housing and subsidies to the provincial and territorial governments (Tester, 2009). As a result of the 1993 withdrawal, there was now a sizable discrepancy in the quantity of affordable and adequate housing available to low-income communities; this discrepancy was disproportionately felt in Northern Canada, where the housing crisis was, and continues to be, most prevalent.

Despite the urgency of the situation and population increase, the construction of social housing infrastructure was limited after 1993. The loss of federal funding left many provinces and cities only able to provide minimal support due to funding scarcity. In 2005, the signing of the Kelowna Accord between the then-Liberal government and First Nations, Metis and Inuit communities to address social inequities such as housing, health and education, saw the federal government commit to meeting 35% of Nunavut's housing needs within five years (Riva et al., 2020, p. 976; Tester, 2009, p. 138). The change to a Conservative government in 2006, saw the funding scaled back to meeting only 20% of housing needs (Tester, 2009, p. 138). Since 2010, different governments have proposed various initiatives to combat the current crisis however none has yet to address the issue in its entirety (Riva et al., 2020).

Residents of Northern Canada are affected by numerous barriers to affordable and accessible housing, including high rent costs, limited types of housing, and long waitlists. Additionally, rising cost of living significantly affects the proportion of income allocated to other needs, such as food, transportation and electricity. 80% of Nunavut's population, over the age of 19, who reside in social housing, earn less than $23,000 per year (Government of Canada, 2019). In 2006,

Nunavut's unemployment rate was 11.6%, in comparison to the entire nation's 6.1%, making it the second highest in the country (Tester, 2009, p. 139). Many residents are ill-equipped to cover their necessary expenses with such income (Hossain & Lamb, 2019). Additionally, individuals residing in remote communities are more likely to be isolated with fewer access to healthcare, communications services or food banks (Schiff et al., 2020).

Housing conditions in Northern Canada are distinct from other regions across the country, in that they face significant delivery challenges. The availability of resources such as goods and raw materials (i.e. fuel, power and water) are subject to weather and transportation challenges (Government of Canada, 2019). Due to the remoteness of these communities, construction and maintenance of homes are more costly; building materials and labour must be imported due to the distance between suppliers, high transportation fees, and limited local tradespeople (Government of Canada, 2019; Perreault et al., 2020). Due to the area's climate, there is a limited timeframe for the construction of new housing; planning and development must be comprehensive, premature and adaptable to changing circumstances.

Literature Review
To gain insight on the prevalence of the housing crisis affecting Indigenous communities in Northern Canada, a greater understanding of core themes within the existing literature is needed. Existing literature on homelessness within Indigenous communities primarily centres in urban geographical areas, as opposed to, rural.

Summarization of Previous Literature
Housing Conditions, Overcrowding and Health Outcomes
The contemporary housing conditions in Northern Canada jeopardises the health, wellbeing, social and economic development of Indigenous communities. Overcrowding in the North can be attributed to forced resettlement, disproportionate underfunding and dated housing policies (Perreault et al., 2020). According to the 2016 census, 56% of Nunavut's population resides in households that would be considered overcrowded (Perreault et al., 2020, p. 356). Research conducted by Shapiro et al. (2021) found that the rate of household crowding was comparable between non-Indigenous and Metis households; however, First Nations and Inuit households were more than 5 and 7 times as high as non-Indigenous households, respectively (Shapiro et al., 2021, p. 906). Indigenous people are more likely to reside in large, multi-generational homes than non-Indigenous Canadians; this arrangement can be attributed to limited availability of housing or to cultural reasons, such as the importance of extended familial relationships and access to social support. The high-level crowding of family members within the home results in multiple occupants having to share each room.

As a result of significant crowding and deteriorated housing, Indigenous people are at increased risk of facing health crises. Income and social positioning are heavily interconnected with health outcomes; limited space and proximity, as well as food insecurity, exacerbate the current housing crisis. Indigenous communities are more susceptible to communicable diseases, respiratory infections, tuberculosis infection, contraction of skin bacteria, anemia, Hepatitis A and are more likely to experience preterm birth (Shapiro et al., 2021; Perreault et al., 2020). Households that required significant repairs were significantly associated with infant mortality rates (Shapiro et al., 2021). Additionally, overcrowding has been demonstrated to have a substantial impact on

mental health and addiction. Overcrowding can be correlated with elevated levels of stress and poor mental wellness, particularly among women (Perreault et al., 2020). Indigenous women are overrepresented among homeless populations and are more likely to provide care for other family members or children, while experiencing housing insecurity (Bingham et al., 2019). Tester (2006), as cited by Perreault et al. (2020), found that overcrowding resulted in increased anger, familial disputes and depressive behaviours; Dawson (2006), as cited by Perreault et al. (2020), found that homes in Northern Canada were constructed and built with Western values in mind, thus isolating the spatial needs required to accommodate an extended familial network.

<u>Mental Health & Addictions</u>
Indigenous people in Canada are disproportionately in poor health compared to non-Indigenous Canadians. On average, they typically have a lower life expectancy, of twelve years, than the national average (Kolahdooz et al., 2015). Indigenous people are also at greater risk of experiencing chronic and preventable diseases than their non-Indigenous Canadian counterparts. One of the forms in which the health disparities is most evident is through mental illness. In Inuit and Inupiat communities, youth are experiencing some of the highest suicide rates globally (MacDonald et al., 2013). High rates of mental health issues have been associated with a disruption in livelihoods and poor infrastructure; other risk factors include substance abuse, family conflict and the presence of other mental illnesses (MacDonald et al., 2013). In comparison to the general population, women who have experienced some form of housing instability, are at increased risk of mental disorders or experiencing suicidal ideation, resentment or feelings of powerlessness (Buccieri et al., 2020). The risk of homelessness increases the risk of mental illness among males and substance use among women (Buccieri et al., 2020)**.** Substance use can act as a form of self-medication to cope with family conflict, loss of property and significant life changes. The prevalence of mental health in the regions are further perpetuated by the limited health and support services available.

Shortcomings of Previous Literature
There are a variety of gaps within the existing housing insecurity literature. Firstly, while there is a substantial body of research on homelessness, there is a limited body of work dedicated to exploring its distinction from inadequate housing. This is primarily evident in the emerging field of study examining experiences of homelessness among Indigenous communities in Canada. There is also a large discrepancy of research regarding the current state of Northern housing and government funding. While previous research has been conducted on housing policies, they are predominantly dated and cannot sufficiently explain the current situation. Further research needs to be conducted on the aforementioned shortcomings.

Brief: Indigenous Housing Policy

Background
Housing is a particularly salient issue for Indigenous people who are 11 times more likely to experience homelessness than non-Indigenous people (Agrawal & Zoe, 2021). The consequences of poor-quality and maladapted housing on Indigenous people is detrimental, contributing to lower educational attainment, weakened attachment to the labour force and a tendency to earn significantly less than non-Indigenous people (Cooke & O'Sullivan, 2015). Addressing housing in a complex and multi-layered relationship between Indigenous people and the Canadian government is a challenge.

Current Canadian Context
- The federal government currently funds or manages multiple programs that indirectly provide housing. The existence of multiple programs means recipients need to submit multiple grant and subsidy applications which can be time consuming and costly. Forcing NGOs to stretch their resources gthin in an attempt to apply to the most grants possible.
- The government provides funds to the : First Nation On-Reserve Housing Program, Non-Profit Housing Program for First Nation Communities, Renovation programs, Housing Internship Initiative for First Nations and Inuit Youth, First Nation Market Housing Fund and Ministerial Loan Guarantees.
- Access to funds is much easier for indigenous communities living on reserves, yet 87% of Indigenous people live off-reserve according to a 2016 Census.

Policy Considerations: Strategies around the world
Australia's National Agreement on Closing the Gap
- Australia's policy plan seeks to increase the proportion of Aboriginal and Torres Strait Islander people living in appropriately sized (not overcrowded) housing to 88% by 2030. A much higher proportion of Aboriginal and Torres Strait Islander people live in overcrowded and public housing. They also are less likely to own their homes and are overrepresented in the level of crowing and homelessness.
- The strategy invests in infrastructure and community based controlled areas while putting in place formal partnerships and shared decision-making. Infrastructure investments include updating of drainage, roads and footpaths for 34,1 million$ over 3 years.
- A formal partnership arrangement between Aboriginal and Torres Strait Islander people will ensure they have their own representatives and governments in place in each state and territory. There will be formal joint decision-making roles and responsibilities.
- Strong communities are important to foster development, the government will Increase the amount of funding for Aboriginal and Torres Strait Islander programs and services going through Aboriginal and Torres Strait Islander community-controlled organizations.
- Working in collaboration with indigenous tribes, implementing strong joint decision making and investing in government funded community-controlled programs contributes to increase representation, accountability, equality and decrease the proportion of Aboriginal and Torres Strait Islander people who have experiences of racism.

Australia: National Partnership for Remote Housing Northern Territory (2018-23)

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- Targeted approach to improve housing outcomes for Aboriginal Territorians in remote communities. The program aims to reduce overcrowding through increasing the supply and standard of housing; ensure the role for the Land Councils in the governance of the National Partnership; provide transparency about how money is spent; and ensure to the maximum extent possible, works are delivered by local Indigenous Territorians and businesses.
- This should accelerate economic opportunities for Indigenous Australians by requiring that works are delivered by local Aboriginal Territorians and their businesses with an initial minimum of 40% Aboriginal full-time employment, rising to 46% by 2022-23.
- The National Partnership is expected to reduce overcrowding in remote areas of the Northern Territory through the construction of 1,950 bedrooms – equivalent to 650 three-bedroom houses over 5 years (2018-2023)

Peru: Uncontacted reserve
- Peru's Indigenous populations are quite different from those in the Canadian context and therefore their policy approach is quite different. The isolated nature of the tribe makes them vulnerable to invasions of their territory, interventions, land grabs and are at risk because of their lack of immunological defenses.
- The peruvian government has created a reserve to protect the lands of uncontacted members of Peru's Kakataibo tribe. This reserve ensures the tribe continues to function undisturbed and autonomously. This policy preserves the Kakataibo tribe's autonomy and self-governance, limiting government involvement to preserving existing conditions the tribe has been thriving in.

New Zealand: Transformative Housing Policy for Aotearoa New Zealand
- The policy plan aims to decenter home-ownership; decolonialize housing policy; democratize housing policy-making and decommodify housing.
- First, the creation of a Ministry of Public Works would take advantage of the fact that the construction sector is the fifth largest sector in the New Zealand economy, generating 6 percent of GDP.
  - A Ministry of Works could help the Government highlight the value of trades jobs and boost state housing and investment.
- Second, a Green Investment Bank would lend for infrastructure, and could focus on lending for state and affordable housing.
- Third, a State Lending Agency could be used to limit the reliance on retail banks and mortgages for housing development. This entity could provide an alternative to mortgage finance from retail banks and rebalance the housing finance system with a Māori administered institution.
- Another noteworthy initiative is the Fair Taxation of Housing policy. The government recognizes the underlying tax imbalances that advantages buying and selling houses. Tax reforms are being studied such as a broad-based wealth tax, which would count the value of housing within assessments of wealth.

Recommendations
Continued investments into existing support '*For Indigenous, by Indigenous"* programs and monitoring

Maintain existing programs and focus on the creation of a policy evaluation plan. Monitoring the efficacy of programs currently deployed by the government will ensure they adapt them to create a more cost-effective distribution of funds for future programs. Evaluating programs is the best way to ensure programs are reaching our policy goals and have an effect on the economy. While this approach does not put in place new policy, it does ensure the policy already implemented is reaching target population and goals. If the current approach is failing the data collected can be used to orient changes and future policy. A major risk of this approach is the delays in implementation of policy alternatives and if current policy is ineffective will further exacerbate the poor housing condition. Challenges would include dedicating funds to monitoring policy instead of funding new programs. It is important to ensure the results of the comprehensive evaluation are transparent and available to indigenous leaders and stakeholders.

Conditional investments to Indigenous community organizations
This policy approach focuses on joint interventions, however requires little collaboration between governments. The federal government will provide funds to be used towards specific policy goals. Investments in housing, infrastructure and renter education will be made by the federal government, outline specific policy goals and outcomes. However policy strategies will be left up to the local indigenous governments. Government relations will be important, the federal government will need to be clear in its funding criteria and local governments will have the freedom to create programs within the constraints elaborated by the Canadian government. Both governments will have their role in the planning housing policy, however the indigenous government does retain its independence and implementation powers.

Development of collaborate policy action plan **(Recommended)**
Create an *Indigenous Housing Fund* that will invest in initiatives developed by local indigenous governments in collaboration with community organizations. Take a needs based approach to housing policy, community organisms are well placed to conduct a needs assessment and report results to their government representatives. This approach gives local government and organizations the opportunity to focus on their priorities with the support and funding of the federal government. This recommendation also includes the creation of a transparent communication strategy between federal and local indigenous bodies and government bodies. With reconciliation in mind, it is important to make transparency a priority in all policy initiatives.

While indigenous initiatives and innovation will drive this policy approach the federal government does play a guiding role within the *Housing Fund* in selecting and prioritizing the funding of programs. The overall policy strategy and long term goals are developed jointly with indigenous and federal officials. A needs assessment approach will ensure long-term neglect of indigenous communities can be addressed even if they do directly relate to housing (this approach captures indirect factors of housing), investments should go beyond housing and include infrastructure investment: clean water access, road development (increase accessibility), maintenance of parks. Finally the creation of one institution to manage indigenous housing grants and funds will cut bureaucratic costs of program management, increase access to funds for Indigenous NGOs and encourage the creation of a complet, encompassing policy strategy.

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