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# Housing as a human right, rent supplements and the new Canada Housing Benefit

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## ABSTRACT

'Demand-side' approaches to housing affordability—including rent supplements and housing allowances—are used to address housing precarity in many countries. A core program of Canada's new National Housing Strategy is the Canada Housing Benefit (CHB), an allowance co-designed and co-funded by provinces and territories alongside the federal government. We explore the implementation of the CHB in one province (Nova Scotia) through the experiences of those receiving rental assistance and non-profit staff supporting them. First, we ask whether the provision of rent subsidies meets a rights-based approach to housing, focusing on affordability, habitability, and security of tenure. Second, we ask whether the transition from the former rent supplement system to the new CHB facilitates or inhibits a rights-based approach. We find that tenants on either subsidy live in housing which is unaffordable, of poor quality, and may lack security of tenure; secondly, the introduction of the new CHB has largely left tenants *worse off* than under the previous rent subsidy system.

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Housing allowances; rent supplements; human rights; rental housing; tenants; poverty

## Introduction

Rent subsidies for private market housing are a common demand-side approach to assisting tenants. In countries including Canada, the United States, and Australia, where the bulk of rental housing stock is owned by private landlords (Madden & Marcuse, 2016), providing a subsidy for this shelter helps low-income tenants pay for their housing (Kemp, 2007). Even in some countries with more robust social housing programs, rent subsidies are used as a mechanism to reduce shelter burdens for those in need (Organization for Economic Co-operation and Development Directorate of Employment, Labour and Social Affairs – Social Policy Division, 2021, 2022). Despite their ubiquity, however, the use of rent subsidies is not without critique. Tenants still may face shelter costs which are too high (Cooper *et al.*, 2020; Dawkins & Jeon, 2017), while the claim made by policy makers that subsidies allow

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those living in poverty to rent in more affluent neighbourhoods has been largely disproven (Metzger, 2014; Rosen, 2020; Walter *et al.*, 2015). Demand-side assistance is also feared by some to undermine long-term investments in permanently affordable social housing stock (Withers, 2021), reflecting a neoliberal approach whereby the state retrenches from its responsibility to address social problems, leaving the market and individual responsibility in its place.

Housing as a protected human right has been enshrined in the Universal Declaration of Human Rights (UDHR) since 1948, with almost all member nations voting in its favour. Although lacking in legal force, the UDHR has been important in lending gravity to the efforts of advocates, arguably leading to a shift in housing policy towards a paradigm that seeks to comply with human rights (Leijten & de Bel 2020). Canada incorporated a rights-based approach to housing into federal legislation in 2019 through the National Housing Strategy Act (Government of Canada, 2019). The Act commits government to develop housing policy that furthers the progressive realization of the right to adequate housing, requires the establishment of a National Housing Strategy (NHS), and includes built-in mechanisms to monitor the government's progress towards meeting its housing commitments (Government of Canada, 2019). One of the core programs of the new NHS is the Canada Housing Benefit (CHB), a housing allowance that is co-designed and co-funded by each province and territory alongside the federal government. This co-design generates some unique regional features and target or priority groups (e.g. low-income renter households with and without employment income, survivors of intimate partner violence, people experiencing homelessness, and youth [Blueprint, 2022]) but at its core the CHB is portable and provides financial support directly to tenants. This is in contrast to the most common pre-existing form of demand-side assistance in Canada, in which agreements were established between state actors and approved landlords, and the rental subsidy—in this case a rent supplement—was provided directly to the property owner (Canada Mortgage and Housing Corporation [CMHC], 1979; Canada Mortgage and Housing Corporation [CMHC], 1993; Steele, 2007). The inclusion of a housing allowance component in the NHS has been contentious but accepted by many advocates as necessary given the predominance of private market rentals in Canada, and due to the high cost of rent faced by low-income tenants. Indeed, less than 12% of all rental housing nationally is subsidized, non-market stock, while 33% of the almost five million tenant households across the country pay 30% or more of their income on shelter (Statistics Canada, 2023).

With this context in mind, we explore the experiences of tenants who receive rent subsidies to help them pay their rent. As the province in which this research takes place transitions from rent supplements to the Canada Housing Benefit, some tenants rely on older rent supplements, while others are receiving new housing allowances. Our first research question is whether the provision of rent subsidies meets a rights-based approach to housing, focusing on particular elements of adequate housing—namely affordability, habitability, and security of tenure—as defined by the Committee on Economic, Social and Cultural Rights (1991) and as incorporated in Canada's National Housing Strategy Act (Government of Canada, 2019). Second, we ask whether the transition from rent supplements to the new CHB housing allowances facilitates or inhibits a rights-based approach. To answer these questions, we analyzed twenty-two semi-structured interviews with fourteen

low-income tenants and five staff members employed by the non-profit organization which supports them, with additional follow-up interviews occurring with three of the tenants ( $n=19$ ). We also reviewed government documents, such as provincial housing reports, landlord and tenant application forms related to rent supplements and housing allowances, and secondary data on rental market searches.

Our analysis suggests two troubling findings: firstly, tenants on either subsidy continue to live in housing which is unaffordable to them, is of poor quality, and also may lack security of tenure. Secondly, the introduction of the new CHB has largely left tenants *worse off* than they were under the previous rent subsidy system available to them. This research provides one of the first empirical studies on housing allowances in the Canadian context, and contributes to the international literature on rent subsidies, for which U.S.-based research is dominant.

### Rent subsidies and tenant outcomes and experiences

Literature on the outcomes and experiences of tenants receiving rent subsidies has focused on economic hardship, housing stability, neighbourhood characteristics and, less frequently, housing quality. In terms of economic hardship, there is evidence to suggest that, although rent subsidies help low-income households pay for their shelter, tenants may still live in unaffordable housing even when in receipt of rental assistance. For example, among those receiving Housing Choice Vouchers (HCV) in the U.S., a large percentage face rents which represent over 30% of household income (including, based on 2014 data, 48% of HCV tenants [Dawkins & Jeon, 2017]). Disproportionate rent burdens are experienced by households headed by women, by individuals who are non-white or non-elderly and by those with very low incomes or who live alone (Dawkins & Jeon, 2017; McClure, 2005). Research on housing allowances in the Netherlands also shows that recipients may still live in unaffordable housing (Haffner & Boumeester, 2014). Comparative work on housing affordability in the U.S. finds a positive association between receiving a rent subsidy and higher rent burdens compared to non-recipients, while living in public housing is associated with lower rent burdens (Berger *et al.*, 2008). Similarly, qualitative research on seniors in Sydney, Australia finds that those living in private market rentals with rental subsidies have higher housing costs than those in public units (Morris, 2009).

There are other measures related to economic hardship beyond percentage of income spent on housing. In France, national, cross-sectional data reveal that those receiving housing allowances have a higher likelihood of reporting difficulty in paying rent or delaying rent in response to major life events, such as a job loss, compared to those without (Flambard, 2019). U.S. research has found that receiving rent subsidies was positively associated with reporting difficulty paying rent or utilities, while living in public housing showed a negative association (Berger *et al.*, 2008). On the other hand, COVID-related rental assistance has demonstrated better outcomes, with those receiving emergency assistance in an American city having smaller rental arrears, and reporting they were less likely to have had to borrow money in order to pay rent, compared to non-recipients (Reina & Lee, 2023).

When considering dimensions of economic hardship, characteristics of the local housing market are important, as are elements of subsidy design. Tenants receiving rental assistance in urban areas with less affordable housing are more likely to be rent burdened (Dawkins & Jeon, 2017). Also, not surprisingly, jurisdictions with less generous subsidy maximums have more recipients living in unaffordable housing (Cooper *et al.*, 2020; Dawkins & Jeon, 2017). In turn, those who may be offered a subsidy may not be able to find a place to live due to program requirements (including housing of acceptable condition and within maximum rents, [Jacob & Ludwig, 2012]) or face discrimination from landlords (Blunden & Flanagan, 2022). Programs may also be administratively difficult to navigate (Keene *et al.*, 2023). Finally, tenants may report that they continue to struggle financially, even in receipt of a rent subsidy, because their total incomes are so low (Wood *et al.*, 2008).

Existing literature has also examined housing stability, with extant work consistently offering evidence that rent subsidies are a contributor. A U.S. evaluation found that those receiving rent assistance were less likely to double-up, stay in a shelter or be unsheltered compared to a control group of non-recipients (Wood *et al.*, 2008). Vouchers combined with being given priority access for support have shown similar results for both Black and white families in the U.S. (Solari *et al.*, 2021), while Berger *et al.* (2008) reported that rent subsidies are associated with longer stays in current housing.

Neighbourhoods are a common focus in the literature, likely because the use of rent subsidies in the American context has been promoted as a pathway to living in more amenity-rich geographies with less distress. Numerous studies point instead to highly constrained choices faced by low-income tenants. National or multi-city studies as well as more localized U.S. research often find that voucher recipients live in neighbourhoods with high unemployment and significant poverty (Metzger, 2014; Rosen, 2020; Walter *et al.*, 2015). A Phoenix-based study looking at the movement of voucher recipients over a ten-year period found that there was little re-location into more affluent neighbourhoods, with the exception of white recipient households (Thomas & Alozie, 2019). In a study of large U.S. cities, female-headed HCV households were much less likely to be found in non-distressed neighbourhoods, a pattern which was strongest for those families identifying as Black and Hispanic (Schwartz *et al.*, 2016).

Finally, housing condition is explored but only sparingly, with existing findings mixed. Those who moved to new rentals in the U.S. with HCVs reported living in housing in better condition compared to their previous public housing units (Comey & Popkin, 2004). In Norway, however, seniors in both social and market dwellings with subsidies reported problems with the current condition of their homes (Ytrehus, 2015). Finally, Canadian research on rent subsidies prior to the CHB found that tenants with housing allowances in the province of Manitoba were unable to locate market-based rental housing in better condition given the limited amount of financial support available (Cooper *et al.*, 2020).

## Housing as a human right

Housing as a human right has been recognized in several international covenants, beginning with the Universal Declaration of Human Rights over seventy years ago.

Central to realizing this human right is the provision of housing which is *adequate*, emphasized in the International Covenant on Economic, Social and Cultural Rights (or ICESCR, United Nations, 1966). To be adequate, housing must include the following: legal protections against forced evictions and harassment; availability of essential services and infrastructure such as clean water and energy; habitability, meaning the housing offers protection from the elements, disease and other factors which could impact one's health; and affordability, defined so that 'the attainment and satisfaction of other basic needs are not threatened or compromised' (Committee on Economic, Social and Cultural Rights, 1991, para. 11). Affordability measures in Canada regard units as sufficiently affordable if residents are paying less than 30% of their gross income for shelter costs (which includes both rent and utilities) (Canada Mortgage and Housing Corporation [CMHC], 2018). Housing location must provide access to key amenities and services such as child care and schools, as well as be sufficiently distant from dangerous or contaminated sites. It must also be culturally adequate, allowing for cultural identity to be expressed through its design, building materials and any services provided. Finally, the human right to housing requires that the most vulnerable groups be prioritized in housing initiatives.

With the passing of the National Housing Strategy Act, federal housing policy in Canada also includes recognizing 'that the right to adequate housing is a fundamental human right affirmed in international law' and advancing 'the progressive realization of the right to adequate housing' as defined by ICESCR (Government of Canada, 2019, S. 4). Although rights-based approaches are recommended at lower levels of government (Special Rapporteur, 2019), the province of Nova Scotia has not legislated housing as a human right, nor does the municipality in which this research takes place use such a framework. However, in a final report issued by a provincially-appointed housing commission, it is noted that 'The National Housing Strategy takes a human-rights based approach to housing, recognizing housing as a right in international law. Under the National Housing Strategy Bilateral Agreement, the Nova Scotia Government has committed to advancing principles of participation, inclusion, equity, non-discrimination, and accountability through housing programs and initiatives' (Nova Scotia Affordable Housing Commission, 2022, p. 4).

A rights-based approach to housing is actively used by civil society organizations globally and in Canada to monitor and challenge governments. Canada's NHS, for example, has been critiqued for setting as a goal a reduction in homelessness rather than its elimination, and for not investing enough in the housing challenges of particularly marginalized sub-populations such as women and Indigenous people living off reserve (Biss & Raza, 2021). Researchers also use the human rights framework to assess initiatives such as Housing First (Collins & Stout, 2021), and the rise of homelessness (Taylor *et al.*, 2020). Although enshrining housing rights in legislation and the monitoring thereof is critical, Madden & Marcuse (2016) argue that more must be done to ensure the human right to housing is met. Specifically, they argue that governments must engage in actions which 'decommodify and de-financialize' the sector (2016, p. 201), including investing in non-market housing and implementing rent control.

## The study: implementing the Canada housing benefit in Cape Breton, Nova Scotia

The Cape Breton Regional Municipality (CBRM) is the second largest municipality in the province of Nova Scotia and the third largest in Atlantic Canada (Statistics Canada, 2023). The population consists of 93,694 residents, and the municipality features one larger urban area (population of about 31,000) and smaller towns. The municipality has some unique features, including higher unemployment compared to provincial and national rates, and significant child poverty (Frank *et al.*, 2021). The region boasts more social housing compared to many Canadian communities, which is a legacy of the timing of social housing investment followed by local population decline due to de-industrialization. Still, the majority of rental housing (about 75%) is provided through the market (Statistics Canada, 2023), and a lengthy wait list exists for social housing. A recent CBRM count identified 325 individuals ages 16+ experiencing homelessness (Roy *et al.*, 2021). Nova Scotia carries the dubious distinction of having the highest level of core housing need of all Atlantic provinces in Canada (Statistics Canada, 2022). Overall, the lack of affordable rental housing and the extent to which there is homelessness in the entire province have been described as crises by advocates and experts alike (Canadian Centre for Policy Alternatives – Nova Scotia Office, 2021).

Beyond the social housing it owns and supports financially, Nova Scotia has historically used rent supplements as the specific demand-side mechanism through which to support low-income tenants, versus housing allowances. Rent supplements, which are paid directly to landlords, appear in annual reports of the provincial government beginning in the 1980s (Province of Nova Scotia, 1987; see also Canada Mortgage and Housing Corporation [CMHC], 1979). Rent supplements have been cost shared with the federal government; they were introduced federally due to anticipated cost efficiencies compared to building new social housing, to increase the number of low-income households receiving housing assistance, and to facilitate community integration (Canada Mortgage and Housing Corporation [CMHC], 1979). Rent supplements were never made available on a large scale, however, even when the federal government withdrew from funding new social housing development in the early 1990s.

Rent supplements are paid directly to landlords; they require an agreement to be established between the housing provider and government (*via* a public housing authority). Such agreements include oversight regarding: the rent charged, which must be reasonable and in line with the local rental market; the condition of the unit to be provided (with inspections conducted of the housing); and the duration of the lease (Housing Nova Scotia, *n.d.*). The tenant is required to pay a portion of their income on rent as determined by the housing authority based on a rent scale, with the subsidy bridging one hundred percent of the gap between this amount and what is charged by the landlord. The tenant also enters into a lease agreement with the landlord, similar to all renters living in market rental housing in the province. During the 2010s the province committed to expanding the use of rent supplements, made available to sub-populations including youth at risk, those experiencing homelessness, families, people with disabilities, and seniors on the public housing

waitlist (Province of Nova Scotia, 2019). Although the use of supplements grew during the last decade, they did not match need: for example, the government's annual report from 2017-2018 noted 1,742 rent supplements were being provided, even though there were 52,670 renters paying 30% or more of their income on shelter (Province of Nova Scotia, 2018; Statistics Canada, 2017). The community organization involved in this research has historically been provided with some rent supplements to assist clients who face multiple barriers to housing.

In 2020, a bilateral agreement was signed between the province and the federal government, which launched the use of housing allowances in Nova Scotia and the phasing out of rent supplements described above (Canada Mortgage and Housing Corporation - Nova Scotia, 2020). The objective of the new housing allowance, which is more specifically called the Canada Nova Scotia Targeted Housing Benefit<sup>1</sup> (CNSTHB), is 'to eliminate or significantly reduce Housing Need' (Canada Mortgage and Housing Corporation - Nova Scotia, 2020, np), with housing need defined as falling below 'at least one of the standards of Affordability, Suitability and Adequacy [meaning not in need of major repair], and the household would have to spend at least 30% or more of its before-tax income to access acceptable local Housing' (Canada Mortgage and Housing Corporation - Nova Scotia, 2018, p. A3). Although COVID-19 spurred the use, in some jurisdictions, of rent subsidies to help prevent evictions (Organization for Economic Co-operation and Development Directorate of Employment, Labour and Social Affairs – Social Policy Division, 2021), the design of the new housing allowance occurred before the pandemic began, and other temporary mechanisms, such as a rent cap and ban on evictions due to financial hardship, were implemented (Province of Nova Scotia, 2021a). The new allowance bridges the gap between the tenant's portion of the rent and either average market rent (AMR)<sup>2</sup> or 95% of AMR for tenants 58 years of age and older<sup>3</sup> (Housing Nova Scotia, 2022). The allowance is given directly to tenants, who are able to choose their housing and who enter into a standard lease agreement with the landlord once they do so, and is portable. As with supplements, only a limited number of low-income households receive this financial support.

Interviews were conducted with tenants who are at risk of, or who have experienced, homelessness as well as staff of a non-profit organization who assist them. The organization may provide three kinds of assistance to tenants. First, they can help in finding rental housing. Second, housing workers may support tenants based on need, ranging from minimal monthly check-ins, to more extensive help such as driving clients to appointments, and acting as a broker with the landlord. Third, the organization may help tenants secure a subsidy (sourced from government) to help them pay their rent. The different pathways to this organization include through the homeless shelter it operates, through referral from another organization, or through direct contact on the part of the individual requesting assistance.

Interview data were collected using a purposive sampling strategy. The first author conducted twenty-two interviews with fourteen tenants and five staff ( $n=19$ ). Seventeen interviews were held with fourteen tenants; follow-up interviews occurred when tenants had recently moved to a new unit, or had just begun to receive a subsidy. Interviews typically lasted 45 min and were recorded with permission. In all except two cases, housing support workers also attended tenant interviews.

Research participants decided where they wanted interviews to take place; about half of the tenant interviews were held in their homes, while others took place in local coffee shops, restaurants or a workplace. Separate interviews were conducted with staff, which included both housing support workers and administrators. Fieldnotes were taken after interviews to capture any comments made once the recorder was turned off, and to describe the places in which tenant interviews occurred, of particular relevance when these were in a tenant's home. The authors also reviewed federal and provincial government documents on the design of housing subsidies and affordable housing investments. Finally, the organization shared quantitative information on their rental housing searches (i.e. how many searches are conducted before they successfully secure tenancies for clients).

Interviews were conducted between November and December, 2021, and then between April and August, 2022. Data collection was paused from January to March given a significant wave of COVID-19 during this period.

## Findings

### *Tenant participants*

The tenants who participated in this study are diverse, and their socio-demographic characteristics are summarized in [Table 1](#). Three are male, ten are female, and one is non-binary. They range in age from early 20s to their 70s, with the average being 37. Most participants are either single (six) or separated/divorced (five), although two are widowed and one is living common law (i.e. with a partner). The majority has children (ten out of fourteen); some children are younger and either live with the tenant at least part time (four cases) or are in the care of other family members (two), while four tenants have adult children. Four tenants have completed community college or a trade, four have completed high school, and the remainder (six) have less than high school education. Three participants identified as Indigenous, two described having Acadian roots, four shared that they had Scottish or Irish roots, and the remainder did not have a particular ethnicity or ethnicities with which they identified. In keeping with the mission of the organization which assists these tenants, all but one individual described housing histories which included frequent moves and experiences of homelessness.

Most (twelve) are currently not employed, while one participant is retired and one is working part-time. Most participants struggled to report an exact monthly income, but responses to probes about different sources, such as employment and pension income, social assistance, tax credits and benefits were tallied. The average, annual household income of tenants was approximately CDN \$15,900. Five of the tenants who participated in this research are receiving a rent supplement as the organization is transitioning to the new CHB allowance program; nine are receiving the new CHB.

In the sections that follow, we consider the experiences of tenants in terms of the *adequacy* of their housing, following the guidelines provided by the United Nations and in keeping with Canada's rights-based housing policy. As noted above, for housing to be adequate it must be affordable (typically defined in Canada as

**Table 1.** Background of tenant participants.

Tenant Characteristic	Number
Average age	37
Average annual household income	\$15,900
Gender	
Female	10
Male	3
Non-binary	1
Formal education	
Community college or a trade	4
High school	4
Less than high school	6
Employment status	
Employed	1
Not employed	12
Retired	1
Marital status	
Living common-law	1
Single	6
Widowed	2
Separated/divorced	5
Presence of children under 18 ( <i>n</i> =6)	
Part-time in the tenant's home	4
In the care of other family	2
Ethnicity	
Indigenous	3
Acadian	2
European (Scottish or Irish)	4
Not specified	5

spending less than 30% of income on shelter costs [Canada Mortgage and Housing Corporation [CMHC], 2018] and not ‘compromising’ expenditures on other basic needs [Committee on Economic, Social and Cultural Rights, 1991, para. 11]). It must also be in good condition and not in need of any major repairs; and tenants must be protected from landlord harassment, discrimination, or forced evictions.

### ***Utilities, food, and other costs***

All tenants we interviewed emphasized how helpful it was for them to receive financial assistance with their rent every month. First, participants noted that it helped them to pay for their housing. As one participant receiving the rent supplement stated, ‘if I didn’t have it, I wouldn’t be able to pay rent,’ while a participant receiving the CHB shared the following: ‘With subsidy, for me rent is cheaper.’

Participants receiving both types of subsidies also stated that the extra funds they had available from the rental subsidy allowed them to buy other necessities. Having more money for food was often noted specifically; one tenant receiving the CHB allowance stated that it ‘saves me \$195 from the [income assistance] cheque, right? Which like, that’s a grocery order,’ while another receiving the rent supplement stated that, ‘if it wasn’t for Housing [the subsidy], I wouldn’t be able to eat.’ Some participants talked not only about being able to buy food, but being able to purchase particular items that would otherwise be out of reach. One tenant receiving the CHB allowance stated that: ‘I hate to say it but there’s ... groceries that I couldn’t get before, because of the prices,’ while another receiving the rent supplement noted

that ‘so, with [the subsidy] things go a lot further than they could because ... I can get up every day and we have eggs and fresh fruit and good bread and milk and you know, juice and things like that, just the little things that make a good difference and a good healthy start for my [child].’ Other expenses for which participants noted they now had extra funds included items for their children, pets and money to do laundry.

Despite the financial relief provided by both the rent supplement and CHB allowance, tenants in receipt of both types of subsidies continued to face significant financial struggles. During interviews, participants consistently stressed that the additional funds from their rent subsidy did not mean they were able to cover all of their monthly costs. As one participant stated about the CHB allowance, ‘It makes the difference between being able to barely make it or not make it at all,’ while a housing support worker noted that, ‘I have clients who, if it wasn’t for the rent subsidy, they would not be surviving right now.’

One of the significant shelter-related expenses emphasized by most participants as continuing to be problematic, and thus directly applicable to the rent subsidies they were receiving, was their energy costs. Only five out of fourteen tenants—three receiving a rent supplement, and two receiving the CHB allowance—had rents with utilities included. The other nine were responsible for covering some or all of their energy costs. Participants in receipt of the CHB allowance were expected to pay all utility costs not included in rent, while participants with rent supplements had access to credits (meaning deductions in their portion of the rent to be paid) based on whether or not heat and hot water were included in the rent. Credits were not based on actual utility costs, however. Overall, interviews reveal that needing to pay for some or all utilities posed considerable hardship, particularly for those receiving the new housing allowance. For example, one participant receiving the CHB allowance stated that their bill was, ‘Way too expensive right now,’ while another receiving the same type of rent subsidy echoed that, ‘The heat is expensive. The oil is very expensive.’ Some also spoke about how their landlords were responding to energy bills by shifting costs to tenants; specifically, three participants noted that while their apartment had initially included utilities, their lease had changed so that monthly rent had been lowered but utility costs were no longer paid for by the landlord. One participant receiving the CHB allowance with utilities included in her rent shared that she had been asked by her landlord not to use air conditioning during the summer, even though her windows could not open. Five participants noted specifically that they were in arrears with the power company or could not pay their current power bill. Meanwhile, program staff noted that finding units with utilities included was ‘impossible.’

All tenants participating in this study received assistance from rebate programs and the charitable sector. A provincial program as well as one offered by a non-profit were used to assist with energy costs, while participants also relied on non-profits for other basic needs such as food, clothing, furniture, harm reduction supplies, toiletries, laundry facilities, access to the Internet, and gifts for their children. Although the charitable sector played a vital role in helping tenants obtain necessities, limitations were noted by many study participants. Of particular relevance to adequate housing and rent subsidies received, home energy programs have maximum

contributions which did not match the utility costs tenants faced. Staff noted that, 'it's been a big help, it has helped my clients tremendously because that's two power bills...So it gives them a couple months just to be able to have a little bit of spending money, but once that heat fund's done you have to go back to paying your power bill.' Other tactics included reducing or not using utilities; one participant in receipt of the CHB allowance noted during our interview conducted in her home: 'I don't want to turn on the heat! That's why I'm walking around with a blanket and slippers on. I am not going to turn it up any higher than it is right now. It is pretty cold out right now though.' Another participant, also in receipt of the CHB, shared that, in order to 'access heat' in the winter, he would go to the local library and a drop-in centre.

Tenants in receipt of both kinds of subsidies used a range of strategies in an attempt to cover their other expenses as well. Some shared Internet access with neighbours, while others engaged in informal work such as re-purposing and selling items they found in the garbage. Other participants received some help from friends or family. For example, in describing a shortfall in income the month before our interview, one tenant in receipt of a rent supplement stated that, 'I called my son, he's only in his twenties, [and asked] 'what are you having for supper today?' He'd be like, 'why, mom, you don't have anything up there?' I'm like 'no.' So, he'd go buy me something. Next day, [I called and asked] 'what are you having for supper?' Unsurprisingly, most participants reported they owe money, such as to their current landlord, telecommunications and credit card companies, and the provincial or federal government.

### **Habitability**

Results were mixed with respect to housing condition. Some tenants we interviewed spoke very positively about their units and buildings; for example, one tenant in receipt of a CHB allowance noted that, 'When I moved in here, the landlord made sure there were no holes in the walls, the walls were painted, the floors were beautiful. This place is one of the nicest places I've ever lived in.' A second tenant with a CHB allowance stated of her apartment that, 'It's beautiful.'

There were exceptions to these assessments, however. Some in receipt of both the CHB allowance and the rent supplement noted rodent infestations and problems heating or cooling their apartments. Some tenants, in particular those in receipt of the CHB allowance, reported living in housing in need of major repair. During an interview at a coffee shop, one tenant receiving a CHB allowance shared that: 'I got three windows in my apartment. Actually, I got four. I forgot about the one in the hallway that you can't really use. I got four windows in my apartment, three of them are beat out.... I treat my dog better than that. Like it's—I don't know how to explain it, you'd have to see it with your own eyes.' Another participant with a CHB allowance explained that she had lost hundreds of dollars worth of food due to major and chronic infestations and that parts of her home smelled of rodent feces. She also pointed to a hole in her ceiling, stating that, 'I know it needs a lot of work. If you look over there, there's a hole up in the ceiling where the polls are, the pipes. She's [the landlord] going to fix that eventually.' The wide range in rental

housing condition was also noted by a housing support worker, who stated that, 'It's a bit hit or miss; I find some landlords don't take care of their places as much as other landlords do, and so we do have some struggles with certain landlords. Some places we've had experiences where people were living in homes without water, we've had some experiences where stuff that's breaking isn't getting fixed, so toilets and things like that. So sometimes you can get some nice places and then other times it's hard.' Some participants also spoke about the lack of protections available to them when they try to claim their rights as tenants; for example, one participant receiving the CHB allowance noted, when discussing the state of repair of her unit, 'Complain too much, you get evicted. Get evicted, they move the students in. So, what do you do?'

### ***Relationship with landlords***

Given the varied state of repair in units, it is perhaps unsurprising that tenants also reported mixed experiences with their landlords. Some spoke positively about the responsiveness of their landlords to problems they reported, making repairs quickly and taking care of property maintenance. For example, one tenant receiving the CHB allowance stated, 'that time my hot water tank broke...I only didn't have hot water for a night and I mean right in the morning, at like 6:00, they were banging on the door to fix it. I've never experienced this before. They're good, they're really good, I like them.' Tenants receiving both kinds of rent subsidies also sometimes noted that their landlords supported them in other ways, such as allowing them to go into rent arrears, and trying to locate a washing machine for a tenant who was living in a neighbourhood with no access to a laundromat. Two participants also shared that their landlords tolerated what they considered to be their own challenging behaviour: one tenant receiving a rent supplement explained that, 'I've had a lot of things happen here drama-wise, and I should've been evicted, anyone else just would've evicted me. He was really understanding.'

Other tenants reported difficulties. For example, a tenant receiving the CHB allowance stated that while she preferred to 'keep the peace,' her landlord would conduct unannounced inspections inside and outside her unit, state to the tenant that rent could be significantly higher than what was currently being charged, and request that they do repairs: 'last year when the pipes froze, they wanted [my partner] to go underneath the house with a blow torch and try to unfreeze the pipes. [My partner's] not a plumber. It happened twice.' Three tenants reported that they were currently having major disagreements with their landlords; one (a rent supplement recipient) rooted in conflict the tenant was experiencing with a neighbour which led the landlord to initiate an informal eviction process, with the second (a CHB allowance recipient) related to a list of major repairs that the landlord agreed would be done after the tenant moved in but had not been completed almost one year after the lease had been signed. A third tenant, also in receipt of a CHB allowance, had no communication with her landlord at all: 'I'm to the point now where neither one of us communicates with him because it's kind of pointless. We'll just keep trying to get a new place and hope for the best.'

### ***Differences between the rent supplement program and the CHB***

The findings above pertained to tenants living with either the rent supplement or the newer CHB allowance. Here, we explore differences between the two programs, since interviews reveal that tenants with rent supplements were receiving greater financial support than those with CHB allowances. Indeed, the financial impact of this difference in the two subsidy types was consistently noted by staff; for example, one stated that, ‘the people that are on the older subsidies [...], you know, it’s more of a help. They aren’t struggling as much financially as the people on the new subsidies are.’

One reason for the difference in the financial support provided is due to utility costs which are treated differently by the two subsidy types; as reported earlier, the subsidy calculation used in the CHB allowance does not factor in whether utilities are included in rent, while the rent supplement program offers a credit to tenants if heat and hot water are not included (Province of Nova Scotia, 2020).

The second reason for the disparity in financial support is rooted in the use of the rent cap at Average Market Rent (AMR) for the CHB allowance (or 95% of AMR for individuals who are 58 years of age or older). This is in contrast to providing a subsidy amount which bridges the full gap between the tenant’s portion and an agreed-upon rent, which is used in the supplement program. For those nine research participants receiving the new CHB allowance, only three had units which were below or equal to the rent ceiling utilized in the new CHB program (i.e. AMR). Program staff noted that the AMRs used in the CHB allowance calculation were not updated regularly enough to reflect changes in the housing market, nor did they reflect the rents of vacant units. This meant that the amount used as a rent cap greatly underestimated actual rental costs in the community. Combined with utility costs, CHB allowance participants were typically paying much more than 30% of their income on shelter costs. Six of nine participants in receipt of the CHB allowance were paying at least 50% of their income on shelter costs while two were paying at least 40%.

Tenants receiving the rent supplement were aware of the difference in financial assistance provided through their subsidy type versus the CHB. This was a cause for alarm for tenants who knew that the financial support they received would be reduced if they moved, since moving meant they would transition to the new CHB allowance as required by government. As one rent supplement tenant stated: ‘If I move out of here, my rent [subsidy] goes right down to about \$190.’ This tenant further shared her fears about this scenario, crying as she did so: ‘I’m scared anyway because I know it’s going to happen and I don’t know what to do, because where the rent supplement—that screws me right there. I cannot find—I’m not going to afford [another apartment]. It’s impossible for me to afford an apartment because of the money I would get, since the subsidy would be cut...’ A third participant receiving the older subsidy (i.e. the rent supplement) noted that he had been wanting to move for over a year due to a problem in his building which was impacting his health and well-being; he had been discouraged from doing so by his housing support worker given the decreased subsidy he would receive through the CHB allowance and the new financial challenges he would subsequently face. Staff also noted that,

when tenants with rent supplements moved, the transition to the new CHB allowance was not immediate, resulting in a delay in receiving the newer form of financial support needed in order to pay their rent. The impact of losing the more generous subsidy was experienced directly by one of the tenants we interviewed during our fieldwork, whose new rent was more than \$300 above AMR and so not covered by the new subsidy. During our second interview, this participant spoke at length about the effect this had on her finances, noting she went into arrears with a utility company. She then added her name to the public housing waitlist, and lost her CHB allowance in doing so (a requirement of the CHB allowance program at the time of fieldwork which has since been dropped). As a result of these increased shelter costs and the reduction and then elimination of financial support, the tenant noted she changed her diet, eating cheaper foods, and had just recently sold one of her appliances in order to ‘get groceries and a few more things.’

The use of AMR in the calculation for the CHB allowance forces tenants into impossible situations. Interviews with participants and secondary data on rental housing reveal severe challenges with finding affordable homes in the community. Some participants noted there was a long wait list for public housing; not being able to add or keep one’s name on the public housing waitlist when in receipt of a CHB allowance meant that some participants were forced to make a choice between entering into rental agreements for more immediately available, but low quality and high cost market housing, versus waiting for a more deeply subsidized public housing unit.

Relatedly, many participants stressed how difficult it was to find market units with lower rents. One staff person stated the following: ‘lots of places were at \$700, \$800, [but] now I can’t find anything under \$1,000 and it’s insane.... I felt like Kijiji [on-line listing] was just full of housing and now it’s like, “where did they all go?”’ Different reasons were offered by participants for low vacancies and higher rents, including increased demand for housing driven by higher enrollment at the local university, and the financialization of housing in the community. Participants, particularly those who were experiencing major problems with the condition of their current housing and those who faced high rents, described the impossibility of finding other places to live: for example, one tenant in receipt of a CHB allowance noted that, ‘There really is no way out. I check Kijiji all the time, I’ve checked Marketplace all the time, and there is nothing.’ Data provided by the partner organization also reveal how difficult it is to find housing in the community, showing that it takes their housing workers about 825 searches, ranging from on-line searches to making cold calls to landlords, to find housing for 29 households per month (equalling 28 attempts for every client).

Discrimination was also noted as a factor for preventing tenants from finding places to live or moving into better quality or lower cost units. Some participants shared during interviews that landlords sometimes preferred offering housing to students, and did not want to rent to those in receipt of income assistance or to those involved in the justice system. As one housing worker remarked: ‘It’s usually the clients that you know, might have a criminal record or a reputation in the community. It is such a small community, right? Usually it’s those clients that you really have to advocate for.’

### ***Income source effects on subsidy calculations***

Varying income sources among CHB allowance recipients revealed an additional reason why most tenants face high shelter cost burdens. Interview data and government documents show that the CHB allowance covers the gap between 30% of a tenant's income derived through sources such as employment and the Canada Pension Plan, and AMR (Housing Nova Scotia, 2022). However, for those in receipt of income assistance, the province first takes into account what was once the shelter portion of the income assistance rate, despite the fact that this shelter designation was phased out and replaced with a standard household rate the same year the CHB bilateral agreement was signed (Community Services, 2019). This shelter amount is topped up so that it equals the AMR ceiling for these tenants, with the top up representing the CHB allowance (Housing Nova Scotia, 2022). Although tenants we interviewed were unaware of different formulas used in subsidy calculations, non-profit staff shared that these resulted in less generous financial support for CHB tenants who were not currently or recently employed<sup>4</sup>. Those with rent supplements who participated in this research also reported income assistance for source of income, and interview data confirm that these tenants had subsidy calculations based on shelter allowances, as with the CHB allowance. However, unlike the CHB, the supplement program was implemented when a specific shelter amount was designated within the income assistance system. Further, as described earlier, the cap at AMR and lack of assistance with utilities has meant that tenants receiving income assistance and in receipt of the CHB allowance are financially burdened in multiple ways that supplement recipients are not.

### **Discussion**

Our findings demonstrate a misalignment between a rights-based approach to housing and the experiences of tenants in receipt of demand-side housing assistance, particularly those in receipt of the new CHB allowance. This research shows that tenants in receipt of *both kinds* of financial assistance in our study site are living in dwellings that fall short in meeting standards of adequate housing, as defined by the United Nations and as included in Canada's National Housing Strategy Act as core to its housing policy (Government of Canada, 2019). Findings also unexpectedly show that the shift from the rent supplement to the new CHB allowance fundamentally represents a *step backwards* for the most vulnerable of individuals and families, despite the recent federal government commitment to the progressive realization of the right to adequate housing, of which the CHB allowance is a part.

With respect to affordability, recipients of both the CHB allowance and the rent supplement noted how important it is for them to receive the financial support provided by government, and the income effect they describe is consistent with findings from extant research on the relationship between housing costs and food security (Cooper *et al.*, 2020; Fletcher *et al.*, 2009). Part of having little available for their basic needs is a result of their low household incomes, since most participants in this study are in receipt of income assistance which has rates falling far below the poverty line, consistent with social assistance benefits across most of

Canada (Laidley & Tabbara, 2023). Nonetheless, most tenants in our study continue to spend an unacceptable percentage of their income on shelter (including over 50% for many CHB tenants we interviewed), reducing or ‘compromising’ (Committee on Economic, Social and Cultural Rights, 1991) the income they have left for other basic needs and contributing to their reliance on the charitable sector to ‘barely get by’. This raises the question as to how the federal housing assistance program, in the form of the CHB, needs to interact with provincial and territorial benefit rates. Our position is that it is not possible for the CHB to meet the right to housing if those in receipt of income assistance are left to pay 30% or more of their total income on shelter.

The enduring housing cost burden faced by tenants, and particularly those in receipt of the new subsidy, is due to multiple factors in subsidy design. The first problem is the extra cost of utilities which is factored only partially into the rent supplement calculation and excluded entirely from the new CHB allowance program, despite recent rental market data showing that heat and electricity are typically not included in rents charged by landlords (Leviten-Reid *et al.*, 2019). This left many in our study to struggle with heat and electricity bills and to report arrears with utility companies, despite receiving rental assistance. This policy gap is particularly troubling given that Nova Scotia has among the highest rates of energy poverty in Canada (Canadian Urban Sustainability Practitioners, 2019). Second, while the supplement program covered 100% of the gap between the tenant’s contribution to rent and the rental charge, the use of Average Market Rents (AMR) as a ‘rent cap’ under the new CHB allowance fails to account for the actual rental costs tenants are facing. This leaves any amount above the cap for the tenant to pay, resulting in, as our interviews reveal, tenants having less income available for other necessary items and resorting to strategies such as selling personal items and eating less. Limitations in the data chosen for use in the CHB program contribute to a mismatch between actual rents and the cap amount: specifically, using AMR based on the rents of occupied and vacant units combined, versus only vacant units, and drawing on irregularly updated data. Third, basing the CHB calculation for income assistance recipients so it covers simply the gap between the province’s obsolete shelter allowance and AMR results in very limited financial support for these tenants. In addition to impacting the shelter cost burden of CHB tenants, this has the perverse consequence of making clients with older rent supplements reluctant to move, even if their current housing conditions or the relationship to their landlord are poor, as they know they will be facing both delayed and decreased financial support if they do so.

A rights-based approach to housing includes the habitability of a given residence. Although issues with unit condition were raised by tenants in receipt of both kinds of rent subsidies, matters regarding major repair were experienced by CHB allowance participants in particular. Agreements between landlords and government, based in part on unit condition, are not part of the new subsidy program, and inspections are the responsibility of the non-profit organization. Meanwhile, opportunities for inspection are sometimes limited: tenants may have found their own housing before they become a client of the non-profit; once they do begin to receive support from the organization, they may not want to move or stay at the emergency shelter while a search for another unit takes place. Repairs may also be needed to a dwelling

once a tenancy has been established, but findings reveal landlords may be unresponsive to requests or the tenant is reluctant to approach the owner, while tenants and housing support workers struggle to find units in good condition in the community. Security of tenure is the third component we examined as part of adequate housing, and this pertains to landlord harassment and the likelihood of eviction. In our study, tenants in receipt of both kinds of subsidies reported mixed experiences, ranging from having supportive landlords to those who were unresponsive to requests for key repairs and used informal eviction tactics.

To better align the use of rent subsidies with the progressive realization of the right to adequate housing, it is possible to correct for some problems identified in this research. Monthly financial support could be provided for utilities based on actual utility costs of tenants (Canada Mortgage and Housing Corporation [CMHC], 1980). The AMR cap used in the CHB could be removed altogether or alternatively, the CHB could use the same method as the rent supplement program, paying the full gap between the tenant's contribution and an agreed-upon rent. Removing the cap would also address the fears of current tenants in receipt of the older rent supplement, who are afraid to move due to the decreased financial support provided with the new CHB allowance. Also related to subsidy amount, government could base their calculation using the total income of recipients in need regardless of income source (Canada Mortgage and Housing Corporation [CMHC], 1980), ensuring the portion of shelter costs that all recipients pay is less than 30% of their income. To address the habitability of units for CHB recipients, inspections could be conducted by government before and during a tenant's lease agreement, as used elsewhere, such as in the Housing Choice Voucher program (U.S. Department of Housing and Urban Development, n.d., para. 5).

Beyond programmatic elements, structural changes could also be made to the rental market to strengthen demand-side housing assistance and help ensure a rights-based approach to housing is met (Madden & Marcuse, 2016). Legislating vacancy control would be a structural mechanism through which to address housing affordability challenges experienced by housing allowance recipients. To address habitability, a program of landlord licensing and inspections in the community could be used instead of introducing targeted inspections of units in which rent subsidy recipients are living. Such an approach would also address more systemic problems with the housing market, for instance by preventing rental housing in need of significant repair from being rented in the first place, and stopping landlords from opting out of renting to subsidy recipients when repairs during a tenancy are requested (Garboden *et al.*, 2018). Finally, to bolster tenants' security of tenure in light of the mixed experiences reported in our study, protections could be strengthened in the province, including investing in the use of enforcement officers, and allowing tenants to make joint complaints about landlords rather than having to bear the risk of making such complaints on their own.

The likelihood of such changes being made must be considered in light of the environment in which housing policy decisions are occurring in the province. Before the COVID-19 pandemic, rents in Nova Scotia could increase by any amount, once per year, with the exception of those living in mobile home communities. The pandemic prompted only a temporary rent cap to be put in place, which at the

time of this research meant an annual, allowable, two percent increase in rent. However, the rental market is currently situated in a context of vacancy decontrol (meaning once a unit is vacant, rents can be increased by an unrestricted amount), with decision-makers reluctant to implement permanent rent control once the temporary limit to increases expires (Province of Nova Scotia, 2021b).

Also relevant is the state of the local rental housing market, which is chronically lacking in affordable units that meet reasonable standards of habitability. This results in constrained choices for tenants and the housing workers who assist them, or no choices at all. This finding is consistent with extant work on rent subsidies which finds that private rentals are often difficult to secure (Blunden & Flanagan 2022; Cooper *et al.*, 2020). Without supply-side investments that bolster the number of affordable, habitable units in the community, rental assistance payments can only have limited effectiveness. Unless there is a reasonable stock of good quality, affordable rental units, the additional barriers faced by participants in this study—such as discrimination against them by landlords based on their income source, employment status, and/or rental and justice system histories—will also persist. These barriers are not unique to this study community, but rather have been extensively reported in other local, national and international research as part of the day-to-day housing experiences of marginalized tenants (Hanley *et al.*, 2019; To *et al.*, 2016).

Our pessimism about the likelihood of structural changes to the rental housing market and investments in new housing stock on the part of government is due at least in part to the close resemblance between the current approach to housing and neoliberal logics of governance. There are several indicators of neoliberal policy-making within both types of financial rental assistance, although these are particularly marked in the newer CHB allowance program. Firstly, any use of public money which flows directly through to the private sector is immediately aligned with one of the core tenets of neoliberal ideology, namely, the reduction of the social state and reliance on the private sector to meet citizens' needs. Public-Private-Partnerships (P3s) and their ilk have been a major hallmark of neoliberal policy-making since their introduction across liberal democracies like Canada in the 1980s and 1990s (Brenner & Theodore, 2005). The risks of such an approach are mitigated, somewhat, by the older rent subsidy design, which includes agreements between government and the housing provider to encourage proper maintenance and repair; and subsidy calculations that do not impose an artificial cap. Both of these protective measures have been discarded under the newer CHB design. The use of a cap on financial rental assistance has been justified in the literature as a mechanism through which tenants may get ahead financially by finding lower-cost housing and as a way to address rent inflation (Brandon *et al.*, 2017). This assumption uses the logic of the 'invisible hand' of the neoliberal economic market, which is supposed to automatically 'self-correct' by the 'rational choices' of individual agents. Additionally, despite recent changes to the province's income assistance program and the elimination of a designated shelter amount, the new CHB allowance has reproduced the neoliberal category of the 'deserving poor,' with those in receipt of larger housing subsidies demonstrating their worthiness by providing evidence of labour market participation.

## Conclusion

Findings of this study are both surprising and troubling, particularly given that housing allowances represent a major component of the National Housing Strategy which commits to the progressive realization of the right to adequate housing. Our study suggests that both types of rent subsidies fall short in providing adequate housing to tenants, and that the transition from rent supplements to the current formulation of the CHB in Nova Scotia has resulted in less generous financial assistance for housing costs and problems with the housing condition in which low-income tenants are living. Changes need to be made to align the provision of this new form of demand-side assistance with adequate housing. Some of these are more programmatic, but transformative changes to housing policy are also required to address more systemic problems, including introducing vacancy control and landlord licensing, and incorporating mechanisms to address discrimination and bolster tenant protections. Given the past and current policy formulations and directions of the provincial government, the likelihood of such changes is slim.

Findings further suggest that efforts to respond to Canada's chronic lack of affordable housing also require substantial investment in affordable and habitable rental units. In Nova Scotia and Canada more broadly, we observe that the use of rent subsidies, primarily for shelter obtained through the private market, has been emphasized in the past decade over a significant expansion of non-market and deeply affordable units (National Housing Council, 2023; Province of Nova Scotia, 2023). Further, recent reports have found the NHS to be funneling a far higher portion of total funding to the private sector, *without* producing deeply affordable housing (Auditor General of Canada, 2022; Blueprint ADE and Wellesley Institute, 2022). Neoliberal policy logics appear to unfortunately be at play within the implementation of Canada's much-needed National Housing Strategy, undermining the ability of the NHS to meet the right to housing for Canadians.

The severe financial hardship experienced by tenants demonstrate that other critical investments are needed to support low-income households to ensure that they have enough for other essentials once rent and utilities are paid. Income assistance rates stand out in our research as needing to be both significantly augmented and indexed to inflation, with provincial and federal policy analysts and researchers long arguing for increases to these amounts so that recipients do not live in deep poverty (Frank *et al.*, 2021; Hillel, 2020).

Given the recent introduction of the CHB, the narrow sample used in this study, and the different target and priority groups receiving the CHB across the country, additional research is required to understand more fully how the allowance works for tenants, and in what contexts. Comparative research on adequate housing by type of assistance is needed as well, since extant work has shown that those living in public housing fare better with respect to affordability compared to rent subsidy recipients (Berger *et al.*, 2008; Morris, 2009). Also needed is research which compares the use of the CHB in rental markets with higher and lower vacancy rates, and research which looks at outcomes for tenants with predominantly employment income and greater housing stability than those in our sample. Finally, adopting longitudinal designs would be beneficial in examining tenant outcomes and

experiences, to help ensure the CHB allows marginalized renters to access and keep adequate housing to which they have a right.

## Notes

1. Although the provincial name for the housing allowance is the Canada Nova Scotia Targeted Housing Benefit, we use the term Canada Housing Benefit (CHB) to reflect how it is captured in the National Housing Strategy.
2. Average Market Rent, more specifically, refers to rents charged in the region in which the tenant is living, for a unit of suitable size based on household type.
3. Throughout this paper, we will refer more generally to the cap being set at AMR, even though it is lower for recipients who are 58 years of age and older.
4. Note this discrepancy has recently been highlighted at a standing committee meeting of the provincial government, with the province committing to higher CHB subsidy amounts for income assistance clients (Nova Scotia Hansard Reporting Services, 2023).

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