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A HOMEGROWN HOMELESSNESS SOLUTION

VANCOUVER SCHOOL OF ECONOMICS | FACULTY OF ARTS

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Vancouver's affordable housing issues are familiar to anyone who lives in the city, but if you're not actually facing eviction or homelessness, the realities of the crisis might not hit home unless you have a chance to work directly with the people who are most affected by the problem. Last year, four UBC undergrads got exactly that chance, and their efforts have helped to launch a unique new solution in the prevention of homelessness in Vancouver.

Through their Economics 490: Gender, Population and Health class, **Tommy Chan, Patrick Devlin, Deyan Ivanov, and Zach Wade** took the opportunity to do Community-based Research (CBR) to apply the theories they were learning to a real-life problem. They opted to work with the Network of Inner City Community Services Society (NICCSS) to explore the viability of a rent bank, a program that makes small loans to people who are facing eviction.

The students analyzed factors like income levels in BC, existing short-term credit sources like payday loans, and the cost of homelessness versus the cost of the rent bank program, and concluded that short-term rental loans would be far more beneficial than allowing people to lose their homes. "I was most surprised that one in five children belongs to a single-parent family," says Chan. "If the mother has a low income and low level of education, and she can't support her children, the cycle [of poverty] is just going to keep going."

The project not only helped those who need economic assistance, but also allowed the students to gain broader perspectives on their studies. "It felt good to do something that matters," says Ivanov. "And the group experience [was valuable] because it offered different perspectives."

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"IT FELT GOOD TO DO SOMETHING THAT MATTERS." – DEYAN IVANOV

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