



University of British Columbia

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From the Selected Works of Nisha Malhotra

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2012

# Community based research-vancouver rent bank

Nisha Malhotra, *University of British Columbia*



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# Crunching the Numbers on Vancouver's Affordable Housing Crisis

## Econ Students Team Up with NICCSS for Community-Based Research

BY LARA KORDIC

Last year's Occupy movement prompted many of us to re-evaluate our assumptions about poverty. At UBC, four students in Dr. Nisha Malhotra's Economics 490 class—Gender, Population and Health—took that evaluation one step further.

As part of UBC's initiative to facilitate community-based learning, this course gave students the option of participating in a research project that helps a non-profit organization gain better understanding of a specific issue. Whereas most undergraduate economic curricula focus on theory or data analysis, Community-Based Research (CBR) lets students use their theoretical knowledge and analytical skills to help people in their own community.

This spring, fourth-year students Tommy Chan, Patrick Devlin, Deyan Ivanov, and Zach Wade teamed up with the Network of Inner City Community Services Society (NICCSS)—a consortium of community-based organizations that coordinate and deliver social services to Vancouver's urban neighbourhoods—to address the economic viability of setting up a rent bank in Vancouver. The rent bank, which was recently approved for funding by Vancouver City Council, is designed to provide

temporary help to people facing unexpected financial hardships that prevent them from covering their living expenses. As the program is aimed at those who are in short-term rental arrears and at risk of eviction, its primary objective is to prevent homelessness.

The Vancouver rent bank will serve Canada's poorest neighbourhood, the Downtown Eastside, along with other areas of Vancouver that have high proportions of renters, reflecting the recent decline of affordable housing throughout the city. According to Kate Hodgson, NICCSS's executive director, the rent bank will provide loans at an average value of \$830, and recipients will have 24 months to pay off the balance. Hodgson anticipates that the program will allocate loans to about 135 households over three years and prevent 530 people from becoming homeless.

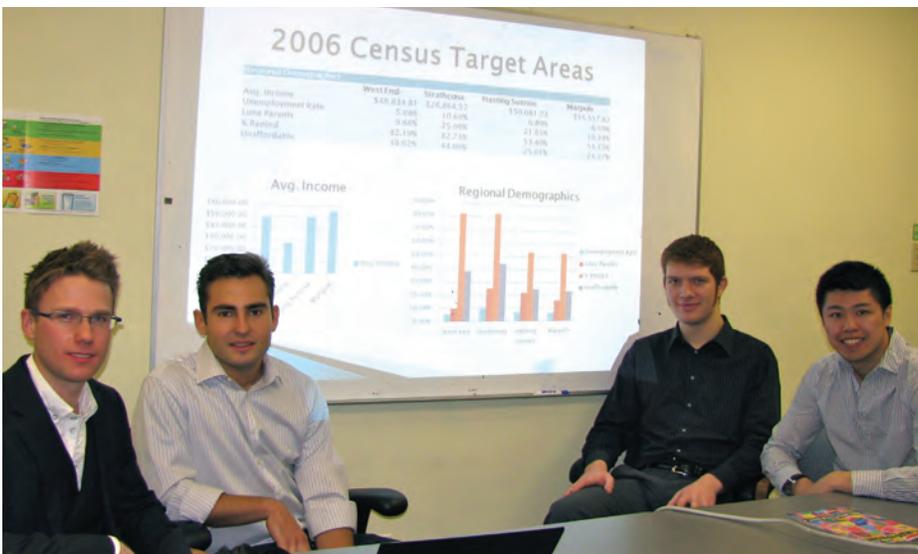
On April 2, the students from Dr. Malhotra's class presented their research findings to NICCSS. Using data related to demographics, income, and debt levels in BC compared with the rest of Canada; assessing the availability and viability of other short-term credit sources, including payday loans; and investigating the cost of



NISHA MALHOTRA  
CREDIT: MAURICIO DRELICHMAN

homelessness in relation to the cost of setting up and operating a rent bank, the students concluded that the rent bank program would be far more economically (not to mention socially) beneficial than allowing people to lose their homes when they are unable to pay their rent. The presentation not only identified which segments of the population would benefit most from the rent bank, but it also analyzed the possible factors that perpetuate the cycle of poverty within certain demographic groups and shed light on the economic sacrifices that people are most likely to make when faced with financial stress. The data re-affirmed NICCSS's mandate of providing a viable alternative to homelessness. By putting the rent bank in an economic context, the students added a new dimension to what is often regarded as a purely social issue.

Seeing his research add value to a real-life community-based project was a rewarding experience for Patrick Devlin, who said he felt motivated to do well on the project "because it actually helps people." Deyan Ivanov added, "It felt good to do something that matters. And the group experience [was valuable] because it offered different perspectives."



GENDER, POPULATION AND HEALTH, ECON 490  
LEFT TO RIGHT: ZACHERY WADE, DEYAN IVANOV, PATRICK DEVLIN, TOMMY CHAN

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focused on Canadian public policy issues including childcare, retirement, welfare, and taxation. In addition to academic research, Kevin is also an influential voice in public policy debate, serving as a regular contributor to the *Globe and Mail's* Economy Lab blog.



KEVIN MILLIGAN  
CREDIT: MARTIN DEE

## DEPARTMENT STAFF CELEBRATE MILESTONES

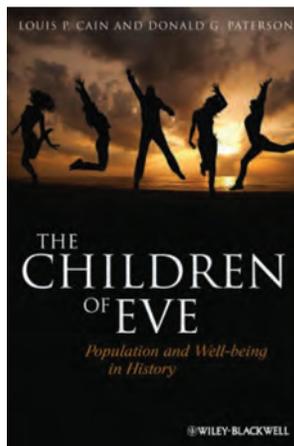
Maureen Chin celebrates her 25th anniversary with the Department of Economics this year. Maureen joined the department in 1987, coming to us from University Hospital. She began as the research grants coordinator and became the administrative assistant for the graduate program in 1988. She has been instrumental in turning our graduate program into one of the best in North America. Tina Marandola celebrated her 25th anniversary last year. Many of you know her as the longtime administrative assistant for our world-renowned undergraduate program. As well, Laura Smith, who came to our department last summer, is celebrating her 35th anniversary at UBC. The success of UBC Economics truly rests on the impeccable work, effort, and passion of our departmental staff, to whom we all owe a hearty "Thank you!"



ECONOMICS DEPARTMENT STAFF  
CREDIT: STEVEN PAI XU

## NEW BOOK PRESENTS FRESH PERSPECTIVE ON ECONOMIC AND DEMOGRAPHIC CHANGE

Professor Emeritus Don Paterson, and Louis Cain of Loyola University, have recently published *The Children of Eve*, a book on the world history of economic and demographic change. Using the tools of economics, demographics, and human biology, Paterson and Cain document the history of the human condition, our evolution from hunter-gatherers to modern society dwellers, and the implications of the urgent demographic issues we face today.



Dr. Malhotra noted that students who participate in CBR seem more motivated to succeed than those who engage exclusively in traditional, theory-based research projects. In addition to challenging and inspiring students by opening their minds to real socio-economic problems in their city, these projects give undergraduates a taste of the type of research they may encounter later in their careers. "You get a degree in econ," said Tommy Chan, "but when you go out into the real world you'll be interacting with real people and using layman's terms. Research should be based on collaboration, and CBR really offers that experience."

At the outset of the NICCSS project, most of the students held certain assumptions about Vancouver's homelessness problem and the rent bank's potential clients. "I thought it would be a niche population, but it's a lot broader," said Devlin, referring to the large number of Vancouverites who cannot afford their rent, often sacrificing food and transportation to keep a roof over their heads. "I was most surprised that one in five children belongs to a single-parent family," said 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 students were also shocked at how quickly a household can slip through the cracks. "If you go into debt one time and can't pay it back, it's just going to get worse and worse," said Ivanov. "People are using payday loans to pay off other payday loans."

Ultimately, the students proved that applying economic analysis to a social problem does not reduce people to statistics. Quite the opposite. For the students, collaborating with a social organization put a human face on Vancouver's poor population, while their economic insight helped solidify NICCSS's position. "Any way you cut the numbers," concluded Zach Wade, "rent banks are cheaper than homelessness."

# Student Life

## News from the Economics Student Association

BY RUOSONG GU, ESA PRESIDENT, 2011/12

The ESA seeks to foster camaraderie between the Economics department's student population, provide exceptional experiences to economics students, and strengthen relationships both inside and outside of UBC. Throughout the year, an array of academic, social, and career-related events are organized by the ESA team. These events reveal the beauty and the real-world application of the information that we learn in class. Here are some of this year's highlights.

The **ESA Career Night** is one of the ESA's signature events. It invites UBC Economics alumni to talk to current students about their experiences and provide post-graduation career-planning advice. This year for the first time, ESA Career Night included both a panel discussion and a speed networking session. The panelists addressed some general inquiries during the panel discussion and then allowed students to ask more specific questions during the quick one-on-one sessions. Guests from the fields of law, forestry, engineering, banking, accounting, and financial services were present, demonstrating the diversity of career paths available to economics graduates. The discussions were both inspiring and practical for students preparing to enter the job market.

Two months prior to Career Night, the **ESA Career Workshop** was led by Karly Pinch, an advisor from UBC Career Services. Tailored specifically to economics students, the in-depth workshop included résumé- and cover letter-writing skills, interview skills, networking skills, and even job-searching skills. Student response to the workshop was very positive.

The **ESA Year End Celebration** is a formal dinner that celebrates the graduation of economics students. This year's event took place at the Law Courts Inn, located in downtown Vancouver. The department head, Professor Michael Devereux, gave a speech and delivered his wishes to the class of 2012. With over 130 people, including nearly 20 professors, in attendance, it was



CAREER NIGHT



DINNER WITH PROFS

a great night that many of us will never forget.

**EconCafe** is a new initiative derived from the (Talk)onomics series, a weekly discussion session where people talk about the philosophy behind economics and analyze current economic events. EconCafe is an "open house" for (Talk)onomics, allowing more people to join the discussion. This

year's EconCafe featured Professors Brian Copeland and Patrick Francois from the Economics department and Professor Sumeet Gulati from the Faculty of Land and Food Systems. They sat with students from the Economics, Political Science, and International Relations departments in small groups, engaging in interesting conversations about different aspects of public good and free rider problems. This forum let students engage in in-depth discussions with professors, generate some great ideas, and gain a better understanding of the practical applications of economics.

As a growing student club, we are always interested in hearing suggestions on how we can serve the economics student community better. If you have any ideas on how we can improve our work, please email [econesa@interchange.ubc.ca](mailto:econesa@interchange.ubc.ca). We welcome your input anytime. For prospective students, the ESA is a good place to ask questions before joining our community. For current students, getting involved in the ESA will help you gain experience working with people and planning events. For alumni, the ESA is one of the best ways to keep in touch with the student community and to help economics students reach their potential. Please visit our website, [www.ubcesa.com](http://www.ubcesa.com), or find UBCESA on Facebook and Twitter for more details on our events.

## We want to hear from you!

**Do you have an idea for a future article in Economics Update?**

Please send us your suggestions, or submit your own article for potential publication.

**Do you want to share your thoughts on something featured in Economics Update?** Send along your comments, reactions, or opinions.

**Are you interested in learning about opportunities to support the Department of Economics?** Drop us a line, we'd love to hear from you!

**Do you want to get involved in alumni events or volunteer your time with current students?** Please let us know and we'll help you connect with your old classmates or the Economics Student Association.

**Contact us:**  
[econ.alumni@ubc.ca](mailto:econ.alumni@ubc.ca)