

Canada's Response to Questions from the Special Rapporteur on Adequate Housing, Ms. Leilani Farha

Dear Ms. Farha:

Thank you for your letter of May 11, 2016, and for the opportunity to contribute to your upcoming thematic report to the 71st session of the United Nations General Assembly on the link between the right to life and the right to adequate housing.

Canada highly values its relationship with the Office of the High Commissioner for Human Rights, the Treaty Body Committees, and the Special Procedures mechanisms. Canada takes very seriously its international human rights obligations and is committed to maintaining a constructive dialogue with UN mechanisms, including the Special Procedures, which are a vital aspect of a strong and effective international human rights system.

Canada refers the Special Rapporteur to the responses below as well as the responses provided to the Rapporteur's 2015 Questionnaire relating to homelessness and the enjoyment of the right to adequate housing.

I. Questionnaire

1. Several studies have demonstrated the important links between access to adequate housing, homelessness and associated health consequences. Homelessness affects a diverse cross-section of the population that includes youth, women with children, Indigenous peoples and seniors. Many factors can contribute to an individual being homeless, which can make it difficult for individuals to regain self-sufficiency the longer they have been homeless. Individuals who experience housing insecurity or are homeless are more likely than the general population in Canada to have considerably lower life expectancy. Furthermore, as a vulnerable population, homeless individuals often suffer from complex health issues, are socially marginalized and have difficulty accessing the care they need. High shelter costs can also make for difficult choices for low-income households by reducing the options available to families to stay healthy and support their children's education and development. The Government of Canada also recognizes that the physical condition of the home and crowding in the home are associated with health impacts.

One of the Government of Canada's priorities is to empower all Canadians to build better lives for themselves and to enable them to contribute to and share the prosperity of our society. In order to meet this commitment, the Government recognizes that it must respond to the pressing and unmet needs of communities across the country with regards to homelessness. Communities across Canada are carefully monitoring research and reports from all orders of government, research institutes and academics (see references of existing research below). The Government of Canada will also use the restored 2016 mandatory long-form census to ensure that decisions on housing are made using the best and most up-to date data available.

There is, however, no single coordinated, national directory available from which to draw health links and housing or homeless status and respond to specific parameters of the Special Rapporteur's request. In an effort to address gaps in data availability, national, provincial and territorial efforts are being deployed to better understand housing needs and homelessness in

Canada, including the measures listed in Canada's responses to the Rapporteur's 2015 Questionnaire.

To that end, the Government of Canada has conducted a long-term National Shelter Study (2012) with another forthcoming in fall, 2016. The 2016 National Shelter Study will extend the findings from the first, which covered the period from 2005 to 2009, through to 2014. Starting in 2014, statistics on Indigenous identity, citizenship and military service of shelter users are available for the first time.

Additionally, in 2016, under the Homelessness Partnering Strategy, 31 communities across Canada undertook coordinated Point-in-Time (PiT) counts of their homeless population. The PiT survey included, among others, questions on self-reported age, gender, family and migration status, and the reasons for the most recent loss of housing (for which health factors could be cited). A summary of the broad findings from this first coordinated count is expected to be released in the fall of 2016. A second nationally coordinated PiT count will be held in 2018, and will include a focus on engaging with homeless youth and Indigenous communities. The information collected through the counts will help communities continue to measure their progress in reducing homelessness and contribute to a better national picture of the nature and size of the homeless population.

For housing information, Canada has standard measures of housing adequacy and need, including core housing, housing need and crowding.

Core housing need is a standard that assesses whether a household is able or unable to access acceptable housing, i.e. housing that is adequate in condition, suitable in size and affordable (costing less than 30% of gross household income). Household groups with the highest incidence of core housing need are recent immigrants (29.6%), renters (26.4%), lone-parent households (26.2%) and seniors living alone (25.2%).

In 2011, 5.8% of households in Canada were crowded, including 1.7% of households that were both crowded and in core housing need. Please see Appendixes attached for disaggregated data on crowding and core housing need in Canada.

That year, 5.3% in Canada were in severe housing need, or spent 50% or more of household income on housing. Please see Appendixes attached for data disaggregated by income, household type and other characteristics.

In addition to monitoring existing research and data, several provinces and territories are also increasing their efforts to understand the impacts of housing from a variety of angles including age, health, indigenous status, community, etc. For example, from 2007 to 2014, British Columbia's Coroners Service report has tracked morbidity linked to homelessness.

Further, to better understand Nunavut's housing crisis, work is underway to undertake cross-sectional research on the social consequences of inadequate housing, as well as research to measure the effects of overcrowding on mental health in the region. In 2014, Nunavut conducted its first ever Point-in-Time count that focused on enumerating absolute homelessness in Nunavut. As noted in Canada's 2015 response, others still have developed strategies including for housing, homelessness or poverty reduction that capture measures to better understand and address the housing needs of vulnerable Canadian populations. For example, Quebec's 2014 poverty reduction strategy aims to prevent homelessness within the province.

2. Section 7 of the Canadian Charter of Rights and Freedoms (the Charter), which is part of Canada's constitution and applies to all levels of government, guarantees the right to life, liberty and security of the person and the right not to be deprived thereof except in accordance with the principles of fundamental justice.

In *Gosselin v. Quebec*, 2002 SCC 84 (<http://canlii.ca/t/1g2w1>), the Supreme Court of Canada (Canada's highest national court) rejected an argument that section 7 of the Charter requires the provision of a minimum level of social assistance adequate to meet basic needs. It indicated that, in appropriate circumstances in a future case, section 7 of the Charter may be interpreted to protect economic rights or impose a positive obligation on governments to ensure that every person enjoys their rights under section 7. The Court suggested that "special circumstances" would be required before a positive constitutional obligation could be imposed on governments to ensure enjoyment of life, liberty and security of the person. Thus, in future cases, courts may consider whether the circumstances before them warrant a novel application of section 7 as the basis for imposing a positive state obligation to guarantee a particular economic or social right.

In *Tanudjaja v. Canada (A.G.)*, 2014 ONCA 852 (<http://canlii.ca/t/gffz5>), the Court of Appeal for the province of Ontario considered the applicants' assertion that the actions and inaction, notably changes to social assistance and housing programs of the governments of Canada and Ontario, resulted in homelessness and inadequate housing, contrary to their sections 7 rights, among others, under the Charter. The majority found these issues not justiciable, noting at paragraph 33 that: "[...] there is no judicially discoverable and manageable standard for assessing in general whether housing policy is adequate or whether insufficient priority has been given in general to the needs of the homeless. This is not a question that can be resolved by application of law, but rather it engages the accountability of the legislatures. Issues of broad economic policy and priorities are unsuited to judicial review. Here the court is not asked to engage in a "court-like" function but rather to embark on a course more resembling a public inquiry into the adequacy of housing policy." In light of its finding that the application did not raise justiciable issues, the Court did not consider whether positive obligations may be imposed on government to remedy violations of the Charter. The appellants' leave to appeal to the Supreme Court of Canada was denied.

However, courts have recognized a role for section 7 in protecting homeless individuals against state action which interferes with their right to life, liberty and security of the person. For example, in *Victoria (City) v. Adams*, 2009 BCCA 563 (<http://canlii.ca/t/26zww>), the Court of Appeal for the province of British Columbia considered the rights under section 7 of the Charter in a case challenging city bylaws that prohibited homeless persons who were legally sleeping in parks from erecting temporary overnight shelters on public property without securing a permit. The Court upheld the lower court's finding that the bylaws violated the claimants' section 7 rights, stating that the right to life, liberty and security of the person includes the right of homeless persons to cover themselves with temporary overhead shelter while sleeping overnight in parks when the number of homeless persons exceeds the number of available beds in homeless shelters in the City of Victoria. The Court went on to find that the bylaws were contrary to the principles of fundamental justice. The prohibition against temporary shelter contained in the bylaws was overbroad because it was in effect at all times, in all public places in the City. There were a number of less restrictive alternatives that would further the City's concerns regarding the preservation of urban parks.

The reasoning in *Adams* was applied in *Abbotsford (City) v. Shantz*, 2015 BCSC 1909 (<http://canlii.ca/t/glps4>) in which the Supreme Court of British Columbia (BCSC) considered the

city's homeless persons' right to erect a temporary, non-obstructing, shelter during the day as well as at night, on City park lands and public spaces, without a permit. The Court found that "the effect of denying the City's homeless access to public spaces without permits and not permitting them to erect temporary shelters without permits breaches their section 7 Charter rights". The Court was satisfied that at the time of its decision there was "insufficient viable and accessible options for all of the City's homeless."

3. Section 15(1) of the Charter, which applies to all government laws, actions and policies, prohibits discrimination by all levels of governments on the basis of race, national or ethnic origin, colour, religion, sex, age, mental or physical disability, or other analogous grounds. The Section protects against direct and indirect discrimination, which means that laws and policies cannot discriminate on these grounds on their face or in their effect. To date, the Supreme Court of Canada has not held that 'homelessness' or 'being without adequate housing' are analogous grounds of discrimination under the Charter.

In *Tanudjaja v. Attorney General (Canada) (Application)*, 2013 ONSC 5410 (<http://canlii.ca/t/q0jbc>), the Ontario Superior Court dismissed the allegations that changes to legislation, policies and programs, or insufficient action, in Ontario and Canada in the area of social policy discriminated against groups most vulnerable to homelessness and inadequate housing, such as women, persons with disabilities, Indigenous persons, youth and seniors, contrary to section 15 of the Charter. Noting that the enumerated groups covered virtually everybody in society, the Court found that any distinction or adverse treatment was based on homelessness, which is not an analogous ground under section 15 of the Charter, rather than on sex, age, etc. The Ontario Court of Appeal dismissed the appeal on other grounds. Evidence of disadvantage or over-representation on the part of a protected group was not sufficient to engage section 15, in the absence of discriminatory laws, or discriminatory application of those laws.

All jurisdictions in Canada provide protection from discrimination in the area of housing, based on various grounds. Similar to provincial and territorial anti-discrimination legislation, the Canadian Human Rights Act applies to the public and private sectors and prohibits direct and indirect discrimination in accommodation based on enumerated grounds of race, national or ethnic origin, colour, religion, age, sex, sexual orientation, marital status, family status, disability, and conviction for an offence for which a pardon has been granted or in respect of which a record suspension has been ordered. The Act has no explicit provision on a broader right to adequate housing. The Charter and provincial anti-discrimination legislation also apply to municipal governments (sub-national governments established by provincial legislation), who as both regulators and providers of housing, must ensure that their bylaws, processes and decisions do not disproportionately affect groups relating to grounds of discrimination.

In *Vancouver Area Network of Drug Users v. British Columbia Human Rights Tribunal*, 2015 BCSC 534 (<http://canlii.ca/t/gh5ck>), the Supreme Court of British Columbia maintained that the Human Rights Tribunal of British Columbia (provincial human rights institution responsible for adjudicating human rights complaints) erred in finding that a program operating in the downtown area of the city of Vancouver aimed at enhancing safety in the community, did not prima facie discriminate against homeless persons on the basis of disability or race/ancestry (Indigenous). The Court found that the evidence established that individuals of Indigenous ancestry and individuals with mental or physical disabilities were disproportionately affected by the program. This conclusion was based in part on evidence about the demographics of homeless persons, and in part on specificities of the program which were found to affect Indigenous persons and

persons with disabilities differently. The case was remitted to the Tribunal to determine if the prima facie discrimination was justified.

II. Additional Resources

2011 Census/National Household Survey Housing Series: Issue 7 — Households in Core Housing Need and Spending at Least 50% of Their Income on Shelter

<https://www03.cmhc-schl.gc.ca/catalog/productDetail.cfm?cat=196&itm=1&lang=en&sid=zDeeGnCtdZY1uzN4vqkXstKX7WoAzHBiyAaBcTVFnzCs9vSm9xnFJL643zxmuiqL&fr=1468520674082>

Indigenous Homelessness in Canada - A Literature Review

<http://www.homelesshub.ca/sites/default/files/IndigenousLiteratureReview.pdf>

Indigenous People's Survey (2012),

<http://www5.statcan.gc.ca/olc-cel/olc.action?objId=89-653-X&objType=2&lang=en&limit=0>

A Framework for Action for Nunavut's Absolute Homeless, Department of Family Services, Government of Nunavut, 2015-2016

http://gov.nu.ca/sites/default/files/angirraqangittuliriniq_framework_for_action.pdf

British Columbia Coroners Service - Reportable Deaths of Homeless Individuals

<http://www2.gov.bc.ca/assets/gov/public-safety-and-emergency-services/death-investigation/statistical/homeless.pdf>

British Columbia Health of the Homeless Survey Report (2011)

<http://pacificaidnetwork.org/wp-content/uploads/2012/07/BC-Health-of-the-Homeless-Survey-FINAL1.pdf>

Experiencing Homelessness: The Eighth Report Card on Homelessness in Greater Moncton, 2015

<http://homelesshub.ca/resource/experiencing-homelessness-eighth-report-card-homelessness-greater-moncton-2015>

Fact Sheet – First Nations Housing On-Reserve

<http://www.afn.ca/uploads/files/housing/factsheet-housing.pdf>

Guide to Point-in-Time Counts in Canada of the Homelessness Partnering Strategy

http://www.esdc.gc.ca/eng/communities/homelessness/pit_countguide.shtml#TOC7

Health Reports – Housing and health among Inuit children

<http://www5.statcan.gc.ca/olc-cel/olc.action?objId=82-003-X201501114223&objType=47&lang=en&limit=0>

Homelessness in Fredericton, 2014

<http://homelesshub.ca/resource/homelessness-fredericton-2014>

Homelessness in Saint John, NB: It's Time to Make it History – 2015

<http://homelesshub.ca/resource/homelessness-saint-john-nb-it%E2%80%99s-time-make-it-history-2015>

Homelessness Partnering Strategy Coordinated Canadian Point-in-Time Counts

http://www.esdc.gc.ca/eng/communities/homelessness/point_in_time.shtml

Housing and Health Among Inuit Children

<http://www.statcan.gc.ca/pub/82-003-x/2015011/article/14223-eng.htm>

L'itinérance au Québec : premier portrait

<http://publications.msss.gouv.qc.ca/msss/fichiers/2014/14-738-01W.pdf>

Odds ratios relating housing and sociodemographic characteristics to physical health outcomes, Inuit children aged 2 to 5, 2006

<http://www.statcan.gc.ca/pub/82-003-x/2015011/article/14223/tbl/tbl2-eng.htm>

Plan d'action interministériel en itinérance 2015-2020

<http://publications.msss.gouv.qc.ca/msss/fichiers/2014/14-846-02W.pdf>

Physical and Mental Health Issues among Homeless Youth in British Columbia, Canada: Are they Different from Older Homeless Adults?

<http://homelesshub.ca/resource/physical-and-mental-health-issues-among-homeless-youth-british-columbia-canada-are-they>

Profile of homelessness in Nunavut. Iqaluit, Nunavut, Vink, C., Levy, S., Poole, N. & Bopp, J. (2014)

Quality of life themes in Canadian adults and street youth who are homeless or hard-to-house: A multi-site focus group study

<http://www.ncbi.nlm.nih.gov/pmc/articles/PMC3462681/>

Study: Assessing the social determinants of self-reported Inuit health in Inuit Nunangat. Indigenous Peoples Survey, 2012. Ottawa, ON: Statistics Canada].

<http://www.statcan.gc.ca/daily-quotidien/160222/dq160222b-eng.htm>

The Effect of Traumatic Brain Injury on the Health of Homeless People

<http://www.cmaj.ca/content/179/8/779.short>

The Report: First Nations Regional Health Survey Phase 2 (2008/10) National Report on Adult, Youth and Children Living in First Nations Communities

[http://fnigc.ca/sites/default/files/docs/first_nations_regional_health_survey_rhs_2008-10 -
_national_report.pdf](http://fnigc.ca/sites/default/files/docs/first_nations_regional_health_survey_rhs_2008-10_-_national_report.pdf)

Table 1 All Households Below Suitability Standard¹ (Crowded) by Selected Characteristics, Canada, 2011

	Households Below Suitability Standard					
	Households in Core Housing Need ²		Households not in Core Housing Need		All households	
	(#)	(%)	(#)	(%)	(#)	(%)
All Households	206,935	1.7	520,195	4.2	727,140	5.8
Bedroom Shortfall						
One-bedroom shortfall	163,865	1.3	391,940	3.1	555,805	4.5
Two-bedroom shortfall	34,845	0.3	92,465	0.7	127,310	1.0
Three-bedroom shortfall	8,230	0.1	35,790	0.3	44,025	0.4
Gender³						
Male	95,755	1.3	331,800	4.4	427,555	5.6
Female	111,180	2.3	188,400	3.9	299,580	6.2
Age³						
15 to 29 years	29,830	2.5	66,425	5.7	96,255	8.2
30 to 44 years	91,815	2.9	179,780	5.6	271,600	8.4
45 to 64 years	73,270	1.4	233,635	4.5	306,905	5.9
65 years and older	12,020	0.4	40,355	1.4	52,375	1.8
Household Type						
Family household	189,815	2.2	451,850	5.2	641,665	7.4
Single-family household	179,430	2.1	374,075	4.5	553,505	6.6
Couple family household	87,320	1.2	273,475	3.8	360,795	5.0
Lone-parent family household	92,110	7.4	100,595	8.0	192,705	15.4
Multiple-family household	10,385	4.2	77,780	31.8	88,165	36.1
Non-family household	17,125	0.4	68,345	1.8	85,470	2.2
Period of Immigration³						
Non-immigrant	83,175	0.9	260,920	2.7	344,100	3.6
Non-permanent resident	7,440	8.1	12,510	13.6	19,955	21.8
Immigrated prior 2006	81,480	3.2	205,145	8.0	286,625	11.1
Immigrated 2006 to May 10, 2011	34,845	12.4	41,615	14.8	76,460	27.2
Visible Minority Status³						
Not a visible minority	96,610	0.9	303,375	2.8	399,985	3.7
Visible minority	110,335	6.3	216,825	12.3	327,155	18.6
Chinese	16,360	4.2	31,810	8.1	48,170	12.3
South Asian	27,470	6.9	58,420	14.6	85,895	21.4
Black	21,530	7.2	31,640	10.6	53,170	17.9
Filipino	8,930	5.8	33,575	21.9	42,500	27.7
Latin American	7,745	6.5	13,975	11.7	21,725	18.2
Southeast Asian	5,430	6.1	11,855	13.4	17,285	19.5
Arab	9,425	8.8	15,230	14.2	24,655	22.9
West Asian	5,850	10.0	7,175	12.3	13,030	22.3
Korean	3,760	9.1	4,255	10.3	8,010	19.3
Japanese	330	1.2	1,125	4.0	1,450	5.2
Visible minority, n.i.e. ⁴	1,800	5.7	3,150	9.9	4,950	15.6
Multiple visible minority	1,695	4.4	4,615	12.0	6,305	16.4
Off-reserve Households						
Non-Aboriginal Household	187,310	1.6	495,075	4.1	682,385	5.7
Aboriginal Household ⁵	19,630	3.9	25,120	5.0	44,750	8.9
Status Indian	10,565	5.8	11,870	6.6	22,435	12.4
Non-Status Indian	4,095	3.4	6,235	5.2	10,330	8.6
Métis	5,180	2.1	11,030	4.5	16,205	6.6
Inuit	3,455	17.4	1,460	7.3	4,910	24.7
Tenure						
Owned	48,140	0.6	281,605	3.2	329,745	3.8
With a mortgage	31,350	0.6	210,230	4.2	241,585	4.8
Without mortgage	16,790	0.5	71,375	2.0	88,165	2.4
Rented	158,800	4.2	238,595	6.4	397,395	10.6

¹ Households below the suitability standard live in dwellings that have fewer bedrooms than they require given their size and composition.

² A household is in core housing need if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30% or more of its before-tax income to access acceptable local housing.

³ Refers to the primary household maintainer.

⁴ Not identified elsewhere.

⁵ The Aboriginal identity of households is based on the identification reported for each of its members. If at least one member of an Aboriginal household identifies as being Inuit, Métis, a Non-status Indian, or Status Indian, the household is counted in that group. A household can be counted in more than one Aboriginal group.

Source: CMHC, adopted from Statistics Canada (National Household Survey)

Table 2 All Households in Core Housing Need¹ by Selected Characteristics, Canada, 2011

	Households in Core Housing Need					
	Households Below Suitability Standard ²		Households Above Suitability Standard		All households	
	(#)	(%)	(#)	(%)	(#)	(%)
All Households	206,940	1.7	1,345,205	10.8	1,552,145	12.5
Gender³						
Male	95,755	1.3	600,560	7.9	696,315	9.1
Female	111,180	2.3	744,645	15.4	855,825	17.7
Age³						
15 to 29 years	29,830	2.5	147,160	12.6	176,990	15.1
30 to 44 years	91,815	2.9	309,185	9.6	401,000	12.5
45 to 64 years	73,270	1.4	506,590	9.8	579,860	11.2
65 years and older	12,020	0.4	382,275	13.2	394,295	13.7
Household Type						
Family household	189,815	2.2	583,770	6.8	773,585	9.0
Single-family household	179,430	2.1	576,655	6.9	756,085	9.0
Couple family household	87,320	1.2	340,850	4.8	428,170	6.0
Lone-parent family household	92,110	7.4	235,810	18.8	327,920	26.2
Multiple-family household	10,385	4.2	7,115	2.9	17,500	7.2
Non-family household	17,125	0.4	761,430	19.9	778,555	20.4
Period of Immigration³						
Non-immigrant	83,175	0.9	958,795	10.1	1,041,975	11.0
Non-permanent resident	7,440	8.1	15,810	17.2	23,250	25.4
Immigrated prior 2006	81,480	3.2	322,345	12.5	403,830	15.7
Immigrated 2006 to May 10, 2011	34,845	12.4	48,250	17.2	83,090	29.6
Visible Minority Status³						
Not a visible minority	96,610	0.9	1,100,960	10.3	1,197,570	11.2
Visible minority	110,335	6.3	244,235	13.9	354,570	20.2
Chinese	16,360	4.2	54,070	13.8	70,430	18.0
South Asian	27,470	6.9	47,325	11.8	74,795	18.7
Black	21,530	7.2	50,885	17.1	72,415	24.3
Filipino	8,930	5.8	11,590	7.6	20,520	13.4
Latin American	7,745	6.5	19,660	16.5	27,405	23.0
Southeast Asian	5,430	6.1	10,995	12.4	16,425	18.5
Arab	9,425	8.8	17,260	16.0	26,685	24.8
West Asian	5,850	10.0	11,300	19.3	17,150	29.3
Korean	3,760	9.1	8,305	20.0	12,065	29.1
Japanese	330	1.2	3,170	11.3	3,500	12.5
Visible minority, n.i.e. ⁴	1,800	5.7	4,980	15.7	6,780	21.4
Multiple visible minority	1,695	4.4	4,705	12.3	6,400	16.7
Off-reserve Households						
Non-Aboriginal Household	187,310	1.6	1,269,055	10.6	1,456,360	12.2
Aboriginal Household ⁵	19,630	3.9	76,150	15.1	95,780	19.0
Status Indian	10,565	5.8	31,800	17.6	42,370	23.4
Non-Status Indian	4,095	3.4	18,280	15.2	22,375	18.6
Métis	5,180	2.1	32,215	13.1	37,395	15.3
Inuit	3,455	17.4	3,235	16.3	6,685	33.6
Tenure						
Owned	48,140	0.6	514,625	5.9	562,765	6.5
With a mortgage	31,350	0.6	304,730	6.0	336,080	6.6
Without mortgage	16,790	0.5	209,895	5.7	226,685	6.2
Rented	158,800	4.2	830,585	22.1	989,380	26.4

¹ A household is in core housing need if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30% or more of its before-tax income to access acceptable local housing.

² Households below the suitability standard live in dwellings that have fewer bedrooms than they require given their size and composition.

³ Refers to the primary household maintainer.

⁴ Not identified elsewhere.

⁵ The Aboriginal identity of households is based on the identification reported for each of its members. If at least one member of an Aboriginal household identifies as being Inuit, Métis, a Non-status Indian, or Status Indian, the household is counted in that group. A household can be counted in more than one Aboriginal group.

Source: CMHC, adopted from Statistics Canada (National Household Survey)

RESEARCH HIGHLIGHT

2011 Census/National Household Survey Housing Series: Issue 7 – Households in Core Housing Need and Spending at Least 50% of Their Income on Shelter

February 2016

Socio-economic Series

INTRODUCTION

This *Research Highlight* examines households in core housing need in 2011 (see appended Glossary) that spent 50% or more of their income on shelter. Throughout this Research Highlight, such households are referred to as being *in severe housing need*.

RESULTS

A larger percentage of Canadian households were in severe housing need in 2011

From 2006 to 2011, the incidence of Canadian households in severe housing need increased, going back to its 2001 level (see figure 1) and reaching 5.3% (655,380 households). Also from 2006 to 2011, shelter costs for all Canadian households increased more rapidly, on average, than household income before tax (see figure 2), which could partially explain the increase in the number and percentage of households in severe housing need during this period.

At the provincial level, British Columbia still ranked at the top, and Ontario ranked second among provinces with the highest incidence of households in severe housing need. The province that experienced the largest increase in the percentage of households in severe housing need from 2006 to 2011 was Alberta. Alberta was also one of the provinces where shelter costs increased most rapidly compared to income during this period and where population growth was most rapid. Alberta's population increase may have contributed to a more rapid increase in housing demand than in housing supply and could partially explain the rise in shelter costs observed during this period.

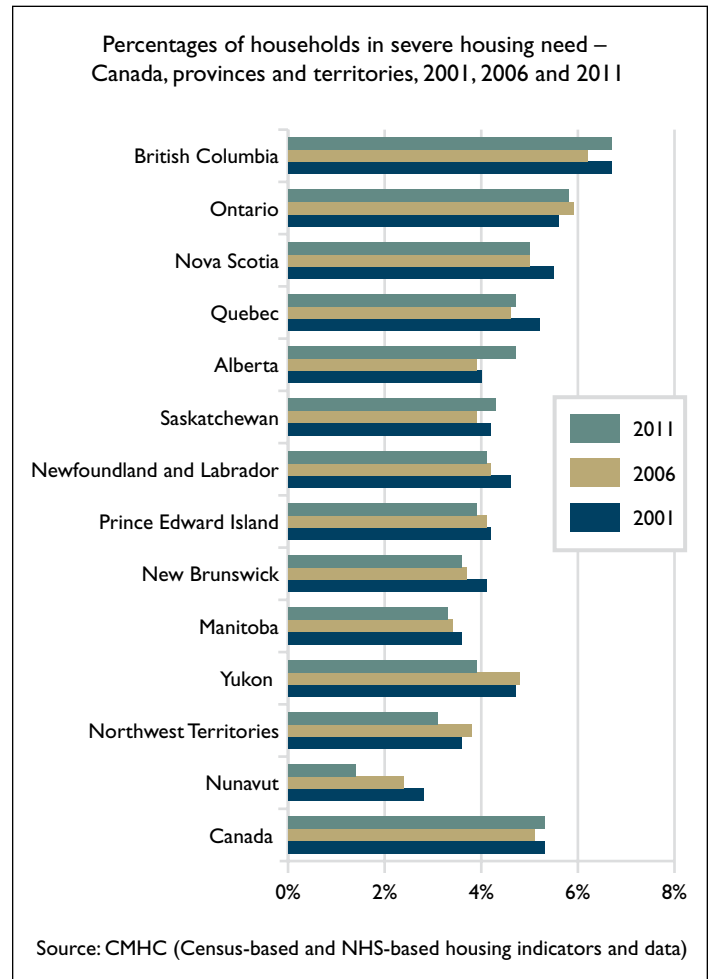


Figure 1 Between 2006 and 2011, Alberta recorded the greatest increase in the percentage of households in severe housing need

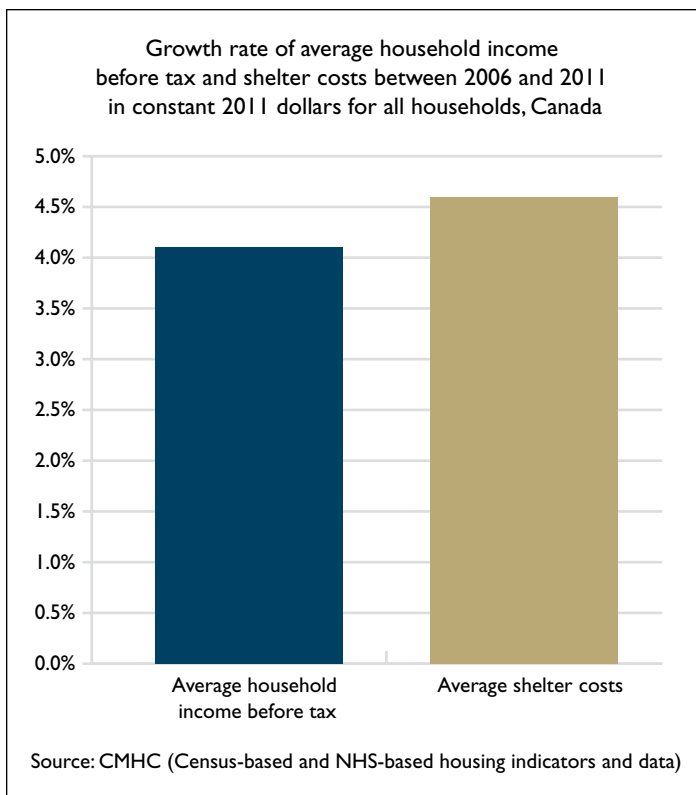


Figure 2 Shelter costs for all Canadian households had, on average, increased more rapidly than household incomes before tax

The incidence of households in severe housing need decreased in Yukon, the Northwest Territories and Nunavut between 2006 and 2011. The economic situation in these regions during this period as well as government investments in the housing sector in the North could be contributing factors to this decrease.

In 2011, among census metropolitan areas (CMAs), the major cities with the highest percentages of households in severe housing need were still Vancouver and Toronto (see figure 3). From 2006 to 2011, Vancouver rose to first place and Toronto moved to second place. During the same period, several major cities in Western Canada, such as Victoria, Kelowna, Saskatoon, Calgary and Edmonton, experienced significant increases in their incidence of households in severe housing need.¹ During this period, the rise in shelter costs for households in these cities was greater than the increase in income. The incidence of households in severe housing need increased in Regina even though income growth was greater than the increase in shelter costs.

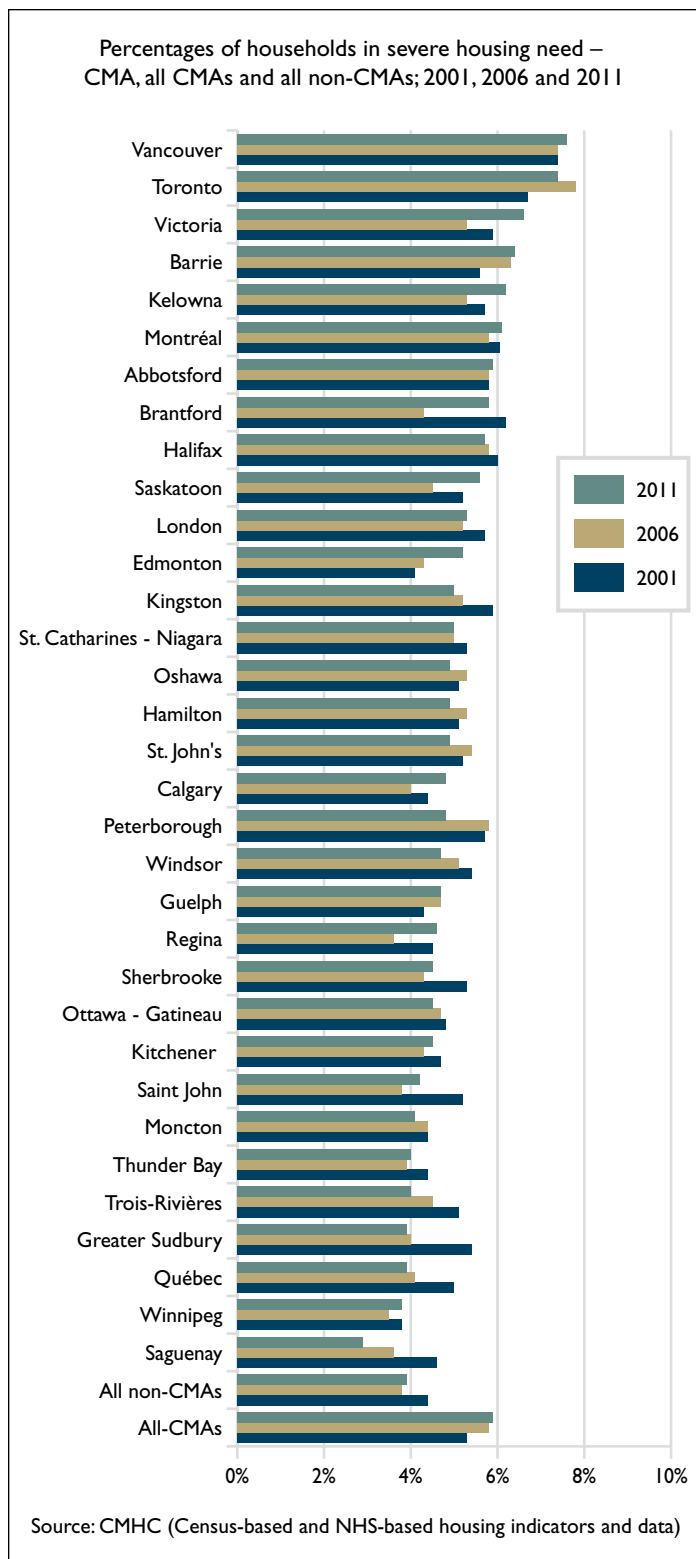


Figure 3 In 2011, the major cities with the highest percentage of households in severe housing need were once again Vancouver and Toronto

¹ Visit Housing in Canada Online (HICO), an interactive Web tool, at <http://cmhc.beyond2020.com/>.

Housing conditions deteriorated slightly for many of the more vulnerable households

Households in severe housing need have significantly lower incomes than other households, which is not surprising considering that affordability is the main factor. Of all low-income households,² about one quarter (23.4%) are in severe housing need. However, low-income households account for the vast majority of households in severe housing need (see figure 4).

Certain households that are at greater risk of being low income are also more likely to be in severe housing need. This is the case, for example, for single-parent families, one-person households, households in which the primary household maintainer is not in the labour force and

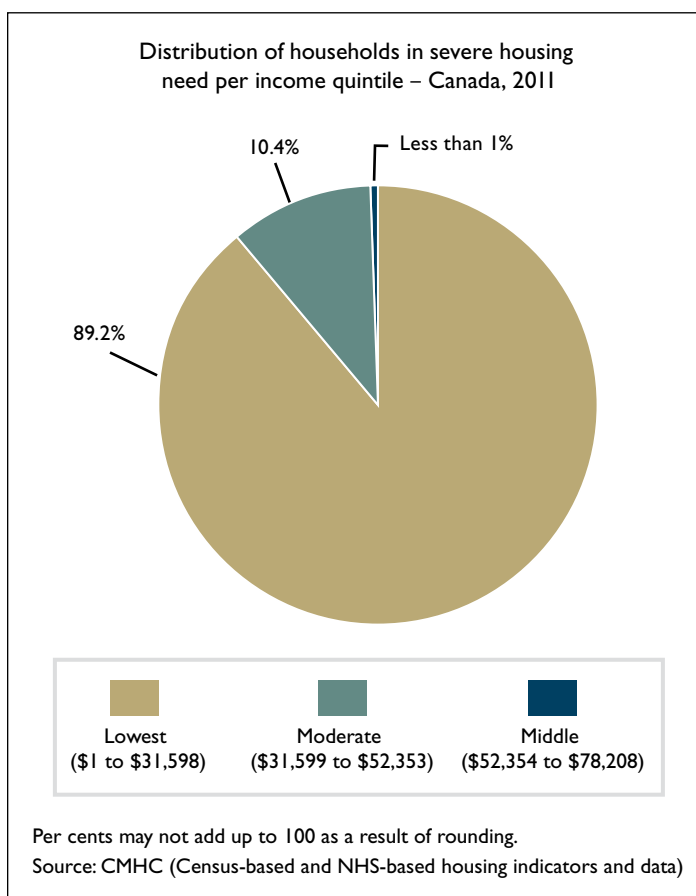


Figure 4 In 2011, 89% of households in severe housing need were in the lowest-income quintile

households whose primary maintainer is a recent immigrant,³ an Aboriginal person living off-reserve or an individual aged 15 to 29 (see figure 5).

Between 2006 and 2011, the incidence of severe housing need decreased for households whose primary maintainer was a recent immigrant. Despite this improvement, households whose primary maintainer was a recent immigrant had the highest percentage of households in severe housing need.

The situation of single-parent families and households whose primary maintainer was not in the labour force worsened compared to 2006. The situation of one-person households, households whose primary maintainer is an Aboriginal person living off-reserve and households whose primary maintainer is aged 15 to 29 underwent some changes but remained at close to the same level compared to 2006.

Several factors can influence the housing conditions of the most vulnerable groups. For example, some of these households may have more difficulty accessing affordable housing because they need housing with more bedrooms. Whatever the difficulties these households are facing, housing affordability is still at the centre of the issue.

Most households in severe housing need are renters

Most households in severe housing need are renters (see figure 6), which is not surprising since the vast majority of them are low-income households with more restricted access to homeownership. The proportion of households in severe housing need which rent decreased between 2006 and 2011, as did the proportion of renters among all Canadian households.

Renter households in severe housing need had higher shelter costs than all renter households

The difficulty faced by renter households in severe housing need is that they have very low incomes and higher shelter costs than households in a similar or better financial situation (see figure 7).

² For the purposes of this research, we consider low-income households to be those whose income is in the bottom quintile (\$1 to \$31,598).

³ Households whose primary maintainer immigrated to Canada in the five years preceding the census.

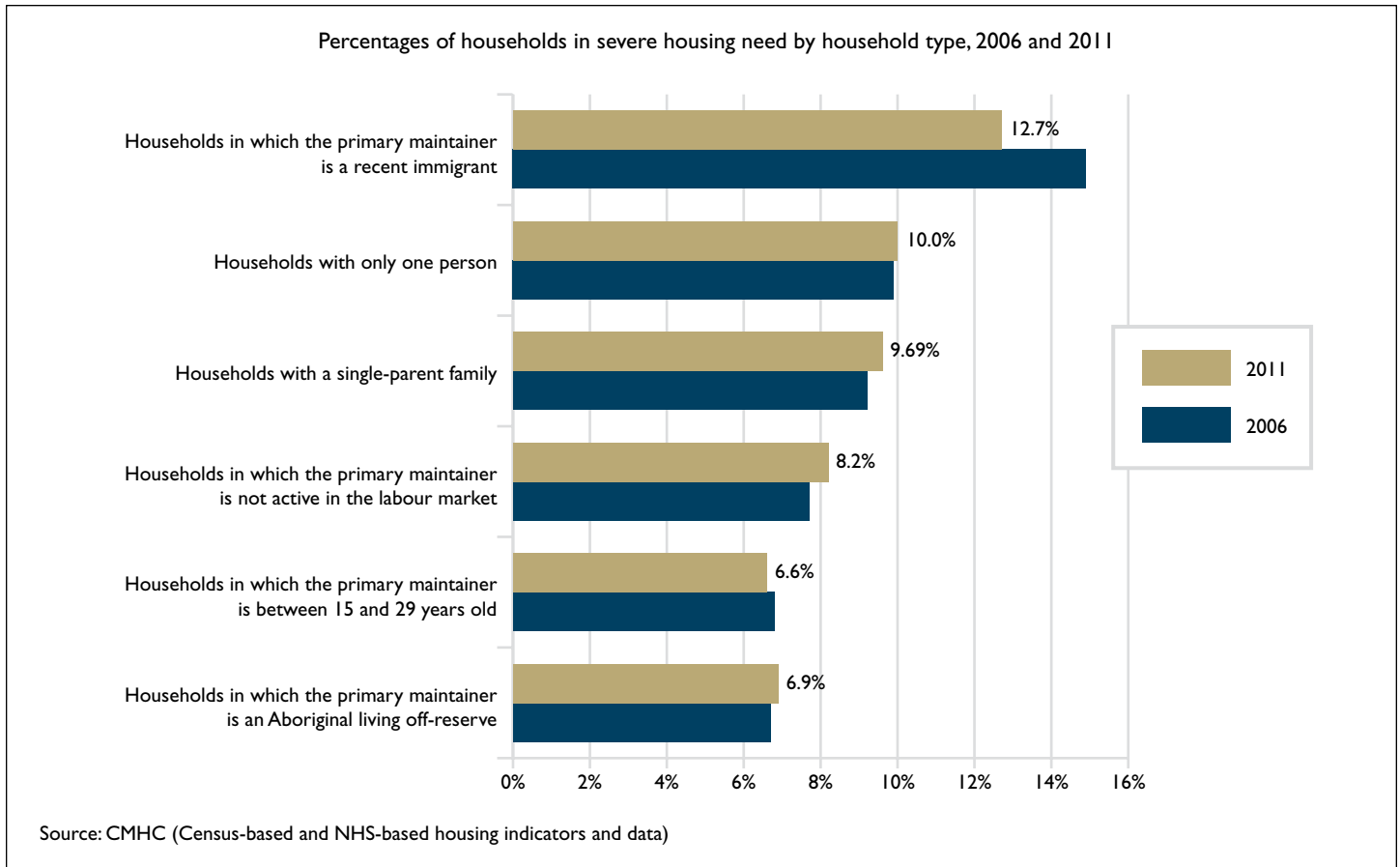


Figure 5 Among those households most likely to be in severe housing need, recent immigrants remain the most affected

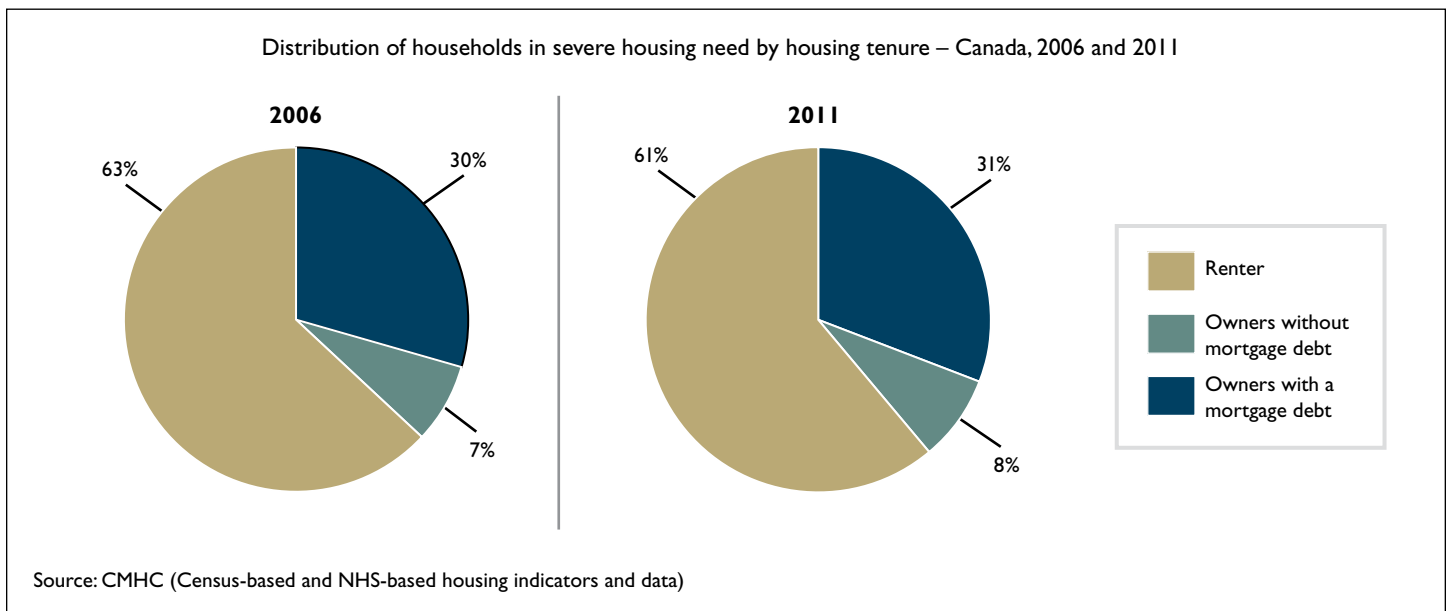


Figure 6 Most households in severe housing need are renters

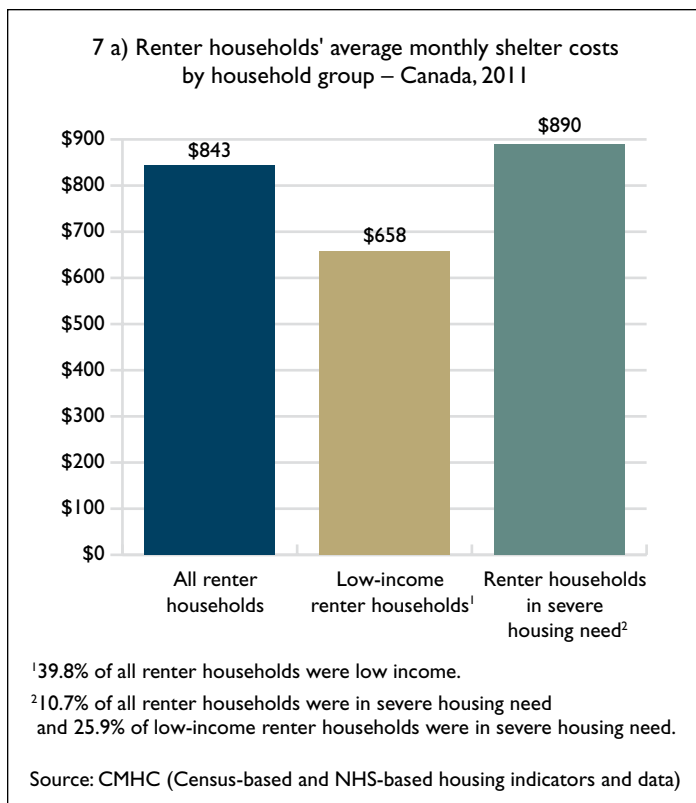
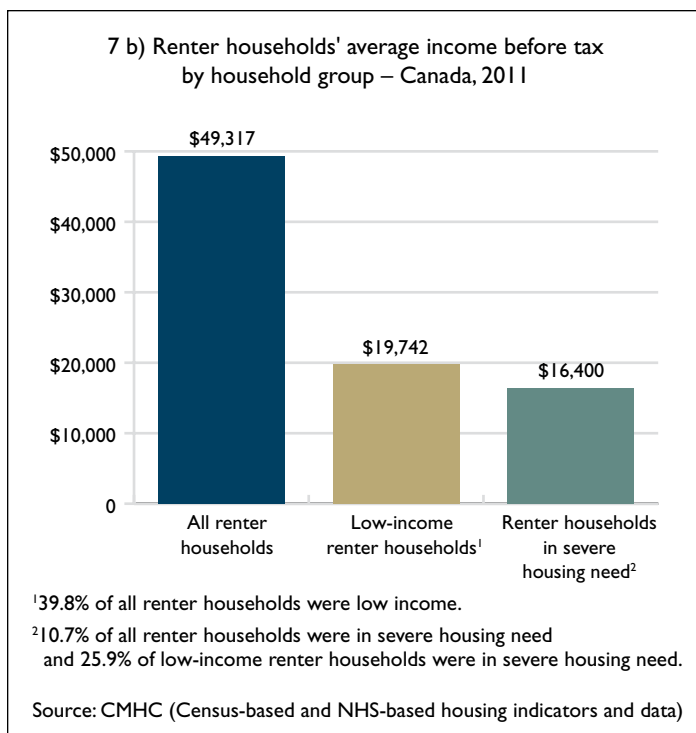


Figure 7 Renter households in severe housing need had higher shelter costs than all Canadian renter households...



...and income that was three times lower

One in three households in severe housing need owned their home

While the majority of households in severe housing need are renters, a little over one third of such households own their home, and most of these owners have a mortgage (see figure 6). Like renter households in severe housing need, homeowner households in this group have low incomes yet they have the same or higher shelter costs as other households in a similar or better financial situation.

Mortgage loan approval criteria prevent any household from spending 50% or more of its income on shelter costs. These households therefore had a higher income when they obtained their loan. Household transitions, such as loss of employment or family dissolution, can leave households in a more difficult position to access acceptable housing than before.

For households in severe housing need, the shelter cost-to-income ratio has gradually increased since 2001

For households in severe housing need, the proportion of income allocated to shelter costs increased slightly from 2001 to 2011 (see figure 8). This was the case primarily for households in severe housing need that own their home.

Households in severe housing need have little income for other expenses

As previously indicated, households in severe housing need have shelter costs similar to all Canadian households but have much lower incomes. Once shelter costs are paid, these households' disposable income for other expenses is significantly lower than that of all other households, and of all low-income households (see figure 9).

What we are doing to support new housing

The Government of Canada, through CMHC, works with its provincial and territorial partners to reduce the number of Canadians in need by improving access to affordable housing. Since 2011, new federal funding for affordable housing across Canada has been provided through the Investment in Affordable Housing (IAH).

The federal government has committed to an investment of more than \$1.9 billion through the IAH over eight years. Provinces and territories are cost-matching the federal investment. In recognition of the distinctive needs of Nunavut, an additional \$100 million over two years (2013-2015) has been invested by the Government of Canada to support new affordable housing in Nunavut.⁴

Through the IAH the Government of Canada recognizes that provinces and territories are best positioned to decide how to target funding in order to make a lasting difference. Under bilateral agreements⁵ with CMHC, provinces and territories are responsible for choosing the programs they design and deliver to address local housing needs and priorities.

As housing needs can vary across the country, under the IAH provinces and territories have the flexibility to invest in a range of programs and initiatives in order to reduce the number of Canadians in housing need, including northern Canadians. Initiatives can include new construction, renovation, homeownership assistance, rent supplements, shelter allowances, accessibility modifications and accommodations for victims of family violence.

Each year, the federal government provides support to nearly 600,000 Canadian households living in existing social housing, both on- and off-reserve. The majority of the off-reserve social housing portfolio is administered by provinces and territories under various long-term

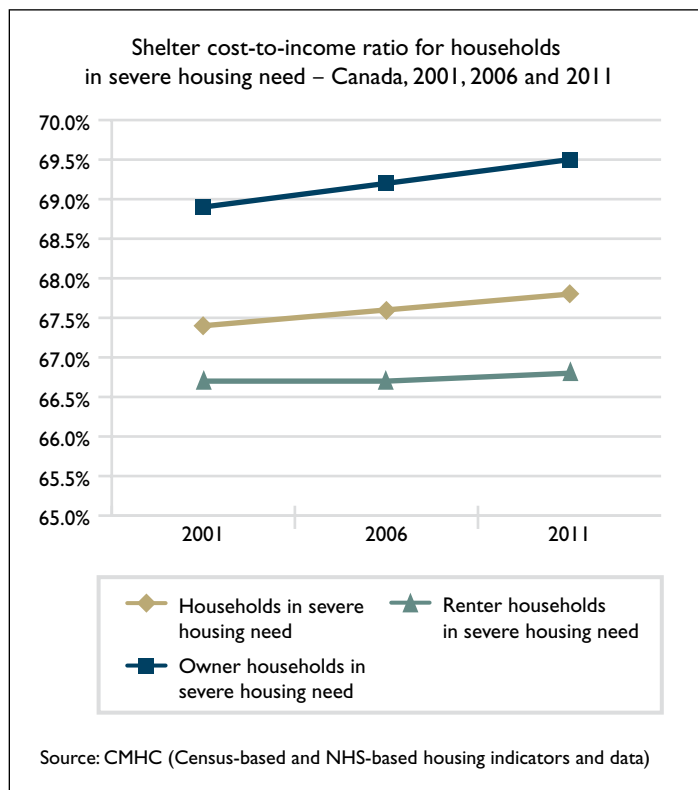


Figure 8 For households in severe housing need, the shelter cost-to-income ratio has gradually increased since 2001

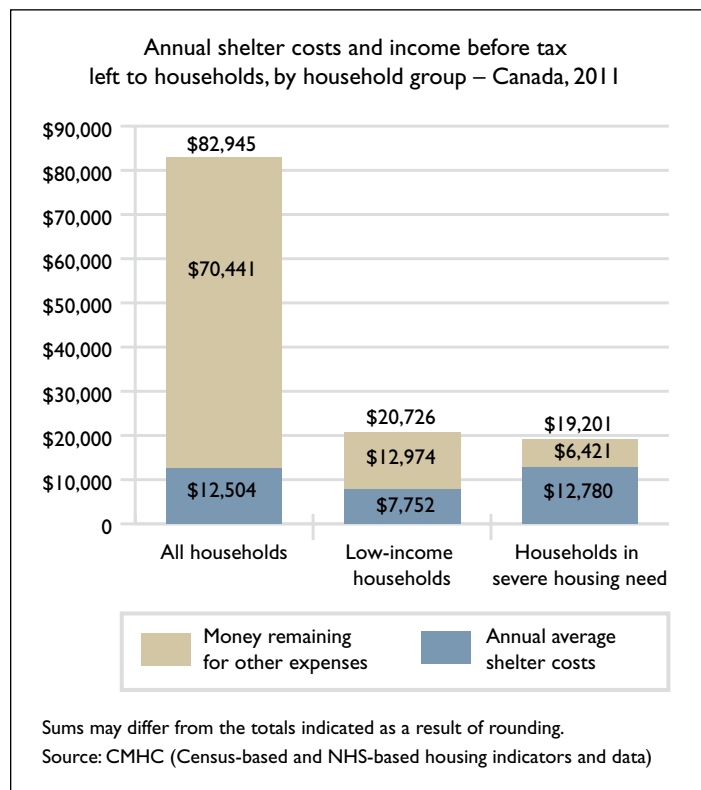


Figure 9 Households in severe housing need have little income for other expenses

⁴ This additional amount is not cost-matched by the Government of Nunavut.

⁵ Please see Investment in Affordable Housing Bilateral Agreements and Public Reporting: http://www.cmhc-schl.gc.ca/en/inpr/afhoce/fuafho/iah/iah_003.cfm

agreements. These agreements set out the guidelines and conditions for the funding of housing programs, while leaving the administration in the hands of those who are most in touch with local needs. The rest of the portfolio is administered directly by CMHC. Ongoing subsidies help ensure that lower-income families living in these units do not pay a disproportionate amount of their income on housing.

CMHC also offers the Housing Internship Initiative for First Nations and Inuit Youth (HIIFNIY), which provides work experience and on-the-job training for First Nations and Inuit youth across Canada interested in pursuing a career in the housing industry. We receive a budget of \$1 million per year from Employment and Social Development Canada for this purpose.

To support sustainable housing design in the North, we have worked with northern housing providers to conceptualize, design, build and monitor innovative highly energy-efficient housing projects (Northern Sustainable Houses) in each of the three territories. We are now conducting research into the cost optimization of energy-efficient homes in the North.

Construction is underway on the new Canadian High Arctic Research Station (CHARS) in Cambridge Bay, Nunavut. We have been working with CHARS and other partners to assess heat recovery ventilation systems (HRVs), which are vital in maintaining the health of buildings in the North and their inhabitants. Data are being collected and analyzed to determine which features are required to make the optimum HRV for northern conditions.

ANNEX

I. Glossary

Acceptable housing: housing which is adequate in condition, suitable in size, and affordable.

Core housing need: a household is in core housing need if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30% or more of its before-tax income to access local housing that meets all three standards.

- **Adequate housing** does not require any major repairs, according to residents. Major repairs include defective plumbing or electrical wiring, or structural repairs to walls, floors, or ceilings.
- **Suitable housing** has enough bedrooms for the size and makeup of resident households, according to National Occupancy Standard (NOS) requirements. Enough bedrooms based on NOS requirements means one bedroom for each cohabiting adult couple; lone parent; unattached household member age 18 or older; same-sex pair of children under age 18; and additional boy or girl in the family, unless there are two opposite sex children under 5 years of age, in which case they are expected to share a bedroom. A household of one individual can occupy a bachelor unit (that is, a unit with no bedroom).
- **Affordable housing** costs less than 30% of before-tax household income. For renters, shelter costs include, as applicable, rent and payments for electricity, fuel, water and other municipal services. For owners, shelter costs include, as applicable, mortgage payments (principal and interest), property taxes, condominium fees, and payments for electricity, fuel, water and other municipal services.

Not all households in below-standard housing are in core housing need

If a household not living in acceptable housing can access acceptable local housing for less than 30% of its before-tax income, it is not in core housing need; it is in core housing need only if acceptable local housing would cost 30% or more of its before-tax income. In communities where market rents can be estimated, the cost of acceptable housing is calculated using the median rent of rental units with the number of bedrooms the household requires. Elsewhere, the cost of acceptable housing is based on the estimated monthly carrying cost of a newly constructed home with the number of bedrooms the household requires.

Households assessed for core housing need

Only private, non-farm, non-band, non-reserve households with incomes greater than zero and shelter cost-to-income ratios (STIRs) less than 100% are assessed for core housing need. Farms are excluded because shelter costs for farm households are not separable from costs related to other farm structures. Band households are excluded because shelter costs are not collected for households whose housing costs are paid through band housing arrangements. For the purpose of measuring affordability, CMHC regards STIRs of 100% or more, STIRs for households with incomes of zero or less, and STIRs of households living in non-band housing on reserves⁶ as uninterpretable.

Incidence of core housing need: the percentage of households in core housing need.

Co-operative (or co-op) housing: housing which is owned and managed by the people who live there.

⁶ Given communal land tenure in most reserve communities, the distinction among different tenures as reported on-reserve may be less clear than off-reserve.

ANNEX (CON'T)

Government-assisted housing: any housing created through government assistance such as social or public housing, housing created under federal-provincial/territorial (F-P/T) agreements under the Affordable Housing Initiative (2001–2011) and the Investment in Affordable Housing (2011–2014; 2014–2019), and housing provided unilaterally by governments outside of F-P/T agreements.

Housing allowances: subsidies paid by the government to a tenant to reduce the cost burden of housing, and rent subsidies, which are provided by landlords or property management companies to employees as part of their job benefit. Subsidy levels can be geared to income or a fixed amount.

Non-profit housing: rental housing built and managed by a community group, such as a faith group, labour union, or ethnic group. Non-profit housing can use both private funds and government subsidies to support subsidized rent for low-income tenants.

Public housing: housing which has been created under a variety of social housing programs between 1946-1993 that receive subsidy under federal-provincial-territorial agreements that is owned and operated by a government entity. Typically all of the units are rent geared to income (RGI).

Rent geared to income (RGI): housing where the rent is calculated based on a percentage of gross household income, typically 25%-30%. RGI housing is typically found in social or public housing.

Rent supplements: subsidies paid by the government to private landlords who house low-income tenants. Subsidy levels can be geared to income (that is, the difference between negotiated market rent and the geared-to-income rent the household is able to pay).

Social housing: federally assisted housing created under a variety of social housing programs between 1946-1993 that receive subsidy under federal-provincial-territorial agreements. Depending on the program, some or all of the units may be RGI. Social housing can also include market rent units. This housing is typically owned and operated by non-profit and co-operative societies or government agencies.

Shelter cost-to-income ratio (STIR): the STIR is calculated for each household by dividing its total shelter cost by its total household income. Shelter costs include, as applicable, rent, mortgage payments (principal and interest), property taxes, condominium fees, and payments for electricity, fuel, water and other municipal services. The average STIR for a particular group is the average of the STIRs recorded for each household in that group; it cannot be calculated by dividing the group's total average shelter cost by the group's total average income.

Research Highlight

2011 Census/National Household Survey Housing Series: Issue 7 – Households in Core Housing Need and Spending at Least 50% of Their Income on Shelter

ACKNOWLEDGEMENTS

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For further information on CMHC's NHS/Census-based housing data, refer to *Housing in Canada Online* on the CMHC website, at www.cmhc.ca. To inquire or comment on this Highlight or make suggestions for further research, please contact us.

CMHC Researcher: Sophie Hébert, Housing Indicators and Analytics Division

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Alternative text and data for figures

Figure 1 Percentages of households in severe housing need – Canada, provinces and territories, 2001, 2006 and 2011

Provinces and territories	2001 (%)	2006 (%)	2011 (%)
Canada	5.3	5.1	5.3
Nunavut	2.8	2.4	1.4
Northwest Territories	3.6	3.8	3.1
Yukon	4.7	4.8	3.9
Manitoba	3.6	3.4	3.3
New Brunswick	4.1	3.7	3.6
Prince Edward Island	4.2	4.1	3.9
Newfoundland and Labrador	4.6	4.2	4.1
Saskatchewan	4.2	3.9	4.3
Alberta	4.0	3.9	4.7
Quebec	5.2	4.6	4.7
Nova Scotia	5.5	5.0	5.0
Ontario	5.6	5.9	5.8
British Columbia	6.7	6.2	6.7

Source: CMHC (Census-based and NHS-based housing indicators and data)

Figure 2 Growth rate of average household income before tax and shelter costs between 2006 and 2011 in constant 2011 dollars for all households, Canada

All households	Average household income before tax 2011 (%)	Average shelter costs 2011 (%)
Canada	4.1	4.6

Source: CMHC (Census-based and NHS-based housing indicators and data)

Figure 3 Percentages of households in severe housing need – CMA, all CMAs and all non-CMAs 2001, 2006 and 2011

Regions	2001 (%)	2006 (%)	2011 (%)
All CMAs	5.3	5.8	5.9
All non-CMAs	4.4	3.8	3.9
Saguenay	4.6	3.6	2.9
Winnipeg	3.8	3.5	3.8
Québec	5.0	4.1	3.9
Greater Sudbury	5.4	4.0	3.9
Trois-Rivières	5.1	4.5	4.0
Thunder Bay	4.4	3.9	4.0
Moncton	4.4	4.4	4.1
Saint John	5.2	3.8	4.2
Kitchener	4.7	4.3	4.5
Ottawa-Gatineau	4.8	4.7	4.5
Sherbrooke	5.3	4.3	4.5
Regina	4.5	3.6	4.6
Guelph	4.3	4.7	4.7
Windsor	5.4	5.1	4.7
Peterborough	5.7	5.8	4.8
Calgary	4.4	4.0	4.8
St. John's	5.2	5.4	4.9
Hamilton	5.1	5.3	4.9
Oshawa	5.1	5.3	4.9
St. Catharines-Niagara	5.3	5.0	5.0
Kingston	5.9	5.2	5.0
Edmonton	4.1	4.3	5.2
London	5.7	5.2	5.3
Saskatoon	5.2	4.5	5.6
Halifax	6.0	5.8	5.7
Brantford	6.2	4.3	5.8
Abbotsford	5.8	5.8	5.9
Montréal	6.0	5.8	6.1
Kelowna	5.7	5.3	6.2
Barrie	5.6	6.3	6.4
Victoria	5.9	5.3	6.6
Toronto	6.7	7.8	7.4
Vancouver	7.4	7.4	7.6

Source: CMHC (Census-based and NHS-based housing indicators and data)

Research Highlight

2011 Census/National Household Survey Housing Series: Issue 7 – Households in Core Housing Need and Spending at Least 50% of Their Income on Shelter

Figure 4 Distribution of households in severe housing need per income quintile – Canada, 2011

Distribution of households	Private households	Percentages of households in severe housing need per income quintile
Lowest (\$1 to \$31,598)	584,355	89.20
Moderate (\$31,599 to \$52,353)	68,340	10.40
Middle (\$52,354 to \$78,208)	2,680	0.4
2 nd quintile (\$78,209 to \$117,160)	10	0.0
1 st (highest) quintile (\$117,161 or more)	0	0.0

Per cents may not add up to 100 as a result of rounding

Source: CMHC (Census-based and NHS-based housing indicators and data)

Figure 5 Percentages of households in severe housing need by household type, 2006 and 2011

Distribution of households	2006 (%)	2011 (%)
Households in which the primary maintainer is an Aboriginal living off-reserve	6.7	6.9
Households in which the primary maintainer is between 15 and 29 years old	6.8	6.6
Households in which the primary maintainer is not active in the labour market	7.7	8.2
Households with a single-parent family	9.2	9.6
Households with only one person	9.9	10.0
Households in which the primary maintainer is a recent immigrant	14.9	12.7

Source: CMHC (Census-based and NHS-based housing indicators and data)

Figure 6 Distribution of households in severe housing need by housing tenure – Canada, 2006 and 2011

Distribution of households	2006		2011	
	Number of households	Percentage of private households	Number of households	Percentage of private households
Owners with a mortgage debt	178,725	29.6	203,390	31.0
Owners without mortgage debt	45,170	7.5	52,380	8.0
Renter	380,615	63.0	399,610	61.0
Total	604,510	100.0	655,380	100.0

Source: CMHC (Census-based and NHS-based housing indicators and data)

Figure 7a Renter households' average monthly shelter costs by household group – Canada, 2011

Renters	Average shelter costs (\$)
All renter households	843
Low-income renter households ¹	658
Renter households in severe housing need ²	890

¹ 39.8% of all renter households were low income.

² 10.7% of all renter households were in severe housing need and 25.9% of low-income renter households were in severe housing need.

Source: CMHC (Census-based and NHS-based housing indicators and data)

Figure 7b Renter households' average annual income before tax by household group – Canada, 2011

Renters	Household's average income before tax (\$)
All renter households	49,317
Low-income renter households ¹	19,742
Renter households in severe housing need ²	16,400

¹ 39.8% of all renter households were low income.

² 10.7% of all renter households were in severe housing need and 25.9% of low-income renter households were in severe housing need.

Source: CMHC (Census-based and NHS-based housing indicators and data)

Figure 8 Shelter cost-to-income ratio for households in severe housing need – Canada, 2001, 2006 and 2011

	2001 (%)	2006 (%)	2011 (%)
Households in severe housing need	67.4	67.6	67.8
Owner households in severe housing need	68.9	69.2	69.5
Renter households in severe housing need	66.7	66.7	66.8

Source: CMHC (Census-based and NHS-based housing indicators and data)

Figure 9 Annual shelter costs and income before tax left to households, by household group – Canada, 2011

	All households	Low-income households	Households in severe housing need
Annual average shelter costs	12,504	7,752	12,780
Money remaining for other expenses	70,441	12,974	6,421

Sums may differ from the totals indicated as a result of rounding.

Source: CMHC (Census-based and NHS-based housing indicators and data)