

Labour Market Outcomes and Incomes of Households in Core Housing Need

Through the National Housing Strategy (NHS), the Government of Canada has committed to reducing the housing needs of 530,000 households by 2028. The enacting of the NHS in 2017 reinforced the determination of housing organizations and governments across the country in fighting for a Canada where everyone can have housing that meets their needs. What can these organizations and stakeholders learn from the incomes and labour market outcomes of households in core housing need?

The main aim of this research is to build a better understanding of the incomes and employment situations of different types of households and to highlight some key findings that can be useful in informing future research, housing policy, and housing program development aimed at reducing the incidence and the persistence of core housing need among households in Canada. To achieve that goal, this article documents and analyzes some descriptive facts from the 2016 Census and Statistics Canada's *Canadian Survey on Business Conditions: Impact of COVID-19 on businesses in Canada, May 2020*.

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HIGHLIGHTS

- In 2016, nationally, the median income of households in core housing need was \$23,227.** Nearly 80% of these households were in the lowest income quintile (i.e. had a total before-tax household income below \$35,808). This highlights the challenge faced by housing organizations that aim to provide new affordable housing to those households in greatest need. In a context of very high and increasing housing market costs, this result suggests that more effectively targeting programs to those in greatest need requires having a very good understanding of the income situation of vulnerable groups at the local level.
- At the national level, about 60% of households in core housing need in 2016 were either one-person or couple-without-children households. The other household types that accounted for a significant proportion of households in core housing need were lone-parent (20%) and couple-with-children (15%) households.** This result reinforces the importance of taking into account the local composition of households in housing need when designing affordable housing programs. This may help in at least two different ways: (i) by reducing the cost of constructing affordable housing units in areas where most households in core housing need would require smaller units; (ii) by providing dwellings at a cost that is affordable for the households in greatest need living nearby.
- Nearly half of all households in core housing need have a member in the labour force.** Furthermore, it appears that households in core housing need are likely to work in industry sectors heavily affected by the lockdown resulting from the pandemic. This might imply a high risk of longer-term unemployment for some groups of individuals living in households in core housing need. Therefore, understanding the relationship between income and housing support, received by households under existing affordable housing programs in Canada, and the job mobility of individuals living in these households becomes important for achieving NHS goals. Further research in this area will help housing organizations and policy makers from all levels determine the best type of support for different groups of households in housing need.

1. Income of households in core housing need

About 80% of households in core housing need in Canada in 2016 were in the lowest income quintile,¹ meaning their total household income was less than \$35,808.

There were some variations across provinces. Provinces from the Atlantic region as well as the province of Quebec had a higher proportion of households in core housing need in the lowest income quintile compared to the national average (figure 1).

At the national level, almost all households in core housing need (98%) were in the two bottom income quintiles. In other words, almost all households in core need made less than \$59,521 in total income. The same observation holds within provinces and territories, with the exception of the Northwest Territories and Nunavut, where more than 20% of households in core need were in higher income quintiles (figure 1).

The lowest income quintile, with a household income of less than \$35,808, represented households facing the greatest financial constraints.

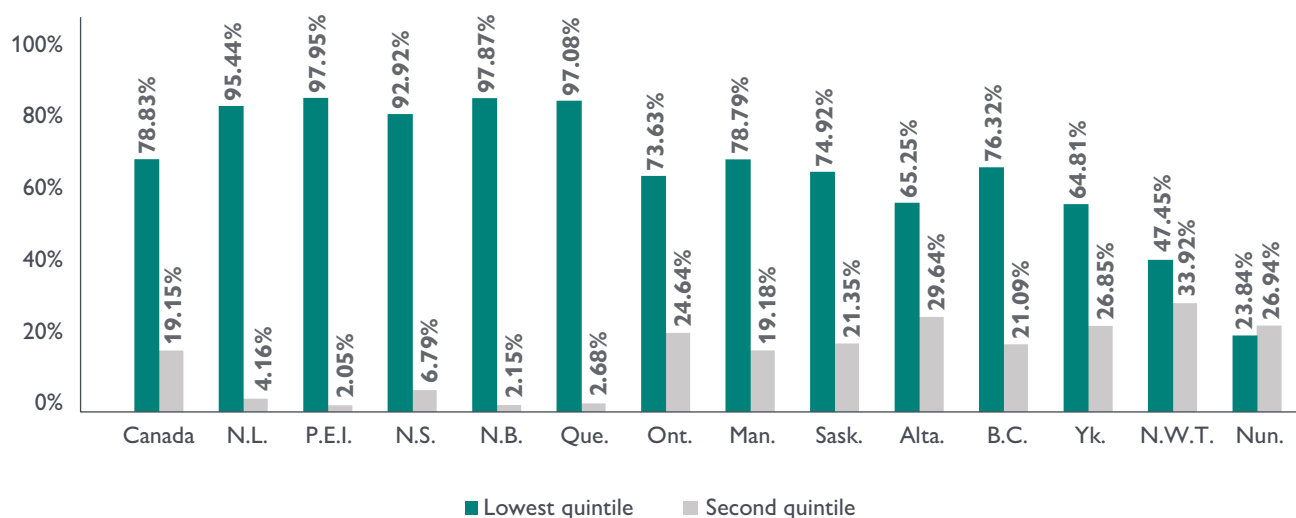
1.1. What are the implications for affordable housing policies in Canada?

The low income of households in core housing need combined with high market rents is a significant challenge for housing organizations and governments across the country.

Figure 2 below compares, at the national level, the shelter costs faced by households in core housing need with the desirable shelter costs (i.e. the shelter costs that would be affordable based on the median income) and market rents.

To illustrate, a household in core housing need with the median income needed housing with a monthly shelter cost not higher than \$581 to meet the affordability standard. Interestingly, existing social and affordable housing (SAH) units, with an average rent of \$582, meet the affordability standard for this household. However, the desirable shelter cost for this household is substantially lower than \$900, which is the median shelter cost faced by households in core housing need. It is also lower than the average and median rents for a one bedroom apartment, respectively \$931 and \$880.

Figure 1: Proportion of households in core housing need by income quintile (before-tax income), Canada and provinces and territories, 2016

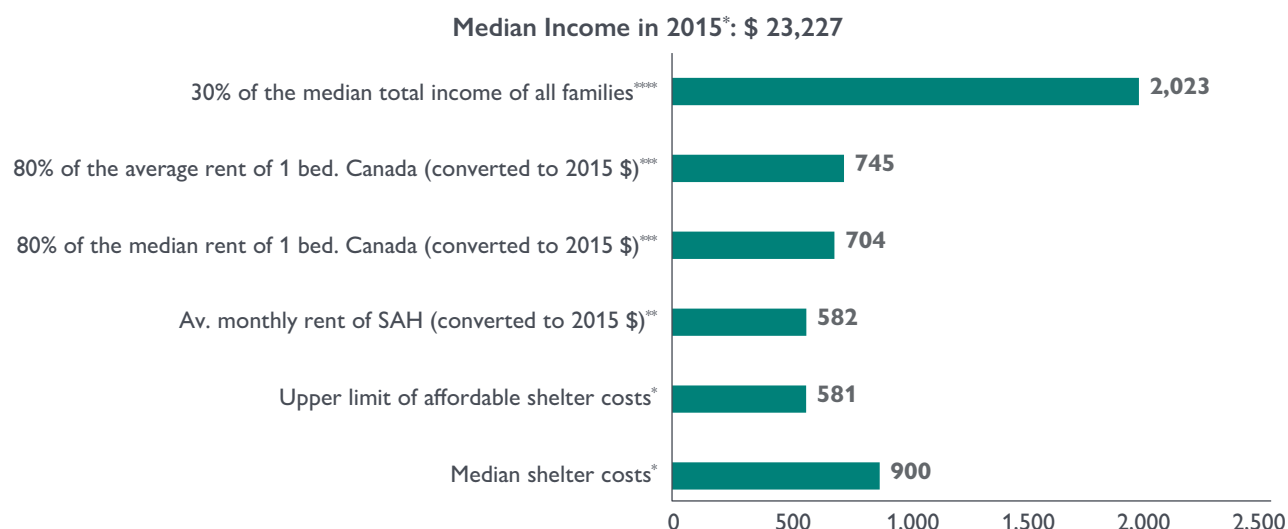


Note: Before-tax income quintiles in Canada (Census 2016): lowest quintile = \$1 to \$35,808; second quintile = \$35,809 to \$59,521; third quintile = \$59,522 to \$88,658; fourth quintile = \$88,659 to \$133,468; and the highest quintile = \$133,469+.

Source: CMHC, adapted from Statistics Canada (Census 2016)

¹ The income quintiles divide the population aged 15 years and over into five equal-sized groups according to the rank of their total income. Those in the bottom quintile are the members of the population who fall in the lowest 20% of the total income distribution. Those in the top quintile are the members of the population who fall in the highest 20% of the total income distribution.

Figure 2: Market and non-market rents, income and shelter costs of households in core housing need (Canada, 2015)



**SAH: Social and Affordable Housing. The average rent represents what a tenant would pay for the unit (after subsidies, where applicable). This national average rent does not include data from New Brunswick, Saskatchewan, or Northwest Territories.

Sources: *CMHC, adapted from Statistics Canada (Census 2016); **Social and Affordable Housing Survey—Rental Structures, 2019, CMHC;

Urban Rental Market Survey, 2019, CMHC; *Statistics Canada. Table 11-10-0009-01: Selected income characteristics of census families by family type.

The discrepancy between the market rents and affordable shelter costs highlights the challenge faced by housing organizations that aim to provide new affordable housing to households in greatest need. The results suggest that more effectively targeting programs to those in greatest need requires having a very good understanding of the income situation of vulnerable groups at the local level. With increasing market rents, this appears to be essential to obtain the best results.

1.2. What are the implications for the sizes of housing units that should be provided to households in core housing need?

At the national level, as well as across provinces and territories, one-person households accounted for about three fifths of all households in both core housing need and the lowest income quintile (figure 3).

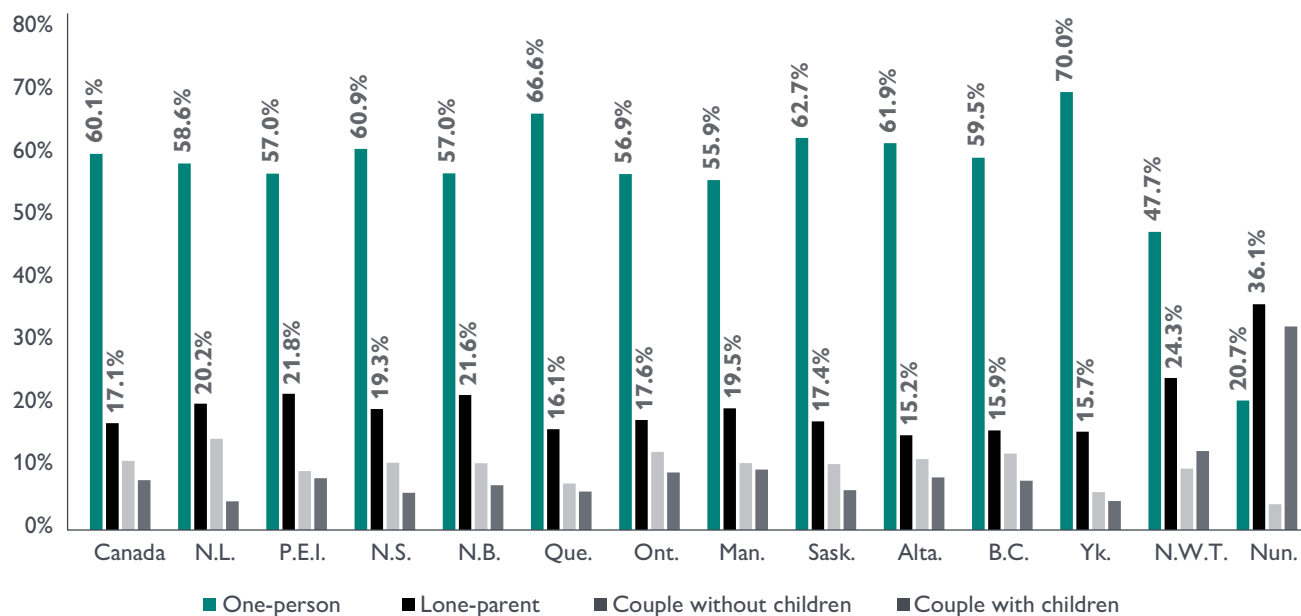
With the exception of Nunavut, 80% of households in core housing need and in the lowest income quintile were either one-person or lone-parent households.

Households falling under the second-lowest income quintile were also likely to face significant financial constraints, especially with children in the household. The types of households that were in core housing need and belonged to this income quintile were notably different from the types of households that fell under the lowest income bracket.

With the exception of Yukon and the Northwest Territories, the vast majority of households that were in core housing need and belonged to the second income quintile were either lone-parent or couple-with-children households (figure 4).

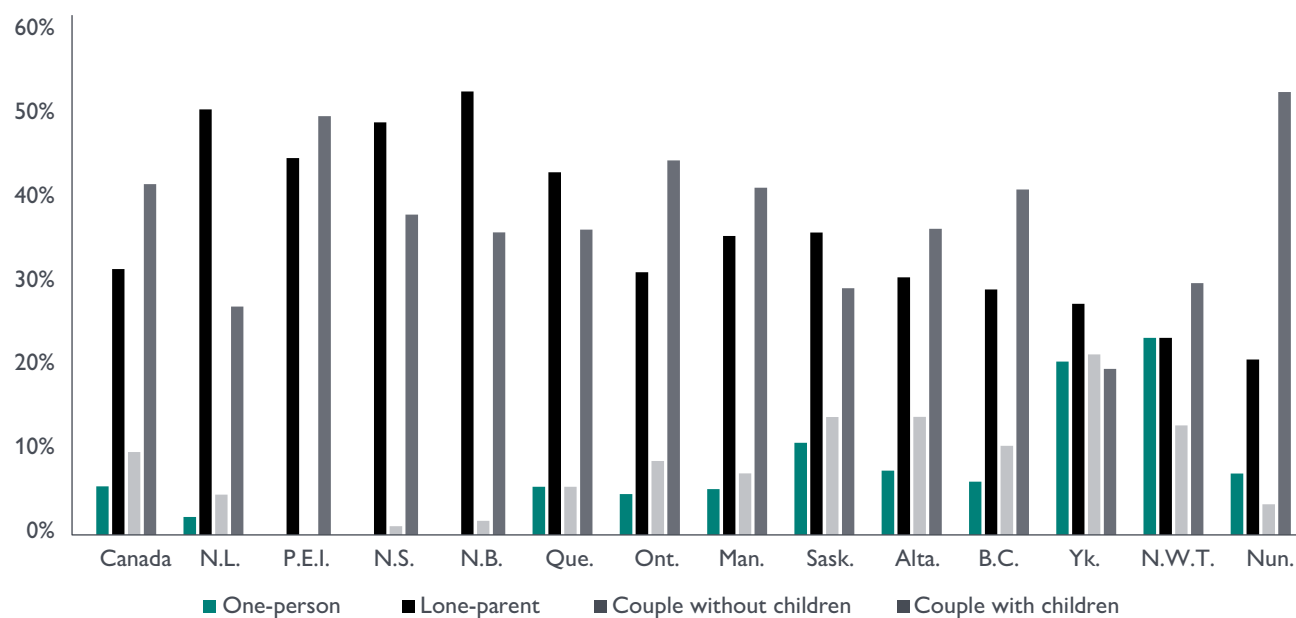
To summarize, the distribution of household family types across the two lowest income quintiles provides important policy-relevant information about households in core housing need in Canada.

Figure 3: Distribution of households in core housing need and in the lowest income quintile, by selected household type, Canada and provinces and territories, 2016



Source: CMHC, adapted from Statistics Canada (Census 2016)

Figure 4: Distribution of households in core housing need and in the second income quintile, by selected household type, Canada and provinces and territories, 2016



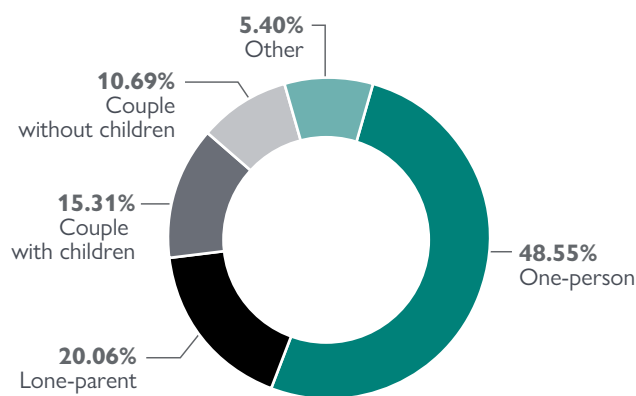
Source: CMHC, adapted from Statistics Canada (Census 2016)

About 60% of households in core housing need were either one-person or couple-without-children households. This implies that, using the National Occupancy Standards (NOS) as a benchmark, about three fifths of households in core housing need would require a bachelor or one-bedroom unit that is affordable, suitable and adequate in order to meet their needs (figure 5).

For the other 40% of households in core housing need, an affordable and adequate dwelling with two or more bedrooms would meet their needs according to the NOS (figure 5).

The results above are consistent with taking into account the size and the composition of households in housing need living in the community in order to achieve the highest impacts. Even if this type of approach would require collecting data at a local level, doing so might be beneficial for both housing organizations and those households in greatest need. Affordable housing organizations using or adopting this type of approach may observe a reduction of the cost of providing affordable housing units, especially in areas where most households in housing need would require smaller units. For those households in greatest need, this type of approach would mean having enough dwellings at a cost that is affordable to them.

Figure 5: Distribution of households in core housing need, by household type, Canada, 2016



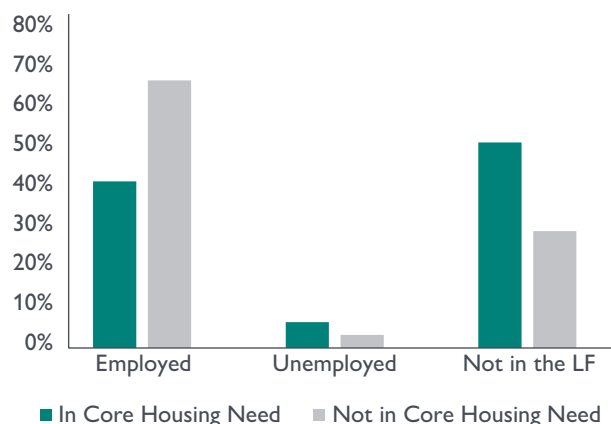
Source: CMHC, adapted from Statistics Canada (Census 2016)

2. Labour market outcomes of households in Core Housing Need

Nearly half of the primary household maintainers of households in core housing need are in the labour force. In fact, 51.7% of the primary household maintainers of households in core housing need were not in the labour force; this means that 48.4% of these primary household maintainers are either employed (41.9%) or unemployed (6.5%) (figure 6).

Overall, the labour force participation rate of primary household maintainers of households in core housing need was much lower than that of their counterparts not in core housing need. Individuals in the first group were more than 25% less likely to be employed, and about twice more likely to be unemployed than those from the second group (Figure 6).

Figure 6: Labour force status of the primary household maintainer by core housing need status, Canada, 2016

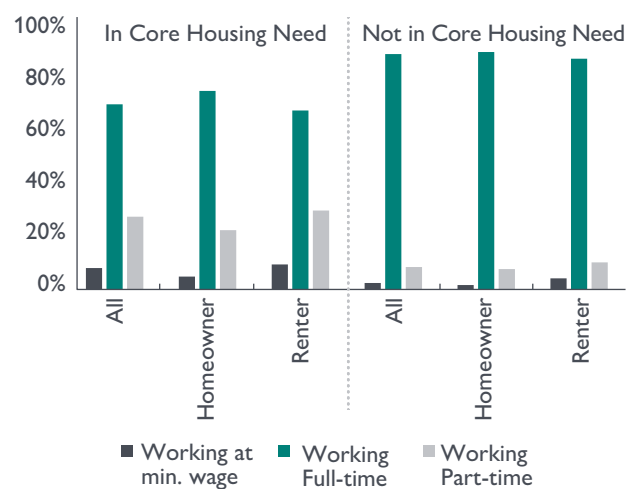


Source: CMHC, adapted from Statistics Canada (Census 2016)

About 8.3% of primary household maintainers of households in core housing need were working a minimum-wage job as their main job in 2015. They were more than three times as likely to work a minimum wage job than their counterparts not in core housing need (2.5%). The primary maintainer of renter households, in particular, were most likely to have a minimum-wage job (9.7%) (figure 7).

This latter result implies that households in core housing need are not necessarily the least-skilled or least-paid workers in Canada. Therefore, the fact that they are struggling with housing costs put an emphasis on the severity of the current affordable housing crisis.

Figure 7: Characteristics of the main job of employed primary household maintainers by core housing need status and household tenure, Canada, 2016



Source: CMHC, adapted from Statistics Canada (Census 2016)

2.1. What are the implications for the types of support appropriate for households in core housing need?

Figure 6 above shows that 42% of the primary household maintainers of households in core housing need are employed. According to table 1 below, the top five industry sectors for this group are retail trade (12.7%), accommodation and food services (11.8%), health care and social assistance (10.3%), construction (8.5%), and administrative support, waste management and remediation services (8.1%). Together, these five industries employed half of the primary household maintainers of households in core housing need.

Households in core housing need could be at a very high risk of job loss because of the COVID-19 pandemic.

If we assume that the distribution of households in core housing need across industry sectors in 2016 is the same as it is today, more than half of the primary household maintainers of households in core housing need work in industry sectors where more than 50% of businesses reported having laid off at least 80% of their employees during the COVID-19 lockdown (table 1). For example, according to a crowdsourcing survey conducted by Statistics Canada (column (1) of table 1), 51.2% of businesses in the retail trade sector reported having laid off 80% or more of their staff; 12.7% of the primary household maintainers of households in core housing need work in this sector. These results imply a very high risk of job loss among households in core housing need, making it an even greater challenge for policy makers to address the growing problem of housing affordability. Housing and income support programs play a critical role in providing struggling families with safe and stable housing during these uncertain times. However, it is not clear how each of type of support may affect the job mobility of the beneficiaries.

It is well-established in the economic literature that moving costs reduce on-the-job search effort and search effectiveness.² The general view from the literature is that homeownership may prevent an individual from relocating to benefit from better employment opportunities in more distant locations, which could contribute to longer stretches of unemployment. These findings raise the following questions:

- Do the same observations hold for some subgroups of households who were provided an affordable dwelling from governmental and non-governmental organizations?
- What are the effects of income support versus housing support on the job mobility of various groups of households in housing need?

The risk is having households who might have experienced a reduction of their housing needs, because of having received affordable housing units, being stuck in areas with fewer employment opportunities during economic downturns. Therefore, responding to these questions will help housing organizations and policy makers from all levels determine the best type of support for different groups of households in housing need.

² Find more details in the following papers:

Thomas J. Dohmen (2005). "Housing, Mobility and Employment". *Regional Science and Urban Economics* 35 (3). <https://www.sciencedirect.com/science/article/abs/pii/S0166046204000304>

David G. Blanchflower and Andrew J. Oswald (2013). "Does High Home-Ownership Impair the Labor Market?". NBER Working Paper (19079). <https://www.nber.org/papers/w19079>

Allen Head and Huw Lloyd-Ellis (2012). "Housing Liquidity, Mobility, and the Labour Market". *The Review of Economic Studies* 79 (4). <https://academic.oup.com/restud/article-abstract/79/4/1559/1573571>

Table 1: Industry sectors of the primary maintainer of households in core housing need and COVID-19

	1	2	3
Industry	% of businesses that reported layoffs to staff and laid off 80% or more of their workforce	% of primary household maintainers of households in core housing need	Cumulative % of primary household maintainers of households in core housing need
Retail trade	51.2	12.7	12.7
Accommodation and food services	69.0	11.8	24.5
Health care and social assistance	64.2	10.3	34.8
Construction	41.6	8.5	43.3
Administrative and support, waste management and remediation services	18.6	8.1	51.4
Other services (except public administration)	46.3	7.3	58.7
Transportation and warehousing	19.3	6.9	65.6
Professional, scientific and technical services	24.6	6.8	72.4
Manufacturing	29.4	6.1	78.5
Educational services	46.4	4.9	83.4
Wholesale trade	24.6	2.8	86.2
Arts, entertainment and recreation	61.7	2.7	88.9
Finance and insurance	12.4	2.6	91.5
Real estate and rental and leasing	19.3	2.4	93.9
Information and cultural industries	19.2	1.9	95.8
Public administration	16.6	1.9	97.7
Agriculture, forestry, fishing and hunting	23.6	1.7	99.4
Mining, quarrying, and oil and gas extraction	26.9	0.3	99.7
Utilities	26.7	0.2	99.9
Management of companies and enterprises	21.9	0.1	100.0
All sectors	45.2	100	-

Sources: Column (1): Extract from table 1 of "Canadian Survey on Business Conditions: Impact of COVID-19 on businesses in Canada, May 2020". Columns (2) and (3): CMHC, adapted from Statistics Canada (Census 2016)

Conclusion

An analysis of labour market outcomes and incomes of households by core housing need status reveals that, overall, households in core housing need had lower labour force participation rates and lower incomes. For example, at the national level, 80% of households in core housing need belonged to the lowest income quintile, i.e. their total before-tax household income was lower than \$35,808. However, 48.3% of primary household maintainers in core housing need were in the labour force in 2016. This implies that nearly half of all households in core housing need had a member in the labour force. These results have important implications for housing policies in Canada.

The low incomes of households in core housing need pose an important challenge for housing organizations and governments across the country in their fighting for a Canada where everyone can afford housing that meets their needs. Our research reinforces the need for a good understanding of the income levels of households in housing need at the local level for achieving the highest impacts. Moreover, this work suggests that approaches that take into account the size and composition of households in housing need at the local level may achieve the best results for Canadian households experiencing housing vulnerabilities.

The quite significant labour force participation of households in core housing need, as well as their heightened risk of job losses in the face of the recent economic downturn and the COVID-19 pandemic, suggest it would be worthwhile to consider investigating the relationship between income support or housing support and job mobility. Findings from such research may help housing organizations and policy makers from all levels determine the best type of support for different groups of households in housing need.

The results of this work highlight the importance of considering the unique characteristics of different types of households in core housing need. These key insights would be useful in developing tailored housing policies and programs that serve different vulnerable groups and household types.



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"In 2016, nationally, the median income of households in core housing need was \$23,227. Nearly 80% of these households were in the lowest income quintile (i.e. had a total before-tax household income below \$35,808)."



Rachel Shan
Senior Analyst,
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"Nearly half of households in core housing need have a member in the labour force."

Key Terms

A household is in **core housing need (CHN)** if its housing is below one or more of the adequacy, suitability and affordability standards, and it would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards:

- **Adequate housing:** does not require any major repairs, according to residents.
- **Suitable housing:** has a given number of bedrooms for the size and makeup of resident households, according to National Occupancy Standard (NOS) benchmarks.
- **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.

Households assessed for core housing need comprise private, non-farm, non-band, non-reserve households with incomes greater than zero and shelter cost-to-income ratios (STIRs) less than 100%. Non-family households with at least one maintainer aged 15 to 29 attending school are considered not to be in core housing need, regardless of their housing circumstances. Attending school is considered a transitional phase, and low incomes earned by student households are viewed as being a temporary condition.

A primary household maintainer is the person in the household identified as someone who pays the rent or mortgage, the taxes, or utilities, for the dwelling. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer.

Total income / total before-tax-income refers to receipts from certain sources (in cash and, in some circumstances, in kind), before income taxes and deductions, during the reference period. The monetary receipts included are those that tend to be of a regular and recurring nature. Receipts

that are included as income are: employment income from wages, salaries, tips, commissions and net income from self-employment (for both unincorporated farm and non-farm activities); income from investment sources, such as dividends and interest on bonds, accounts, guaranteed investment certificates (GICs) and mutual funds; income from employer and personal pension sources, such as private pensions and payments from annuities and registered retirement income funds (RRIFs); other regular cash income, such as child support payments received, spousal support payments (alimony) received and scholarships; income from government sources, such as social assistance, child benefits, Employment Insurance benefits, Old Age Security benefits, Canada Pension Plan and Quebec Pension Plan benefits and disability income. Receipts excluded from this income definition are: one-time receipts, such as lottery winnings, gambling winnings, cash inheritances, lump-sum insurance settlements and tax-free savings account (TFSA) or registered retirement savings plan (RRSP) withdrawals; capital gains because they are not, by their nature, regular and recurring. It is further assumed that they are more relevant to the concept of wealth than the concept of income; employer's contributions to registered pension plans, Canada Pension Plan, Quebec Pension Plan and Employment Insurance; voluntary inter-household transfers, imputed rent, goods and services produced for barter, and goods produced for own consumption. For the 2016 Census, the reference period for this variable is calendar year 2015. (Census 2016)

Shelter cost-to-income ratio refers to the proportion of average total income of household which is spent on shelter costs. The shelter-cost-to-income ratio is calculated by dividing the average monthly shelter costs by the average monthly total household income and multiplying the result by 100. This variable is calculated for private households living in owned or rented dwellings who reported a total household income greater than zero. Households in dwellings located on an agricultural operation operated by a member of the household are excluded. -3 = Not applicable (band housing, farm dwelling, household who reported a zero or negative total household income). (Census 2016)

National Occupancy Standard (NOS): The NOS provides a benchmark for the number of bedrooms a dwelling would have for a given household. The NOS is not a regulatory requirement or mandated standard. The calculation of the number of bedrooms for a household is provided below:

- Two persons or less per bedroom.
- Household members, of any age, living as part of a married or common-law couple share a bedroom with their spouse or common-law partner.
- Lone parents, of any age, have a separate bedroom.
- Household members aged 18 or over have a separate bedroom—except those living as part of a married or common-law couple.
- Household members under 18 years old of the same sex share a bedroom—except lone parents and those living as part of a married or common-law couple.
- Household members under 5 years old of the opposite sex share a bedroom if doing so would reduce the number of required bedrooms. This situation would arise only in households with an odd number of males under 18, an odd number of females under 18, and at least one female and one male under the age of 5.

An exception to the above is a household consisting of one individual living alone. Such a household would not need a bedroom (i.e., the individual may live in a studio apartment and be considered to be living in suitable accommodations)

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Alternative text and data for figures

Figure 1: Proportion of households in core housing need by income quintile (before-tax income), Canada and provinces and territories, 2016

Provinces & Territories	Lowest quintile	Second quintile
Canada	78.83%	19.15%
Newfoundland & Labrador	95.44%	4.16%
Prince Edward Island	97.95%	2.05%
Nova Scotia	92.92%	6.79%
New Brunswick	97.87%	2.15%
Quebec	97.08%	2.68%
Ontario	73.63%	24.64%
Manitoba	78.79%	19.18%
Saskatchewan	74.92%	21.35%
Alberta	65.25%	29.64%
British Columbia	76.32%	21.09%
Yukon	64.81%	26.85%
Northwest Territories	47.45%	33.92%
Nunavut	23.84%	26.94%

Note: Before-tax income quintiles in Canada (Census 2016): lowest quintile = \$1 to \$35,808; second quintile = \$35,809 to \$59,521; third quintile = \$59,522 to \$88,658; fourth quintile = \$88,659 to \$133,468; and the highest quintile = \$133,469+.

Source: CMHC, adapted from Statistics Canada (Census 2016)

Figure 2: Market and non-market rents, income and shelter costs of households in core housing need (Canada, 2015)

Indicator	Value in 2015 \$
Median bef. tax income	23,227
Median shelter costs*	900
Upper limit of affordable shelter costs*	581
Av. monthly rent of SAH (converted to 2015 \$)**	582
80% of the median rent of 1 bed. Canada (converted to 2015 \$)***	704
80% of the average rent of 1 bed. Canada (converted to 2015 \$)***	745
30% of the median total income of all families ****	2,023

**SAH: Social and Affordable Housing. The average rent represents what a tenant would pay for the unit (after subsidies, where applicable). This national average rent does not include data from New Brunswick, Saskatchewan, or Northwest Territories.

Sources: *CMHC, adapted from Statistics Canada (Census 2016); **Social and Affordable Housing Survey—Rental Structures, 2019, CMHC; ***Urban Rental Market Survey, 2019, CMHC; ****Statistics Canada. Table 11-10-0009-01: Selected income characteristics of census families by family type.

Figure 3: Distribution of households in core housing need and in the lowest income quintile, by selected household type, Canada and provinces and territories, 2016

Provinces & Territories	One-person	Lone-parent	Couple without children	Couple with children
Canada	60.1%	17.1%	11.0%	8.0%
Newfoundland & Labrador	58.6%	20.2%	14.6%	4.6%
Prince Edward Island	57.0%	21.8%	9.4%	8.3%
Nova Scotia	60.9%	19.3%	10.8%	6.0%
New Brunswick	57.0%	21.6%	10.7%	7.2%
Quebec	66.6%	16.1%	7.5%	6.1%
Ontario	56.9%	17.6%	12.5%	9.2%
Manitoba	55.9%	19.5%	10.7%	9.7%
Saskatchewan	62.7%	17.4%	10.5%	6.4%
Alberta	61.9%	15.2%	11.3%	8.4%
British Columbia	59.5%	15.9%	12.2%	7.9%
Yukon	70.0%	15.7%	6.1%	4.6%
Northwest Territories	47.7%	24.3%	9.8%	12.6%
Nunavut	20.7%	36.1%	4.1%	32.5%

Source: CMHC, adapted from Statistics Canada (Census 2016)

Figure 4: Distribution of households in core housing need and in the second income quintile, by selected household type, Canada and provinces and territories, 2016

Provinces & Territories	One-person	Lone-parent	Couple without children	Couple with children
Canada	5.80%	31.75%	9.89%	41.88%
Newfoundland & Labrador	2.14%	50.80%	4.81%	27.27%
Prince Edward Island	0.00%	45.00%	0.00%	50.00%
Nova Scotia	0.00%	49.26%	1.04%	38.24%
New Brunswick	0.00%	52.94%	1.68%	36.13%
Quebec	5.75%	43.30%	5.75%	36.45%
Ontario	4.88%	31.36%	8.83%	44.71%
Manitoba	5.46%	35.70%	7.34%	41.46%
Saskatchewan	11.00%	36.11%	14.07%	29.46%
Alberta	7.67%	30.75%	14.09%	36.55%
British Columbia	6.35%	29.31%	10.64%	41.24%
Yukon	20.69%	27.59%	21.55%	19.83%
Northwest Territories	23.53%	23.53%	13.07%	30.07%
Nunavut	7.33%	20.94%	3.66%	52.88%

Source: CMHC, adapted from Statistics Canada (Census 2016)

Figure 5: Distribution of households in core housing need, by household type, Canada, 2016

Household Type	Distribution
One-person	48.55%
Lone-parent	20.06%
Couple without children	10.69%
Couple with children	15.31%
Other	5.40%
Total	100.00%

Source: CMHC, adapted from Statistics Canada (Census 2016)

Figure 6: Labour force status of the primary household maintainer by core housing need status, Canada, 2016

Labour Force Status	In Core Housing Need	Not in Core Housing Need
Employed	41.90%	67.30%
Unemployed	6.50%	3.30%
Not in the LF	51.70%	29.40%

Source: CMHC, adapted from Statistics Canada (Census 2016)

Figure 7: Characteristics of the main job of employed primary household maintainers by core housing need status and household tenure, Canada, 2016

Characteristic of Main Job	In Core Housing Need			Not in Core Housing Need		
	All	Homeowner	Renter	All	Homeowner	Renter
Working at minimum wage	8.30%	5.00%	9.70%	2.50%	1.70%	4.30%
Working Full-time	71.80%	77.00%	69.40%	91.30%	92.10%	89.50%
Working Part-time	28.20%	23.00%	30.60%	8.70%	7.90%	10.50%

Source: CMHC, adapted from Statistics Canada (Census 2016)