



Community Development Halton

Support for Guaranteed Livable Income:
Intersections between income and housing

Market Basket Measure

According to Statistics Canada, the MBM basket (2018-base) is priced for 53 different geographic area; 19 specific communities and 34 population centre size and province combinations.

	Persons Not in Economic Families	Economic Family Size			
		2 Persons	3 Persons	4 Persons	5 Persons
Hamilton CMA (incl. Burlington)	\$ 22,475	\$ 31,780	\$ 38,922	\$ 44,934	\$ 50,248
Toronto CMA (incl. Oakville, Milton and Halton Hills)	\$ 24,864	\$ 35,162	\$ 43,065	\$ 49,727	\$ 55,596

Figure 20 (below): Market Basket Measure (MBM) Thresholds, 2020

Data Source: Statistics Canada, Dictionary, Census of Population, 2021

Social Assistance Recipients

Ontario has two social assistance programs to help residents who are in financial need.

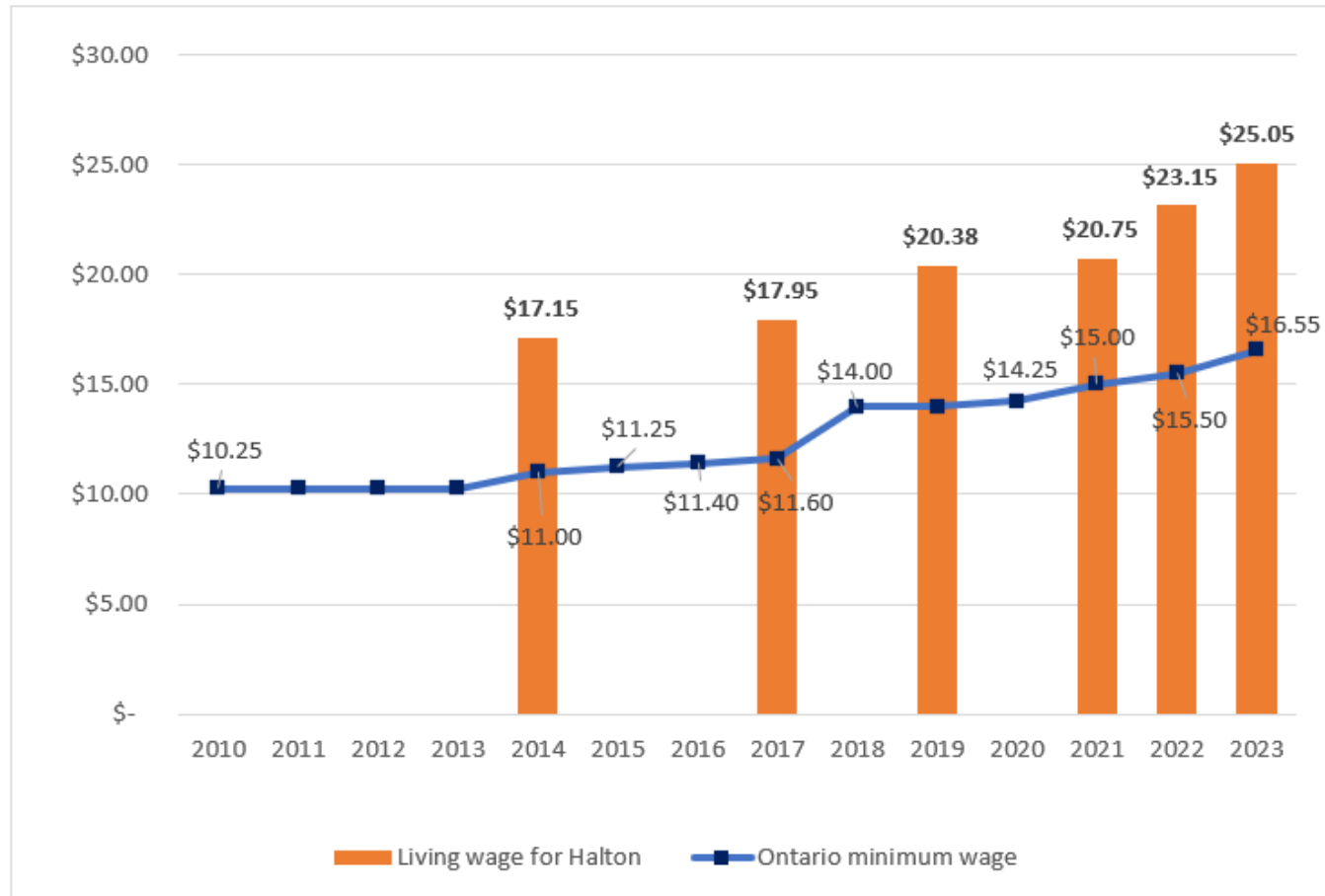
- The Ontario Works (OW) program provides income and employment assistance to those most in need. It provides temporary financial assistance to cover basic needs and housing cost as well as assistance to prepare for and find employment.
- The Ontario Disability Support Program (ODSP) provides income and employment assistance to people living with disabilities. Financial assistance payments consist of three components (basic needs, maximum shelter amount and Ontario Child Benefit)

Family Type	Basic Needs	Max Shelter	Max Ontario Child Benefit	Total
OW – single	\$343	\$390	\$0	\$733
OW – single parent with 1 child	\$360	\$642	\$133.91	\$1,135.91
OW – single parent with 2 children	\$360	\$697	\$267.82	\$1,324.82
OW – couple	\$494	\$642	\$0	\$1,136
OW – couple with 1 child	\$494	\$697	\$133.91	\$1,324.91
OW – couple with 2 children	\$494	\$756	\$251.50	\$1,517.82
ODSP – single	\$752	\$556	\$0	\$1,308
ODSP – single parent with 1 child	\$895	\$875	\$133.91	\$1,903.91
ODSP – single parent with 2 children	\$895	\$947	\$267.82	\$2,109.82
ODSP – couple	\$1,085	\$875	\$0	\$1,960
ODSP – couple with 1 child	\$1,085	\$947	\$133.91	\$2,165.91
ODSP – couple with 2 children	\$1,085	\$1,027	\$267.62	\$2,379.82

Figure 29 (left):
Monthly OW and ODSP payment by selected family type, July 2023

Data Source:
Income Security Advocacy Centre, Social Assistance Rates Update (July 2023)

Living Wage



In 2022 Halton's living wage rate was \$23.15. That meant for an individual working 35 hours per week full year in 2022, the annual wage gap between minimum and living wage was about \$14,000. With an increase of 8.2% in Halton's 2023 living wage rate that annual wage gap is now just under \$15,500 a year.

Figure 2 Ontario Minimum Wage and Living Wage for Halton Region, 2010-2023

Data Source: Ontario Government, Ontario Living Wage Network, Calculating Ontario Living Wages, November 2023

Construction

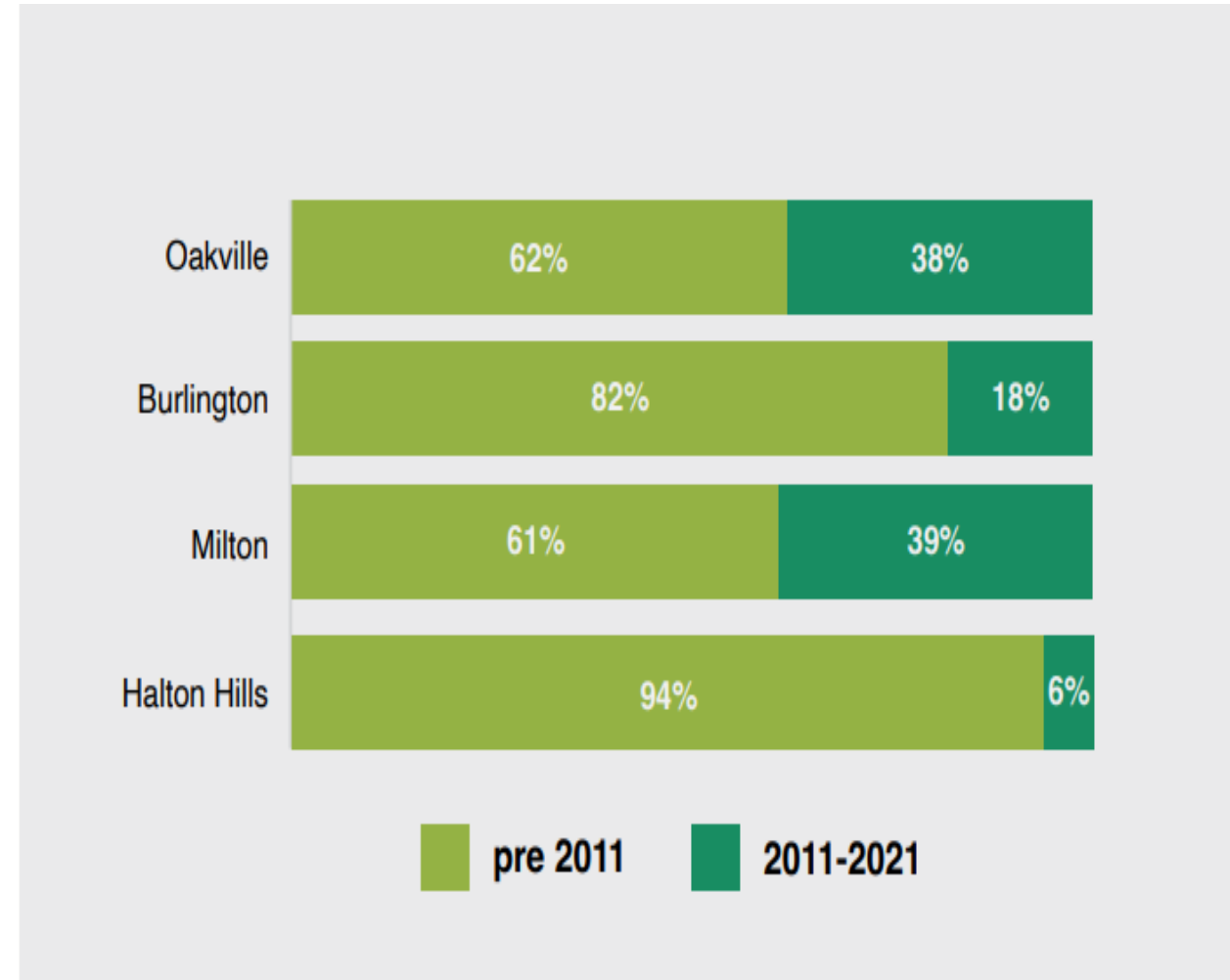
The Centre for Policy Alternatives points the significant impact of the Bank of Canada rate hikes have had on investment in Canada in housing construction. Between February 2022 and July 2023,

- Investment in new single-family homes is down 36 per cent
- Investment is down 27 per cent for new semi-detached houses, and
- New apartment construction is down 19 per cent.

Row houses are the exception with investment only down by two per cent since before the rate hikes started.

Figure 3 (right):
Proportion of dwelling units built by period of construction and municipality, Halton Region, 2021

Data Source: *Statistics Canada, Census of Population, 2021, Table 98-10-002333-01*



Subsidized Housing

As shown in Figure 19, in 2021, about 80% or 3,890 subsidized dwelling units were in Oakville (40%, 1,935) and Burlington (40%, 1,955). Between 2011 and 2021, the number of subsidized units in Milton rose by 43%, Burlington by 16%, Oakville by 12%. Halton Hills experienced a decrease of about 20%. In 2021, there were 9,000 individuals living in subsidized housing in Halton, 60% were women. Over two thirds (67%) of the residents lived with family and 30% lived alone.

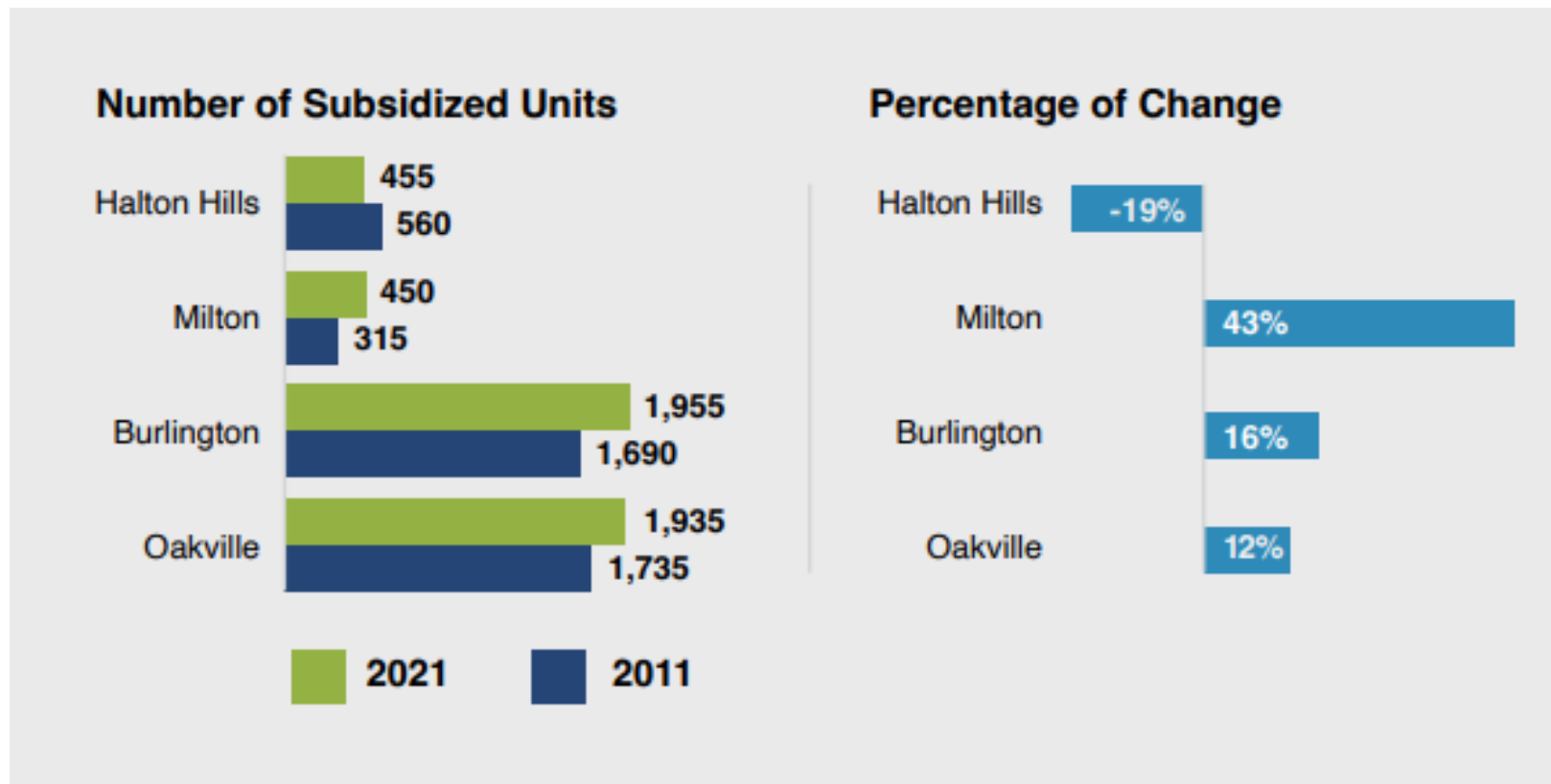


Figure 19
(left): Number of Subsidized dwelling and percentage of change by municipality, Halton Region, 2011 and 2021

Data Source:
Statistics Canada, Census of Population, 2011 and 2021

Shelter Costs

As shown in Figures 24 and 25, renter households in Oakville experienced a 41% increase in shelter cost, almost doubling the increase for the owner counterparts (22%).

The shelter cost for renter households in Milton went up by 34% compared to 21% for owner households.

Between 2019 and 2022, the average rents for purpose-built apartments in Halton municipalities rose between 15% and 18% (Milton-18%, Halton Hills and Burlington-15%).

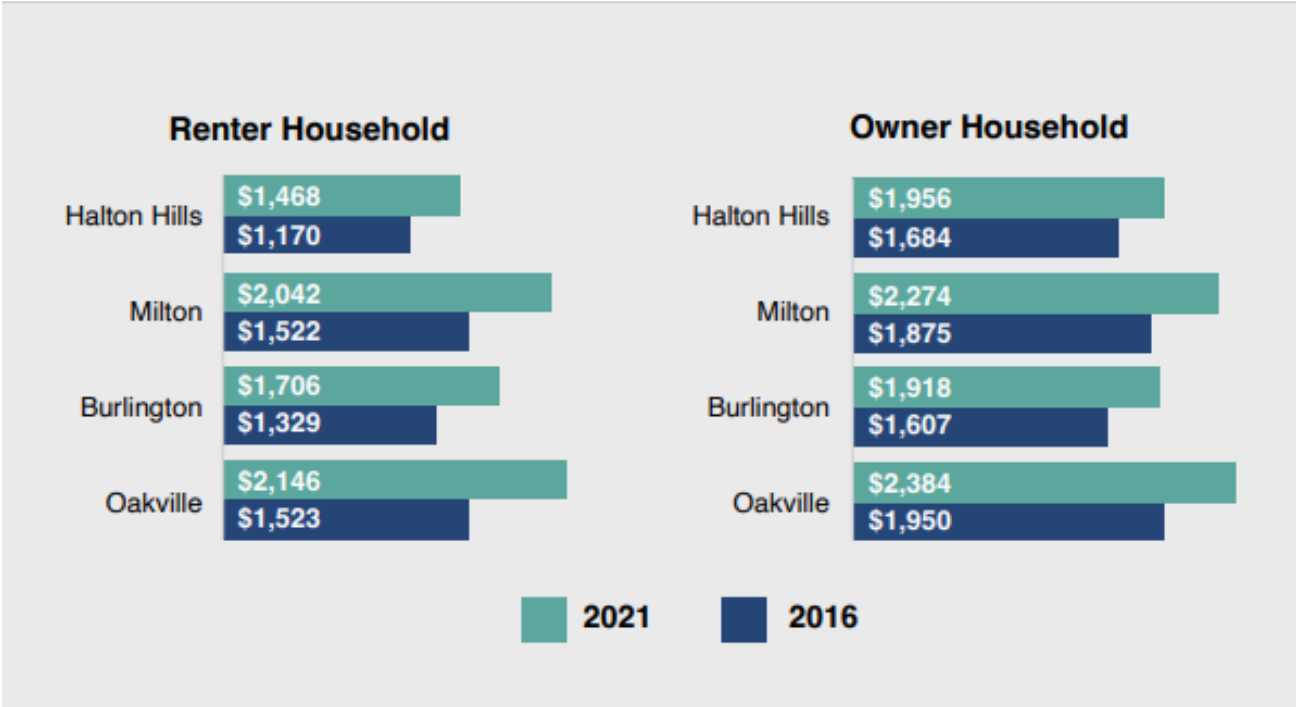


Figure 24 (left): Average shelter cost by tenure and municipality, Halton Region, 2016 and 2021

Data Source: Statistics Canada, Census of Population, 2016, 2021

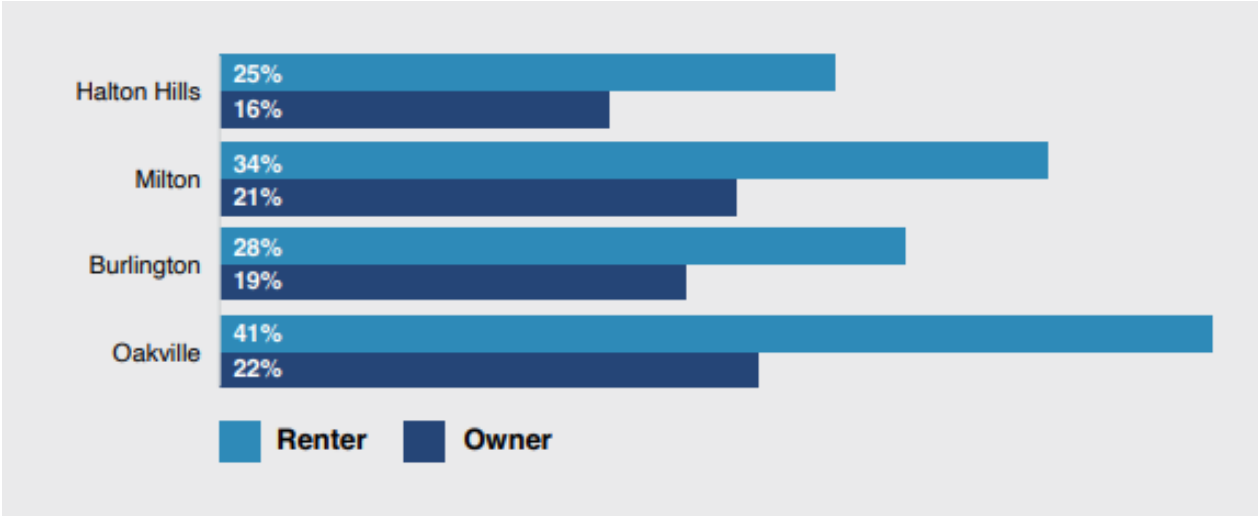


Figure 25 (left): Percentage of change in shelter cost by tenure and municipality, Halton Region, 2016 and 2021

Data Source: Statistics Canada, Census of Population, 2016, 2021

Owners and Renters

Households at the bottom or lowest (1st) income quartile are more likely financially challenged to allocate income (after shelter costs) for other life essentials such as food, clothing, transportation and childcare than other households.

Almost half (48%) or 21,400 Halton’s renter households were in the lowest (1st) quartile with median total household income between \$36,800 (in Halton Hills) and \$50,800 (in Milton). Halton Hills had the highest proportion (59%) of renter households in the lowest (1st) income quartile followed by Oakville (48%), Burlington (48%) and Milton (45%).

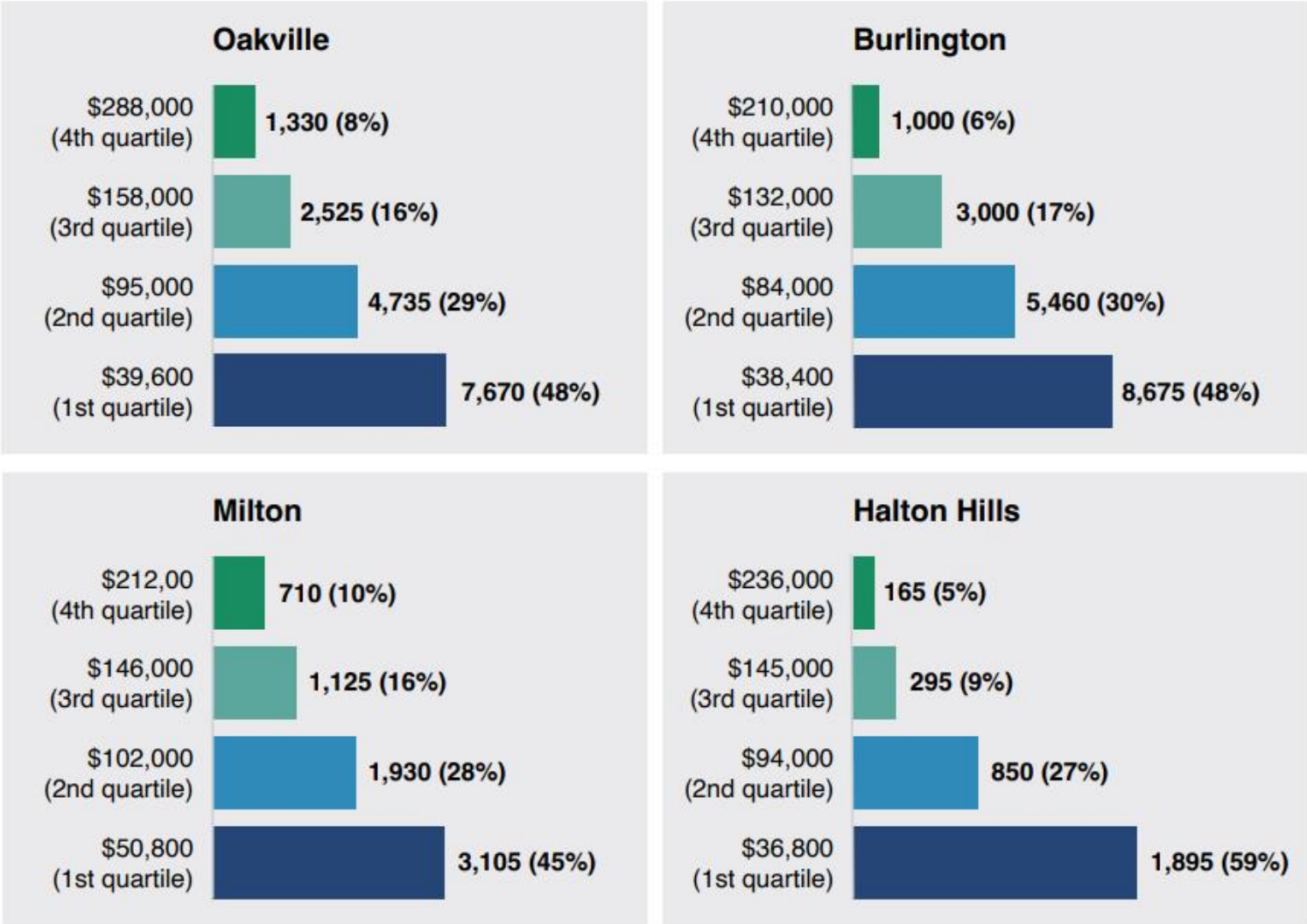


Figure 17 (above): Number and proportion of renter households by median total income quartile and municipality, Halton Region, 2021

Data Source: Statistics Canada, Census of Population, 2021, (CRHI)

Rental Wage

Another way to look at housing affordability is to find out how much people need to earn to pay shelter cost without spending too much of their income on it, the Canadian Centre for Policy Alternatives (CCPA) uses rental wage to make that measurement. The rental wage calculates the hourly wage required to afford rent while working a standard 40-hour week and spending no more than 30% of one's income on housing. A two-bedroom unit is used for the calculation.

In 2022, there was no neighbourhood within Toronto CMA (including Oakville, Milton and Halton Hills) and Hamilton CMA (including Burlington) with affordable one- and two-bedroom rental units for a full-time minimum wage worker.

In Halton Hills, the 2022 rental wage was \$34.52 meaning a person had to work 116 hours a week at minimum rate to afford a two-bedroom unit without spending over 30% of one's income on housing (Figure 33).

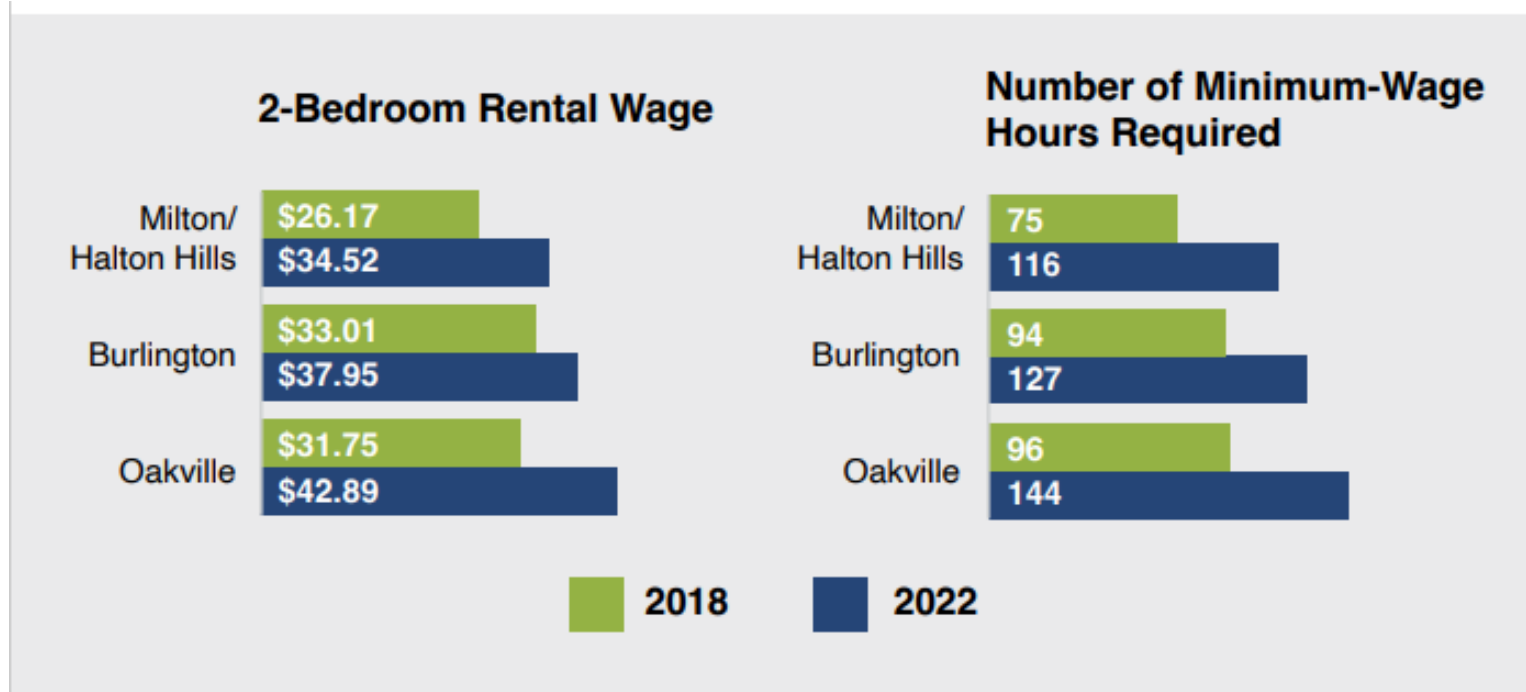
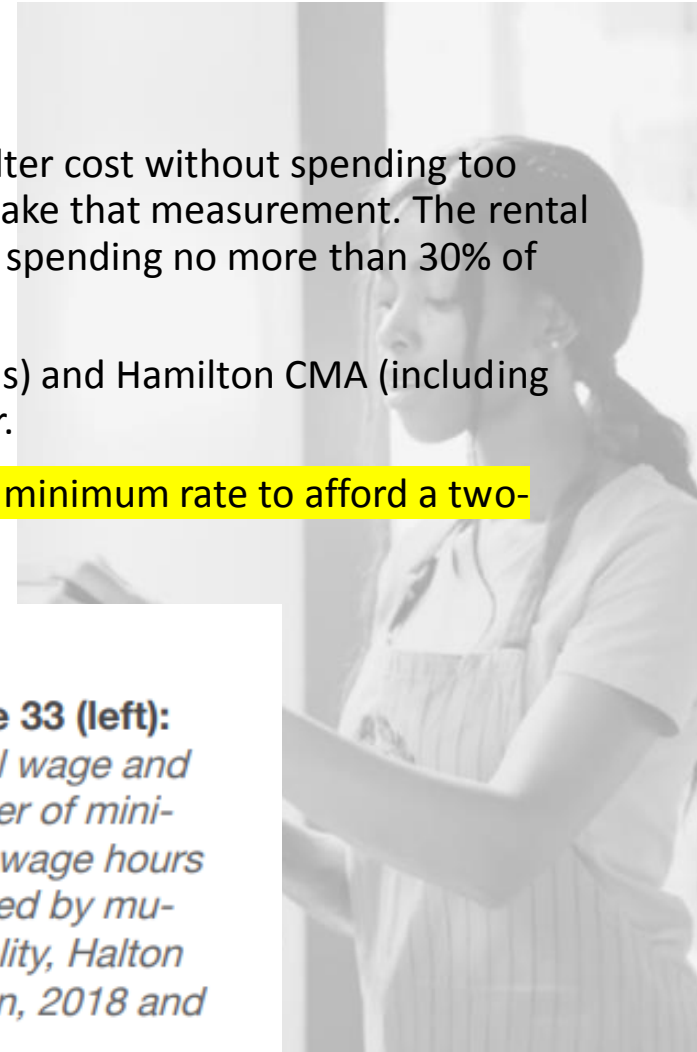


Figure 33 (left):
*Rental wage and
number of mini-
mum-wage hours
required by mu-
nicipality, Halton
Region, 2018 and
2022*

Data Source:
*Canadian Centre
for Policy Alterna-
tives, July 2023*



Core Housing Need

A household is in core housing need if its housing falls below at least one of the acceptable housing indicator thresholds and it would have to spend 30% or more of its total before-tax household income to pay median rent of alternative local housing that is acceptable (meets all three housing standards).

Within the municipality, about 30% of renter households in Halton Hills were in core housing need, followed by Oakville (22%), Milton (21%) and Burlington (19%)

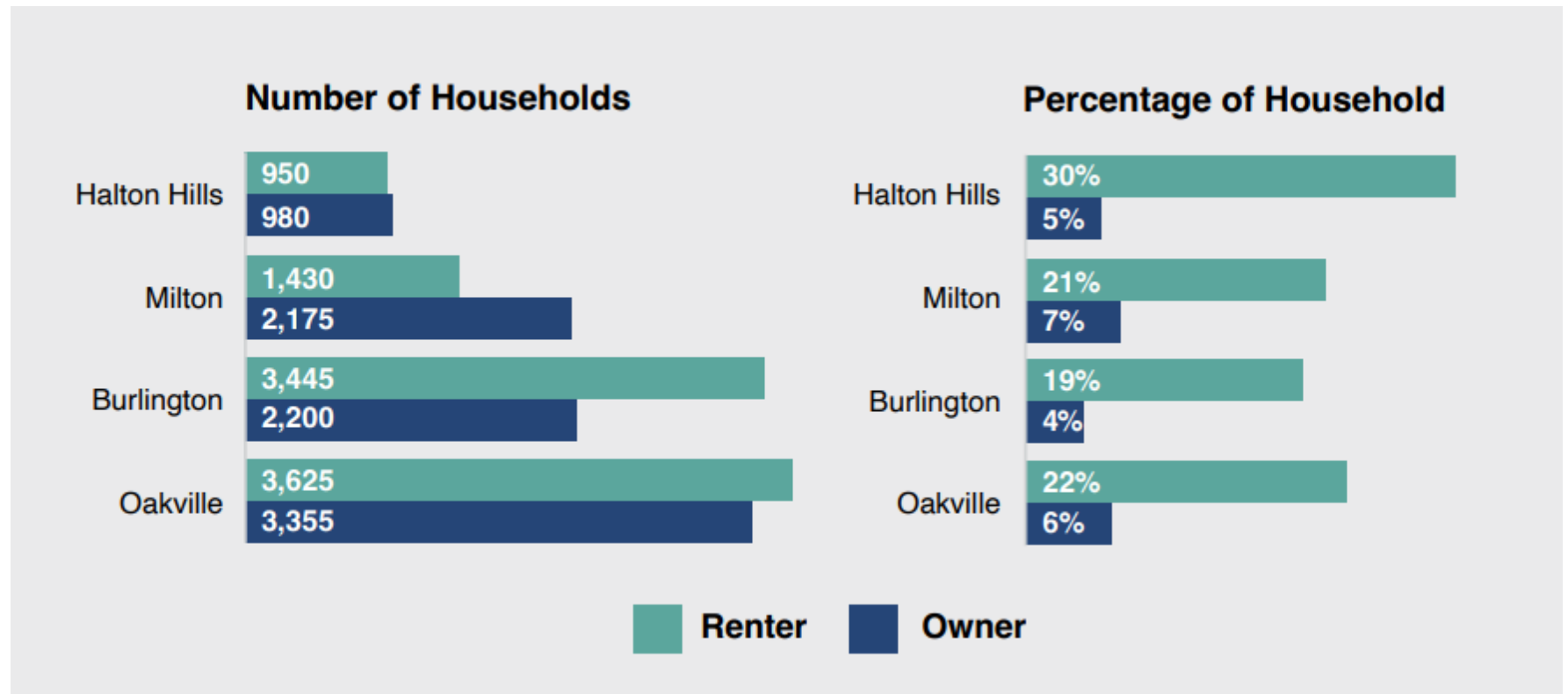
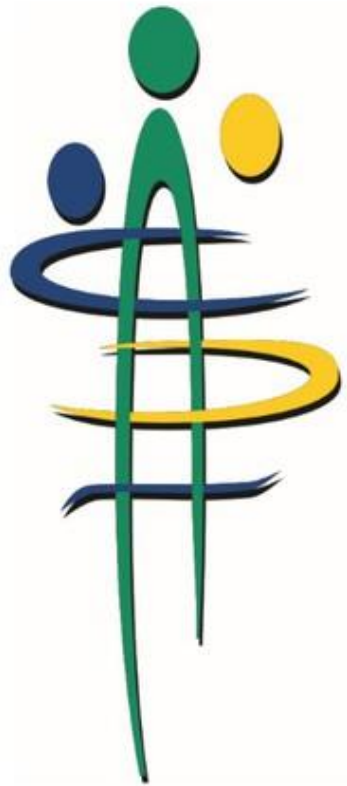


Figure 28 (above):

Number and proportion of household in core housing need by tenure and municipality, Halton Region, 2021

Data Source:

Statistics Canada, Census of Population, 2021 Table 98-10-0247-01



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www.cdhalton.ca