



POVERTY: HOUSING AND HOMELESSNESS IN NIPISSING DISTRICT, POVERTY REPORT # 2:

This is the second report in a series of poverty profile reports to the District of Nipissing Social Services Administration Board. Report # 2 presents key housing indicators for Nipissing District based on the 2021 census data. The report also describes social assistance income, rent, and other factors related to housing supply and affordability issues experienced by social assistance recipients and the low-income population.

DISTRICT OF NIPISSING SOCIAL SERVICES ADMINISTRATION BOARD
JUNE 28, 2023

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Executive Summary

Having safe, acceptable housing and a place to call home is essential to stabilizing vulnerable people living in poverty. For this reason, this second report in a series of poverty profile reports focuses on housing and homelessness in Nipissing District. In view of the Board's vision for *healthy and sustainable communities* and working to remove systemic barriers such as disparities in income, housing and poverty, these reports serve to inform the Board's advocacy, policy development, planning, and service delivery across the program areas.

The second poverty profile report complements the first report on income and low-income lines, by providing an update on key census 2021 housing indicators that include housing tenure, acceptable housing, core housing need, and shelter to income ratios. The report also looks at factors related to social assistance and low-income housing to provide an additional perspective on the housing supply and affordability issues faced by the Board's Ontario Works clients. Combined, the census and Ontario Works housing information and analysis provides insight into the housing situation for Nipissing District's general population, and the context for housing challenges experienced by sub-groups such as social assistance recipients and low-income family households.

Building upon the findings of the first Board report on income and poverty, the following is a summary of the main report and the key findings from the research and data analysis.

The report starts with the *housing tenure* of households as a main indicator of housing status and outcomes. Renter households are a focus for the poverty reports and the Board as most low-income family households and social assistance recipients are renters, and are more likely to be in core housing need given their low income relative to market rent.

Picking up from the previous report, there are 37,250 households in Nipissing District and two-thirds of the households own their home while about one-third are renters. Over the past five years the district's homeownership rate has decreased by 1.2% while the rental rate has increased 1.0%. The change in tenure during the period is rooted in the district's household growth of 3.3% where the growth in renter households is almost twice that of owners. This adds to the increasing pressure in the rental markets and affordable housing supply. The local change in housing tenure has also been observed at the national and provincial level and according to a report by Statistics Canada, homeownership has been decreasing since peaking in 2011.

Comparing the district's housing tenure rates to Ontario as a benchmark, Nipissing has a lower homeownership rate (66% Vs. 68.4%) and a higher renter rate than Ontario (33.7% vs. 31.4%). At the local level, housing tenure varies widely across the district ranging from above 90.0% in the rural areas of Chisholm, East Ferris, and Papineau-Cameron to below 70.0% in the population centres of West Nipissing (Sturgeon Falls), Mattawa and North Bay. Conversely, the number of renters is the lowest (< 10.0%) and highest (30.0% >) in these respective areas.

When looking at tenure demographics such as family household type, the district's renters are comprised of significantly more singles and lone-parents while the homeowners tend to be more families. For example, whereas singles and other (non-family) households account for over half (57.1%) of the district's renters, they make up just one-quarter of homeowners. On the flipside, couple families- with and without children - account for the majority (61.5%) of homeowners but

just one-quarter of renters. Concerning the rent tenure, the above also stands out across Ontario's 49 census divisions, where the share of Nipissing District's single renters is one of the higher rates in the province and the share of couple families that rent, one of the lowest.

At the local level, the proportion of family households that are homeowners and renters vary widely across the district's municipalities and areas. As an example, on the ownership side, the portion of couple families (with or without children) that are homeowners ranges from over 70.0% in East Ferris, down to below half (49.5%) the homeowners in South Algonquin. There is also significant variation in single homeowners, ranging from 40% in Nipissing South and South Algonquin to less than half this rate (16.1%) in East Ferris. Switching to renters, the portion of family renters ranges across the district from 50.0% in Chisholm to less than half this rate (23.0%) in Mattawa and West Nipissing. Meanwhile, the single renter group ranges from all the renter households in Mattawan down to 30.8% in South Algonquin.

The study also looks at *acceptable housing* and *core housing need* as further key indicators of the housing status of Nipissing District residents and households. Specifically, acceptable housing follows the national definition and refers to housing that is *adequate* (does not require any major repairs), *affordable* (costs less than 30% of household income before taxes), and *suitable* (has enough bedrooms for the size and composition of the family household). A household is considered to live in housing that is not acceptable – or unacceptable - if it falls below one or more of these thresholds. Some of the households living in unacceptable housing are considered to be in core housing need if they cannot afford alternative, local housing that meets the threshold standards above. The main study findings pertaining to acceptable housing and core housing need are summarized below.

Close to three quarters (73.0%) of Nipissing District households live in acceptable housing while the remainder (27.0%) live in housing that is not acceptable (about 10,000 households). The largest share of households living in unacceptable housing fall below the *affordability* threshold and account for 16.8% of all households in Nipissing, or 62.2% of those in unacceptable housing. The remaining households in unacceptable housing fall below the adequacy (20.5%) and suitability thresholds (7.6%), or below more than one of the thresholds (9.6%).

Compared to the Ontario benchmark, Nipissing District has relatively more households (6.0%) that live in acceptable housing and subsequently fewer households (6.0%) living in housing that is not acceptable. Across the district, the share of households in unacceptable housing ranges from over one-third of the households in Mattawa (35.5%) to less than half this rate in Papineau Cameron and Nipissing North (15.1%). In most of the other municipalities and areas the number of households living in unacceptable housing is in the 20.0% + range.

The reasons households live in housing that is considered not acceptable also varies by municipality and area. For example, the number of households in unaffordable housing -spending more than 30% of their income on housing -ranges from 18.5% in Mattawa and North Bay down to around 8.0% in Papineau-Cameron and Nipissing North. Meanwhile, the largest share of households living in inadequate housing requiring major repair is on Nipissing First Nation where 15.5% of the households live in this condition. The inadequacy rate is the lowest in North Bay at 4.4% of the city's households. Turning to suitability, the range of households living in unsuitable housing is considerably narrower than the other two thresholds above, from 3.0% of the households in Chisholm to 1.8% in West Nipissing.

The description of acceptable housing provides a full picture of the district's household housing status and is the first step in identifying whether households live in acceptable – or unacceptable – housing. However, as some of these households can afford other acceptable housing options, the next step is identifying households who are in *core housing need*, i.e., they live in unacceptable housing but cannot afford alternative, local housing that is acceptable and meets the national housing standards. The remaining summary findings for the census section of the study, focus on households in core housing need.

Whereas almost 3 out of 10 households in Nipissing District are living in unacceptable housing (from above), 1 out of 10 households (3,585) are considered to be in core housing need with affordability as the dominant issue. Unaffordable housing is the main reason (78.9%) that Nipissing households are in core housing need, followed by inadequate housing in poor repair (7.7%) and unsuitable housing where households are under (or over) housed (1.5%). A relatively large number (12.0%) of households experience more than one of these unacceptable and core need conditions. As shown further on in the summary – and based on the affordability threshold – many Ontario Works (OW) clients are considered to be in core housing need given their social assistance shelter rates and average market rents.

While core housing need in the district is comprised of both, homeowners and renters, the latter are more likely to be in core housing need as they account for the majority (72.5%) of the core need households. And while housing affordability is the main reason that owners and renters are in core housing need, it is more prevalent for renters (65.0% vs. 84.0% respectively). On the other hand, inadequate housing that is in poor repair is more of an issue for owners (18.3%) than renters (3.5%).

In comparison with Ontario, Nipissing District has relatively fewer (2.0%) households than the province in core housing need. The portion of Nipissing households that fall below the affordability threshold however, is slightly larger compared to the province (78.9% vs. 76.2% respectively). Nipissing also has a significantly higher rate of core housing need for inadequate housing, which is one and three quarters that of the province (7.7% vs. 4.4%). On the other hand, the district's core housing need rate for unsuitable housing (1.5%) is three times less than the province (4.9%).

Across the district's municipalities and areas, core housing need varies from a little over one-quarter (27.1%) of the households in Mattawa, down to about one-quarter this rate in East Ferris (4.3%). The district's main population centre, North Bay, sits in the centre of the distribution around the district rate (10.0%). Further to the district's population centres of Mattawa, North Bay, and West Nipissing, they account for the majority (87.3%) of households in core housing need in Nipissing District. North Bay has the largest portion of core housing need households in unaffordable housing (84.5%) which is significantly higher than the other centres: Mattawa (69.6%) and West Nipissing (67.1%). On the other hand, the portion of households in core housing need due to inadequate housing is highest in Mattawa where about one in five households live in housing requiring major repair. West Nipissing has the next highest rate (11.0%) of inadequate housing followed by North Bay at 3.4% (assessing core housing need by the housing thresholds in the rural municipalities and areas is difficult due to the relatively small household counts and the combined effects of random rounding and sampling error). It is also interesting to note that renters are much more likely to be in core housing need in the population centres while owners are more likely to be in core need in the rural areas.

Turning to *shelter cost to income ratios* (STIR), this housing indicator provides further insight into the affordability threshold and the extent to which households pay a relatively large amount of their income on housing costs. For Nipissing households that are in core housing need, the STIR levels of 30% and 50% are used to gauge the depth of unaffordability and the focus is on renter households which includes most Ontario Works clients and other low-income family households in Nipissing District.

Of the 2,600 renter households in Nipissing District that are in core housing need, most (94.0%) fall below the affordability threshold and are in unaffordable housing. The remaining (6.0%) core need renters fall below the adequacy and/or suitability thresholds only. For those falling below the affordability threshold, 62.4% are spending between 30% - 49% of their household income on housing costs while the remaining 37.6% are spending 50% or more, and are considered to be in *deep core housing need*.

In comparison to Ontario, Nipissing has a larger share of core housing need renters below the affordability threshold (94.0% vs. 88.2%) and about half the share of other core need renter households that fall below the adequacy and/or suitability thresholds only (6.0% vs. 11.8%). Additionally, Nipissing has a larger share of core housing need renters paying 30% - 49% of their household income on housing costs (62.4% vs. 56.5%) and a smaller share who are in deep core housing need and paying 50% or more (37.6% vs. 43.5%).

It is also interesting to look at core housing need and the STIR levels by the type of rent that is paid based on whether the rent is subsidized or not. While the majority (83.0%) of core housing need renters in Nipissing District do not live in subsidized housing, the remaining renters (17.0%) do live in subsidized housing. This illustrates that subsidized housing does not necessarily lift all renters out of core housing need.

In terms of the STIR levels, the number of core housing need renter households paying between 30% - 49% of household income on housing costs that are not in subsidized housing is 83.7% while the remaining 16.3% of these households are in subsidized housing. Meanwhile, 87.0% (800) of the households in deep core housing need that pay 50% or more of their household income on housing costs, are not in subsidized housing while the remaining 13.0% (120) are in subsidized housing.

The next section of the study turns to social assistance information and analysis with a focus on Ontario Works (OW) homelessness (as measured by no fixed address) and renters, and the housing supply and income gaps experienced by clients and other low-income households.

In Nipissing District, there was a monthly average of 122 OW homeless clients with no fixed address (7.0% of the caseload) between January and September of 2022. This represents a 52.0% increase over the past couple of years. And while the district currently has 97 shelter beds and 56 Transitional Housing beds with an option for additional emergency overflow, the need for shelter services clearly extends well beyond OW clientele.

Turning to subsidized social and affordable housing, the social housing inventory in Nipissing District consists of a mix of Rent-Geared-to-Income (RGI) and Market rent units. Currently, there are 2210 social and affordable housing units in the district with a little over half (55.0%) allocated to single households through bachelor or 1-bedroom units. The remaining (45.0%) are 2 to 5-bedroom units. However, with over half (57.0%) the social and affordable housing supply designated to senior citizens 65 years or older, this leaves a large gap for other family types and

age groups. For example, whereas two-thirds of the OW caseload is comprised of single households under the age of 65 years, just 38.0% of the bachelor and 1-bedroom units would be available for this group (and the excess demand for these units is reflected in the long waiting time as indicated below).

Currently there are a little over 900 people on the waiting list for the above social housing and the average wait time for a 'non-seniors' bachelor and 1-bedroom unit is approximately 10 years. Looking at the waitlist by family household type, about half those waiting for social and affordable housing are singles while another one-quarter are senior citizens. Single parents represent the next largest share (18.0%) of the waitlist followed by families, with and without, children (5.0%).

A little over half (54.0%) the social housing waiting list applicants are in receipt of social assistance, with most (38.0%) of the applicants in receipt of ODSP and the remainder (16.0%) being in receipt of OW. The remaining applicants (46.0%) are in receipt of other income such as Canada Pension (CPP, OAS), WSIB, earnings from employment etc. Given the low OW rates and income described in the previous report and touched down on below, it is somewhat surprising that OW recipients are considerably under-represented on the social housing waiting list.

Apart from the supply gaps identified above there are also disparities between social assistance rates and rent. As an example, the OW maximum shelter allowance for a single person (\$390) covers less than half (46.0%) the average market rent for a one-bedroom unit (\$842). As their combined entitlement for shelter and basic needs is \$733, their rent would exceed their maximum monthly income making one-bedroom units inaccessible to this population. While this example illustrates the income-rent gap for single households there are many other examples for other OW family households.

Further, as social assistance rates impact a recipient's ability to secure and maintain acceptable housing, this report also compares the Consumer Price Index (CPI) with social assistance rates to illustrate how these rates have failed to keep pace with the rising cost of housing. For example, the OW maximum shelter allowance has not seen an increase since 2017 yet the CPI rate for shelter has increased annually reaching a high of 7.1% in 2022. Given the current maximum entitlements for OW clients and average market rents as noted above, it is hard to see how those on social assistance can live in acceptable housing and not be in core housing need.

1.0 Preamble

1.1 Introduction

The District of Nipissing Social Services Administration Board (DNSSAB) plays a major role in providing various human services to residents throughout Nipissing District, including to those who are marginalized and have low incomes. With a vision for *healthy and sustainable communities*, the Board looks forward to seeing communities where residents have the social and economic conditions and opportunities they need to develop to their maximum potential. Working to remove systemic barriers such as disparities in income, housing and poverty is fundamental to achieving the Board's vision and individual well-being for Nipissing residents.

1.2 Purpose

In view of the above, this report focuses on housing to complement the first report to the Board, on 2021 census and provincial social assistance income in Ontario. As two of the prime social determinants, income and housing largely influence health and well-being outcomes and the extent to which healthy, sustainable communities can thrive.

The 2021 census conducted by Statistics Canada provides an opportunity to update the Board on key housing indicators that include housing tenure, acceptable housing, core housing need, and shelter to income ratios. The indicator data and analysis is presented for Nipissing District and its municipalities and areas, with comparisons made to Ontario and the 49 census divisions for benchmarking purposes. This provides insight into the housing situation and outcomes for Nipissing District's general population, and the context for housing challenges experienced by sub-groups such as social assistance recipients and low-income family households.

Drawing from other various data sources, the report also includes data and analysis concerning factors related to social assistance and low-income housing. These include the local supply of social housing and emergency shelters; housing waiting list/ demand; social assistance rates and income; and market and RGI rents. This section provides an additional perspective on the housing supply and affordability issues faced by the Board's Ontario Works clients.

This is the second in a series of poverty profile reports for the Board, with the first one published in October, 2022. The report series will serve to further inform the Board's advocacy, policy development, planning, and service delivery across the program areas.

1.3 Report Production

This report was written by Michelle Glabb, DNSSAB Director of Employment and Social Services; Aimie Caruso, Manager of Employment and Client Outcomes and David Plumstead, DNSSAB Manager of Planning, Outcomes and Analytics. The report infographic was created by Lisa Cirullo-Seguin, Ontario Works Data Coordinator.

1.4 Scope

The data and analysis in the report is confined to secondary data that is readily available through census products, social assistance administrative databases, and other various sources.

The census data and analysis is limited to the four variables - and their sub-variables - mentioned earlier which include housing tenure, acceptable housing, core housing need, and shelter to income ratios. Additionally, housing tenure is cross-referenced with family household type. The collection and analysis of the datasets fits the research objective to provide the Board and member municipalities with updated housing indicators for Nipissing District and the municipalities and areas. While there are other census housing datasets that could be useful in the study, the collection and analysis of the data would widen the scope considerably and exceed the project timelines and duration (see also, Limitations).

The project scope also includes the collection and analysis of housing-related data relevant to Ontario Works and social assistance. These variables are sourced from internal, ministry, and other databases and include housing supply, demand (social housing waiting list), OW demographics, income, rent (CMHC) and inflation (CPI-Statistics Canada).

Depending on the data source, data is tabulated and analyzed at four levels of geography in the study: Nipissing District, Ontario, Nipissing District municipalities and areas, and Ontario's 49 census divisions / service manager areas.

The above project scope fits the study research objective, capacity, timelines, and planned duration for the project (April – June 2023).

1.5 Methodology

Similar to the previous report, the study is an observational, cross-sectional design utilizing secondary datasets and descriptive statistics to summarize the data and indicators.

The data is displayed in tables and charts, and analyzed through descriptive statistics using frequency distributions and common summary measures to numerically describe the data's centre point and spread/variation. Common measures include the average for the centre point, and range (smallest, largest) and quartiles for the spread. Statistical outliers are also identified where extreme or influential observations are noticed in the distribution.¹ The use of two-way tables also facilitates multivariate analysis to look at the relationship between categorical variables of interest.

Unless otherwise stated, the census housing data in section 4.0 is sourced from the following Statistics Canada tables, publicly available on the 2021 Census of Population website. The data was downloaded in the Beyond 20/20 Browser format and exported into Excel for analysis.

Statistics Canada. [Table 98-10-0232-01 Age of primary household maintainer by tenure: Canada, provinces and territories, census divisions and census subdivisions](#)

Statistics Canada. [Table 98-10-0246-01 Acceptable housing by tenure: Canada, provinces and territories, census divisions and census subdivisions](#)

Statistics Canada. [Table 98-10-0247-01 Core housing need by tenure including presence of mortgage payments and subsidized housing: Canada, provinces and territories, census divisions and census subdivisions](#)

¹ For the purpose of this study, statistical outliers are identified using the IQR rule where a datapoint falls more than 1.5 x IQR above the third quartile (Q3) or below the first quartile (Q1). IQR = Q3-Q1.

The social assistance and housing-related data in section 5.0 and 6.0 is sourced from internal and ministry administrative databases, and the Canada Mortgage and Housing Corporation (CMHC).

1.5.1 Limitations

Overall, the quality of census data is considered to be very good, although data quality needs to be considered during the analysis and specifically for smaller geographies and populations. For example, the census housing indicator data in this study is derived from the census long-form questionnaire and is based on a random sample of 25% of private households in Canada. Thus, the indicator estimates are subject to sampling error that tends to increase for smaller areas as the sample size becomes smaller and variability in the estimates increase. Sampling error is typically estimated through measures of variability such as the standard error, coefficient of variation, and/or confidence intervals.

Statistics Canada uses confidence intervals to measure the uncertainty in the long-form estimates for the 2021 census data and along with the estimates, they are provided in the census data tables. The interval provides an upper and lower bound around the estimate at a chosen level of confidence of 95%. Essentially, this indicates that under repeated sampling of the population using the same survey methodology and process, the intervals would contain the true population value of interest, 95% of the time (taking half the confidence interval as a percentage of the estimate provides the coefficient of variation, or margin of error).

For larger geographies and household counts, and where data is aggregated at higher levels and for single variables, the confidence interval is narrow indicating that the sampling error is small and not a concern. As an example, the sampling margin of error for many of the study's housing indicators at the provincial (Ontario) level of detail are less than 1.0% and not of significance or concern. Moving down to the census division level of detail (Nipissing District) the error increases for some indicator variables but often is below 5% and still of little significance or concern for the purpose of this study. Sampling error can then become significantly larger at smaller levels of detail, such as for rural census sub divisions or when parsing the indicator variables and data into sub-variables, groups, or cross-tabulations. In these situations, the confidence interval becomes much wider with a margin of error that can be 50% or higher.

In terms of practical significance, the size of the census sampling error and confidence intervals for the various datasets used in the study, generally does not affect the studies goal to inform public policy, planning, service delivery and advocacy. However, some of the district's smaller rural areas have relatively large sampling error and confidence intervals that can influence the meaning of the data and these will be noted in the report where they occur.

The census data is also subject to non-sampling error, which includes questionnaire non-response as a main source of error. Non-response occurs when a household receiving a census questionnaire doesn't respond to one or some of the questions (partial non-response) or the entire questionnaire (total non-response). Questionnaire non-response can bias the census counts and estimates if the household characteristics from the non-responding households differ from those of the responding households.

One of the main data quality indicators used by Statistics Canada to measure non-response is the Total Non-Response rate (TNR). The TNR occurs when all the questions are unanswered, or the returned questionnaire does not meet the minimum content to continue processing.

Generally, the lower the TNR rate, the less risk there is of non-response bias and the more reliable the data is. Data in areas with higher TNRs should be used with caution, particularly where the rate is above 50%. The long-form TNRs for Nipissing District and its municipalities and areas are located in Appendix 1. It can be noted that South Algonquin, Temagami, and Nipissing South have relatively high TNRs, with Bear Island well exceeding 50% (although data for Bear Island is shown in the report for census tables where it is available, the data should be interpreted with caution due to the high TNR rate and the greater risk of biased estimates).

For some of the data tables, Statistics Canada has suppressed the data for Bear Island, Nipissing South, and Mattawan for confidentiality purposes.

As mentioned earlier, the study is limited to four census housing indicators and does not include other census data that could also be useful in describing the housing situation of Nipissing District residents. These tables include the structural type of dwelling, period of construction, size (# bedrooms); housing costs; and housing demographics such as age, gender, household size (# people), and immigrant status. Additionally, many of these tables can be cross-tabulated, including with some of the housing indicators in the study. This could be an area for further research and analysis.

The census housing indicators in section 4.0 pertain to households in private dwellings, which does not include those living in collective dwellings such as shelters, group homes, lodging and rooming houses, correctional facilities, nursing homes, etc.

Based on the project scope and methodology, the study does not include past census data for time series and trend analysis on the census housing indicators.

2.0 Data Notes and Definitions

2.1 Census Data

To ensure confidentiality, Statistics Canada performs random rounding, either up or down, to multiples of 5 or 10 on all counts and values. Thus, when summing or grouping the data, the individual counts may not necessarily add up to the totals or sub totals. This is particularly noticeable for small cell counts associated with areas that have relatively small populations (such as some of the rural areas in Nipissing District).

The census data is available through numerous tables and various data products provided by Statistics Canada. Due to the rounding process (above) and other considerations, the count or value for a given variable may be different depending on which table or product it is sourced from. For example, the count or value for a variable in the census profile may be different for the same variable in a cross-tabulation table. Generally, the differences are negligible and insignificant but become more of an issue for relatively small populations where rounding has a larger affect (for example, a small count may be rounded up to 10 in one table but down to 0 in another table).

2.2 Definitions

Acceptable Housing refers to housing that is *adequate*, *affordable*, and *suitable* as defined by the Canada Mortgage and Housing Corporation (CMHC). *Adequate* housing does not require any

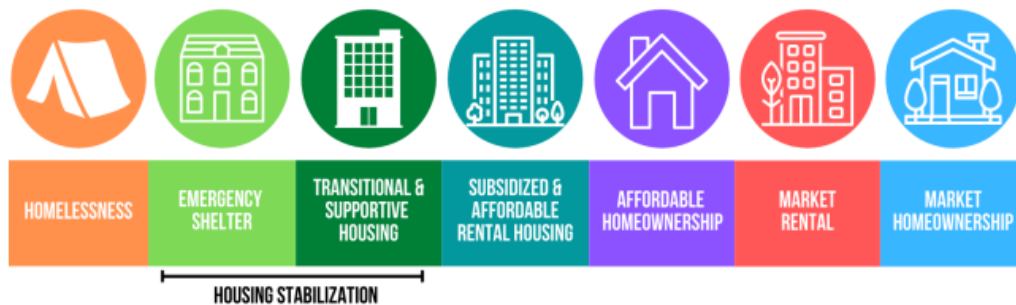
major repairs (heating, plumbing, electrical), *affordable* housing costs less than 30% of total, before-tax household income, and *suitable* housing has enough bedrooms for the size and composition of the family household resident based on the National Occupancy Standard. Households that fall below one or more of these thresholds may also be in core housing need if they cannot afford alternative housing that is acceptable (see below).²

Core Housing Need refers to whether a private household's housing falls below at least one of the adequacy, affordability or suitability components described above, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable and meets all three.³

3.0 Housing Continuum

When looking at housing and homelessness it is helpful to frame the analysis and conversation around the housing continuum, which views housing as an interrelated system:

Figure 1



Everyone can be located at some point along the continuum and as such, it represents all the housing options available in the community from emergency shelters on one end to homeownership on the other. As people progress through their life cycle, circumstances change which can affect what type of housing they are living in. Although it is generally desirable to move along the continuum to the right, movement is not always linear or progressive. The continuum is meant to show the various housing states and options available in the community rather than the need to progress along the continuum.

² The concept of housing that is not acceptable (or unacceptable for the purpose of this paper) differs from core housing need as it includes those who would not have to spend 30% or more of their income to find alternative housing that is acceptable. Or in other words, these households can afford housing that is adequate and suitable.

³ By Statistics Canada definition, only private, non-farm, non-reserve and owner or renter households with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for core housing need. Additionally, 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.

Keeping with the theme of this series of reports, the focus is on acceptable housing and affordability for social assistance recipients and other low-income family households in Nipissing District. This aspect of housing tends to be more associated with the left side of the continuum and subsidized rental housing that is generally provided by the government and non-profit organizations. While not all stages along the continuum will be analyzed or are relevant to the study, it provides a useful framework and reference for the analysis and findings.

4.0 Housing Indicators, 2021 Census

This section focuses on key census housing indicators that describe the housing situation and outcomes of Nipissing District residents, within the context of the relatively low income and social assistance rates described in the first poverty and income report. As mentioned earlier, these indicators include housing tenure; acceptable housing; core housing need; and shelter to income ratios, with an emphasis on housing that is adequate, affordable, and suitable.

4.1 Housing Tenure Nipissing District

Picking up from the previous report, Income and Poverty in Nipissing District, Report #1, there are 37,250 households in Nipissing District. As noted in the table below two-thirds of the district's family households own their home while about one-third are renters. Additionally, a small number of First Nation family households are placed under another occupancy category as they do not fall under the standard tenure categories.⁴

Table 1. Housing Tenure, Nipissing District 2021	Households (#)	Households (%)	Change since 2016
All households	37,250	100.0	3.3 % ↑
Owners	24,560	65.9	-1.2% ↓
Renters	12,535	33.7	1.0% ↑
Dwelling provided by the local government, First Nation or Indian Band	160	0.4	167% ↑

Over the past five years the district's homeownership rate has decreased by 1.2% (from 67.1%) while the rental rate has increased 1.0% (from 32.7%). The change in tenure during the period is rooted in the district's household growth of 3.3% or 1,200 households: while the number of owners and renters in the district are the highest they have ever been, the increase in renters is outpacing owners. For example, the growth in renter households (730) since 2016 is almost twice that of owner households (375) with First Nation band housing (100) accounting for the remaining growth. This adds to the increasing pressure in the rental markets and affordable housing supply.

The change in housing tenure over the last five years has also been observed at the national and provincial level. According to a report by Statistics Canada, *To buy or to rent* (2022)

⁴ As noted by Statistics Canada, for historical and statutory reasons, shelter occupancy on reserves or settlements does not lend itself to the usual classification by standard tenure categories. Therefore, a special category, 'dwelling provided by the local government, First Nation or Indian band,' has been created for census purposes. In Nipissing District, there are 160 dwellings under this classification in the 2021 census.

homeownership has been decreasing since peaking in 2011. The report cites a number of factors influencing the change in housing tenure including construction trends, investment, supply, changing housing preferences and affordability, household growth, aging population, housing policy, and more recently, the COVID pandemic.

Renter households are a focus for the poverty reports and the Board as most low-income family households and social assistance recipients are renters, and are more likely to be in core housing need given their low income relative to market rent (see section 6.0).⁵

4.1.1 Housing Tenure, Nipissing District and Ontario

The table below compares the above tenure rates for Nipissing District, with Ontario as a benchmark.

Table 2. Housing Tenure, Nipissing District and Ontario 2021	Nipissing	Ontario	Difference
Owners	65.9	68.4	-1.2%
Renters	33.7	31.4	2.3%
Dwelling provided by the local government, First Nation or Indian Band	0.4	0.2	0.2%

As noted in the table, Nipissing has a lower homeownership rate and a higher renter rate than Ontario.

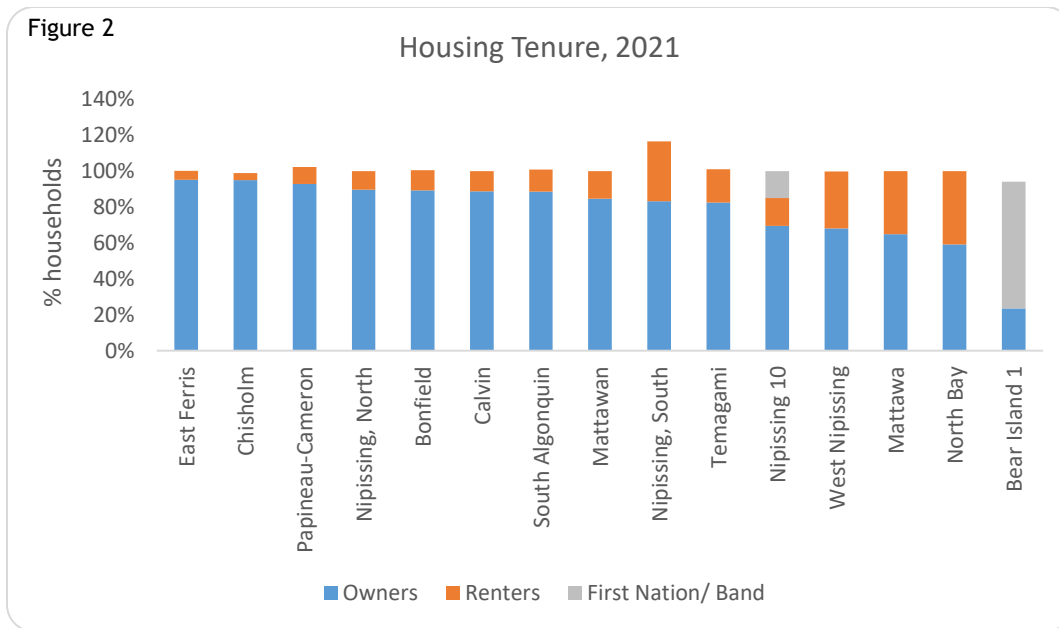
Although not shown in the table, Ontario’s homeownership and renter rate have changed in similar proportion to Nipissing District over the past five years, i.e., homeownership has decreased by 1.3% (from 69.7%) while the rental rate has increased 1.2% (from 30.2%). Also similar to the district, the increase in provincial renters is outpacing that of owners. Since 2016 the number of renter households in the province has increased 10.6%, which is over twice that of homeowners (4.3%).

4.1.2 Housing Tenure, Nipissing District Municipalities and Areas

Figure 2 on the following page shows the housing tenure for Nipissing’s municipalities and areas, with the data presented in descending order starting with the area that has the highest rate of homeownership.

⁵ At the time of the census, a relatively small number of Ontario Works and ODSP recipients owned their homes (2.0% and 6.0% respectively).

Figure 2



Notes: 1) *Random rounding*: the percentage of owners and renters does not add up to 100% for all municipalities and areas due to the effect of random rounding of the census data – see note 2.1. This is most pronounced for Nipissing South where the relatively small number of renters can be largely affected by the rounding process. 2) *Data quality*: The data for Bear Island should be interpreted with caution due to the high TNR rate (50%+) as noted in the section on Limitations - see also, Appendix 1). The 95% confidence intervals for Mattawan and Nipissing South renter households are relatively wide with a margin of error around 75%. The margin of error for renter households is also relatively large (40% - 50%) for Chisholm, Papineau- Cameron, South Algonquin and Temagami.

In view of the cautionary notes above, below are key points from the analysis:

- Housing tenure varies widely across the district and the rural and urban areas. For example, Bear Island aside⁶, homeownership ranges from above 90.0% in the rural areas of Chisholm, East Ferris, and Papineau-Cameron to below 70.0% in the population centres of West Nipissing (Sturgeon Falls), Mattawa and North Bay. Conversely, the number of renters is the lowest (< 10.0%) and highest (30.0% >) in these respective areas.
- While the population centres of West Nipissing, Mattawa and North Bay account for 81.6% of the district's population, they account for 95.0% of the renters.
- The relatively large number of renters in the above population centres corresponds to the high rate of unaffordable housing in these areas (see also, section 4.4.2).
- Other than the population centres and Nipissing South aside, Temagami has the next largest share of renters in the district (18.6%), which is also relatively high for a rural area (as noted above, the higher sampling error for Temagami is a further consideration in the interpretation of the data).

⁶ In addition to the high TNR, Bear Island also had a relatively small number of households enumerated in the census and most of these fall in to the category of dwellings that are provided by the local government, First Nation or Band.

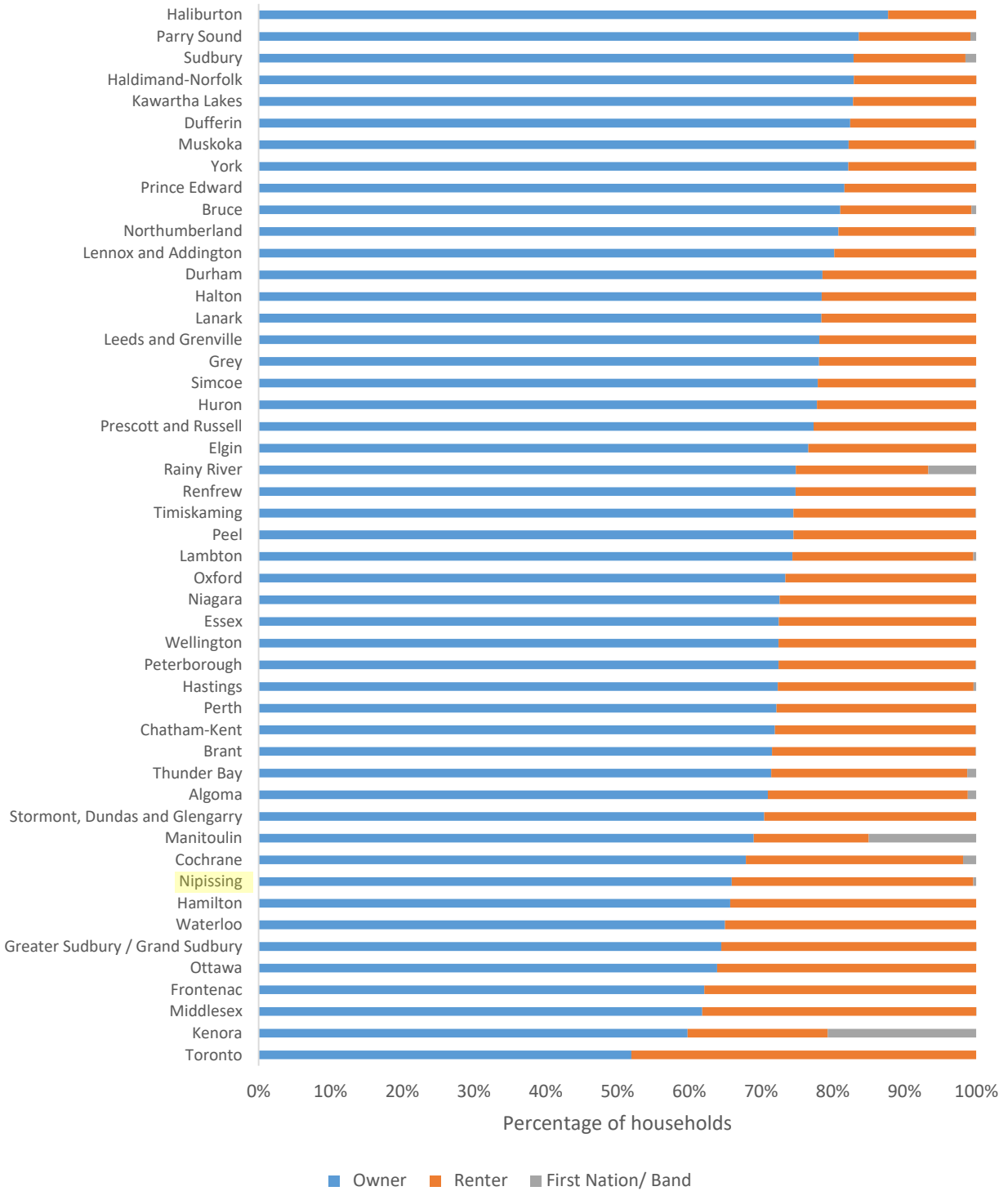
4.1.3 Housing Tenure Across Ontario's 49 Census Divisions

The figure on the following page shows the distribution of owners and renters across Ontario's 49 census divisions / service manager areas. The data is shown in descending order, starting with the area that has the highest percentage of owners.

- In terms of homeownership, the percentage of owners ranges from 87.8% of private households in Haliburton down to 51.9% of the households in Toronto.
- These areas also have the lowest and highest percentage of respective renters: 12.3% in Haliburton and 48.1% in Toronto. (Note: Toronto is a statistical outlier with a homeownership rate less than 60.0% and a renter rate above 41.0%).
- Nipissing District's homeownership rate is in the bottom quartile (< 71.0%) of the provincial distribution while the renter rate is in the top quartile (28.0% >).

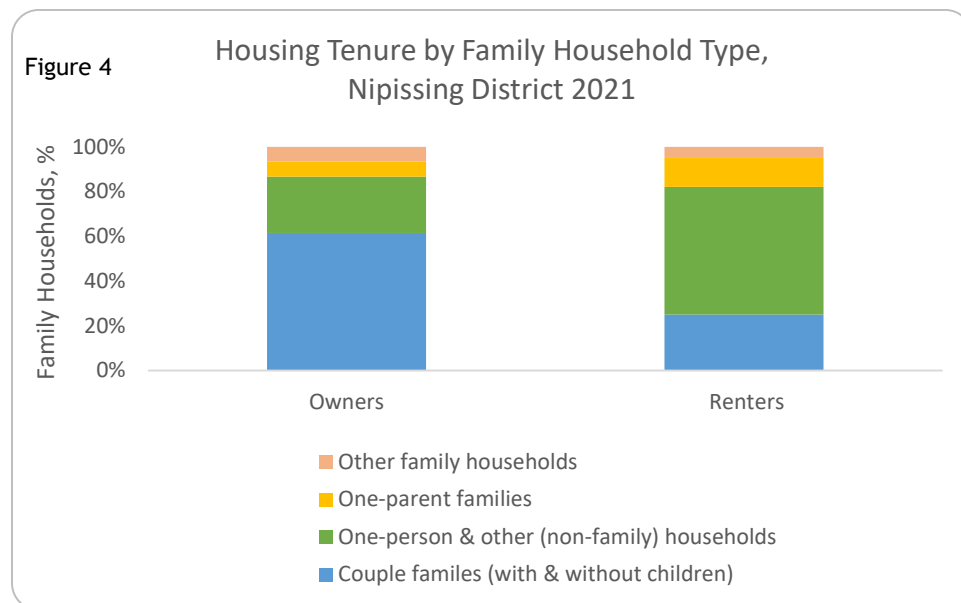
Figure 3

Housing Tenure Across Ontario's 49 Census Divisions (2021)



4.1.4 Housing Tenure by Family Household Type, Nipissing District

The figure below shows housing tenure for Nipissing District stratified by family household type, and the strong association between the two in most cases. (Note: the census table used for this cross-tabulation combines 'one-person' households and 'other, non-family' households.⁷ The majority (87.0%) of this group however, are one-person, or single, households):



- The district's renters are comprised of significantly more singles and lone-parents while the homeowners tend to be more families. This corresponds loosely with income from the previous poverty profile report, where single households have less than half the median income (\$36,000) of family households (\$96,000).
- For example, whereas singles and other households account for over half (57.1%) of the district's renters they make up just one-quarter of homeowners. On the flipside, couple families- with and without children - account for the majority (61.5%) of homeowners but just one-quarter of renters.
- Lone-parent families who are renters (13.3%) are also about twice the share of those who are owners (6.7%).
- The association between tenure and family household type is not as strong for other family households where 6.6% are homeowners and 4.5% are renters.⁸

⁷ *One-person-households* are also referred to as *single households* in this report. *Other, non-family households* are comprised of two or more persons living together but do not constitute a family under the Statistics Canada census family definition.

⁸ Following the census definition, *other family households* are those where additional people are living with a family and/or multiple families are living together.

4.1.5 Housing Tenure by Family Household Type, Nipissing District and Ontario

The table below compares Nipissing District's housing tenure rates by family household, with Ontario as a benchmark:

Table 3. Tenure and Family Household Type, 2021	Nipissing Owners, %	Ontario Owners, %	Nipissing Renters, %	Ontario Renters, %
Couple families (with and without children)	61.5	61.1	25.0	31.6
One-person & other (non-family) households	25.3	22.3	57.1	49.5
One-parent families	6.7	7.3	13.3	13.1
Other family households	6.6	9.3	4.5	5.8
Total households	100	100	100	100

- While family household tenure is similar between the two areas for certain household types, it is significantly different for others.
- The homeownership rate for couple families is similar in the district and province at about 61.0 % of households. However, the province has significantly more (6.5%) couple families that are renters compared to the district.
- The largest differences between the areas can be noted in single, and other non-family households, where Nipissing has proportionately more households that are homeowners (3.0%) and renters (7.5%) than the province.
- A difference can also be noted with other family households, with the province having proportionately more of these families that own their home (2.5%) and rent (1.5%).
- Turning to lone-parent families, housing tenure is similar in the district and province with about 7.0% who own their homes and 13.0% who rent.

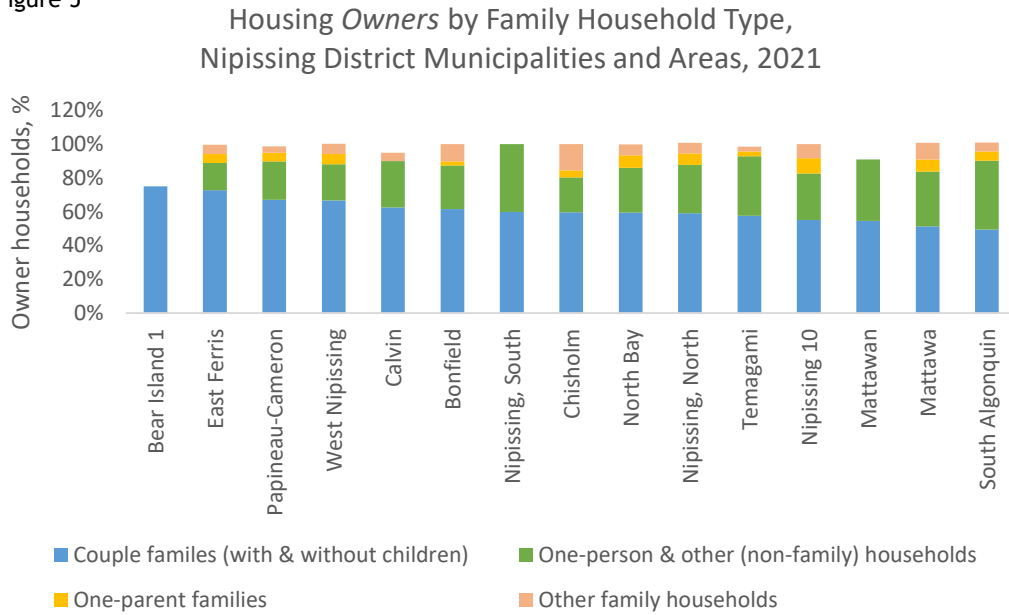
4.1.6 Housing Tenure by Family Household Type, Nipissing District Municipalities and Areas

Figures 5 and 6 on the following pages turn to the proportion of family households that are owners and renters in Nipissing's municipalities and areas. The data is shown in descending order, starting with the area that has housing tenure by the highest percentage of couple families. (Note: First Nation/Band housing is not included in the analysis).

4.1.6.1 Owners

As noted earlier the majority of the district's homeowners are *couple families* (with or without children). The portion of these families that are homeowners in the district ranges from over 70.0% on Bear Island and in East Ferris, down to below half (49.5%) the homeowners in South Algonquin. In the remaining municipalities and areas the percentage of owners that are couple families ranges between 51.0% and 67.0%. (Note: the majority of households on Bear Island are First Nation/Band housing and the small number of owner households is significantly affected by the rounding process as noted in the chart).

Figure 5



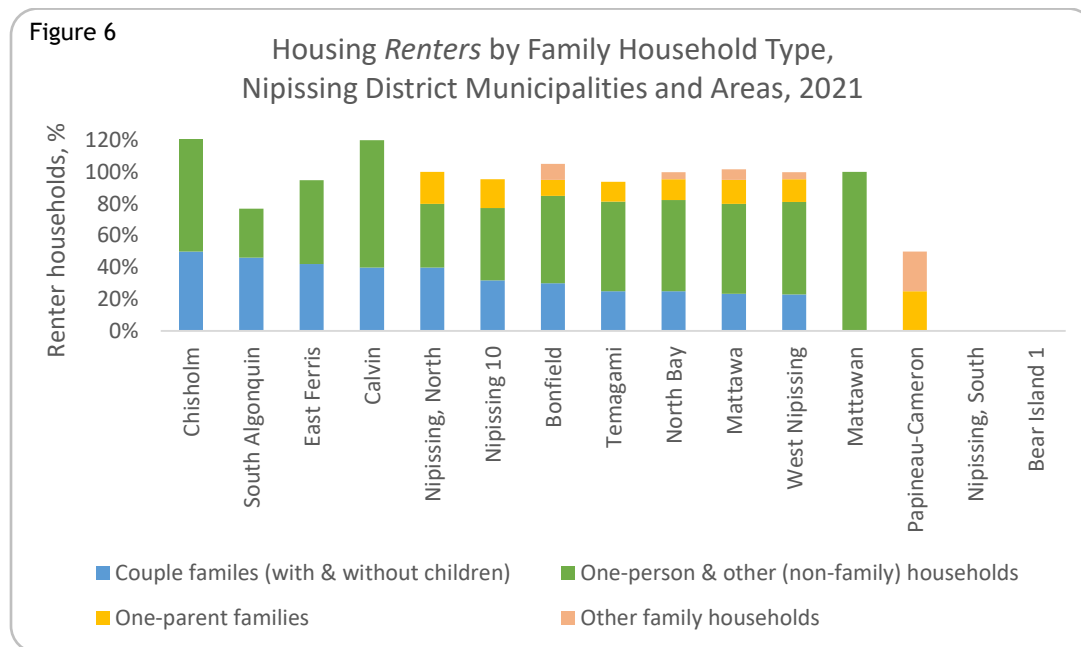
Notes: *Random rounding:* the percentage of the respective family household types does not add up to 100% for all municipalities and areas due to the effect of random rounding – see note 2.1. This is most pronounced for Bear Island, Calvin and Mattawan due to the relatively small number of households that can be largely affected by the rounding process. 2) *Data quality:* the data for Bear Island should be interpreted with caution due to the high TNR rate as noted in the section on Limitations (see also, Appendix 1).

- Turning to *singles, and other non-family households*, homeownership for this group ranges from 40% in Nipissing South and South Algonquin to less than half this rate (16.1%) in East Ferris. The share of these households that are homeowners is also relatively high in Mattawa (32.4%), Mattawan (36.4%), and Temagami (35.2%). In the remaining municipalities and areas the percentage of owners that are singles, and other non-family households, is in the 20.0% + range.
- As shown earlier, relatively few *one-parent families* are homeowners in Nipissing District. For the district’s municipalities and areas that have a census count, the portion of homeowners that are lone-parents ranges from 9.2% on Nipissing First Nation down to less than 3.0% in Bonfield and Temagami. It can be noted from the figure above that Bear Island, Calvin, Nipissing South, and Mattawan do not have any lone-parent homeowners that were recorded in this census table and dataset. However, given the relatively small number of households in these areas, the counts may be significantly affected by the random rounding process.
- *Other family households* - which includes families who have additional people living with them or multiple families living together – also tend to represent fewer homeowners. For the district’s municipalities and areas that have a census count, the portion of homeowners of this family type ranges from 15.5% in Chisholm down to 2.8% in Temagami. Bonfield and Mattawa also have a relatively high percentage of these families that are homeowners (10.0%). Similar to one-parent families above, Bear Island, Nipissing South, and Mattawan do not have any other family households that are homeowners that were recorded in this census table. Again however, the relatively small number of households in these areas may be significantly affected by the random rounding process.

- The variation in housing ownership by the different family household types observed above, reflects the difference in demographics across the district’s municipalities and areas.

4.1.6.2 Renters

Note: The census did not record any renters for Bear Island and recorded only a small number for Nipissing South (depending on which census data table is used). The tenure counts for these areas is significantly affected by the random rounding process due to the small number of households. Additionally, Calvin and Chisholm have a small number of renter households relative to their total household population and their counts have also been significantly affected by rounding.



Note: 1) *Random rounding:* similar to Figure 5 and the previous tenure homeownership data, the percentage of the respective family household types does not add up to 100% for many of the municipalities and areas due to the effect of random rounding – see note 2.1. This is more pronounced for the housing tenure of renters where the number of households in most areas is much smaller than the number of owners and more susceptible to rounding effects. When cross-tabulating tenure with other variables such as family households, these rounding effects become even more significant and can distort the counts considerably. 2) *Data quality:* the data for Bear Island needs to be interpreted with caution due to the high TNR rate (see also, Limitations and Appendix 1).

- As noted previously, *couple families* (with or without children) make up a smaller percentage of household renters. For the district’s municipalities and areas that have a census count, the portion of families that are renters in the district ranges from 50.0% in Chisholm down to about 23.0% in Mattawa and West Nipissing. The share of couple families is also relatively low in North Bay and Temagami (25.0%). In the remaining municipalities and areas the percentage of renters that are couple families ranges between 30.0% and 46.0%. It can be noted that Nipissing South and Bear Island aside (see note above), the census table did not record any couple families who rent in Papineau-Cameron and Mattawan.
- The majority of the district’s renters are *singles, and other non-family households*. The renter rate for this group ranges from all the renter households in Mattawan down to 30.8% in South Algonquin. Calvin and Chisholm also have a relatively large share of renter households that are singles, and other non-family households (80.0% and 75.0% respectively). The

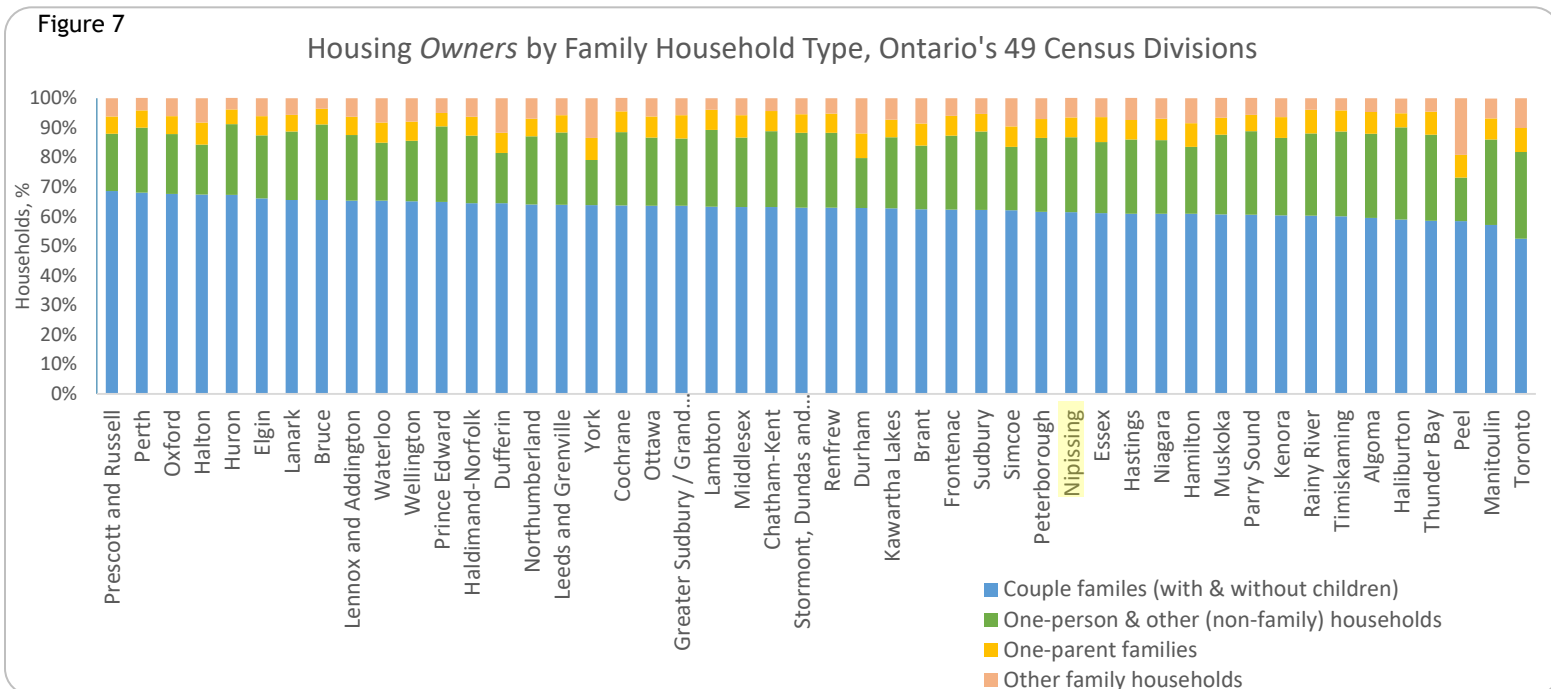
percentage of these households that rent in the remaining municipalities and areas ranges between 40.0% and 58.0%.

- Turning to *one-parent families* who are renters in the district- and for areas that have a census count - the portion of renters ranges from 25.0% in Papineau-Cameron down to 10.0% in Bonfield. The percentage of lone-parent renters in the remaining municipalities and areas ranges between 12.0% and 18.0%. It can be noted from the figure above that many of the district's municipalities and areas do not have lone-parent renters that were recorded by this census table. Again, the census counts may be significantly affected by the random rounding process and distort the actual counts.
- Similar to homeownership described earlier, *other family households* also represent fewer renters. For the district's municipalities and areas that have a census count, the portion of homeowners of this family type ranges from 15.5% in Chisholm down to 2.8% in Temagami. Bonfield and Mattawa also have a relatively high percentage of these families that are homeowners (10.0%). Similar to one-parent families above, it can be noted that Bear Island, Nipissing South, and Mattawan do not have any other family households that are homeowners that were recorded by the census. Again however, the relatively small number of households in these areas may be significantly affected by the random rounding process.

4.1.7 Housing Tenure by Family Household Type, Across Ontario's 49 Census Divisions

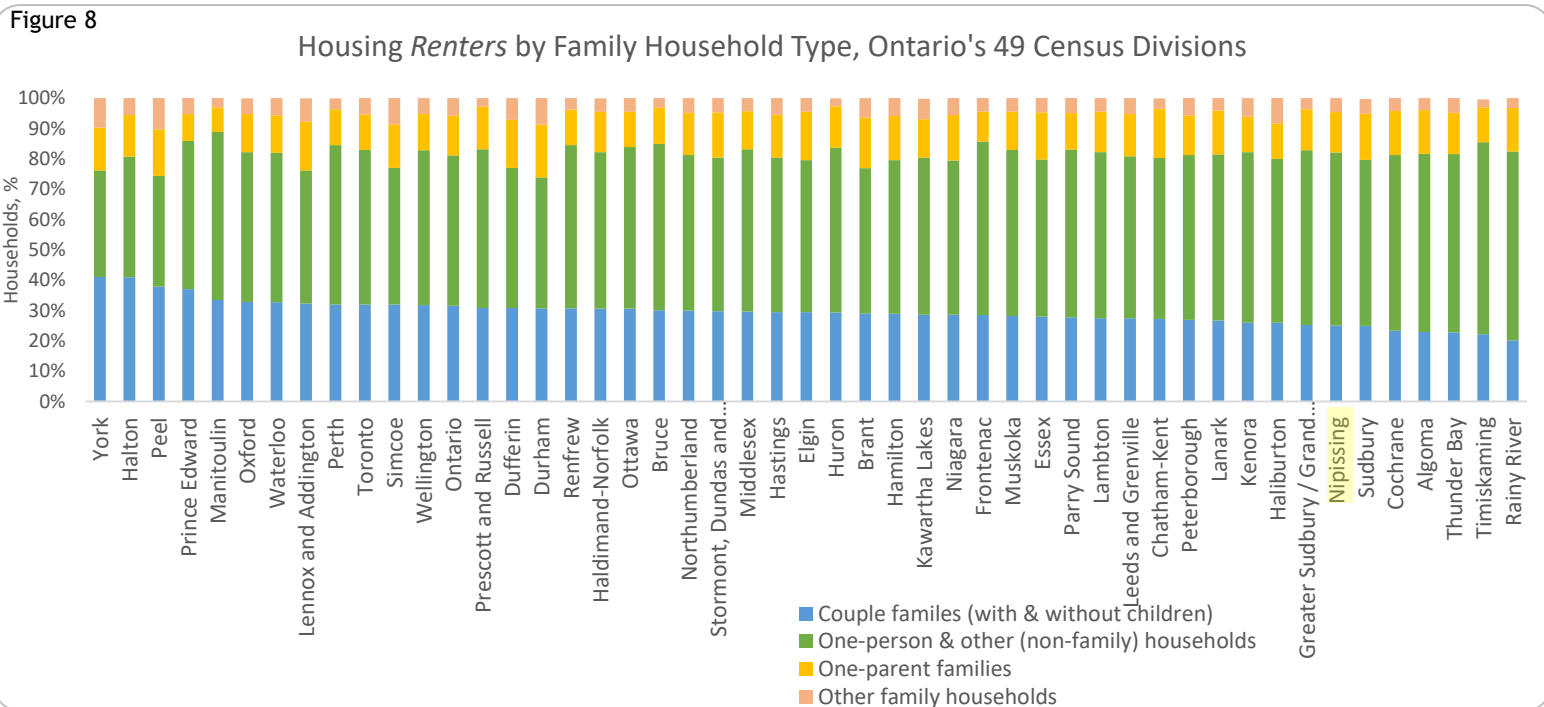
Figures 7 and 8 below show the proportion of family households that are owners and renters across Ontario's census divisions/ service management areas. The data is presented in descending order, starting with the area that has housing tenure by the highest percentage of couple families. (Note: First Nation/Band housing on-reserve is not included in the analysis):

4.1.7.1 Owners



- The proportion of homeowners that are *couple families* (with or without children) ranges across the province from 68.6% in Prescott and Russell down to a little over half (52.5%) the owner households in Toronto. Nipissing District (61.5%) is in the second quartile of the distribution.
- Turning to *singles, and other non-family households*, the ownership rate for this group ranges from close to one-third (31.2%) of the households in Haliburton to about half this rate (16.1%) in Peel. As noted earlier, these households account for one-quarter of Nipissing's homeowners which is a little higher than the average.
- There is less variation in the share of homeowners that are *one-parent families* and they account for less than 10.0% of the respective homeowners across the census divisions. Essex and Durham have the largest share (8.3%) of lone-parent owners while Haliburton and Prince Edward have the smallest share (< 5.0%). Nipissing (6.7%) sits around the middle of the distribution.
- *Other family households* - which as mentioned earlier includes families who have additional people living with them or multiple families living together – also have less variation in homeownership apart from a few outliers. Peel, York, Durham and Dufferin have more than 11.0% of their respective owner households comprised of this household type. With these areas removed the share of other family household owners ranges from about 10.0% in Toronto down to 3.6% in Bruce. Nipissing has 6.6% of its housing owners in this group which is in the middle of the distribution.

4.1.7.2 Renters



- The proportion of renters that are *couple families* (with or without children) varies widely across the province, from 41.0% in York and Halton down to half this rate (20.2%) in Rainy

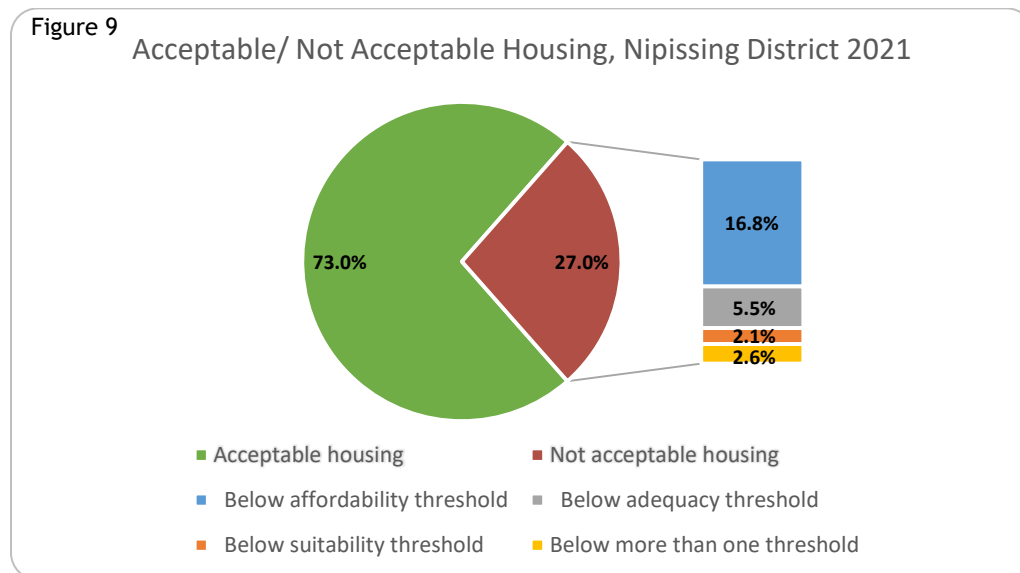
River. One-quarter of Nipissing renters are couple families which is one of the lower rates in the province.

- Renters that are *singles, and other non-family households*, also vary widely across the province, from almost two-thirds of renter households in Timiskaming down to 35.1% in York. These households account for 57.1% of the renters in Nipissing District which is one of the higher rates in the province.
- The share of renters that are *one-parent families* ranges from 17.4% in Durham down to less than half this rate in Manitoulin (8.1%). Nipissing is around the middle of the distribution with 13.3% of renters that are lone-parent families.
- *Other family households* have a narrower spread of renters across the province, ranging from 10.3% in Peel down to 2.6% in Timiskaming. Nipissing sits in the second quartile of the distribution with 4.5% of its renters being other family households.

4.2 Acceptable Housing in Nipissing District

By national standards, ‘acceptable housing’ refers to housing that is *adequate* (does not require any major repairs), *affordable* (costs less than 30% of household income before taxes), and *suitable* (has enough bedrooms for the size and composition of the family household). A household is considered to live in housing that is not acceptable – or unacceptable - if it falls below one or more of these thresholds. Some of the households living in housing that is not acceptable can afford housing which is acceptable and this is taken into consideration in core housing need (see section 4.3).

The figure below shows the percentage of households (37,250) in Nipissing District that live in housing that is acceptable or not acceptable, and the corresponding thresholds for the housing that is not acceptable:



- Close to three quarters (73.0%) of Nipissing District households live in acceptable housing while the remainder (27.0%) live in housing that is not acceptable (about 10,000 households).

- The largest share of households living in housing that is not acceptable fall below the *affordability* threshold, i.e., they are paying more than 30% of their pre-tax household income on housing costs. These households account for 16.8% of all households in Nipissing, or 62.2% of those in unacceptable housing.
- The next largest share of households in unacceptable housing fall below the *adequacy* threshold where their housing requires major repairs. These households account for 5.5% of all households in Nipissing, or 20.5% of those in unacceptable housing.
- A small share of the households living in unacceptable housing fall below the *suitability* threshold where the number of bedrooms does not meet the size and composition of the family household. These households account for 2.1% of all households in Nipissing, or 7.6% of those in unacceptable housing.
- The remaining share of households in unacceptable housing fall below more than one of the above thresholds (which includes the affordability threshold in most cases,). These households account for 2.6% of all households in Nipissing, or 9.6% of those in unacceptable housing.
- As shown further on, a little over one-third of the households living in unacceptable housing are in *core housing need* (see Core Housing Need, section 4.3).

4.2.1 Acceptable Housing, Nipissing District and Ontario

The table below compares acceptable housing for households in Nipissing District with Ontario households as a benchmark. The table includes the household counts for magnitude /size purposes and the percentages for relative comparison:

Table 4. Acceptable/ Not Acceptable Housing in Nipissing and Ontario, 2021	Nipissing households, #	Nipissing households, %	Ontario households, #	Ontario households, %
All households	37,255	100.0	5,491,205	100.0
Acceptable housing	27,195	73.0	3,688,915	67.2
Unacceptable housing	10,055	27.0	1,802,280	32.8
Below affordability threshold	6,255	16.8	1,150,405	20.9
Below adequacy threshold	2,065	5.5	201,865	3.7
Below suitability threshold	770	2.1	262,900	4.8
Below more than one threshold	965	2.6	187,110	3.4

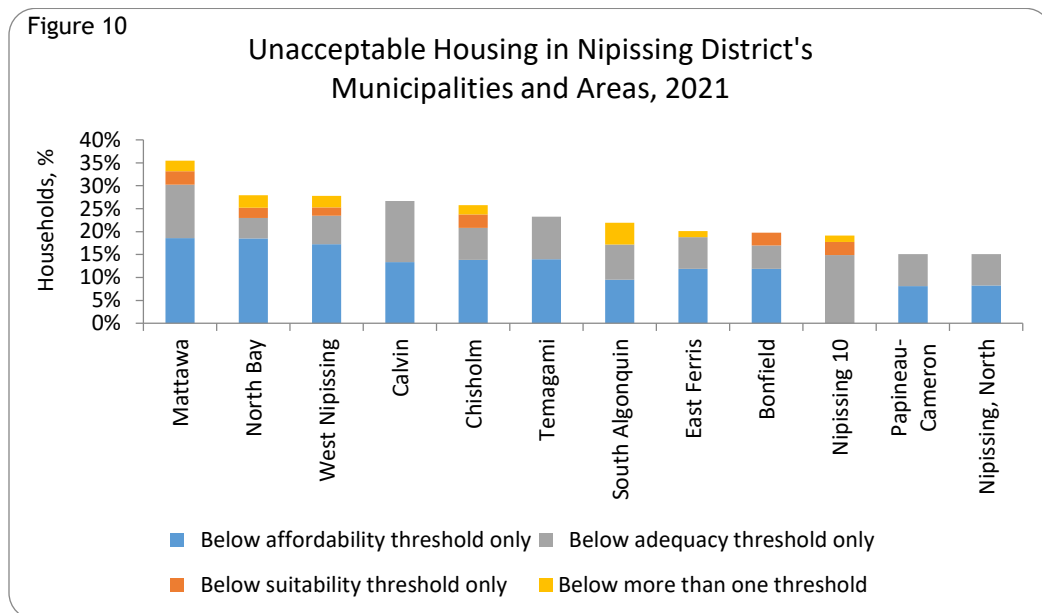
- In relative terms and scale aside, Nipissing District has relatively more households that live in acceptable housing and subsequently fewer households living in housing that is not acceptable.
- The percentage of Nipissing households living in housing that is acceptable – i.e., affordable, adequate, and suitable - is about 6.0% higher than Ontario households. Subsequently, there are 6.0% fewer households in the district living in housing that is not acceptable compared with Ontario.
- In view of the above however, it should be noted that the larger municipalities of Toronto, Peel, and York are statistical outliers (35% >) and skew the distribution on the high end. With

these areas removed, the provincial rate of unacceptable housing decreases to about 27.5%, which is similar to Nipissing (see also, section 4.2.3).

- For both the district and province, affordability is the main reason that households are in housing that is deemed not acceptable, i.e., these households are spending 30% or more of their pre-tax income on housing. A larger share (4.0%) of Ontario households however, are in unaffordable housing compared to the district (20.9% vs. 16.8% respectively).
- Housing that is inadequate – or requires major repair – is the next main reason households are living in housing that is not acceptable. Nipissing District’s share of households living in this condition is about one and a half times that of the province (5.5% vs. 3.7%).
- Housing that is not suitable –i.e., does not have the required number of bedrooms for the size and composition of the family household – is the final reason that households are considered to be living in housing that is not acceptable. Ontario’s share (4.8%) of households living in this condition is a little over twice that of Nipissing households (2.1).
- Ontario also has a higher share (3.4%) than Nipissing (2.6%) of households living with more than one of the above conditions, i.e., their housing is not affordable, adequate, suitable, or any combination of these (as noted earlier and in most cases, affordability is one of the thresholds).

4.2.2 Acceptable Housing in Nipissing District Municipalities and Areas

The figure below shows the number of households in Nipissing District’s municipalities and areas that live in unacceptable housing, by the housing thresholds/standards the households fall below. The data is presented in descending order starting with the area that has the largest number of households in unacceptable housing.



- The share of households in non-acceptable housing ranges from over one-third of the households in Mattawa (35.5%) to less than half this rate in Papineau Cameron and Nipissing North (15.1%)

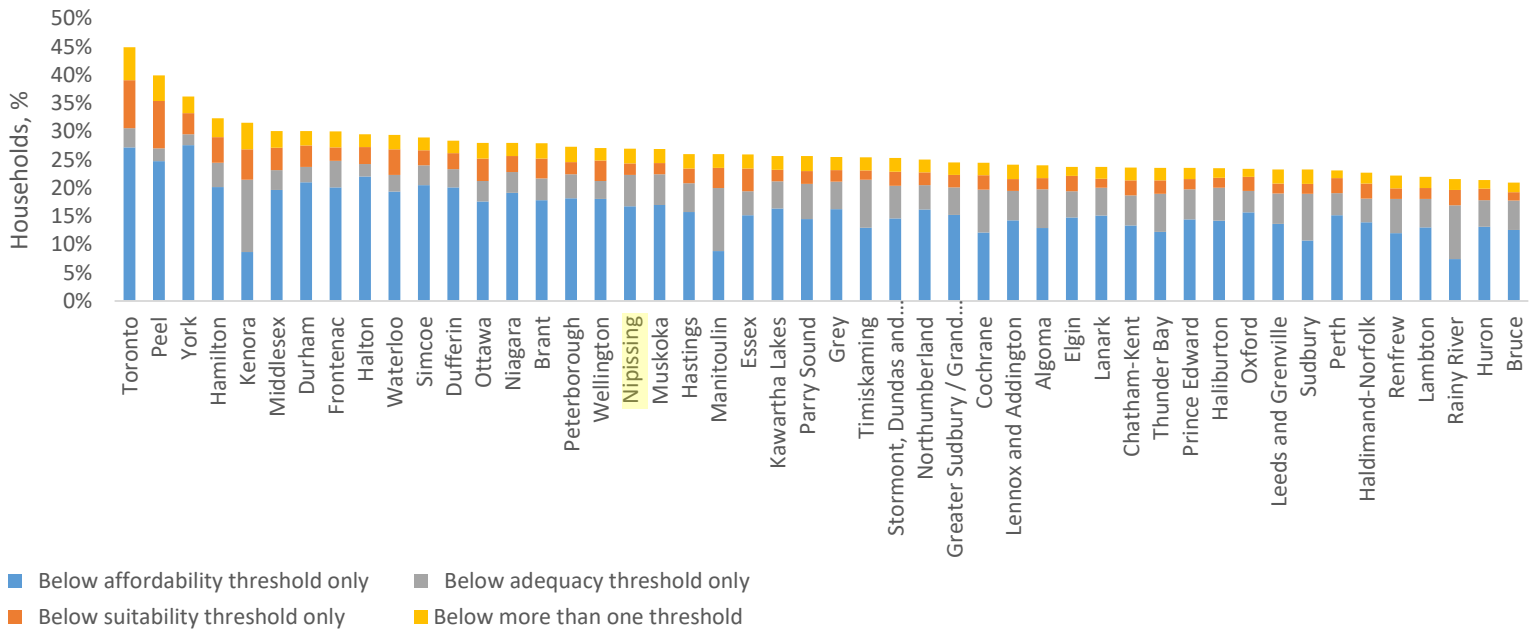
- The above areas aside, in most of the other municipalities (North Bay to East Ferris on the chart) the number of households living in housing that is not acceptable is in the 20.0% + range.
- The reasons households live in housing that is considered not acceptable also varies by municipality and area. For example, the number of households in unaffordable housing - paying more than 30% of their income on housing - ranges from 18.5% in Mattawa and North Bay down to around 8.0% in Papineau-Cameron and Nipissing North. Nipissing First Nation does not have any households living below the affordability threshold, as recorded by the census table.
- The number of households living in inadequate housing –or housing that requires major repair- is the highest on Nipissing First Nation where 15.5% of the households live in this condition. This is also the most common threshold component, accounting for a little over three-quarters of the Nipissing First Nation households that live in unacceptable housing. The lowest number of district households living in housing that is not adequate is in North Bay (4.4%).
- Turning to the suitability component, about half the municipalities do not have any households living in unsuitable housing - where the number of bedrooms does not meet the size and composition of the family household - as recorded in this census table. For the municipalities and areas that have a recorded census count, the range of unsuitable housing is narrow, ranging from 3.0% of the households in Chisholm to 1.8% in West Nipissing.
- As mentioned previously, some of the households in Nipissing District live in housing that is below more than one of the housing thresholds, i.e., their housing is not affordable, adequate, suitable, or any combination of these (affordability is one of the thresholds in most of these cases). The number of households experiencing multiple conditions ranges from 4.8% in South Algonquin down to 1.3% in East Ferris. It can be noted from the chart that a number of the municipalities and areas do not have any households in this group, as recorded in this census table and dataset.

4.2.3 Acceptable Housing Across Ontario's 49 Census Divisions

The figure below shows the number of households living in unacceptable housing across Ontario's census divisions and service management areas. The data is presented in descending order, starting with the area that has the largest number of households in unacceptable housing:

Figure 11

Unacceptable Housing across Ontario's 49 Census Divisions



- As mentioned earlier, Toronto, Peel, and York are outliers with over 35.0% of their households living in unacceptable housing. The household rate then decreases from 32.4% in Hamilton down to about 21.0% in Prescott and Russell. Nipissing District sits in the interquartile range with 27.0% of its households in unacceptable housing.
- For most households across the province living in unacceptable housing, affordability is the main concern. Those living in unaffordable housing ranges from about 27.0% of households in Toronto and York down to 7.5% in Rainy River (where housing adequacy is more of a concern-see below).
- The largest share of provincial households living in inadequate housing is in the northern service areas of Kenora, Manitoulin, and Rainy River where over 9.5% of the housing requires major repair. These municipalities are statistical outliers where adequacy is the main reason for concern rather than affordability. Otherwise, housing inadequacy ranges from 8.5% of households in Timiskaming down to 2.2% in Halton.
- Turning to the remaining housing threshold of suitability, the Toronto and Peel outliers also have the largest share (8.5%) of households living in housing that is unsuitable while Bruce has the fewest (1.5%) households. Nipissing is just outside the lowest quartile with 2.1% of households living in unsuitable housing.
- A smaller share of the provincial households live in housing that is below more than one of the housing thresholds, i.e., their housing is not affordable, adequate, suitable, or any combination of these. The number of households experiencing multiple conditions ranges from 5.9% in the high outlier of Toronto, down to 1.4% in the low outliers of Oxford and Perth.

4.3 Core Housing Need

The description of acceptable housing in the section above provides a full picture of the district's household housing status and is the first step in identifying whether households live in acceptable – or unacceptable – housing. However, for some of the households living in housing that is deemed unacceptable, this may be a transitional or temporary condition (such as student households) or they have other acceptable housing options. For example, some of these households could find alternative, local housing that is affordable and meets the other threshold standards. Segmenting the unacceptable housing group further into *core housing need* is the next step in identifying households who live in unacceptable housing but cannot afford alternative housing that is acceptable and meets the national housing thresholds.

Core housing need is a concept originally developed by the Canada Mortgage and Housing Corporation (CMHC) and incorporated into the census by Statistics Canada. As a key indicator it is used to measure housing need, and support housing program and policy development. Core housing need refers to households who live in unacceptable housing that is unaffordable, inadequate or unsuitable, and cannot afford alternative housing in their community that is acceptable (see also, core housing need definition and footnotes 2 & 3).

Not all households are assessed for core housing need, which excludes those on farms, reserves, and where the household maintainer is under the age of 30 and attending school. Additionally, some households are excluded based on income thresholds (see footnote 3). In Ontario and Nipissing District, 96% of the 2021 census households were assessed for core housing need.

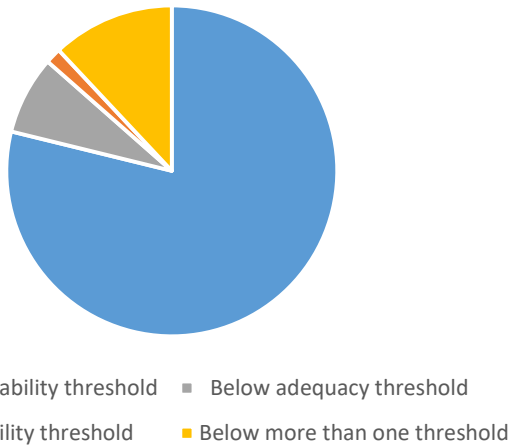
4.3.1 Core Housing Need in Nipissing District

Whereas almost 3 out of 10 households in Nipissing District are living in unacceptable housing (from above), 1 out of 10 households (3,585) are considered to be in core housing need.

The figure on the following page shows the number of households in core housing need by the corresponding housing thresholds they fall below.

- The proportion of households in core housing need that fall below the respective thresholds is different than that for unacceptable housing described earlier, with affordability becoming the dominant issue and housing adequacy and suitability less of a concern.
- Unaffordable housing is the main reason (78.9%) that Nipissing households are in core housing need, followed by inadequate housing in poor repair (7.7%) and unsuitable housing where households are under (or over) housed (1.5%). A relatively large number (12.0%) of households experience more than one of these unacceptable housing conditions.
- Based on the affordability threshold alone, many Ontario Works (OW) clients are considered to be in core housing need given their social assistance shelter rates and average market rents (see section 6.0).

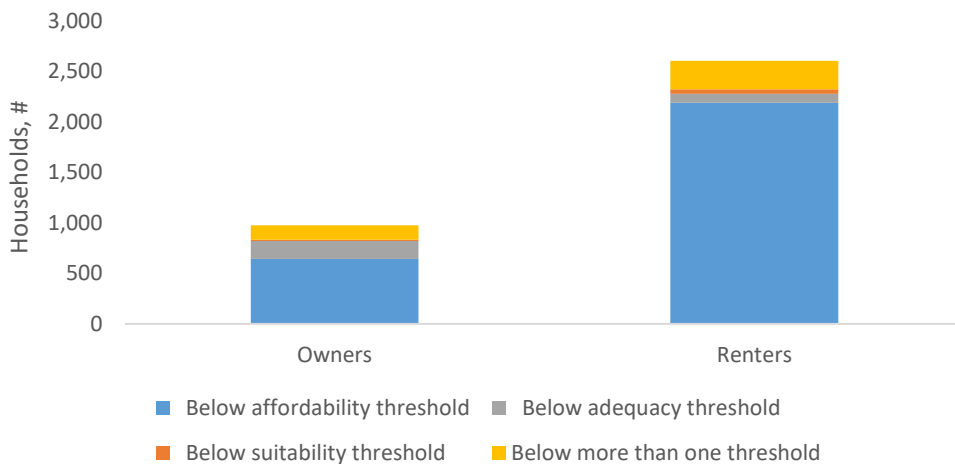
Figure 12 Households in Core Housing Need in Nipissing District, 2021



4.3.1.1 Core Housing Need by Tenure

The figure below shows the number of core housing need households in Nipissing District by housing tenure:

Figure 13 Core Housing Need by Tenure, Nipissing District 2021



- Core housing need in the district is comprised of both, homeowners and renters, although renters are more likely to be in core housing need as they account for the majority (72.5%) of core need households in the district (this relationship changes however, when breaking the data down further by municipalities and urban/rural areas –see section below).
- Housing affordability is the main reason that owners and renters are in core housing need, although it is more prevalent for renters (65.0% vs. 84.0% respectively).
- On the other hand, inadequate housing that is in poor repair is more of an issue for owners (18.3%) than renters (3.5%).

- A small share of the core housing need owners and renters are in unsuitable housing (1.0% and 1.7% respectively).
- In absolute terms, about twice the number of renters than owners are in core housing need for more than one of the above conditions. In relative terms however, a larger share of owners (14.7%) are in this group than renters (10.8%).

4.3.2 Core Housing Need in Nipissing District and Ontario

The table on the following page compares core housing need for households in Nipissing District, with Ontario households as a benchmark. Similar to previous tables, the household counts are included for magnitude /size purposes and the percentages for relative comparison.

- In relative terms and scale aside, Nipissing District has relatively fewer (2.0%) households than the province in core housing need.
- Similar to unacceptable housing shown earlier, Toronto is an outlier with close to 20.0% of its households in core housing need, which skews the provincial distribution on the high end. With Toronto removed, the provincial rate of core housing need decreases to about 11.0% (see also, section 4.3.6).

Table 5. Core Housing Need in Nipissing District and Ontario, 2021	Nipissing households, #	Nipissing households, %	Ontario households, #	Ontario households, %
<i>Households assessed</i>	35,785	100.0	5,272,360	100.0
Not in core housing need	32,195	90.0	4,632,555	87.9
In core housing need	3,585	10.0	639,810	12.1
Below affordability threshold	2,830	78.9	487,395	76.2
Below adequacy threshold	275	7.7	28,470	4.4
Below suitability threshold	55	1.5	31,545	4.9
Below more than one threshold	430	12.0	92,395	14.4

Note: 1) *Random rounding:* the numbers in the above table do not necessarily add up to the totals due to the effect of random rounding – see note 2.1.

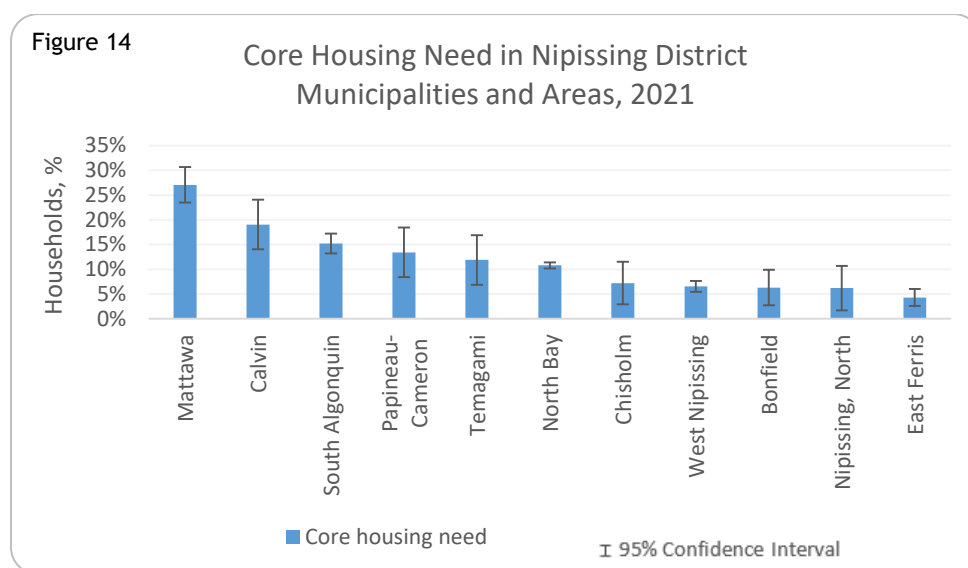
- For both the district and province, affordability is the dominant reason that households are in core housing need, i.e., they are spending 30% or more of their pre-tax income on housing. The portion of Nipissing households in unaffordable housing however, is slightly larger compared to the province (78.9% vs. 76.2% respectively). It is interesting to note that this is the opposite finding to the earlier analysis of unacceptable housing where Ontario has the larger share of households in unaffordable housing.
- The rate of core housing need for inadequate housing that requires major repair in Nipissing District, is one and three quarters that of the province (7.7% vs. 4.4%).

On the other hand, the district’s core housing need rate for unsuitable housing – of insufficient size – is three times less than the province (4.9%). These findings are consistent with the earlier analysis on unacceptable housing in these areas.

- Ontario also has a higher share (14.4%) than Nipissing (12.0%) of core housing need households with more than one of the above conditions, which again, is similar to earlier analysis and findings. Also, in 95% of these cases, affordability is one of the thresholds that households fall below.

4.3.3 Core Housing Need in Nipissing District Municipalities and Areas

The figure below shows the share of households in core housing need, in Nipissing District’s municipalities and areas. To provide more certainty on the estimates for this key housing indicator, the sampling error is also shown as measured by the confidence intervals. The data is presented in descending order starting with the area that has the largest number of households. Note: The data is not shown with the housing thresholds that the households fall below similar to charts above, because the effects of random rounding are too pronounced for the rural areas with small household counts, and significantly distorts the data and analysis.⁹ Also, the core housing need counts become smaller when broken down by housing threshold and there is more variability in the data and greater uncertainty in the threshold estimates (i.e. wide confidence intervals). Additionally, Statistics Canada has suppressed the data for Bear Island, Nipissing South, and Mattawan for confidentiality purposes. The concept of core housing need does not apply to First Nations so there is also no data for Nipissing First Nation.



In terms of census sampling error, Bonfield, Chisholm and Nipissing North have relatively wide confidence intervals that encompass the value of the estimate itself. This gives a margin of error in the 50% + range on the estimated number of households in core housing need in these areas, which should be taken into account when interpreting the data. East Ferris, Papineau-Cameron and Temagami also have comparatively wide intervals with margins of error between 35-40% on the estimated household counts and again, is a consideration when interpreting core housing

⁹ For example, the threshold total (which should add up to 100% for the respective municipalities and areas) is less than 75% in a number of areas. Additionally, a little over half the threshold data cells are zeros.

need in these areas. In view of the above considerations concerning sampling error, below are key points based on the household point estimates:

- It is interesting to note that the above distribution of households in core housing need has some notable differences than that for unacceptable housing (Figure 10).
- North Bay sits in the centre of the distribution around the district rate (10.0%), with half the areas higher than this rate and the other half, lower.
- Mattawa continues to be an outlier however, with a little over one-quarter (27.1%) of households in core housing need.
- Following Mattawa, core housing need ranges from 19.0% in Calvin down to about one-quarter this rate in East Ferris (4.3%).
- Other than the Mattawa population centre, the next four areas in the district with the highest core housing need rate are rural municipalities. This data needs to be interpreted cautiously however due to the relatively small household population and number of core housing need households in these areas, which can produce relatively large proportions and rates (combined, these four rural municipalities account for just 6.0%, or 225, of the core housing need households in Nipissing District). The higher sampling error for Papineau-Cameron and Temagami is a further consideration in the interpretation of the data. Additionally, based on the available census data, the core housing need in these rural areas applies mostly to homeowners (see housing tenure below).

Core housing need thresholds

As per the note above, the random rounding process has affected the threshold counts for the smaller, rural areas to the point of distorting the data and analysis beyond meaningful comparisons. However, the following are general observations that can still be made, particularly for the larger population centres and areas:

- In terms of the population centres, North Bay has the largest portion of core housing need households that are living in unaffordable housing (84.5%). This rate is significantly higher than the other centres: Mattawa (69.6%) and West Nipissing (67.1%). East Ferris also has a high rate (87.5%) of core housing need households in unaffordable housing, which is somewhat surprising for the rural area but should be considered in the context of the sampling error mentioned above.
- The portion of urban households in core housing need that are in inadequate housing is highest in Mattawa where about one in five households live in housing requiring major repair. West Nipissing has the next highest rate (11.0%) of inadequate housing followed by North Bay (3.4%).
- The relatively small number of district households (55) in core housing need that are in unsuitable housing is significantly impacted by random rounding when parsing the data out by geography. Most (40) of these households live in North Bay and account for 1.6% of the city's core housing need households. For the other municipalities and areas, there are no core housing need household counts for unsuitable housing as recorded by the census data tables used for the study.

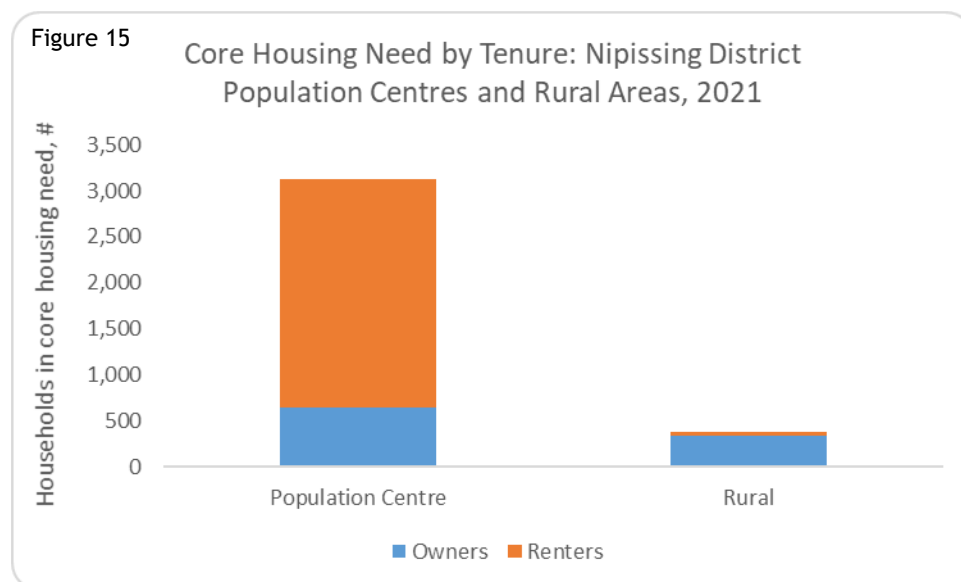
- The number of core housing need households that fall below more than one of the above housing thresholds is also relatively small and prone to random rounding error at the sub-geography level. For the population centres, West Nipissing has the highest percentage (17.1%) of core housing need households falling below more than one of the thresholds followed by North Bay (9.6%) and Mattawa (8.7%). For the rural municipalities and areas, there are no core housing need household counts in this category as recorded by the census data tables used for the study.

4.3.4 Core Housing Need by Tenure in Nipissing District's Population Centres

In view of the above description and relative comparison of core housing need across the district, it is also important to look at core housing need in absolute terms and by housing tenure as there are fundamental differences between the population centres and rural areas.

The figure below shows the number of core housing need households in Nipissing District, by housing tenure and the census classification of population centres and rural areas.¹⁰ Note: similar to the note in the previous section, the data is not being shown for the respective municipalities because the effects of random rounding are too pronounced for the rural areas that have small core housing need and tenure counts, which significantly distorts the data and analysis.

Additionally, the smaller counts result in greater variability and uncertainty in the estimates. Aggregating the data into the two groups provides a larger dataset and allows for a more meaningful comparison between the urban and rural areas (although sampling error still needs to be taken into consideration).



Notes: 1) *Data quality:* As noted in the previous section, a number of the rural municipalities have greater variability in the sample data and relatively wide confidence intervals at the 95% level, for the estimated number of households in core housing need. Although the above combines the rural data into a larger dataset the margin of error for rural

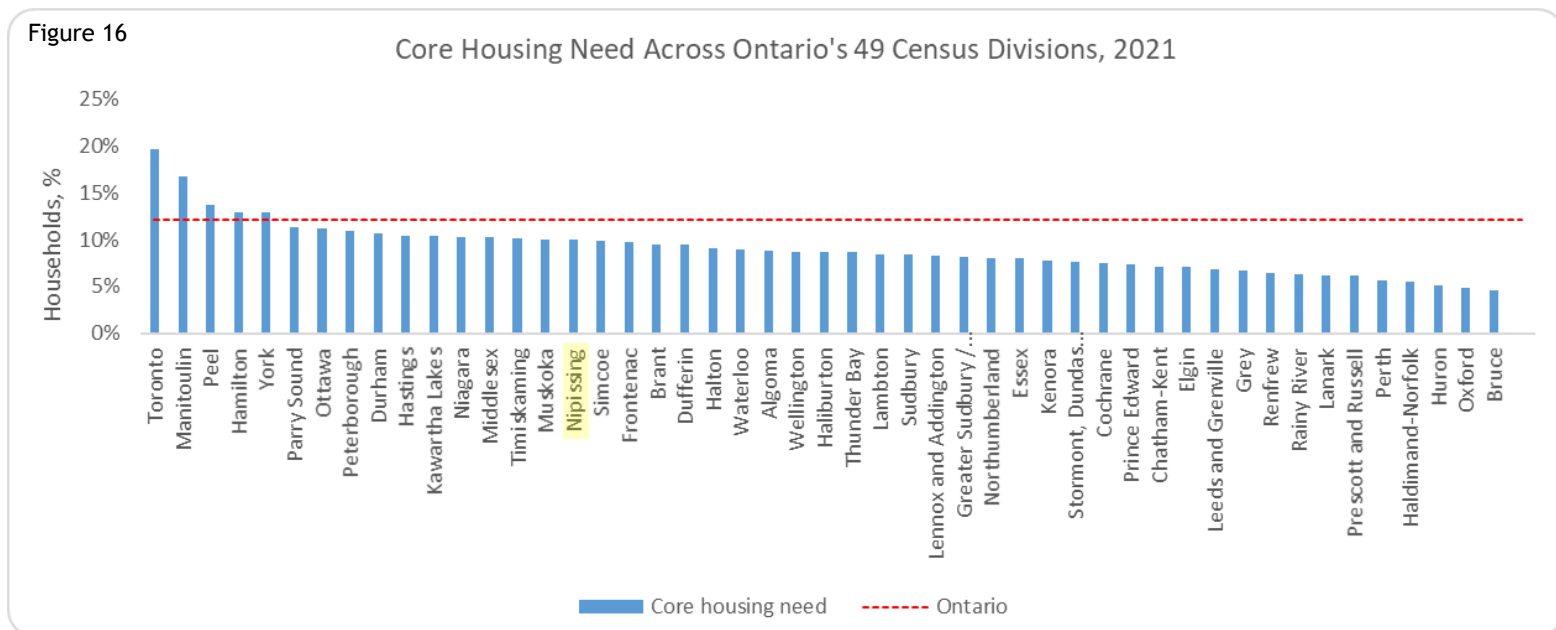
¹⁰ Based on census methodology and geographical classification, Canada is comprised of population centres (formerly referred to as 'urban areas') and rural areas. Population centres have a population of at least 1,000 people and a density of 400 or more people per square kilometre. In Nipissing District, Mattawa, North Bay, and Sturgeon Falls (in West Nipissing) are considered population centres. All areas outside population centres are considered rural areas.

renters and owners in core housing need is still relatively large and over 50%, or half the estimate or more in some cases.

- The population centres of Mattawa, North Bay, and West Nipissing account for the majority (87.3%) of households in core housing need in Nipissing District. The eight rural areas for which there is data (see figure 14 for names) account for the remaining 12.7%.
- Thus, while the highest core housing need rates in the district are mostly in rural areas (figure 14), the largest number of core housing need households are in the population centres.
- Additionally, renters are much more likely to be in core housing need in the population centres while owners are more likely to be in core need in the rural areas. For example, about 80.0% of urban core housing need concerns renters while 77.0% of rural core housing need concerns owners.

4.3.5 Core Housing Need Across Ontario's 49 Census Divisions

The figure below shows the number of households in core housing need across Ontario's census divisions and service management areas. The data is presented in descending order, starting with the area that has the largest share of core housing need households:

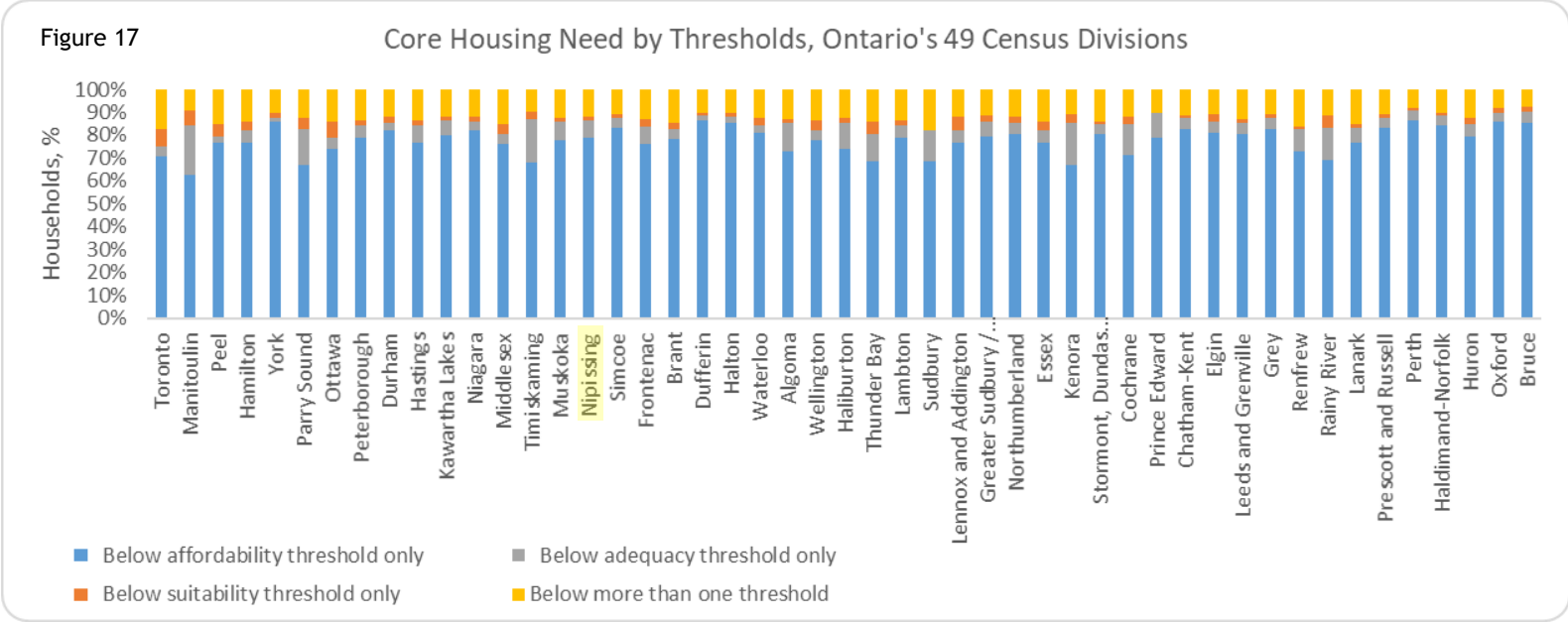


- It is interesting to compare the household distributions of core housing need (above) and unacceptable housing described earlier (figure 11). While some of the areas have maintained similar positioning in the distribution, others have changed notably.
- Toronto and Manitoulin are statistical outliers with over 15.0% of their assessed household population in core housing need. About one in five Toronto households are in core housing need followed by 16.7% in Manitoulin.
- The core housing need rate then decreases from 13.7% in Peel down to 4.6% in Bruce. Nipissing District sits close to the upper quartile of the distribution with 10.0% of its households in core housing need.

- While most of the service management areas fall below Ontario’s core housing need rate (12.1%), the rate is heavily influenced by the Toronto outlier (which accounts for one-third of the provincial households in core housing need). For example, removing Toronto from the household distribution lowers Ontario’s core housing need rate to about 11.0%.
- While affordability continues to be the main reason that provincial households are in core housing need, the thresholds vary across the areas as noted in the section below.

4.3.6 Core Housing Need by Thresholds, Ontario’s 49 Census Divisions

The figure below shows the percentage of households in core housing need across the province that fall below the respective housing thresholds. The data is presented in the same order as the figure above, starting with Toronto that has the largest share of households in core housing need:



- Housing affordability continues to be the main issue for households in core housing need although the rate varies by 25.0% across the province. Core housing need households that are in unaffordable housing ranges from 86.5% of the households in Dufferin to 62.2% in Manitoulin (where housing adequacy is more of a concern-see below). Nipissing District (78.9%) sits close to the centre of the affordability threshold distribution.
- Similar to earlier analysis, some of the northern service manager areas have the largest respective share of core housing need households that are in inadequate housing. These statistical outliers have more than 14.0% of their core need households living in poor housing conditions and include Manitoulin (21.5%), Timiskaming (18.9%), Kenora (18.4%) and Parry Sound (15.2%).
- Otherwise, housing inadequacy ranges from 13.3% of core housing need households in Sudbury down to 1.7% in York.
- Turning to the remaining housing threshold of suitability, Toronto and Ottawa have the largest share (7.0%) of core housing need households in housing that is unsuitable while

Haldimand-Norfolk has the smallest share (0.8%) of households. Nipissing is in the lowest quartile with 1.5% of households in unsuitable housing.

- From earlier analysis, some core housing need households fall below more than one threshold, i.e. their housing may be any combination of unaffordable, inadequate, or unsuitable (as noted previously, affordability is one of the thresholds for most of these households). The proportion of Ontario's core housing need households that experience multiple threshold conditions ranges from 17.5% in Toronto down to 7.5% in Bruce.

4.4 Shelter Cost to Income Ratio

Given that unaffordable housing is the main reason that households fall into core housing need, it is useful to look at the affordability threshold in more detail and see the extent to which households pay a relatively large amount of their income on housing costs. This provides additional meaning and a further low-income perspective on core housing need and unaffordable housing. For example, based on the previous poverty profile report, the average annual income for an OW recipient (with no other income source) is about \$8,800 which is one-quarter the median income of the general population and two and a half times below the poverty line (\$21,049).¹¹ Viewed through this lens of income inequality and poverty, it is hard to see how social assistance recipients can live in affordable housing and not be in core housing need.

Specifically, this section looks at the shelter cost to income ratio (STIR) for Nipissing households that are in core housing need and the extent to which these households fall below the affordability threshold.¹² The STIR levels of 30% and 50% are used to gauge the depth of unaffordability and the focus is on renter households which includes most Ontario Works clients and other low-income family households in Nipissing District.

4.4.1 Shelter Cost to Income Ratio, Nipissing District

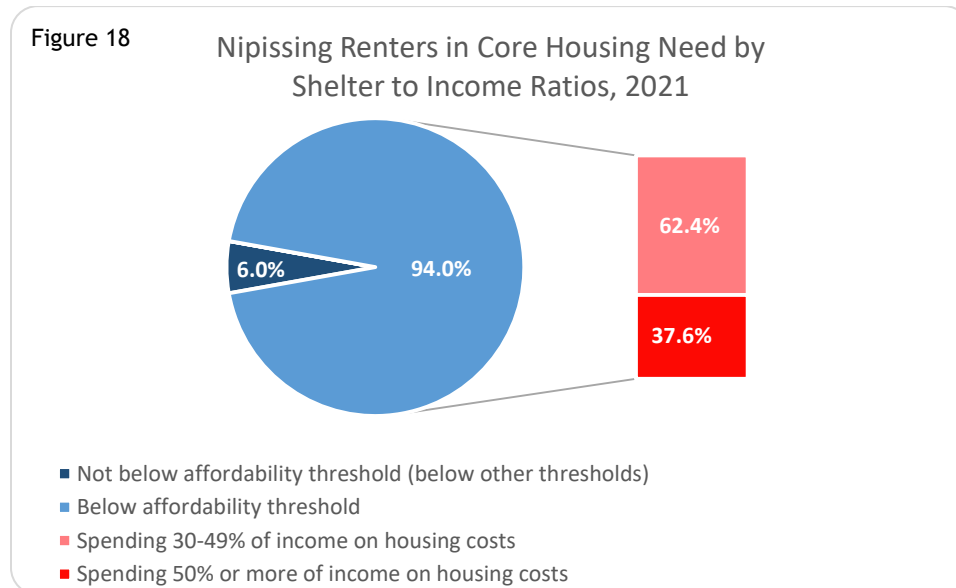
From earlier analysis there are 2,600 renter households in Nipissing District that are in core housing need (20.7% of all renter households in the district). The figure on the following page shows the portion of these households that are in unaffordable housing and fall below the affordability threshold by the STIR of 30% and 50%.

- Most (2,450 or 94.0%) of the district's core housing need renters fall below the affordability threshold and are in unaffordable housing (this includes the households who fall below more than one threshold, of which, one includes affordability). The other households (150 or 5.8%) fall below the adequacy and/or suitability thresholds only.

¹¹ The previous Poverty Profile report had this OW income at one-third the low-income threshold, based on the Low Income Measure After Tax (LIM-AT). At the time of the report, the census Market Basket Measure (MBM) thresholds - Canada's official poverty measure - were not available (Income and Poverty in Nipissing District, 2022). The MBM data and thresholds have since become available and the poverty reference has been updated.

¹² The STIR refers to the percentage of average total household income that is spent on housing costs. It is calculated by dividing the average monthly housing costs by the average monthly total household income and multiplying by 100.

- For the core housing need households in unaffordable housing, 62.4% (1,530) are paying between 30% - 49% of their household income on housing costs.



- The remaining 37.6% (920) households are paying 50% or more of household income on housing costs and are considered to be in *deep core housing need*.
- Although not shown above, in comparison to Ontario, Nipissing has a larger share of core housing need renters that are in unaffordable housing (94.0% vs. 88.2%) and about half the share of other core need households that fall below the adequacy and/or suitability thresholds only (6.0% vs. 11.8%).
- Additionally, Nipissing has a larger share of core housing need renters paying 30% - 49% of their household income on housing costs (62.4% vs. 56.5%) and a smaller share who are in deep core housing need and paying 50% or more (37.6% vs. 43.5%).

4.4.2 Shelter Cost to Income Ratio by Rent Type, Nipissing District

The census STIR data for renters in general, is tabulated by the type of rent that is paid based on whether renters live in subsidized housing, do not live in subsidized housing, or live in First Nation/ Band housing.¹³ As the core housing need concept does not apply to First Nation households this category is not included in the analysis.

The table below shows the number of core housing need renter households in Nipissing District by the affordability threshold and the rent type, based on whether the households live in subsidized housing or not.

¹³ In the context of the census, subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.

Table 6. Nipissing Core Housing Need Renter Households by Affordability Threshold and Rent Type, 2021	Subsidized housing,	Not subsidized housing	Total
Spending 30% > household income on housing costs Total households, %	370 14.2%	2,085 80.2%	2,450 94.2%
Spending < 30% household income on housing costs Total households, %	75 2.9%	80 3.1%	155 6.0%
Total households (core housing need renters) Total households, %	440 16.9%	2,160 83.1%	2,600 100%

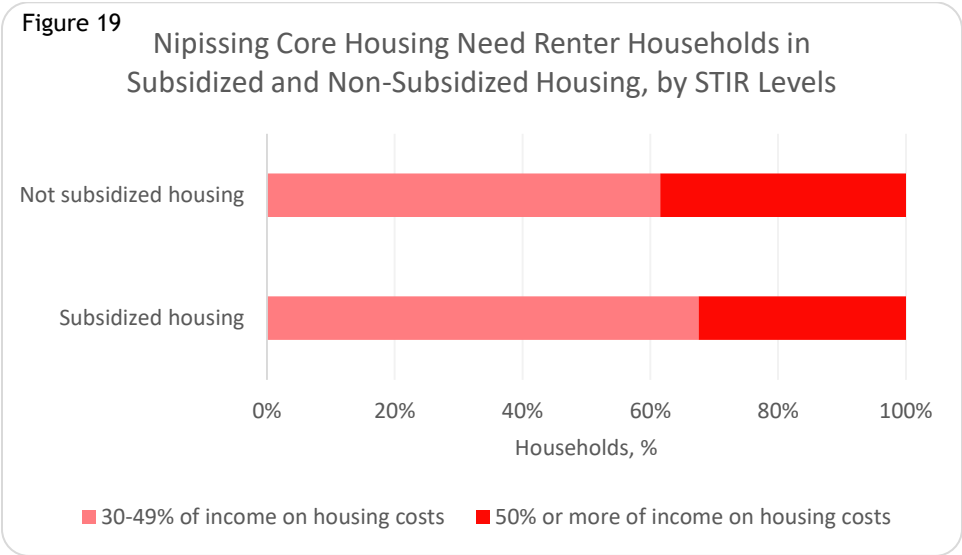
Note: 1) Random rounding: not all the household counts add up to the totals due to random rounding in the census tables.

- Starting with the column marginal totals, the majority (83.0%) of core housing need renters in Nipissing District are not in subsidized housing while the remaining 17.0% households are in subsidized housing. This may be counterintuitive for some, who would expect to see no – or very few - renter households living in subsidized housing that are in core housing need.
- In view of the above however, the interpretation of the data can be a mixed-read. For example, the number of core housing need renter households in subsidized housing is about one-fifth the number of households in non-subsidized housing and this is most pronounced for the affordability threshold. So at the same time, the various forms of rent subsidy invariably help many renter households through lower rent or obtaining affordable housing.
- Although not shown in the table, the above is consistent with all renter households (12, 535) in the district where about 82.0% of the households are not in subsidized housing while the remaining 18.0% households are in subsidized housing (again, this may seem counterintuitive for those expecting to see fewer core housing need renter households in subsidized housing and more that are not in subsidized housing, relative to the general household population).
- A relatively small number (6.0%) of core housing need renters are not in unaffordable housing but rather, fall below the other housing thresholds. These households are evenly split between living in subsidized housing and not living in subsidized housing (3.0%).
- While the majority (94.0%) of the district's core housing need renters fall below the affordability threshold and are in unaffordable housing, most (85.0%) do not live in subsidized housing while the remaining 15.0% do live in subsidized housing.
- The above points indicate that subsidized housing does not lift all renter households out of core housing need. For example, the majority (84.0%) of Nipissing core housing need renters in subsidized housing are below the affordability threshold and in unaffordable housing. The other 16.0%, while not in unaffordable housing, fall below the other thresholds of housing adequacy and/or suitability.
- Returning to figure 18 above and the core housing need renter households that fall below the affordability threshold, the table below breaks the STIR levels down further by the number of these households living in subsidized/non-subsidized housing:

Table 7. Nipissing Core Housing Need Renter Households by STIR and Rent Type, 2021	Subsidized housing, #	Not subsidized housing, #	Total
Paying 30-49% of income on housing costs	250	1,280	1,530 62.4%
Paying 50% or more of income on housing costs	120	800	920 37.6%
Total households (core housing need renters paying 30% >)	370	2,080	2,450
Total households, %	15.1%	84.9%	100%

Note: 1) Random rounding: not all the household counts add up to the totals due to random rounding in the census tables.

- Starting with the conditional distribution of the household STIR levels, this follows a similar distribution of all core housing need renters in subsidized and non-subsidized housing described earlier.
- For example, the number of core housing need renter households paying between 30% - 49% of household income on housing costs that are not in subsidized housing is 83.7% (1,280). The remaining 16.3% (250) of these households are in subsidized housing.
- Meanwhile, 87.0% (800) of the households in deep core housing need that pay 50% or more of their household income on housing costs, are not in subsidized housing while the remaining 13.0% (120) are in subsidized housing.
- Generally, the number of core housing need renter households that live in unaffordable, non-subsidized housing, is five to six times higher than households experiencing the same condition in subsidized housing.
- Given the STIR levels, it is also interesting to look at the above conditional distribution of subsidized and non-subsidized housing, as shown in the figure below:



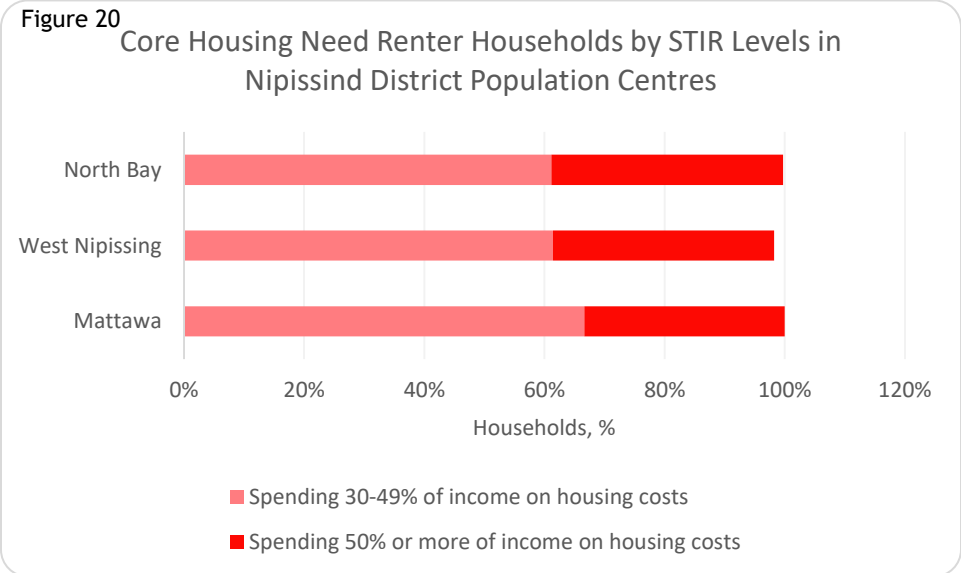
- There is not a significant difference in the share of subsidized and non-subsidized core housing need renter households at the respective STIR levels (within 6%).

- For example, a slightly larger share (67.6%) of subsidized core housing need renters pay between 30% - 49% of their household income on housing costs than non-subsidized renters (61.5%).
- Meanwhile, whereas 38.5% of core housing need renters in non-subsidized housing are in deep core housing need, about one-third (32.4%) of the renters in subsidized housing experience this condition.
- So, while the number of the district’s core housing need renter households in unaffordable housing is five to six times higher in non-subsidized housing than subsidized housing, the household shelter-to-income ratios at the 30% and 50% levels is similar for both housing/rent types.

4.4.3 Shelter Cost to Income Ratios in Nipissing District Population Centres

As mentioned earlier, Nipissing District’s population centres account for the majority of the district’s households in core housing need. So by extension, the above shelter cost to income ratio (STIR) data is also largely confined to the population centres. Furthermore – and also mentioned earlier - the effects of random rounding are significant on the smaller rural household counts, which distorts the data and analysis in these areas.

The figure below shows the percentage of core housing need renters in unaffordable housing by the STIR levels of 30%> and 50%>, in the district’s respective population centres:



- The population centres account for the majority (96.0%) of the district’s core housing need renters that fall below the affordability threshold and are in unaffordable housing, as recorded by the census (and North Bay accounts for the largest share at 80.0%).
- There is not a significant difference in the respective share of core housing need renter households at the STIR levels, across the centres (within 5.5%).
- For example, the number of core housing need renter households spending between 30% - 49% of household income on housing costs, ranges from 66.7% in Mattawa to about 61.0% in North Bay and West Nipissing.

- Meanwhile, deep core housing need (50% >) ranges from 38.6% of the core need renter households in North Bay to 33.3% in Mattawa.

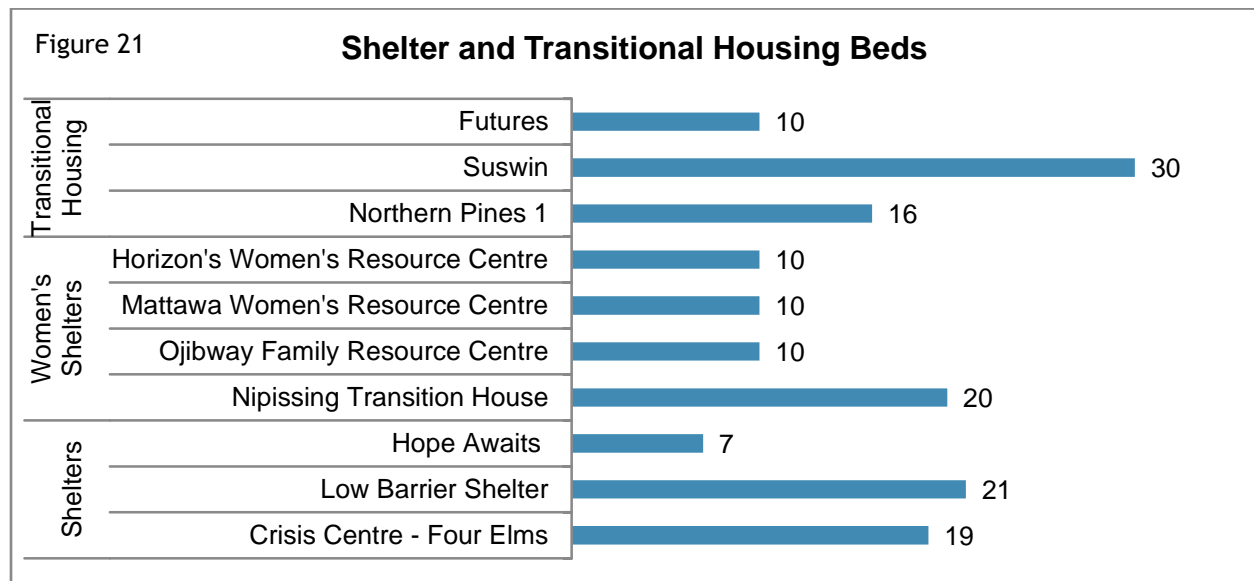
5.0 Social Assistance, Housing Supply Gap

5.1 Poverty and Housing Instability

Building upon the information above on the prevalence of households living in unacceptable housing as defined by this report, the following section will focus on the relationship between households living in poverty, specifically those living on social assistance income, housing and homelessness. It will provide an overview on the social and affordable housing inventory, housing subsidies, the availability of emergency shelters, transitional and rent-geared-to-income (RGI) housing.¹⁴ Further, this section will provide information on the social housing registry waitlist along with data related to the number of Ontario Works (OW) recipients declaring no fixed address.

5.2 Shelter Beds in Nipissing District

There is a range of service pathways available to meet the varying needs of individuals and families in need of shelter services. It is important to note that each program has its own set of eligibility criteria that may impact where a person in need secures services. Figure 21 below illustrates the current shelters and transitional housing programs in Nipissing District.



* Snapshot of shelter and transitional housing beds in Nipissing as of April 2023

¹⁴ The housing supply referred to in this section is specific to emergency/ VAW shelters and social and affordable housing, and does not include other forms of housing such as supportive housing, Co-operatives, or long-term care. Additionally, there are other types of rent subsidies and housing allowances available in the community that are not included in the analysis (e.g., MOHLTC rent supplements).

- There are 97 shelter beds (shelters and women’s shelters) and 56 Transitional Housing beds in Nipissing District.
- Emergency overflow beds may be available, over and above the numbers listed in the table above, in certain circumstances.
- Efforts are underway to create additional transitional housing opportunities through Northern Pines 2 and 3, which will create an additional 44 beds.

5.2.1 Ontario Works No Fixed Address

For the purposes of this report, a social assistance recipient with no fixed address is someone who has been deemed eligible within a geographic area by a delivery agent but does not have a conventional place of residence and may include someone who:

- lives in a place that is unfit for human habitation, such as on the street (absolute homelessness)
- makes arrangements to temporarily stay between addresses or is precariously housed
- temporarily resides in an emergency shelter or Transition House and is not maintaining accommodations in the community
- is transient and moves from place to place (does not reside in any one geographical area)

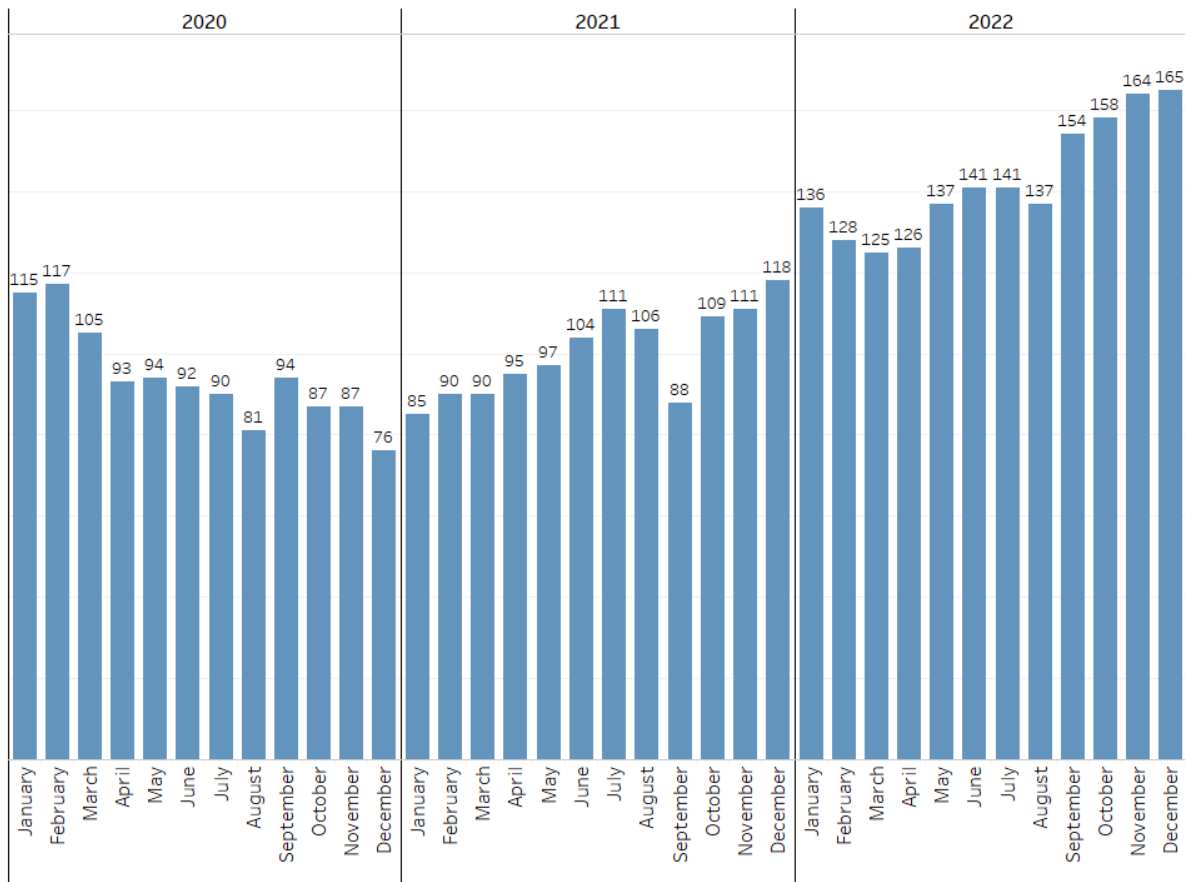
A person who has no fixed address cannot be refused Ontario Works financial assistance because they do not have a conventional place of residence. Social assistance recipients with no fixed address qualify for basic needs only. One exception is for those residing in a women’s shelter who are not maintaining accommodations in the community. These recipients generally only qualify for a Personal Needs Allowance.

5.2.1.1 No Fixed Address Month over Month

Figure 22 below, illustrates the number of OW cases monthly between 2020 and 2022 in Nipissing with No Fixed Address based on the Ministry of Children, Community and Social Services (MCCSS) Integrated Case Summary Report that allows OW to filter addresses against known shelter addresses. This report can also be filtered by DNSSAB office addresses that are used in cases where there is no other non-shelter related fixed address. Searching by address is considered more reliable than other MCCSS reports due to the limitations of the Social Assistance Management System (SAMS) ability to effectively document situations of homelessness at an aggregate level.

Figure 22

2020-2022 Month over Month No Fixed Address



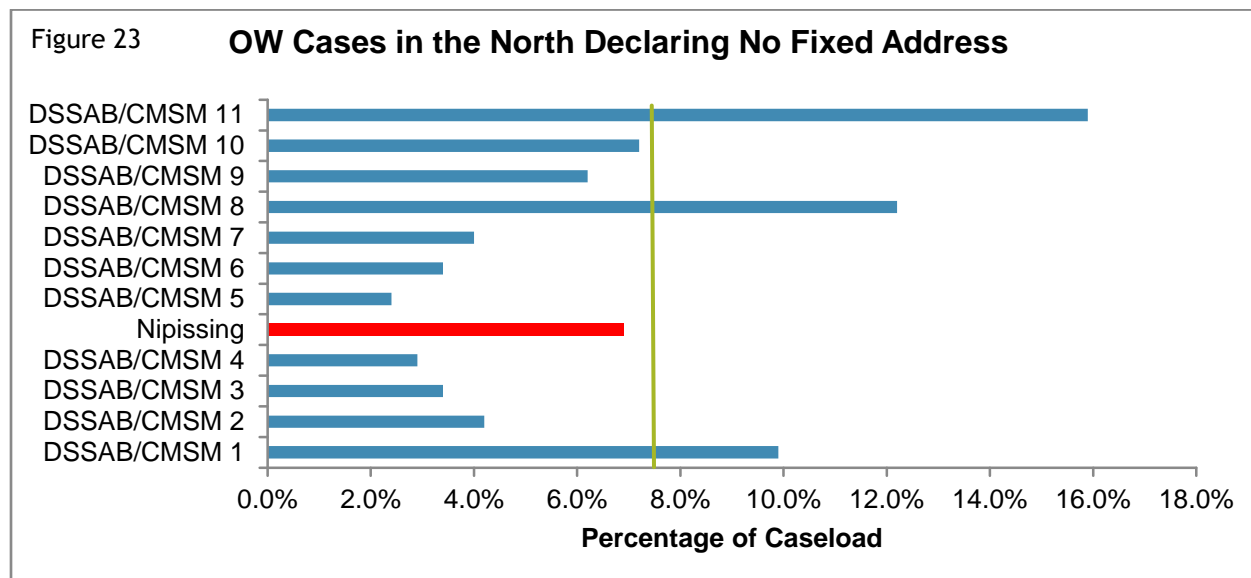
Source: Monthly Integrated Case Summary Reports 2020-2022

- In 2020 the average number of recipients declaring no fixed address was 94, in 2021 the average was 100 and in 2022 143. **This represents a 52% increase during this period.**
- As identified in section 5.2.1, there are 9 service providers that offer a combined total of 143 beds (97 shelter beds and 43 transitional housing beds) across Nipissing District. While there were an average of 143 OW recipients in 2022 with no fixed address and 143 beds available, OW recipients are not the only people that require shelter and transitional housing. **Therefore, it is clear that the supply does not meet the demand.**
- **Many individuals who have no fixed address have barriers or complex needs that may or may not limit the service pathways available to them. As noted above, all programs have their own eligibility criteria regarding access. This must be taken into consideration when matching the person in need to an available resource.**

5.2.1.2 Ontario Works No Fixed Address – Nipissing versus the North

Figures 23 and 24 below use data from the Ontario Works at a Glance report, which is generated from data extracted from SAMS. As local practices often vary between service areas, and the data is user driven, the validity of the information may also vary.

Figure 23 compares the percentage of the caseload in Nipissing to other northern Consolidated Municipal Service Manager (CMSM) or District Social Service Boards (DSSAB's) declaring no fixed address.

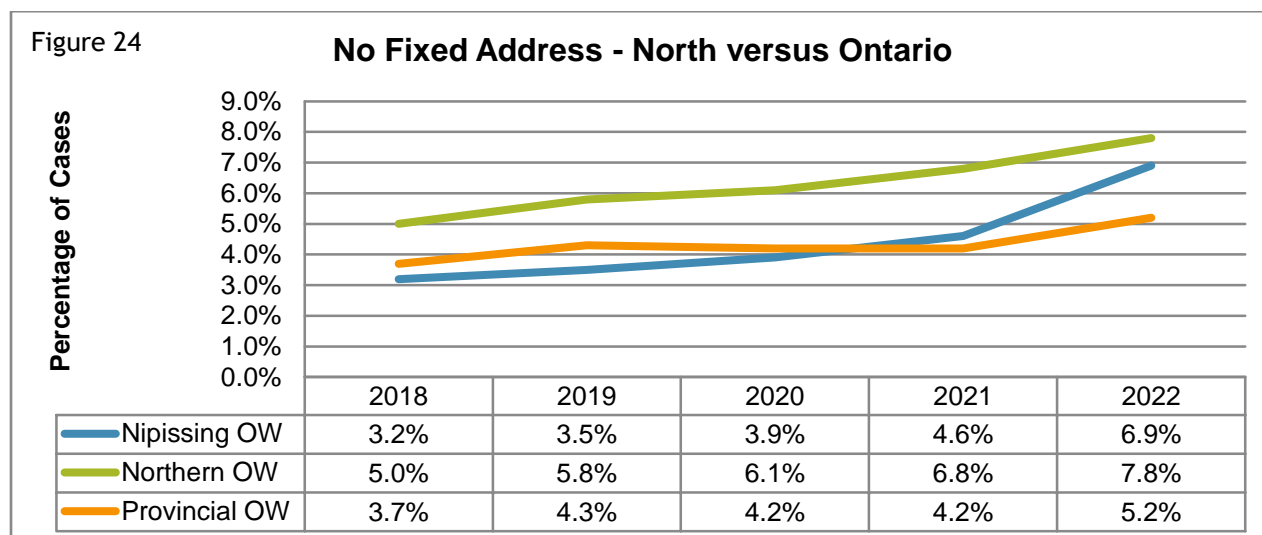


Source: Ontario Works Caseload at a Glance – January - September 2022, Version dated October 21, 2022

- In Nipissing, there were approximately 122 cases with no fixed address on average in a given month between January and September of 2022. This equates to approximately 6.9% of the caseload.
- The percentage of cases by service area across the North with no fixed address ranges from a low of 2.4% to a high of 15.9%. The average across the North is 7.8% which is 1% higher than in Nipissing.

5.2.1.3 Ontario Works No Fixed Address North versus Ontario

Figure 24 below, compares the percentage of cases declaring no fixed address in Nipissing, the North and Ontario.



Source: Ontario Works Caseload at a Glance – January - September 2022, Version dated October 21, 2022

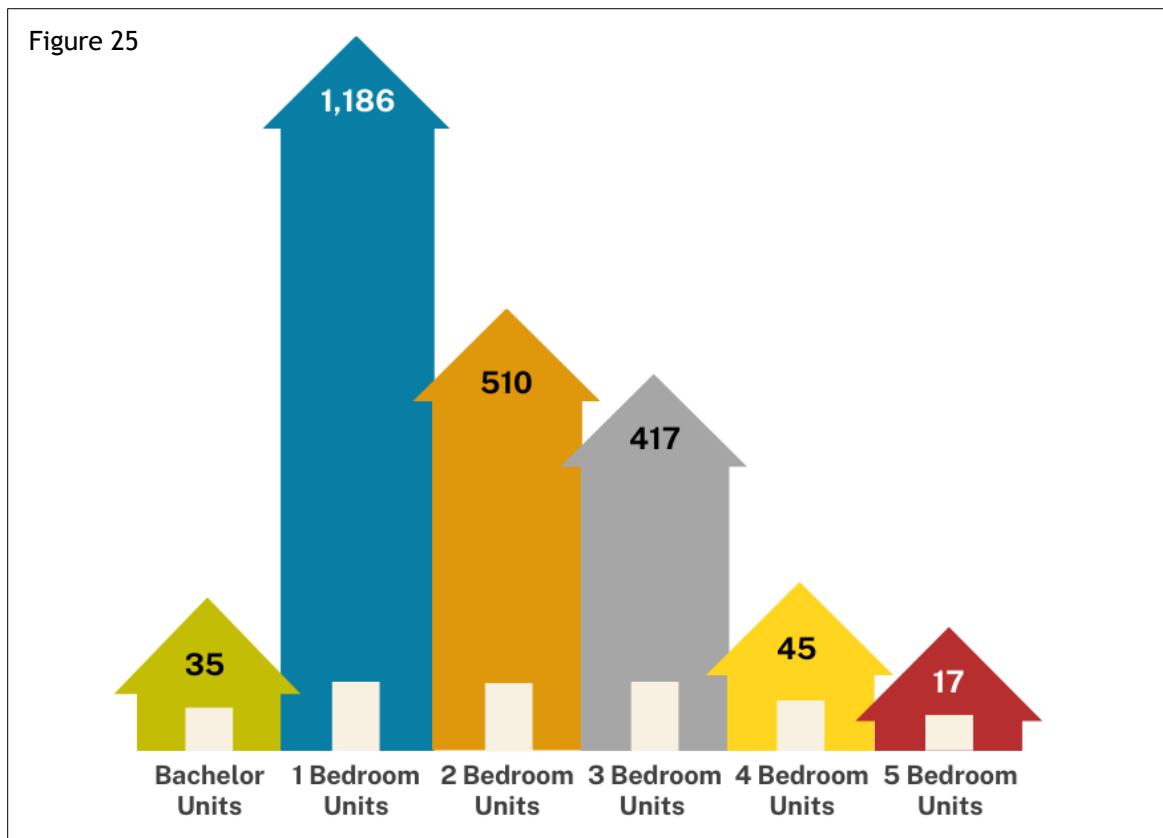
- The percentage of cases with no fixed address in Nipissing has increased 3.7% from 2018 to 2022. This increase has occurred incrementally year over year.
- The percentage of cases with no fixed address in Northern OW service areas increased 2.8% from 2018 to 2022. This increase has occurred incrementally year over year
- The percentage of cases with no fixed address in the Province increased overall by 1.5% from 2018 to 2022. However, unlike Nipissing and the Northern regions, a slight decrease in the number of recipients declaring no fixed address was recorded between the period of 2019 and 2021.

5.3 Subsidized Social and Affordable Housing

The social housing inventory in Nipissing District consists of a mix of Rent-Geared-to-Income (RGI) and Market rent units. Rent in an RGI unit is calculated based on income whereas market rent within the social housing portfolio is generally set at the low-end of private market rent to make it more affordable. The term affordable rent, from a social housing context, indicates that rent is charged at no more than 80% of Average Market Rent for the District or Municipality as determined by Canada Mortgage and Housing Corporation (CMHC) annually.

5.3.1 Social Housing Inventory / Supply

In Nipissing there are 2210 social and affordable housing units across the District. Figure 25 below illustrates the number of units by unit size ranging from a bachelor unit to a 5-bedroom.

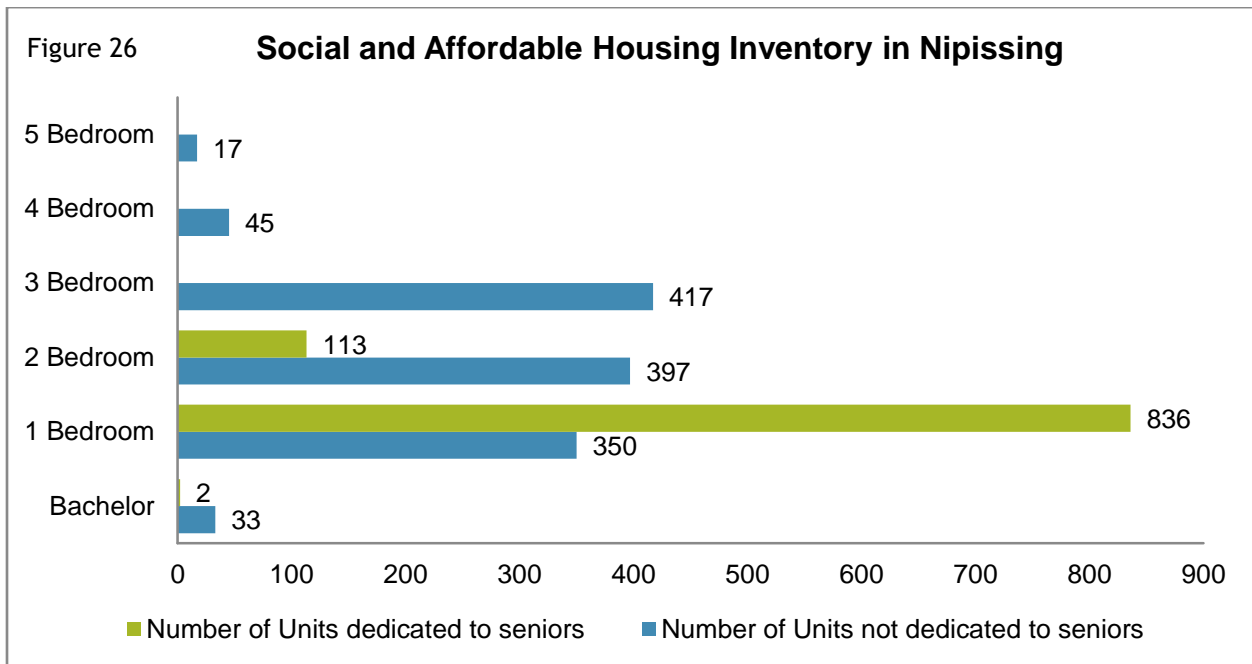


Snapshot of Social and Affordable Housing Inventory in Nipissing District as of January 2023

- 1% or 35 units are bachelor
- 54% or 1186 units are 1 bedroom
- 23% or 510 units are 2 bedroom
- 19% or 417 units are 3 bedroom
- 2% or 45 units are 4 bedroom
- 1% or 17 units are 5 bedroom

5.3.1.1 Social Housing Inventory and Seniors

Further to Section 5.1, it is important to note that there is a special designation within the social and affordable housing inventory for seniors 65 years of age or older that have an impact on the number of available units for the general population in other age categories. Figure 26 below illustrates the number of units designated to seniors.



Snapshot of Social and Affordable Housing Inventory in Nipissing District as of January 2023

- Of the 35 bachelor units, 2 or 6% are designated to seniors and 33 or 94% are designated to the general population.
- Of the 1186 1-bedroom units, 836 or 70% are designated to seniors and 350 or 30% are designated to the general population.
- Of the 510 2-bedroom units, 113 or 22% are designated to seniors and 397 or 78% are designated to the general population.
- A little over half of the social housing inventory is 1-bedroom and bachelor units and about 7 out of 10 of these units are designated to seniors age 65 years and older.

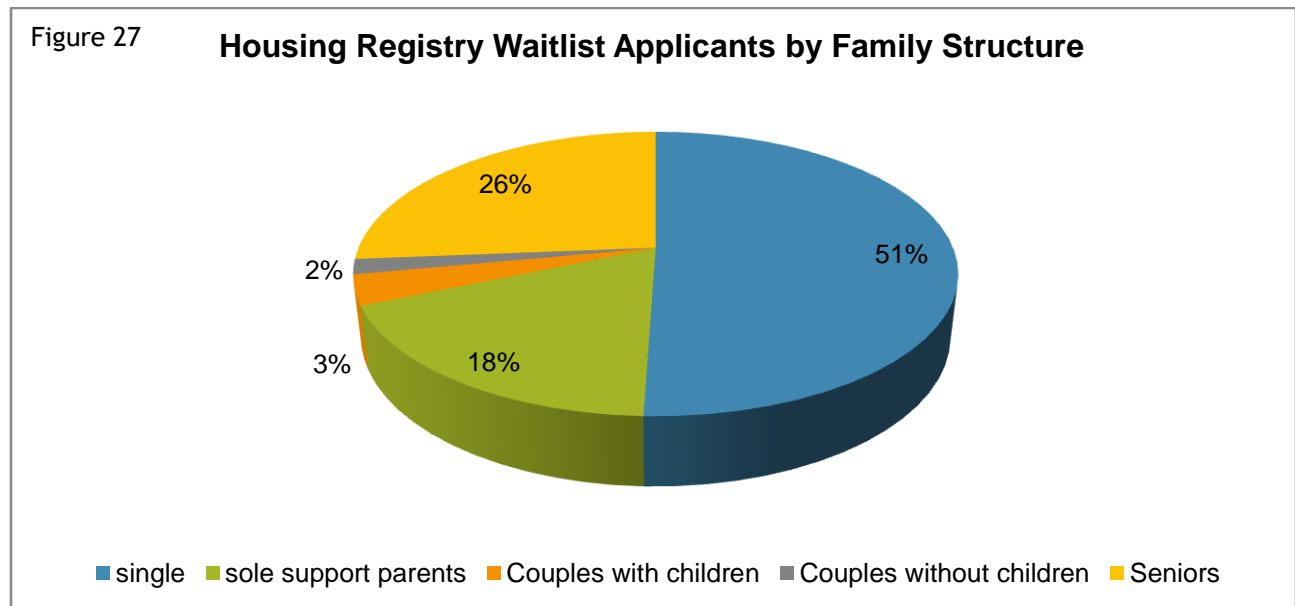
5.4 Centralized Housing Waitlist

DNSSAB Housing Services maintains waitlists for both market and RGI units owned or delivered by the Nipissing District Housing Corporation and non-profit housing providers in Nipissing District. While it is often difficult to predict wait times for social and affordable housing units, it is estimated that the wait time for non-senior singles without children, on the centralized waitlist, for a bachelor or 1 bedroom unit, is approximately 10 years or more.

Most social and affordable housing providers use the centralized wait list to manage vacancies. However, there are a number of other housing providers that do not use this waitlist and require a direct application. It should be noted that housing providers that do not use the centralized waitlist generally have fewer affordable and/or subsidized units and a higher number of market rent units.

5.4.1 Centralized Housing Waitlist by Family Structure

Currently there are 936 applications on the centralized waitlist. Figure 27 below illustrates this waitlist breaking down the applicants by the following family structures: singles, sole support parents, couples with children, couples without children and seniors. Please note that this number does not include applications made through a direct application with a housing provider as explained in section 5.4 above.

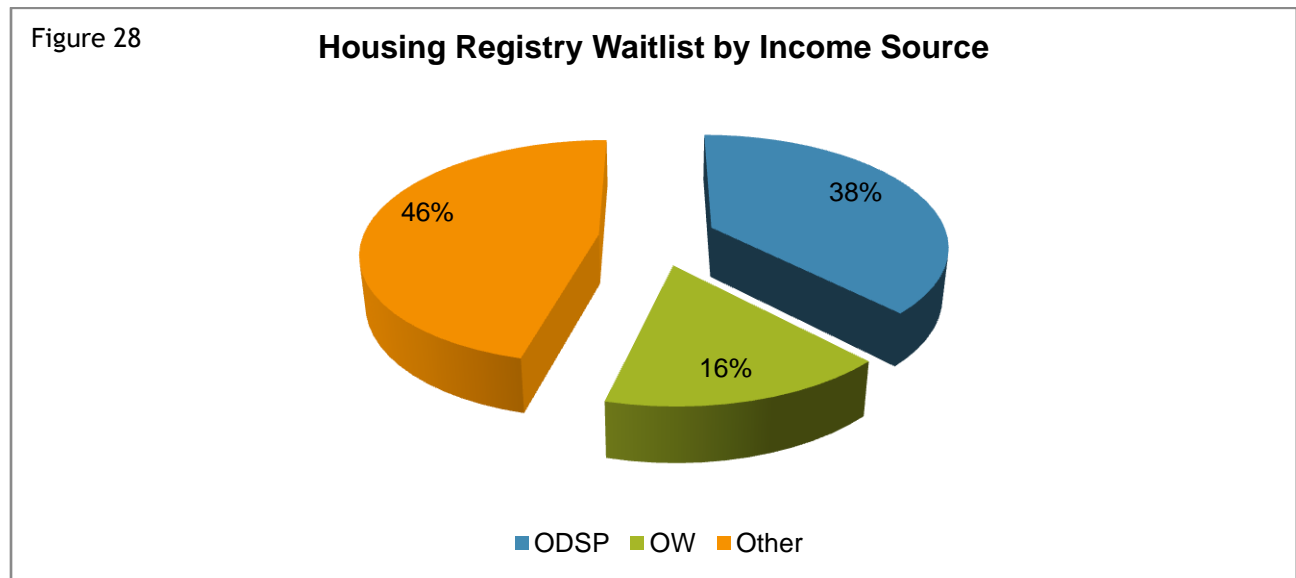


Snapshot of Housing Registry Waitlist in Nipissing District as of January 2023

- 2% or 16 applicants are couples without children
- 3% or 32 applicants are couples with children
- 18% or 169 applicants are sole support parents
- 26% or 246 applicants are seniors
- 51% or 473 are single individuals

5.4.2 Centralized Housing Waitlist by Income Source

Figure 28, below breaks down the 936 applications on the centralized waitlist by the following income sources: Ontario Works, Ontario Disability Support Program (ODSP) or other.



Snapshot of Housing Registry Waitlist in Nipissing District as of January 2023

- 54% of applicants are in receipt of social assistance with 150 or 16% being in receipt of OW and 356 or 38% in receipt of ODSP.
- 46% or 430 are in receipt of other income such as Canada Pension (CPP, OAS, WSIB, earnings from employment etc).
- **Despite OW rates being so low, OW recipients are under-represented on the Housing Registry waitlist and make up only 16% of the pending applications.**

5.4.3 Housing Subsidies and the Centralized Housing Waitlist

It should also be noted that DNSSAB's Housing Services currently administers 218 rental subsidies, most of which target those who have been on the centralized waitlist for the longest period of time or those experiencing homelessness and have been identified through the Coordinated Access Nipissing team.

There is also a provincial housing benefit that is delivered directly by the province of Ontario which is supported through DNSSAB's Housing Services department. The Canada Ontario Housing Benefit (COHB) program provides households with a portable housing benefit to assist with rental costs in the private housing market. The benefit is tied to the household and can be used to help pay rent anywhere in Ontario. COHB applicants must live permanently in Ontario and be on, or eligible to be on, the Centralized Waiting List for social housing. To receive the COHB, applicants must agree to be removed from the Centralized Waiting List as required by Provincial program guidelines.

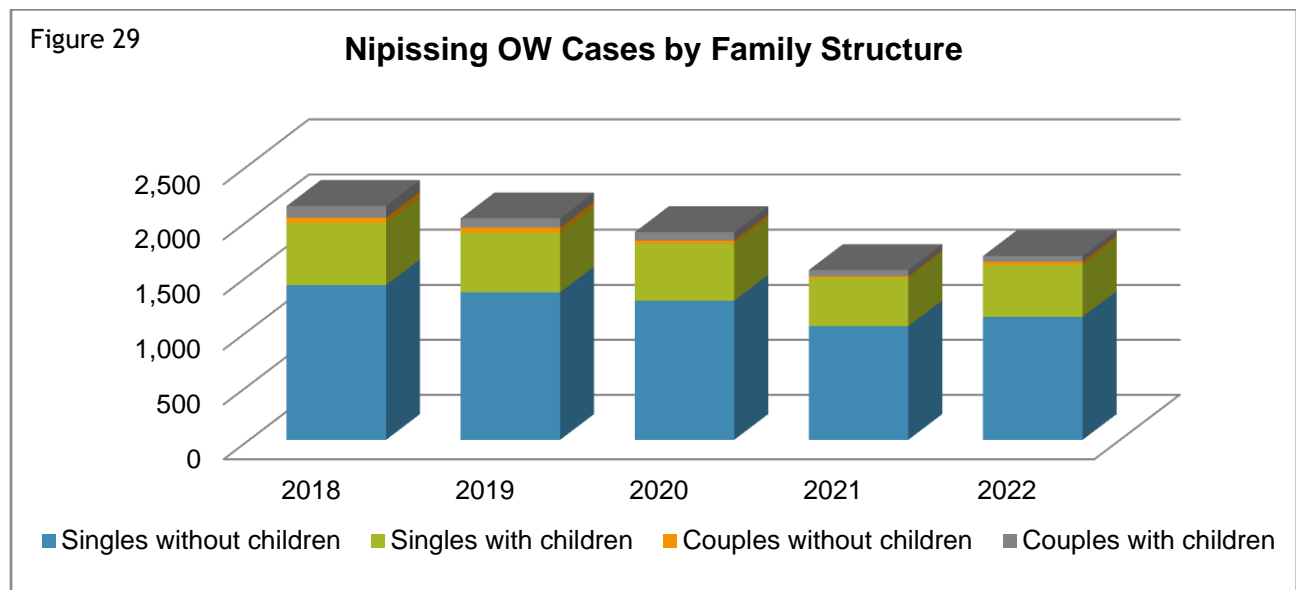
6.0 Social Assistance Income and Housing Gap

6.1 Social Assistance Income

Finding acceptable housing as defined by this Report on a social assistance income, especially for single OW households is extremely difficult, if not impossible. This section highlights the disparities between OW and ODSP rates along with relevant demographic information specific to the OW caseload only. It also provides a brief analysis on the impact of the average market rent in both Nipissing and Ontario on households relying on social assistance income. Further, information related to the number of OW households living in RGI, RGI rent scales, the impact of the Consumer Price Index in relation to Ontario Works rates and housing tenure by accommodation type has been included.

6.1.1 Ontario Works Caseload by Family Structure

Figure 29 below illustrates Nipissing OW cases by family structure for singles without children, singles with children, couples without children and couples with children.



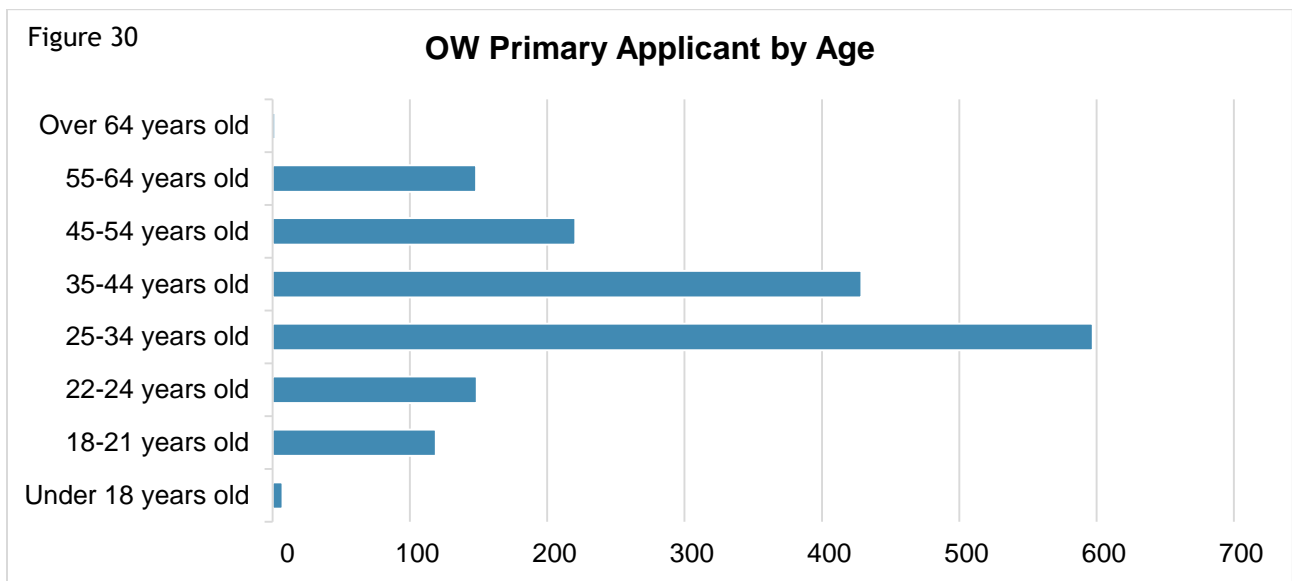
Source: Ontario Works Caseload at a Glance – January - September 2022, Version dated October 21, 2022

- Total number of cases in Nipissing have decreased year over year between 2018 and 2021 with a slight increase between 2021 and 2022. The significant decrease between 2019 and 2021 was likely related to the COVID-19 pandemic and the availability of related federal benefits.
- Despite the overall decrease in the number of cases since 2018, the percentage of the caseload based on family structure has remained relatively constant. The low and high range based on the percentage of cases between 2018 and 2022 respectively are as follows:

- Singles without children represented the majority of the caseload at 66% in 2018 and 67% in 2022. This is significant due to the fact that 69% of the bachelor and 1-bedroom units in the Social Housing inventory is designated for seniors 65 years and older.
- Singles with children represent the second highest family type at 27% and 28%
- Couples with children rank third at 3% and 5%
- Couples without children represent the lowest family type at 1% and 2%

6.1.2 Caseload by Age

Figure 30 below illustrates OW primary applicants by age category from under 18 years to over 64 years of age.



Source: Ontario Works Caseload at a Glance – January - September 2022, Version dated October 21, 2022

- 1026 or 61% of OW primary applicants were between the ages of 25 to 44 years.
- Less than 1% of OW primary applicants were under the age of 18.
- **Less than 1% of OW primary applicants were over the age of 64. This is significant given that 43% of the Social and Affordable Housing portfolio is designated specifically to seniors age 65 and over (section 5.3.1.1) which makes these units largely unavailable to Ontario Works recipients.**

6.2 Rent-Geared-to-Income

The Rent-Geared-to-Income (RGI) is a rental subsidy that allows eligible non-social assistance households to pay no more than 30% of their income towards rent. RGI rent for social assistance recipients is calculated using rent scales that vary by program, benefit unit composition and non-benefit income.

Table 8 below illustrates the maximum RGI required for both OW and ODSP tenants based on benefit unit composition.

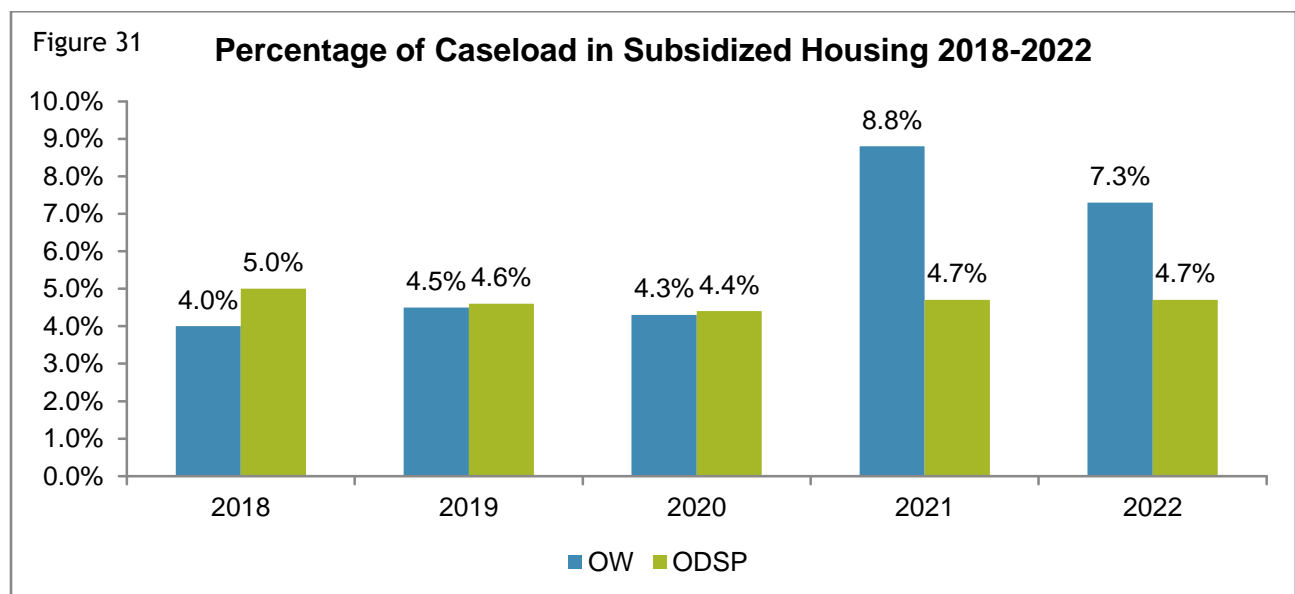
Table 8. RGI Rent Scales by Benefit Unit Size	OW Rent Scale (RGI)	ODSP Rent Scale (RGI)
Single	\$85	\$109
Couple	\$175	\$199
Sole Support with one dependent	\$191	\$199
Couple with one dependent	\$212	\$236
Sole Support with two dependents	\$226	\$236
Couple with two dependents	\$254	\$278
Sole Support with three dependents	\$269	\$278
Couple with three dependents	\$296	\$321

Source: Ontario Works and Ontario Disability Support Program Rent Scales based on HSA 2011-O. Reg 298/01

- RGI rent amounts for the ODSP are slightly higher due to the ODSP shelter entitlement being greater than OW.
- RGI rent for social assistance recipients will not exceed the maximum shelter allowance inclusive of utility adjustments as long as non-benefit income is within the provincial legislated thresholds.
- RGI rent calculations may or may not include utility expenses and tenants may be required to have tenant insurance. These additional expenses are considered up to the maximum shelter allowance under OW and ODSP legislation.
- **As identified in section 4.4.2, there are a number of low income households, including households in receipt of social assistance, in subsidized housing that are in core or deep core housing need based on the percentage of their income going towards housing costs.**

6.2.1 Social Assistance and Subsidized Housing

Figure 31 below illustrates the percentage of OW and ODSP caseloads living in subsidized housing both in Nipissing District and on average across the province.



Source: Ontario Works Caseload at a Glance – January - September 2022, Version dated October 21, 2022

- The percentage of OW clients residing in subsidized housing was slightly lower than the provincial average from 2018-2021 with Nipissing surpassing the Provincial average by an increased margin in 2021 and 2022.
- Between 2018 and 2022 the percentage of the OW caseload in subsidized housing in Nipissing increased from 4% (2,125 cases) to over double that amount in 2021 (8.8%) decreasing to 7.4% (1,665 cases) in 2022.
- Provincially the percentage of the OW caseload in subsidized housing decreased from 5% (245,549 cases) to 4.7% (211,235 cases) during the same period.

6.3 Average Market Rent

For the purposes of this Report Table 9 below compares the average market rent in Northern service areas to the average market rent for the province of Ontario by unit type. Average Market Rent for Nipissing District is based on the October 2021 Canada Mortgage and Housing Corporation (CMHC), Rental Market Survey (RMS). Some data has been suppressed by CMHC to protect confidentiality or because the data was not statistically reliable.

Table 9. Average Market Rent	Bachelor	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	Total Bedroom
Algoma DSSAB	\$671	\$871	\$1,021	\$988	**	\$956
Cochrane District	\$591	\$890	\$1,035	\$1,118	**	\$966
Greater Sudbury	\$749	\$1,030	\$1,286	\$1,398	**	\$1,176
Nipissing DSSAB	\$635	\$842	\$1,036	\$1,360	**	\$972
Kenora DSSAB	**	\$763	\$1,039	**	**	\$916
Thunder Bay	\$751	\$928	\$1,112	\$1,275	**	\$1,037
Ontario	\$1,106	\$1,274	\$1,465	\$1,728	\$3,000	\$1,387

Source: Rental Market Survey (RMS), October 2021 Canada Mortgage and Housing Corporation (CMHC)

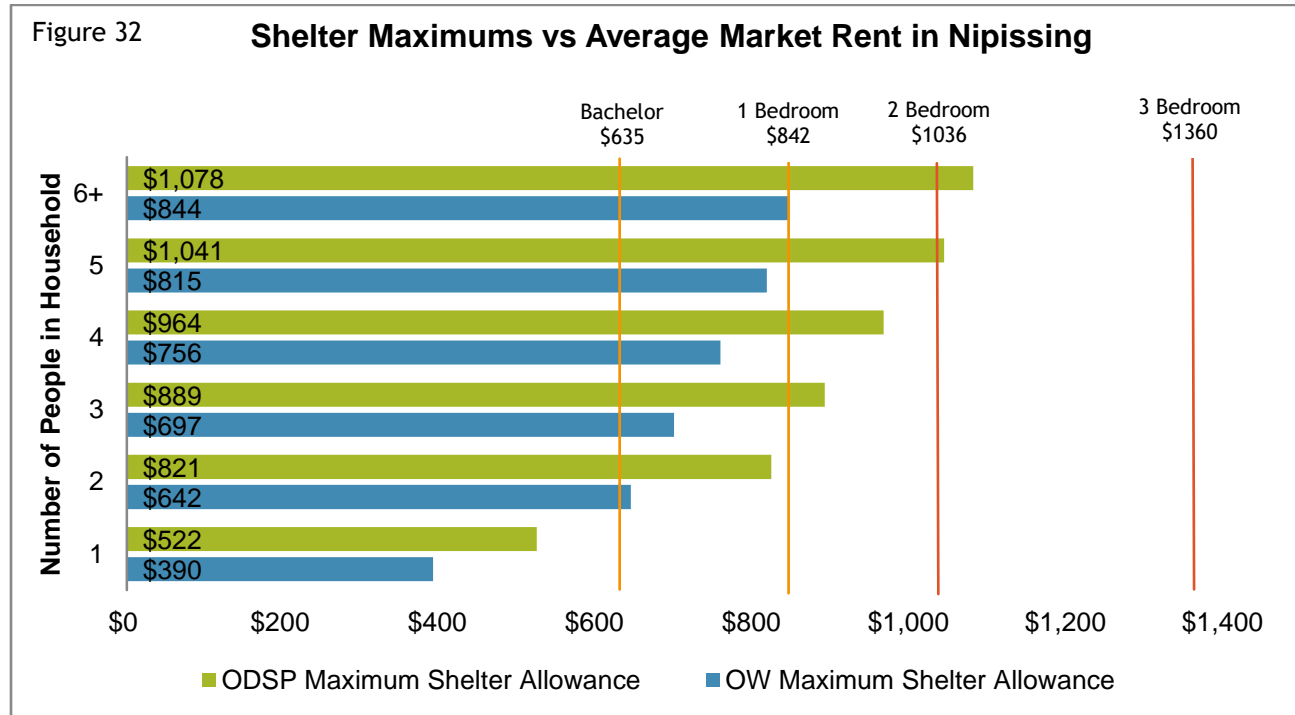
*Note: All data for Manitoulin-Sudbury, Parry Sound, Sault Ste. Marie, Timiskaming DSSAB and Rainy River DSSAB was suppressed and therefore not included in the table

** Data suppressed to protect confidentiality or Data is not Statistically Reliable

- Based on available data, the average market rent across the northern areas listed in the table above are as follows:
 - Bachelor \$679 (approximately 39% lower than provincial average)
 - One Bedroom \$887 (approximately 30% lower than provincial average)
 - Two Bedroom \$1088 (approximately 26% lower than provincial average)
 - Three Bedroom \$1228 (approximately 37% lower than provincial average)
- The provincial average market rent for all unit types is considerably higher than for any of the northern service areas

6.4 Social Assistance Shelter Rates to Market Rent

The figure below illustrates social assistance maximum shelter rates based on benefit unit size as compared to the average market rent for bachelor, one, two and three bedroom units in Nipissing District. Please note that the average market rent does not consider shelter costs associated to heat and hydro when these costs are not included in the actual rent payable.



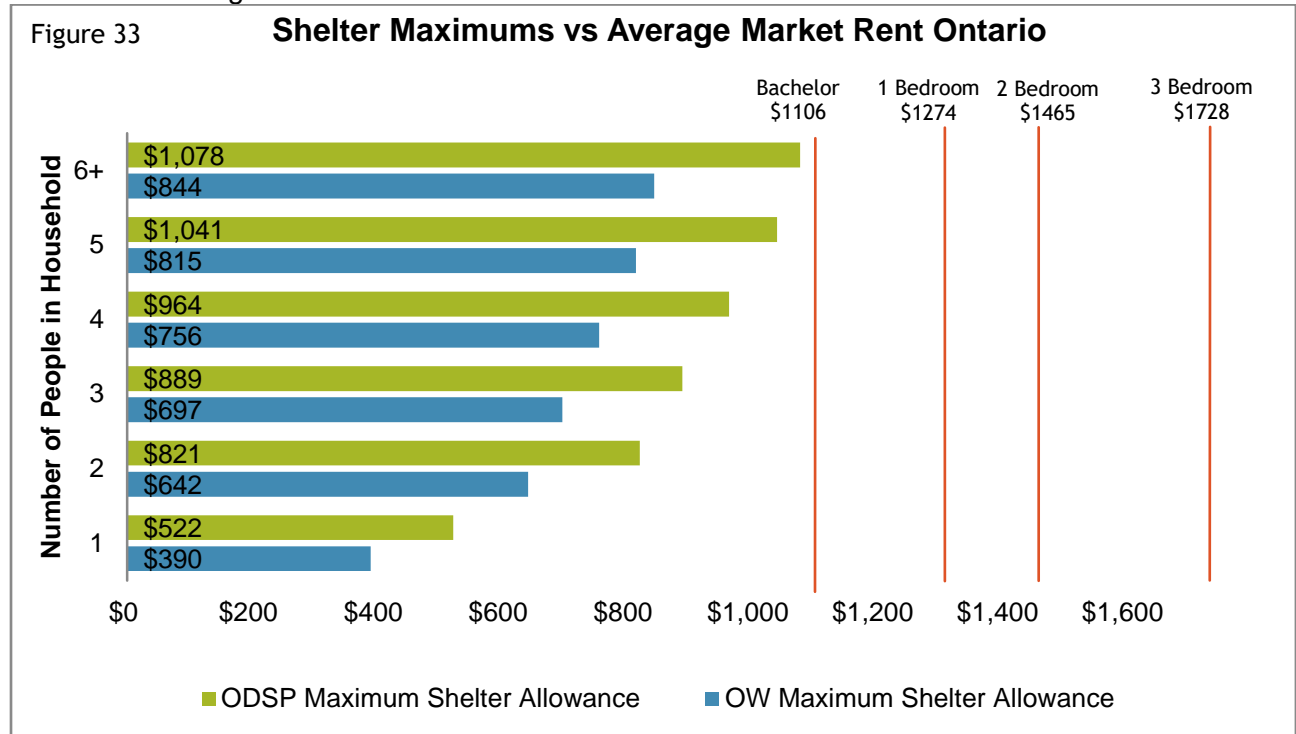
Source: OW Maximum Shelter Allowance - current OW Rate Chart , October 2018
 ODSP Maximum Shelter Allowance - current ODSP Rate Chart, September 2022
 Average Market Rent - Rental Market Survey (RMS), CMHC, October 2021

Maximum shelter allowance for OW is significantly lower than the maximum shelter allowance for ODSP for all benefit unit sizes.

- The OW maximum shelter allowance for a single person (\$390) only covers 61% of the average market rent for a bachelor apartment (\$635). This means that a single OW recipient would need to use \$245 of the \$343 they received for food and basic necessities in order to pay their rent.
- The OW maximum shelter allowance for a single person (\$390) only covers 46% of the average market rent for a one-bedroom unit (\$842).
- The ODSP maximum shelter allowance for a single person (\$522) covers 82% of the average market rent for a bachelor unit (\$635) or 62% of the average market rent for a one-bedroom unit (\$842).
- Both OW and ODSP provide shelter rates that are below average market rents with OW recipients facing an even greater financial challenge to secure and maintain safe and affordable housing due to lower rates.

6.4.1 Social Assistance Shelter Maximums versus Average Market Rent in Ontario

Figure 33 below illustrates the social assistance shelter maximums for both OW and ODSP versus the average market rent in Ontario.

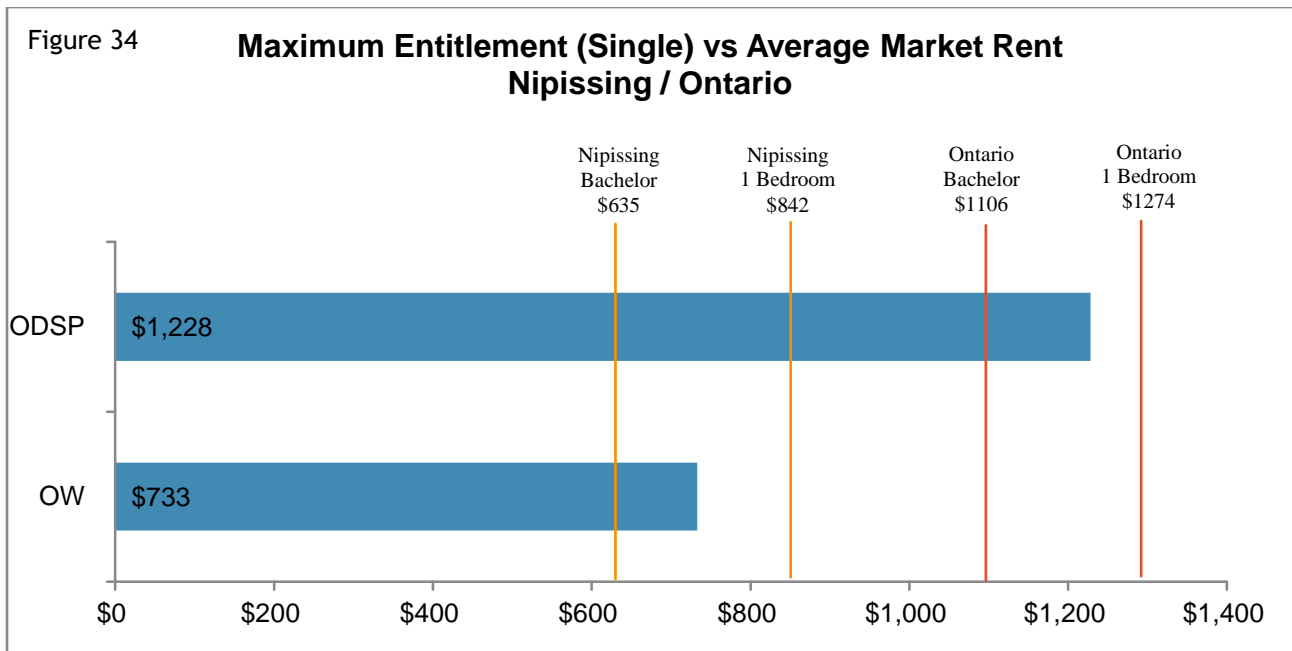


Source: OW Maximum Shelter Allowance - current OW Rate Chart , October 2018
 ODSP Maximum Shelter Allowance - current ODSP Rate Chart, September 2022
 Average Market Rent - Rental Market Survey (RMS), CMHC, October 2021

- The maximum shelter allowance for a single OW recipient (\$390) is \$716 less than the average market rent for a bachelor unit in Ontario (\$1106) and \$884 less than the average market rent for a one-bedroom unit in Ontario (\$1274).
- The maximum shelter allowance for a single ODSP recipient (\$522) is \$584 less than the average market rent for a bachelor unit in Ontario (\$1106) and \$752 less than the average market rent for a one bedroom unit in Ontario (\$1274).

6.5 Social Assistance Maximum Entitlement to Market Rent

The figure below illustrates the maximum entitlement inclusive of basic needs and shelter for single recipients in receipt of OW and ODSP compared to the average market rent for bachelor and one-bedroom units in Nipissing and Ontario. While the figure below is specific to single OW households, there are many other examples of social assistance households in core housing need due to unaffordability and the disparity between average market rent and social assistance rates.



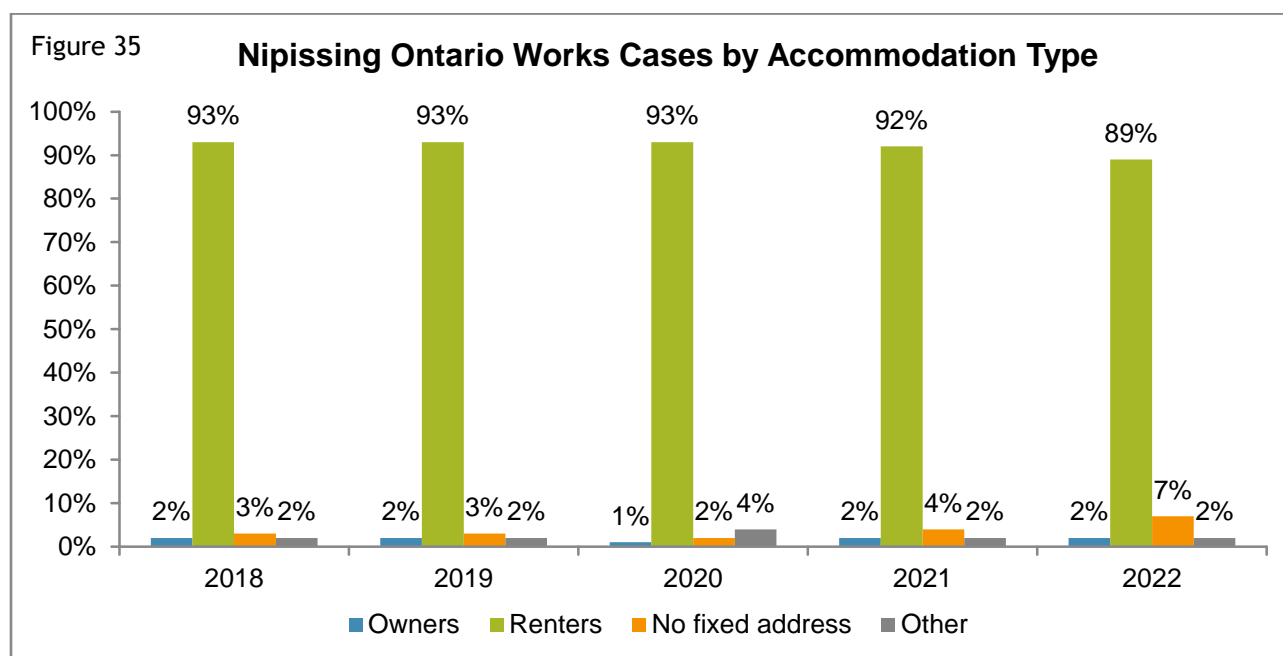
Source: OW Maximum Shelter Allowance - current OW Rate Chart , October 2018
 ODSP Maximum Shelter Allowance - current ODSP Rate Chart, September 2022
 Average Market Rent - Rental Market Survey (RMS), CMHC, October 2021

- A single OW recipient renting a bachelor apartment at average market rent in Nipissing (\$635) would have to use 87% of their maximum entitlement for both basic needs and shelter (\$733) to pay rent. This leaves less than \$100 per month for food and all other essential items related to daily living (laundry, hygiene products etc).
- A single OW recipient’s maximum entitlement for basic needs and shelter combined (\$733) is well below the average market rent for a one-bedroom unit (\$842) making this option inaccessible to this population.
- A single ODSP recipient renting a one-bedroom unit at average market rent, (\$842) would have to use 69% of their entitlement to pay rent leaving \$386 per month for food and basic needs. If utilities were applicable, this would further reduce the amount left over for food and all other essential items related to daily living (laundry, hygiene products etc).
- The OW maximum entitlement is significantly below the provincial average for both the average market rent for a bachelor and one-bedroom unit in Ontario. This is important considering that OW rates are the same across the province.

6.6 Housing Tenure and Social Assistance

Section 4.1 above illustrates housing tenure amongst the general population in Nipissing District based on 2021 Census Data. This section looks at housing tenure amongst the Ontario Works caseload in Nipissing District. While there are similarities, the census and caseload data are not directly comparable in some ways. For instance, the Census data relates to the percentage of the population in the District that rent, own or reside in dwellings provided by the local government, First Nation or Indian Band. The Ontario Works data, illustrated in the figure below, does not include dwellings associated to First Nations as the Ontario Works program on First Nation Reserves is delivered directly through first nation communities and the cases therefore

would not be included in Nipissing OW caseload counts. In addition, the Census data – through households in private dwellings - does not measure those in other accommodation types (boarding or specialized care) or those with no fixed address.



Source: Ontario Works Caseload at a Glance – January - September 2022, Version dated October 21, 2022

- 2021 Census Data for Nipissing indicates that 65.9% of the population are home owners comparatively in 2021, only 2% of the caseload owned their own home.
- 2021 Census Data for Nipissing indicates that 33.7% of the population are renters comparatively in 2021, 92% of the caseload were renters.
- While the percentage of the caseload that were renters decreased from 92% in 2021 to 89% in 2022, the percentage of OW cases that were home owners remained at 2% and the percentage of cases with no fixed address almost doubled (7%).

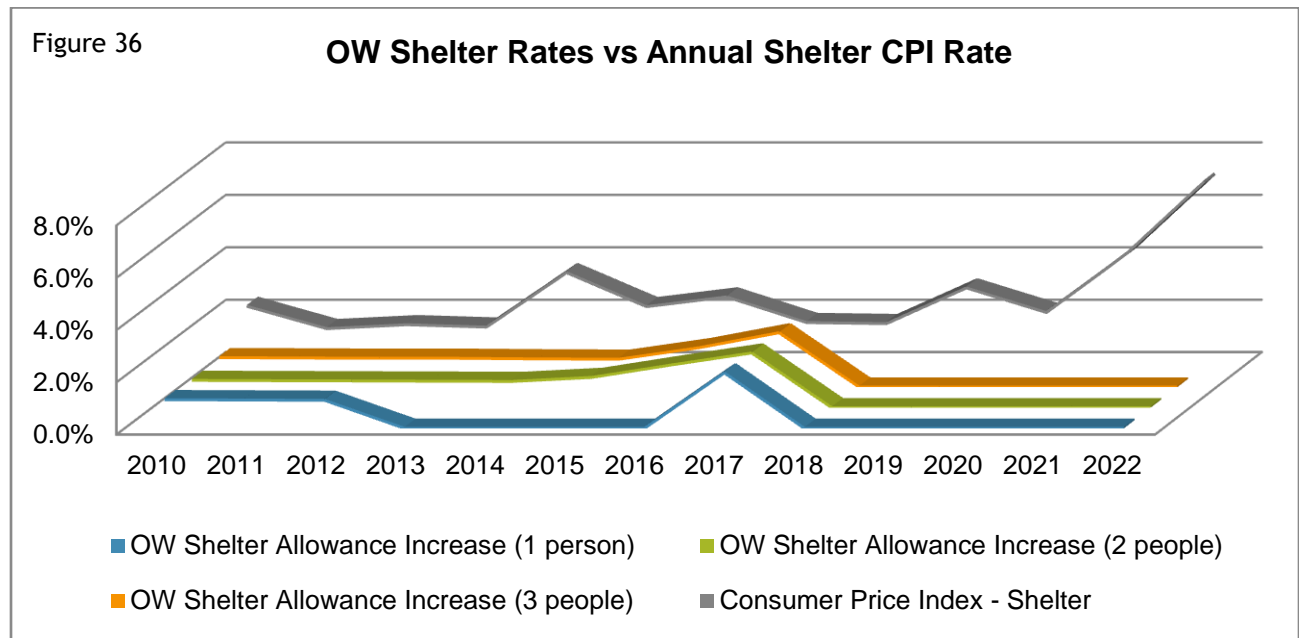
6.7 Social Assistance Shelter Rates and Consumer Price Index

As explained in the first report in this series, the Consumer Price Index (CPI) monitors the upward price movement of goods and services in the economy and is one of several indices used to calculate inflation. Social assistance rates have never kept pace with inflation. However, the pandemic and its subsequent impact on the cost of goods and services has exacerbated this reality placing social assistance recipients in an even more precarious situation.

A social assistance recipient's ability to participate in the economy by purchasing the goods and services required to meet their basic needs and shelter costs is essential to their health and wellbeing. As illustrated above in Section 6.3, social assistance rates impact recipients ability to secure and maintain acceptable housing. For this reason, a comparison between the fluctuating CPI rate for shelter and the maximum social assistance shelter rate increases for the period of 2010-2022 has been included in this Report.

For the purpose of this comparison only the maximum OW shelter allowance rates for three benefit unit sizes (one, two and three recipients) have been included in Figure 36 below. These three benefit unit sizes were selected to illustrate the differences in the maximum shelter allowance increases between these groups.

NOTE: The first report in this series compared CPI rate increases for all items to OW rate increases. The chart below provides a comparison of OW shelter allowance increases compared to the annual CPI rates for shelter.



* Maximum OW Shelter Allowance is based on current OW Rate Chart - October 2018 (current rates)

** Statistics Canada, Consumer Price Index for Shelter

- OW shelter allowance maximums have not seen an increase since 2017, however, there have been CPI rate increases which have fluctuated year over year.
- CPI shelter increases range from a low of 1.5% in 2011 and 2013 to a high of 7.1% in 2022.
- While OW shelter rates have not increased between 2018 and 2022, the CPI shelter has increased on average 3.6% per year.

References

District of Nipissing Social Services Administration Board (2022). *Income and Poverty in Nipissing District, Report #1*.

Statistics Canada (2022). Housing Experiences in Canada: People in poverty. [Housing experiences in Canada: People in poverty \(statcan.gc.ca\)](https://www150.statcan.gc.ca/n1/pub/98-646-x/2022001/article/00001-eng.htm)

Appendix

Appendix 1. Total Non-Response Rates for the 2021 Census

Area	TNR (long form questionnaire)
Ontario	3.8
Nipissing District	5.2%
Bear Island	78.6%
Bonfield	5.1%
Calvin	6.0%
Chisholm	3.6%
East Ferris	3.6%
Mattawa	4.7%
Mattawan	0.0%
Nipissing First Nation	11.9%
Nipissing North	15.9%
Nipissing South	45.1%
North Bay	3.8%
Papineau-Cameron	2.0%
South Algonquin	20.9%
Temagami	25.6%
West Nipissing	5.4%

Source: Census Profile, 2021 Census of Population.

The TNR (Total Non-Response rate) is one of Statistics Canada's main data quality indicators to measure survey non-response, which can bias the census counts or estimates from sampled data. A 'total non-response' from a household receiving a census questionnaire occurs when either all the questions are unanswered, or the returned questionnaire does not meet the minimum content to continue processing. The data for areas with higher TNR rates should be used with caution, particularly those over 50% that have a greater risk of biased estimates and data.