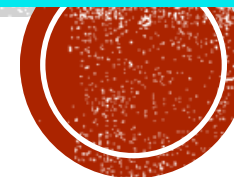


HOUSING-RELATED ECONOMIC HARDSHIP

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COMMUNITY UPDATE & CO-CREATION WORKSHOP, STATION 20 WEST, MAY 5, 2026



WHY “HOUSING AFFORDABILITY” IS NOT ENOUGH

- Canada’s housing crisis is often framed narrowly as a problem of rent affordability. Traditional metrics (e.g., 30% shelter-cost rule, Core Housing Need) focus only on rent burden, they ignore what happens after rent is paid.
- Many renters - even in subsidized or NHS-supported housing - still cannot afford basic needs such as food, transportation, medication, utilities and basic needs

Reframing the Problem:

- From: *“Is housing affordable?”*
To: **“Can households survive after paying for housing?”**



AN AWFUL CHOICE: PAY RENT OR BUY GROCERIES?



RENT: THE FIRST BILL PAID



Housing is the **single largest expense** even in subsidized and affordable housing.



Many households spend most of their income on housing—**leaving little** for food and other essentials.



WHAT IS HOUSING-RELATED ECONOMIC HARDSHIP

- **Income Inadequacy:** Social assistance and fixed incomes lag behind real costs
- **Residual Income Collapse:** After housing, income falls below poverty thresholds (MBM / LICO-AT)
- **Policy & Administrative Barriers:** Delays, reassessments, documentation → arrears risk
- **Inequitable Impacts:** Disproportionately affects:
 - **Indigenous renters**
 - **Women-led households**
 - **Persons with disabilities**
 - **Immigrant & racialized communities**
 - **2SLGBTQI+ communities**
- **Quality–Affordability Trade-Off:** “Affordable” often = unsafe, overcrowded, or unhealthy housing



This research:

- **Introduces a New Lens:** Housing-related economic hardship as a measurable outcome:
 - Residual income
 - Poverty after housing (MBM / LICO-AT)
 - Material hardship indicators
- **Integrates Data + Lived Experience**
- National linked microdata (CHS, Census, tax/benefit data)
- Saskatoon renter interviews

- **Tests a Critical Policy Assumption**
Does “affordable housing” actually improve economic well-being?

- Supports **policy-relevant insights**, including:
 - Adequacy of social assistance
 - Effectiveness of the National Housing Strategy

WHAT THIS RESEARCH CONTRIBUTES (AND WHY IT MATTERS)

