Analysis of factors related to housing and homelessness during COVID-19

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Background

Public health and economic measures to control the spread of COVID-19 infections created unique housing market conditions in 2020. For some people, factors like low interest rates, accumulated savings and working remotely presented opportunities to purchase a home. For others, conditions during the pandemic amplified pre-existing financial pressures and difficulties paying for housing.

Policies, programs, and economic conditions resulting from the pandemic both helped the housing situations of low-income residents in Ottawa and intensified housing challenges that were present before COVID-19. Emergency financial assistance programs and a moratorium on evictions in Ontario offered some stability during stay-at-home orders and periods of unemployment. As these temporary relief measures come to an end, vacancy rates for lower cost rental units have decreased, affordable housing for low-income residents is scarce, and the amendment of the *Housing Services and Residential Tenancies Act (2006)* through Bill 184 has raised concerns about housing evictions.

In 2020, there were changes in the number of people and households receiving housing services from the City of Ottawa:

- From a total of 12,571 households on the Centralized Waiting List (CWL) in 2020, the number of households that were taken off the CWL and offered community (subsidized) housing was 1,086. Compared to 2019, there were 445 fewer households transitioning from the CWL to community housing.

- Following six consecutive years of steady increases in the shelter population averaging 5% per year between 2014 and 2019, the number of people in Ottawa accessing the shelter system during COVID-19 decreased by 17.5% from 8,713 people in 2019 to 7,189 in 2020. The number of people accessing shelters in 2020 remained higher than levels from 2014 (6,729 people) and 2015 (7,040 people). The average length of stay in emergency shelters increased by 23.5% from 98 nights in 2019 to 121 nights in 2020.

- There were 72 encampments in Ottawa in 2020. Although the number of encampments was not tracked in 2019, this is believed to be an increase compared to previous years.

In addition to issues already affecting low-income Ottawa residents at the outset of COVID-19, other factors related to housing that emerged during the pandemic are described below. These include:

Factors affecting low-income populations before COVID-19

- Financial vulnerability
- Limited supply of affordable housing for low-income residents

Factors related to a decrease in demand for housing services during COVID-19

- Emergency financial assistance
- Moratorium on housing evictions
- Travel restrictions

Disruptive factors during COVID-19

- Rapid rise in unemployment
- Change in vacancy rates for rental units
- Bill 184: *Protecting Tenants and Strengthening Communities Housing Act, 2020*

Factors affecting low-income populations in Ottawa before COVID-19

Summary

For a large percentage of households in Canada with limited savings to absorb income losses before COVID-19, the pandemic was an immediate threat to their ability to meet housing and other basic needs. Some populations, namely people who did not complete high school, single mothers, recent immigrants, and Indigenous people were more likely to be financially vulnerable at the onset of the pandemic. In Ottawa, financial vulnerabilities were acutely felt in the rental market where affordable housing options were already difficult to find for low-income residents. Increases in demand for lower rents due to factors like a rapid rise in unemployment and housing evictions would place downward pressure in the rental market and increase the risk of precarious housing.

Financial vulnerability

Income shocks that occur through job loss or reduced hours of work can have long term implications for financial security and the ability to afford basic livings costs such as housing and food. Since 2010, the percentage of household disposable income put towards savings has decreased gradually in Canada from 4.2% in 2010 to 1.2% in 2019.[1] Before the pandemic, nearly half of the population in Canada did not have enough savings to sustain their basic needs (housing, food, and health) for at least three months.[2] At the onset of the pandemic, some households were more likely to be financially vulnerable where – in the absence of government assistance or financial loans – brief work stoppages would lead household incomes to fall below the Low-Income Cut-Off.[3] These households included:

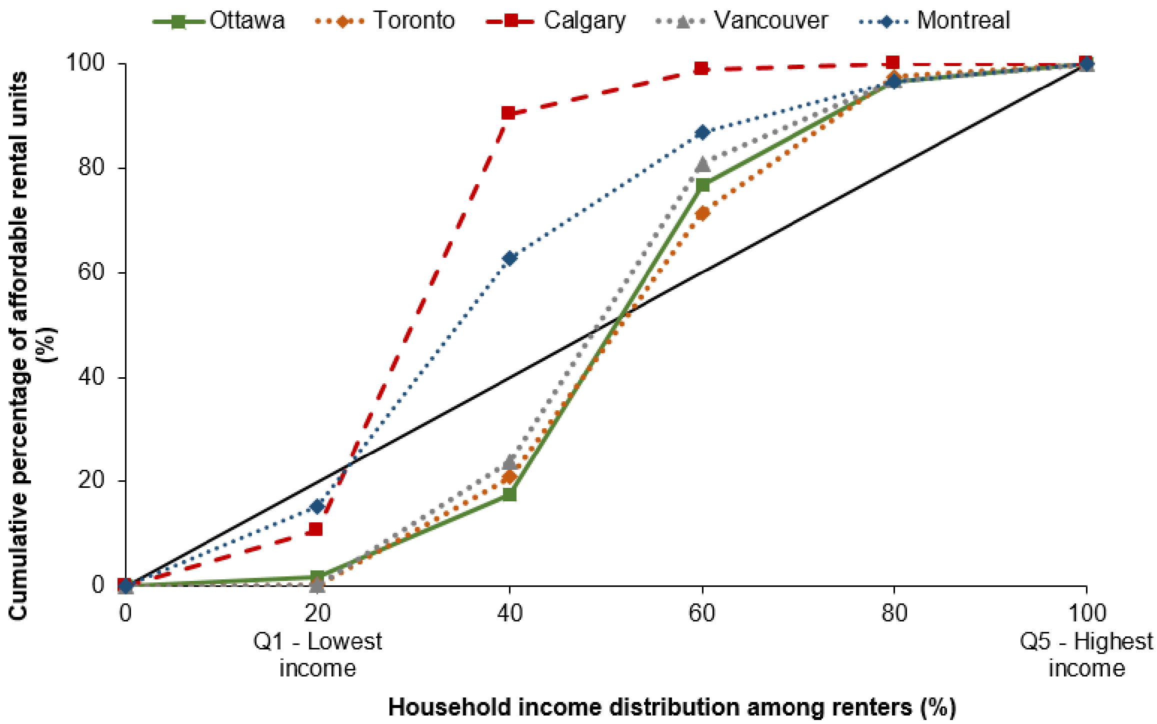
- 67% of families where the main income earner was under 35 and did not have a high school diploma
- 56% of single mothers
- 50% of recent immigrants
- 47% of Indigenous people[4]

Additional research based on the 2019 Survey of Financial Security from Statistics Canada, estimated that in the event of job loss, 46% of single parent families did not have enough liquid assets to replace one month of income.[5]

Limited supply of affordable housing for low-income residents

For low-income populations in Ottawa, finding affordable housing that is less than 30% of their gross monthly income is difficult. An analysis from the Canada Mortgage and Housing Corporation examined rental market affordability across different Canadian cities.[6] Based on data collected in the 2016 Census, incomes of renter households in Ottawa in the bottom 20% of the income distribution earned less than $25,000 per year. For this income bracket, an affordable rental unit would not exceed $625 per month. In a balanced rental market, 20% of rental units would be affordable to households in the bottom 20% of the income distribution. In 2020, less than 2% of rental units in Ottawa were affordable for this group (Figure 1). Similar findings were recorded for Toronto and Vancouver. In comparison, 15% and 11% of rental units in Montreal and Calgary, respectively, were deemed affordable for the bottom 20% of household incomes. In Ottawa, Toronto and Vancouver, the percentage of rental units meeting the affordability definition increased notably for those with higher incomes.

Figure 1. Percentage of affordable rental units, by income quintile and city in Canada



City	Income quintile 1 (Lowest income)	Income quintile 2	Income quintile 3	Income quintile 4	Income quintile 5 (Highest income)
Ottawa	1.8%	17.6%	76.8%	96.6%	100%
Toronto	0.2%	20.9%	71.4%	97.5%	100%
Calgary	10.7%	90.3%	99.0%	100%	100%
Montreal	15.3%	62.8%	86.7%	96.5%	100%
Vancouver	0.2%	23.9%	80.9%	96.8%	100%

Note: The graph is based on analyses from the Canada Mortgage and Housing Corporation (CMHC). Data about the income of renter households in each city come from the 2016 Census. The x-axis is the horizontal axis on the graph. It shows the distribution of household income from the bottom 20% (first quintile) to the top 20% (fifth quintile) in 20 percentage point intervals. The y-axis is the vertical axis on the graph. It shows the cumulative percentage of affordable rental housing units from 20% to 100% in 20 percentage point intervals. Household incomes were sorted in ascending order and divided into income quintiles where 20% (Q1 – Low-income) refers to the bottom 20% of the income distribution, 40% (second quintile) refers to the bottom 40% of the income distribution, and so on. For each income quintile, 30% of gross income was calculated to determine the housing affordability threshold (i.e. a rental unit is deemed affordable if it costs less than 30% of a household's gross monthly income). Based on an inventory of rental units in each city in 2020, the graph plots the percentage of units meeting the affordability threshold for each income quintile. The black diagonal line represents the line of equality. According to the CMHC, a balanced rental market would exist if 20% of rental units were affordable to households in the bottom 20% of the income distribution. Curves falling below the line of equality indicate barriers of access to affordable rental housing and curves above the line of equality indicate ease of access. For example, in Ottawa, Toronto and Vancouver, people with higher incomes have greater access to affordable rental housing.

Data source: Canada Mortgage and Housing Corporation, 2021

Factors related to a decrease in demand for housing services during COVID-19

Summary

Direct payments to people in Canada who lost employment because of the pandemic and a moratorium on residential housing evictions in Ontario, were interventions designed to offset the financial burdens of the pandemic. While low-income households in Canada were disproportionately impacted by job losses, they also experienced the greatest increase in disposable income in 2020 due to federal relief programs. Particularly for low-income households who were unable to find affordable housing before COVID-19, access to more disposable income and a moratorium on housing evictions relieved some financial pressures amidst economic volatility and allowed people to remain housed.

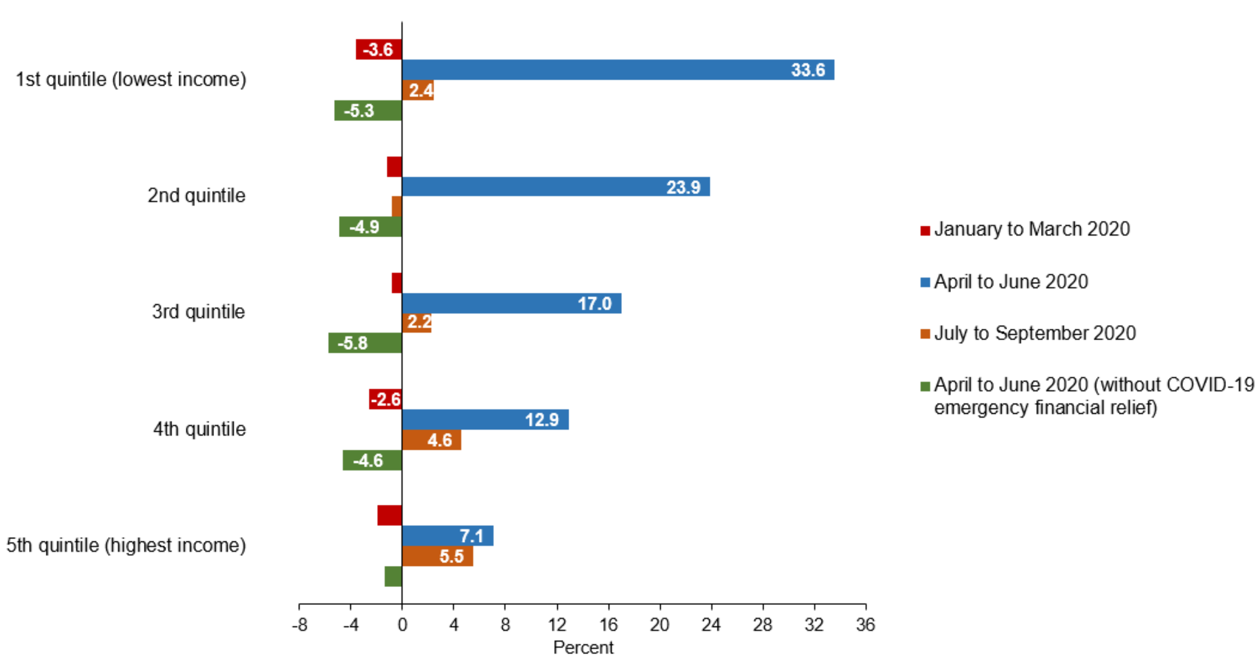
The rate of economic recovery and an accumulation of eviction orders during the moratorium will be indicators of whether these temporary measures provide stability to households in the long term. Travel restrictions in 2020 limited the number of people relocating to Ottawa which may have reduced demand in the rental market and shelter system. New travel requirements, such as being fully vaccinated for COVID-19, a negative COVID-19 test result, and/or quarantine periods, may continue to be barriers for people seeking entry to Canada.

Emergency financial assistance

The financial support programs deployed by the federal government to buffer against income losses during the pandemic offered stability to households who would otherwise have faced more financial strain during pandemic driven work stoppages. With the introduction of COVID-19 financial relief programs in April 2020, households in the lowest income quintile experienced on average the greatest increase (34%) in disposable income between April and June 2020 (Figure 2).[7] For low-income households, more disposable income helped cover basic living costs like housing and food. Without the relief program, they were estimated to have sustained a 5% loss in disposable income during the second quarter of 2020.[8]

The launch of COVID-19 emergency financial assistance and the moratorium on housing evictions coincided with a decrease in the number of people using the shelter system. In 2020, 7,189 people accessed the shelter system amounting to 1,524 fewer people compared to 2019. This follows six consecutive years of steady increases in the number of people using emergency shelters that averaged 5% per year between 2014 and 2019. Some of the decrease in 2020 was offset by an increase in the number of people sleeping outside. In 2020, there were 72 encampments in Ottawa. Encampments refer to one or more people living in the same outdoor location for a period of time. Although the number of encampments was not tracked in 2019, this is believed to be an increase compared to previous years. Among those accessing the shelter system, the average length of stay increased by 23 days from 98 days in 2019 to 121 days in 2020. Difficulties viewing rental units during the pandemic and reticence among landlords to enter lease agreements during the moratorium on housing evictions may have contributed to longer stays in the shelter system.

Figure 2. Average change in household disposable income, by income quintile, Canada, January to September 2020



Income quintile	January to March 2020	April to June 2020	July to September 2020	April to June 2020 (without COVID-19 financial relief
Income quintile 1 (Lowest income)	-3.6%	33.6%	2.4%	-5.3%
Income quintile 2	-1.2%	23.9%	-0.8%	-4.9%
Income quintile 3	-0.8%	17.0%	2.2%	-5.8%
Income quintile 4	-2.6	12.9%	4.6%	-4.6%
Income quintile 5 (Highest income)	-1.9%	7.1%	5.5%	-1.4%

Note: This graph shows the average change in a household's disposable income based on their total income and annual quarter in 2020. The y-axis is the vertical axis on the graph where bars are grouped by income quintile. The first quintile represents people in Canada with the lowest 20% of household incomes. The fifth quintile refers to people in Canada with the highest 20% of household incomes. The bars are color coded based on the time period they represent. The y-axis intersects the x-axis at 0. The x-axis is the horizontal axis showing the average percent change in household income. The values on the x-axis range from -8 to 36 in intervals of 4 units. Bars to the left of the y-axis at 0 show the average percent decrease in disposable income for a household. Bars to the right of the y-axis show the average percent increase in disposable income for a household. Government emergency financial assistance was introduced in April 2020 (second quarter). The last bar for each income quintile estimates the average percentage change in disposable income had emergency assistance not been introduced. In the second quarter (April to June 2020), people with the lowest 20% of incomes in Canada experienced on average a 33.6% increase in household disposable income.

Data source: Statistics Canada, 2021.

Moratorium on housing evictions

Between March 19th and September 14th, 2020, a moratorium was placed on the enforcement of all residential evictions in recognition that losing one's place of residence was a risk factor for contracting COVID-19.[9] The moratorium was re-instated during the province-wide stay-at-home order between April 8th and June 2nd, 2021. Furthermore, a rent freeze and a rent-geared-to-income subsidy reduction freeze was introduced for January 1st to December 31st, 2021 which meant most tenants would not face increases to their rental costs in 2021.[10] For tenants, these temporary measures delayed or prevented the loss of their homes in 2020.

Despite rapid increases in unemployment, the introduction of the federal government's temporary income replacement programs and the moratorium on housing evictions coincided with a decline in the demand for benefits related to shelter arrears in Ottawa when comparing March to November 2020 with the same period in 2019.[11] Similarly, a population survey from October 2020 of people in Ottawa with household incomes under $60,000 (before tax) indicated that among those who experienced a decrease in income during the pandemic, they were not significantly more likely to express a current need for housing support compared to those who did not experience income loss. However, they were more likely to indicate needing housing support in the next 12 months, particularly among racialized men and women.[12] In this study, housing support referred to help paying for housing costs such as monthly rent or utilities, covering late rent payments, and/or seeking financial assistance to cover the cost of housing. In anticipation of emergency relief measures coming to an end, this signals the presence of other pervasive factors influencing the need for housing support.

Travel restrictions

Travel restrictions and border closures introduced in 2020 to contain the spread of COVID-19 reduced the number of people from other countries that could enter Canada and may have contributed to changes in demand for rental housing and temporary emergency accommodation in Ottawa. In the shelter system, the number of newcomers dropped by 929 people from 2,572 people in 2019 to 1,643 people in 2020 (down 36.1%). This follows a 470% increase in newcomers staying in shelters between 2014 (451 people) and 2019 (2,572 people). The change in 2020 coincides with a 48.9% drop in the number of refugee claimants from the United States at irregular border crossings accessing Ottawa's shelter system (from 1,229 in 2019 to 628 in 2020). In Canada, the number of asylum claims processed by the Canada Border Services Agency also decreased from 29,365 in 2019 to 7,895 in 2020.[13]

Restrictions on immigration to Canada are expected to continue even with the re-opening of the U.S.-Canada border in summer 2021. New travel requirements, such as being fully vaccinated for COVID-19, a negative COVID-19 test result, and/or quarantine periods, may continue to be barriers for people seeking entry to Canada.

Disruptive factors during COVID-19

Summary

Disruptive factors caused by the pandemic may lead to added burdens that last beyond the end of temporary emergency relief measures. Ottawa neighborhoods with the least socioeconomic advantage faced more economic risks ahead of the pandemic due to already high unemployment rates. The same neighborhoods also had high employment rates in job sectors most impacted by public health restrictions. The disproportionate impact of the pandemic on lower income households threatens to widen economic inequalities.

For those with the means to, low interest rates and working remotely facilitated an exit from the rental market in favor of purchasing a home. For others, the pandemic placed additional pressure on finances and housing affordability. Changes in rental vacancy rates reflect this course: between 2019 and 2020, there was a doubling of the vacancy rate for expensive rental units (3.1% to 6.2%) and a drop in vacancy rates by half for units with lower rent (2.4% to 1.2%).

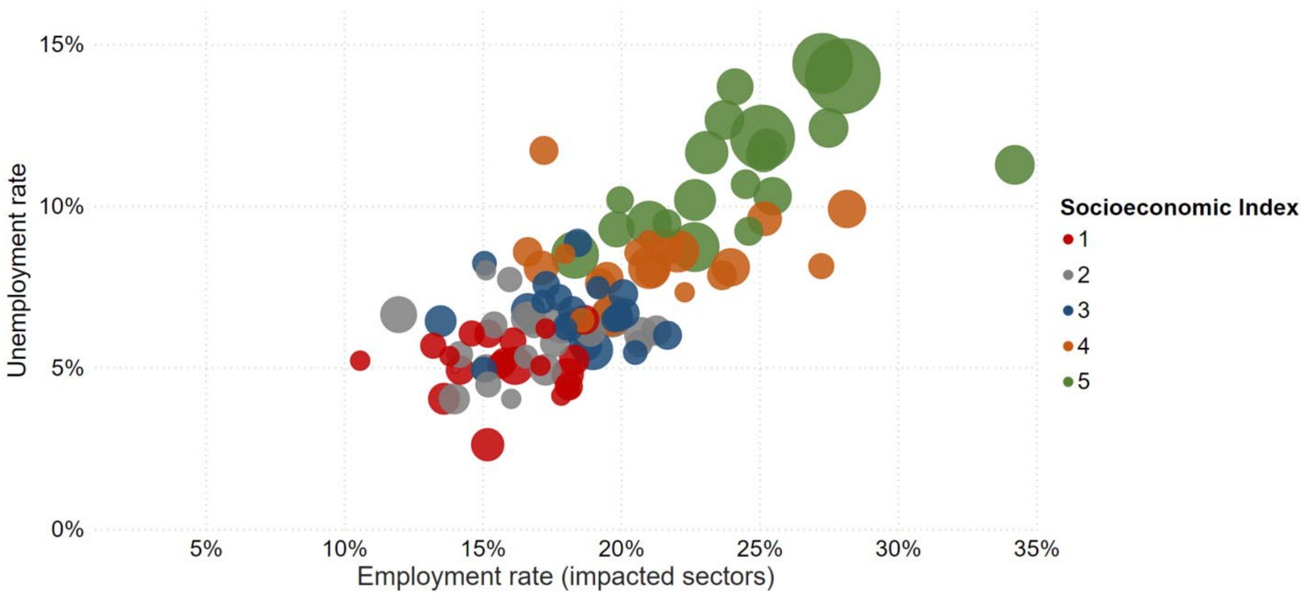
Changes to the eviction hearings process through the introduction of Bill 184 in July 2020, may increase the risk of housing evictions by removing the necessity of the Dispute Resolution Officer (DRO) in repayment agreements between landlords and tenants. Removing the necessity of the DRO may disproportionately increase the risk of eviction for low-income newcomer populations who – in addition to language barriers – may have limited knowledge of their rights as tenants.

Unemployment among low-income households

At the onset of the pandemic in March 2020 and the introduction of public health restrictions, the unemployment rate in Ontario increased abruptly from a low of 5.5% to 13.9% between February and May 2020.[14] Ottawa experienced similar trends with a 5.9 percentage point increase between February and July 2020 (from 3.9% to 9.8%).[15]

In Ottawa, some neighborhoods were exposed to more economic risks leading up to the pandemic. For each neighborhood, Figure 3 shows the correlation between the unemployment rate in 2016 and the employment rate in the job sectors that were most impacted by job losses in 2020. The size of the points on the graph reflects the rate of COVID-19 infection in each neighborhood where larger points indicate higher rates of infection as of January 2021. The neighborhoods are also color coded by levels of socioeconomic advantage where level 1 represents neighborhoods with the most advantage and level 5 highlights neighborhoods with the least advantage.

Figure 3. Correlation between the unemployment rate before COVID-19, the participation rate in job sectors most affected by COVID-19, and the rate of COVID-19 cases, by Ottawa neighborhood and socioeconomic index



Note: Each point on the graph represents one of Ottawa's neighborhoods. Points are color coded by levels of the socioeconomic index where 1 represents neighborhoods with the most socioeconomic advantage and 5 represents those with the least socioeconomic advantage. The size of the point reflects the rate of COVID-19 cases in the neighborhood where larger sizes are indicative of higher rates as of January 2021. Unemployment rate and employment rate in COVID-19 impacted sectors are from the 2016 Census. The y-axis is the vertical axis showing the unemployment rate from 0% to 15% in intervals of 5 percentage points. The x-axis is the horizontal axis showing the employment rate in job sectors most impacted by COVID-19 (retail, food, entertainment, and accommodation). The values of the x-axis range from 0% to 35% in intervals of 5 percentage points. Leading into the pandemic, neighborhoods with the least advantage (level 5) had higher rates of unemployment and higher rates of participation in job sectors that were most impacted by public health restrictions during COVID-19. The same neighborhoods also had among the highest rates of COVID-19 infections. In contrast, neighborhoods with the most advantage had the lowest rates of unemployment, the lowest rates of participation in job sectors most impacted by COVID-19 public health restrictions, and the lowest rates of COVID-19 infections.

Data sources: Statistics Canada 2016 Census; Ottawa Neighborhood Study COVID-19 maps

Low-income neighborhoods with the least socioeconomic advantage faced a double burden in 2020. Firstly, there were higher rates of unemployment and among those who were employed, higher rates of participation in job sectors that were especially sensitive to changes in public health restrictions. Secondly, the same neighborhoods experienced among the highest rates of COVID-19 infections due to factors such as precarious jobs with limited to no sick-leave benefits, over-crowded housing,[16] and barriers to accessing public health information.

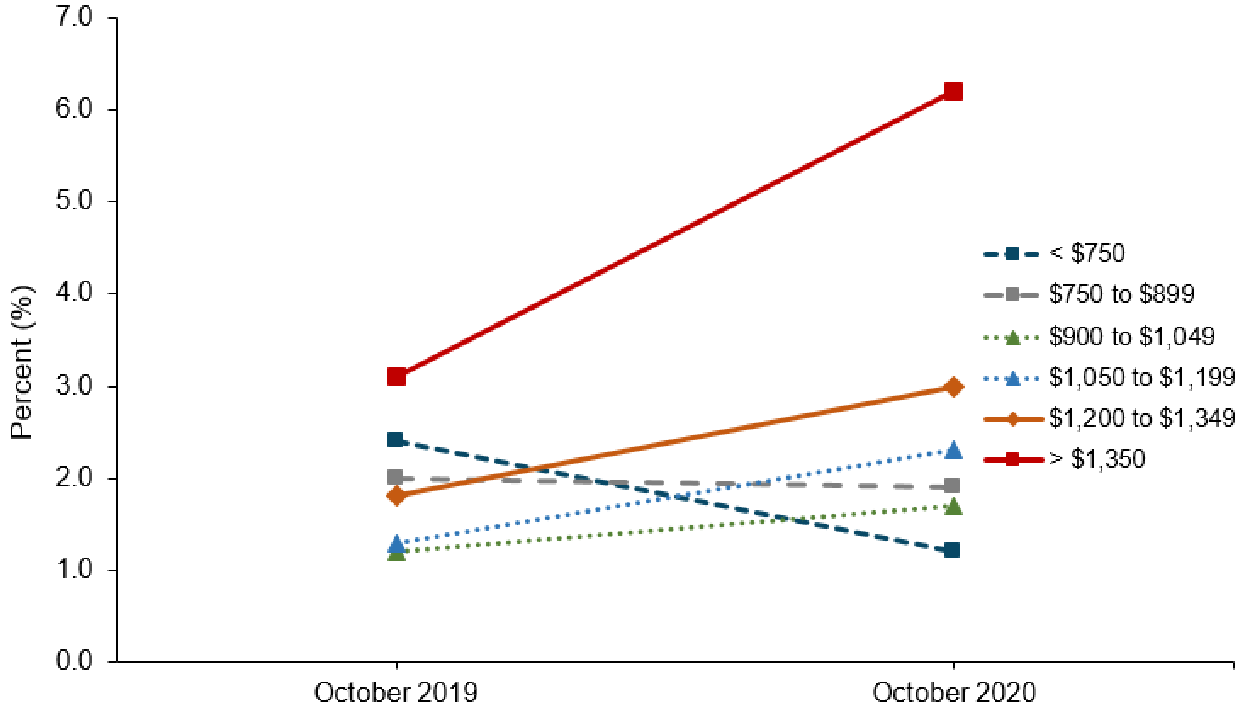
Change in vacancy rates for rental units

In North America, economists have identified two tracks to economic recovery from the pandemic where high-income earners continue to accrue wealth while low-income earners try to maintain their standard of living.[17] Movement in the housing market appears to be following a similar pattern. For some people, factors like low interest rates, accumulated savings and working remotely presented opportunities to exit the rental market and purchase a home. For others, conditions during the pandemic amplified pre-existing financial pressures and the ability to afford housing.

The vacancy rate is the percentage of housing units that are unoccupied and available for rent. A vacancy rate under 3% indicates limited supply and more competition among people looking to secure a lease. In Ottawa, vacancy rates followed two tracks in 2020 (Figure 4):

- For units with rents at the higher end of the spectrum (> $1,350), the vacancy rate rose from 3.1% in October 2019 to 6.2% in October 2020. There were smaller increases for units costing $1,200 to $1,349 per month (up 1.2 percentage points), $1,050 to $1,199 per month (up 1.0 percentage point), and $900 to $1,049 per month (up 0.5 percentage points).[18]
- For units with rents at the lower end of the spectrum (< $750), the vacancy rate decreased from 2.4% in October 2019 to 1.2% in October 2020. The vacancy rate also dropped by 0.1 percentage points for units costing $750 to $899 per month.[19]

Figure 4. Comparison of vacancy rate by monthly rent between October 2019 and October 2020, Ottawa



Time period	Under $750	$750 to $899	$900 to $1,049	$1,050 to $1,199	$1,200 to $1,349	Over $1,350
October 2019	2.5%	2.0%	1.2%	1.3%	1.8%	3.1%
October 2020	1.2%	1.9%	1.7%	2.3%	3.0%	6.2%

Note: Each line on the graph represents the rental housing vacancy rate in Ottawa by monthly cost of rent. The range in monthly rent is categorized by units costing under $750, $750 to $899, $900 to $1,049, $1,050 to $1,199, $1,200 to $1,349, and more than $1,350. Each monthly rent range is represented by a line on the graph. The x-axis is the horizontal axis showing two time points: October 2019 and October 2020. The y-axis is the vertical axis showing the vacancy rate as a percent ranging from 0% to 7% in one percentage point intervals. For each category, the vacancy rate in October 2019 is compared to the vacancy rate in October 2020. The vacancy rate for housing units with monthly rent under $750 and between $750 and $899 decreased between October 2019 and October 2020 with the largest decrease occurring for rental units costing less than $750 per month. The vacancy rate for units with monthly rent over $900 increased with the greatest increase occurring for rental units costing more than $1,350 per month.

Data source: Canada Mortgage and Housing Corporation, 2021.

As in previous years, demand for subsidized housing exceeded the supply of units. A household must vacate a subsidized unit before another household from the Centralized Waiting List (CWL) can be removed from the list and assigned to a unit. Households selected from the CWL are offered rent-geared-to-income supplement where they pay 30% of their monthly income for rent to private and non-profit landlords with the remaining difference covered by the City of Ottawa.

A drop in the number of people housed from the CWL signals lower turnover in subsidized units and is an indicator that rental market conditions are impeding exits from subsidized housing. In 2020, factors such as an insufficient supply of affordable rental units for lower income residents (Figure 1), a decrease in vacancy rates for units with lower rent (Figure 4) and potential reluctance among landlords to lease their units during a housing eviction moratorium, may have contributed to fewer people getting housed from the CWL. From a total of 12,571 households on the CWL in 2020, the number of households that were taken off the CWL and offered community (subsidized) housing was 1,086 (down 445 households compared to 1,531 in 2019). By comparison, the number of households that were removed from the CWL and offered subsidized housing between 2014 and 2019 ranged from 1,519 to 1,829. Among the 1,086 households that were offered subsidized housing, 541 were family households and 545 were singles. The number of family and single households moving into subsidized housing decreased by 32.7% (-263 households) and 25.1% (-182 households), respectively.

Bill 184: Protecting Tenants and Strengthening Community Housing Act, 2020

Changes to the evictions process were introduced in July 2020 through the *Protecting Tenants and Strengthening Community Housing Act, 2020* (Bill 184). Before Bill 184, the planning process for repayment between tenants and landlords when tenants fell behind on rent was mediated by a Dispute Resolution Officer (DRO). If tenants failed to meet the requirements of the arbitrated plan, landlords could move forward with the eviction process. Under Bill 184, mediation by the DRO is no longer necessary. For some tenants, the DRO is important because they can learn about their tenant rights and receive guidance about whether a repayment plan is reasonable. Removing the necessity of the DRO role may disproportionately increase the risk of evictions among low-income newcomer populations who – in addition to language barriers – may have limited knowledge of their rights as tenants.[20] Without oversight from the DRO, there is a greater risk of tenants entering a repayment agreement that is unreasonable.

Conclusion

For low-income households with limited savings before COVID-19, the pandemic was a threat to their ability to meet housing and other basic needs. Government intervention through emergency financial assistance, a freeze on rent increases and rent-geared-to-income subsidy reductions, and a moratorium on housing evictions offered some stability to households during a time of uncertainty and economic volatility.

The extent to which these temporary actions counter the additional burdens low-income households experienced during the pandemic is unknown. Populations in Ottawa neighborhoods with the least socioeconomic advantage before the pandemic also had higher rates of employment participation in the job sectors that were heavily impacted by COVID-19 restrictions (eg. service industry). A return to work with stable income is contingent on the availability of jobs and whether economic restrictions will be re-introduced to contain new COVID-19 infections. If a fourth wave of COVID-19 triggers business closures with fewer or no emergency relief benefits, low-income households may experience more difficulty paying for their housing. If this occurs, the decline in the availability of housing that is affordable for low-income earners would increase the risk of precarious housing.

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