



Income Support in Relation to Housing in Canada and Selected Other Countries: Final Synthesis Report

Social Research and Demonstration Corporation

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For information on SRDC publications, contact

Social Research and Demonstration Corporation
55 Murray Street, Suite 400
Ottawa, Ontario K1N 5M3
613-237-4311 | 1-866-896-7732
info@srdc.org | www.srdc.org

Vancouver Office
789 West Pender Street, Suite 440
Vancouver, British Columbia V6C 1H2
604-601-4070 | 604-601-4080

Toronto Office
481 University Avenue, Suite 705
Toronto, Ontario M5G 2E9
613-237-3169

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Table of contents

Executive summary	1
1. Introduction	4
2. Canadian context	5
3. International context	7
4. Inter-jurisdictional rate comparisons	8
Housing benefits compared to average market rents	8
Total social assistance benefits compared to a Low Income Measure (LIM)	10
Total social assistance benefits compared to minimum wage income	12
5. Discussion	14
What are the basic social assistance benefits in each jurisdiction?	14
How do rates for basic social assistance benefits compare to those for housing benefits?	15
How are basic social assistance and housing benefits structured?	15
Do social assistance and/or housing benefits differ depending on residency?	16
How do social assistance and housing benefits compare to adequacy benchmarks for people with low incomes?	17
6. Implications for Canada	20
Simplification of social assistance benefits	20
Expansion of benefits beyond social assistance	20
Calculation of benefits linked to benchmarks	21
End notes	22
References	24

Tables and figures

Table 1	Housing benefits compared to average market rents	9
Figure 1	Proportion of average market rent covered by housing benefit, in descending order	9
Table 2	Total social assistance benefits compared to Low Income Measure (LIM)	11
Figure 2	Proportion of Low Income Measure covered by social assistance benefits, in descending order	11
Table 3	Total social assistance benefits compared to minimum wage income	12
Figure 3	Proportion of minimum wage income covered by benefits, in descending order	12
Table 4	Overview of social assistance benefits compared to benchmarks	18

Executive summary

The Government of Canada has begun work on a long-term national housing strategy, with support from Canada Mortgage and Housing Corporation (CMHC) and the provinces and territories. To better understand the relationship between income support programs and housing/shelter benefits, CMHC engaged the Social Research and Demonstration Corporation (SRDC) to conduct in-depth analysis of this topic, both across Canadian provinces and territories and comparing Canada to selected countries. These countries include Australia, Finland, Ireland, the Netherlands, New York State (United States), and the United Kingdom.

This document is the final report of a three-part study. It synthesizes the results of previous separate reviews by SRDC of Canadian and international social assistance and housing benefit programs, and presents key findings and emerging trends.

What are the basic social assistance benefits in each jurisdiction?

Most of the selected Canadian and international jurisdictions provide two distinct benefits within their social assistance allocation – a housing benefit and a basic benefit to account for other costs of living. However, there are several exceptions to this general rule: Quebec and New Brunswick provide recipients with a single benefit, covering both housing cost and other costs of living. At the other end of the spectrum, the Canadian territories divide their allocation in separate component parts (e.g., food, utilities, and clothing). The United Kingdom and New York State also provide additional benefits as part of their social assistance programs (e.g., child benefits in the United Kingdom and home energy benefits in New York State).

It is common practice in all jurisdictions to provide additional benefits to low-income residents more generally through programs *outside* of social assistance. Social assistance is only one way in which governments support low income residents, of which there may be many others.

How do rates for basic social assistance benefits compare to those for housing benefits?

Housing is often the largest monthly expense for social assistance recipients, accounting for approximately a third of a household's budget. As a result, housing benefits typically account for a significant portion of *total* social assistance benefits received. In almost all Canadian provinces and territories, and in half the international jurisdictions reviewed, housing benefits exceeded basic benefits intended to cover other costs of living. In the other jurisdictions, housing benefits account for at least a third of total monthly social assistance benefits, with the exception of Australia and the Netherlands, where housing benefits account for between 20 and 30 per cent of total social assistance benefits, depending on household type.

How are basic social assistance and housing benefits structured?

As noted above, housing benefits are often provided as a distinct benefit within social assistance programs, in addition to the basic benefit. Exceptions include Quebec, New Brunswick, and the

United Kingdom, all of which provide a single basic benefit meant to encompass costs of living, including housing. Another variant is provided in the Netherlands, where the housing benefit is provided through a distinct program, separate from social assistance.

This study observed a trend towards single benefit structures, which aim to streamline administration of social assistance programs and make them easier to understand for applicants and recipients. Research into single benefit structures is currently underway in Ontario and Australia.

Alternatively, separation of housing benefits from social assistance programs is a method used to expand access to those programs to all low income residents of a jurisdiction, regardless of employment status or receipt of social assistance. Manitoba is considering this structure for the Rent Assist component of their social assistance program. Many other provinces, including British Columbia, Alberta, Saskatchewan, New Brunswick and Nova Scotia, offer rent supplement and rental assistance programs (with their own eligibility requirements and rate schedules) to assist low income residents, distinct from the housing components of social assistance.

These two approaches – single benefit structures and the separation of housing benefits from social assistance programs – are not necessarily mutually exclusive. Ontario, Finland, and the Netherlands are all currently testing, or have stated their intention to test, a minimum guaranteed annual income, which aims to both simplify the administration of benefits and to provide benefits to all residents below a certain income threshold, regardless of employment status.

Do social assistance and/or housing benefits differ depending on residency?

In all of the selected international jurisdictions and in over half of Canadian provinces and territories, social assistance programs vary their housing benefit rates and/or eligibility criteria by place and type of residence. These variations include:

- **Variation based on housing type:** Residence in social housing, as opposed to private accommodations, affects social assistance rates in Manitoba, the Northwest Territories, and Nunavut. While benefit rates in other jurisdictions do not vary based on social housing residence, housing benefits are tied to actual housing costs and recipients cannot receive a housing benefit in excess of their actual rent;
- **Variation based on region of residence:** Half the selected jurisdictions vary their social assistance rates based on where recipients reside within the jurisdiction. These variations are meant to account for differing costs of living across the jurisdiction, particularly in remote areas, Northern communities, and large cities;
- **Variation based on administration:** All selected countries except Australia divide responsibility for administration of social assistance among different levels of government. Canada's social assistance system – administered by provincial and territorial governments – is characterized by substantial internal variation when compared to the other selected jurisdictions.

How do social assistance and housing benefits compare to adequacy benchmarks for people with low incomes?

Social assistance benefits were compared to the average cost of rent in each jurisdiction, a Low Income Measure (LIM) for each jurisdiction that accounts for 50 per cent of the median adjusted disposable household income, and the income received by a full-time employee working at a minimum-wage salary. The first two benchmarks address adequacy; that is, whether benefits are sufficient to obtain basic necessities. The last benchmark addresses fairness, or the idea that a low-income person who is working should not be at a disadvantage compared to a person receiving social assistance.

Comparison of social assistance benefits to those benchmarks indicated that adequacy and fairness benchmarks were met in Prince Edward Island, the Northwest Territories, Ireland, the Netherlands, and the United Kingdom. The only jurisdiction where an adequacy benchmark was met without also meeting the fairness benchmark was Manitoba, here housing benefits approach average market rent but total benefits do not approach minimum wage; this is likely the result of a relatively low basic benefit and average market rent. Finland does not set a national minimum wage; therefore, comparing adequacy benchmarks to a minimum wage fairness benchmark is impossible in that case.

Implications for Canada

There are three key findings from this review worthy of consideration as Canada moves to develop its national housing strategy:

1. An emerging trend among selected jurisdictions appears to be simplification of benefits within social assistance programs to provide a single benefit that encompasses all household needs, rather than separate benefits for basic expenses and housing. While these restructuring efforts aim to streamline administration of social assistance and improve understanding of the program, jurisdictions are still in the early stages of implementation, and there is therefore no information regarding implementation and outcomes as of yet;
2. A means of balancing the competing goals of adequacy and fairness is to separate some benefits from social assistance to allow more general eligibility for all low income residents. Methods to achieve this include guaranteed annual income programs – which are being explored in Ontario, Finland, and the Netherlands – and separation of housing benefits from social assistance programs, as is currently in place in the Netherlands and being considered in Manitoba;
3. Jurisdictions vary in the benchmarks they use to set housing benefits, and rates are not often indexed to benchmarks. A better understanding of which measures are most useful for ensuring adequacy of benefits for recipients, and practical research into methods to incorporate those measures into rate determination, could encourage adoption of rate determination practices that more accurately reflect costs of living.

1. Introduction

The Government of Canada has begun work on a long-term national housing strategy, with support from Canada Mortgage and Housing Corporation (CMHC). To better understand the relationship between income support programs and housing benefits, CMHC engaged the Social Research and Demonstration Corporation (SRDC) to conduct in-depth analysis of this topic, both across Canadian provinces and territories and comparing Canada to selected countries.

This project aimed to address the following questions:

1. What are the basic social assistance benefits in each jurisdiction (as defined by the OECD)?¹
2. How do the basic social assistance benefits relate to housing benefits?
3. Are basic social assistance benefits being set in a complementary way to housing benefits or are they part of different policies/programs?
4. Do social assistance levels and/or housing benefits differ depending on where you live (e.g., in social housing or private market)?
5. How do social assistance and housing benefits compare to adequacy benchmarks for people with low incomes?

This document is the final report of a three-part study. Previous reports provided in-depth reviews of Canadian and international social assistance and housing benefit programs, with levels of benefits for four different household types and comparisons of these levels with various adequacy and fairness benchmarks. This study focused on general social assistance and housing benefits. Benefits for specific populations such as persons with disabilities, seniors and low-income earners were beyond the scope of this project, as was the wider social safety 'net' in place in many of the jurisdictions, such as universal health care. While those supports are an integral part of wider poverty alleviation efforts, this study has focused specifically on the structure and adequacy of social assistance programs. For more information on the methodology and references used, please consult the previous reports.²

This document first provides the main highlights of the Canadian and international reviews with respect to the structure of benefits in each jurisdiction. We then compare rates across jurisdictions and adequacy and fairness benchmarks to provide a picture of where Canada stands compared to other selected OECD countries. A subsequent section proposes responses to the five research questions on the basis of the detailed information gathered across Canadian and international jurisdictions. The report concludes with a brief discussion of implications for Canada. End notes are used throughout the report to provide additional contextual information when necessary and to direct readers towards relevant sources.

2. Canadian context

Social assistance policy in Canada is set at the provincial/territorial level. As a result, there is a high degree of variation in both the *structure* of social assistance and housing benefits – including eligibility requirements and expenses covered – as well as the *amounts* provided to recipients.

With respect to levels of benefits, social assistance rates are particularly high in Yukon and Northwest Territories when compared to other provinces and territories, likely as a result of higher costs of living. Nunavut's rates, on the contrary, are particularly low, as nearly all social assistance recipients already live in social housing and therefore do not receive additional support for the cost of shelter.

Housing benefits in Canada are often provided as a distinct benefit within the social assistance allocation, supplemental to a basic benefit covering other costs of living. However, some provinces and territories do use alternative structures:

- New Brunswick and Quebec provide recipients with a single basic rate, covering both housing costs and other costs of living;
- Yukon provides separate rates for shelter, fuel and utilities, clothing, and incidentals;
- The Northwest Territories pay the cost of social housing directly to the Northwest Territories Housing Corporation and provide a food allowance to social assistance recipients. For those who are on the waiting list for social housing, they will cover the real cost of privately-rented shelter. Similarly, Nunavut provides separate rates for food and clothing and no housing benefit, since nearly all social assistance recipients in the territory live in social housing units.

For those provinces and territories providing both housing benefits and basic benefits covering other needs, housing benefits often comprise a significant amount of the overall social assistance benefits received, exceeding basic benefits in eight provinces or territories. Newfoundland and Labrador, and Yukon are the only instances where housing benefits are lower than basic benefits.

Half the provinces and territories also provide regionally adjusted benefits, often to address higher costs of living in northern and remote communities or large cities. Rates can also differ depending on the type of accommodation, such that benefits differ for those living with family, or in group homes, institutions or hospitals, or in room and board accommodations. Different rates for those living in social housing as opposed to private accommodations are rare in Canada, but do exist in the Northwest Territories and Nunavut, and in Alberta, which has different maximum housing benefits for both categories of housing.

It is also noteworthy that in all provinces and territories except Quebec and Saskatchewan, social assistance rates also increase for households with children. Instead, children's basic needs in those provinces are exclusively addressed through programs separate from social assistance, such as the Tax Credit for Child Assistance in Quebec, the Child Care Subsidy in Saskatchewan, and the Canada Child Benefit.

There is no consistent methodology currently used across Canada to determine the maximum social assistance rates and housing benefits recipients can receive. However, in half the provinces and territories, some measure of adequacy or fairness is considered when determining benefit amounts, such as changes in the cost of living, and measures of low income.

Canadian social assistance rates and housing benefits were also compared to benchmarks of adequacy and fairness. Comparisons looked at not only when benefits met or exceeded benchmarks, but also when they approached benchmarks, accounting for 75 per cent or more of the benchmark amount. This methodology was selected due to the relative rarity, particularly in the first review of Canadian provinces and territories, of jurisdictions meeting or exceeding 100 per cent of the benchmark. By expanding the scope to include those jurisdictions approaching the benchmark, the analysis could indicate which jurisdictions were closer to achieving adequacy than others. The study found that:

- Housing benefits account for 75 per cent or more of average market rents in the most expensive region of Manitoba, Prince Edward Island, and the Northwest Territories.
- In the least expensive region of each province/territory, that list expands to include British Columbia, Nova Scotia, and Ontario.
- Total social assistance benefits never account for 75 per cent or more of the Market Basket Measure (MBM) in Canadian provinces and territories. The MBM is based on the cost of a specific basket of goods and services representing a modest, basic standard of living; it includes the cost of food, clothing, footwear, transportation, shelter, and other common expenses such as personal care, household needs, furniture, basic telephone service, school supplies and modest levels of reading material, recreation and entertainment.³
- Total social assistance benefits account for 75 per cent or more of a minimum wage income in Prince Edward Island, Yukon, and the Northwest Territories.

Across Canada, social assistance recipients are also eligible for additional benefits from other programs, including those targeted towards low income residents more generally. The most common of these programs include supports for families with dependent children, such as subsidized child care; employment supports (including training programs and transitional support as recipients move from social assistance to employment); health benefits (such as coverage for dental work and prescription eye wear); and additional housing benefits (such as subsidies for utilities and moving expenses).

3. International context

The international review of social assistance and housing benefits included six jurisdictions, each selected to facilitate comparison with Canada. These jurisdictions include Australia, Finland, Ireland, the Netherlands, New York State (United States), and the United Kingdom. This study found significant variation across these jurisdictions in the structure of social assistance programs and housing benefits, particularly as it related to the administration of programs. Social assistance and housing policy fall under the responsibility of different levels of government in each country – federal, state and municipal – with some jurisdictions, particularly Finland, the Netherlands and New York State, operating social assistance cooperatively between national and local governments. However, there were also several similarities:

- Social assistance policy is most often set at the national level, with other levels of government (i.e., state, municipal) having some control over delivery;
- As a result of this multi-governance structure, all jurisdictions have internal variations in programs, rate limits, and eligibility criteria, with social assistance programs differing slightly depending on where recipients live within a jurisdiction;
- While child benefits are an important element of additional programs in many jurisdictions, social assistance rates also take into account the presence of children in a household when calculating rates, with the exception of the Netherlands;
- As in Canada, social assistance recipients in the selected jurisdictions are also often eligible for additional benefits, some of which are also available to low income residents more generally. These most often include additional supports related to housing – such as programs to assist with the cost of utilities and property taxes – and those related to children – including tax benefits for families, day care subsidies, child benefits and nutrition programs for children. Health care benefits and employment supports are also provided in a number of jurisdictions.

Housing benefit structures are particularly varied among the selected international jurisdictions, although three prevailing models emerged:

1. The provision of a distinct benefit within the social assistance benefit structure, supplemental to a basic benefit covering other costs of living. This model is in place in Australia, Finland, Ireland, and New York State;
2. A single rate structure, where housing is folded into one basic benefit, which encompasses all costs of living, as in the United Kingdom;
3. An entirely separate program for housing benefits, distinct from social assistance, as implemented in the Netherlands.

Meanwhile, only two jurisdictions – Ireland and New York State – vary their housing benefit by region of residence, and none of the selected international jurisdictions provide separate rates for social housing and private housing. Housing benefits also only exceed basic benefits in three jurisdictions – Finland, New York State, and the United Kingdom.

4. Inter-jurisdictional rate comparisons

This section situates Canada in a comparison of international social assistance rates to adequacy and fairness benchmarks. To address the question of how social assistance and housing benefits compare to adequacy benchmarks for persons with low incomes, this study made three different comparisons:

1. Housing benefits to average market rents
2. Total social assistance benefits to a Low Income Measure (LIM)
3. Total social assistance benefits to minimum wage income.

In the previous international review, comparisons were made across jurisdictions using these benchmarks and took into account four different household compositions. In this section, we present these comparisons once more but we now include Canada. For simplicity, comparison is also limited to two types of households: a single adult with no dependent children, and a single adult with two dependent children. These household types were selected due to their over-representation in the population considered in core housing need.⁴

As noted earlier, Canada's social assistance rates are set at a provincial/territorial level. In order to compare internationally, the median province or territory was selected for each household type – Alberta for a single recipient with no dependent children and British Columbia for a single recipient with two dependent children. This method was used in order to mitigate the potential effect of outliers – provinces or territories with particularly high or low social assistance benefits.

The data presented in the tables and figures below are consistent with those presented in the Canadian and international reviews unless otherwise noted.

Housing benefits compared to average market rents

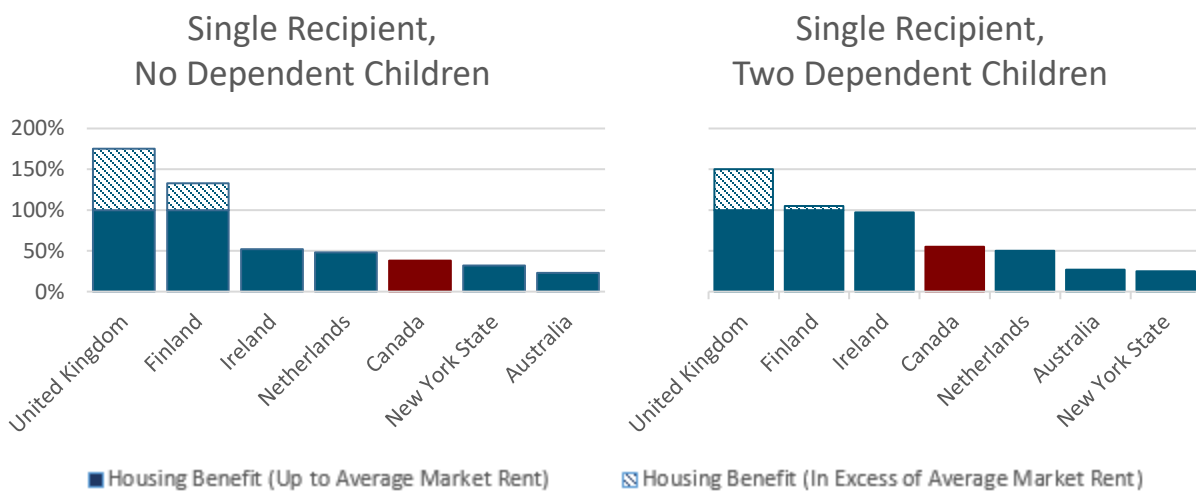
The tables and figure below compare housing benefits to average market rents, which were retrieved from a variety of sources, including government reports and cost of living databases. Where information was readily available, average market rents also reflect different housing sizes in order to better represent the needs of the different household types presented. In the table below, the final column presents housing benefits as a percentage of average market rent.

Table 1 Housing benefits compared to average market rents⁵

Jurisdiction	Maximum monthly social assistance rates			Proportion of shelter allowance to total benefits (Shelter/Total)	Average market rent	Proportion of shelter allowance to average market rent (Shelter/Rent)
	Basic benefits rate	Shelter allowance	Total monthly benefits			
Single recipient with no dependent children						
Australia ⁶	\$924	\$229	\$1,153	20%	\$1,010	23%
Canada ⁷	\$304	\$323	\$627	52%	\$848	38%
Finland ⁸	\$651	\$681	\$1,332	51%	\$512	133%
Ireland ⁹	\$1,227	\$780	\$2,007	39%	\$1,507	52%
Netherlands ¹⁰	\$1,451	\$517	\$1,968	26%	\$1,073	48%
New York State ¹¹	\$231	\$272	\$503	54%	\$855	32%
United Kingdom ¹²	\$566	\$2,019	\$2,586	78%	\$1,155	175%
Single recipient with two dependent children						
Australia ¹³	\$1,000	\$268	\$1,268	21%	\$1,010	27%
Canada ¹⁴	\$376	\$660	\$1,036	64%	\$1,192	55%
Finland ¹⁵	\$1,582	\$1,256	\$2,839	44%	\$1,196	105%
Ireland ¹⁶	\$1,617	\$1,463	\$3,080	48%	\$1,507	97%
Netherlands ¹⁷	\$1,451	\$533	\$1,984	27%	\$1,073	50%
New York State ¹⁸	\$491	\$392	\$883	44%	\$1,557	25%
United Kingdom ¹⁹	\$1,218	\$2,342	\$3,560	66%	\$1,563	150%

Note: Any discrepancy between total monthly benefits and the sum of basic benefit rates and shelter allowances is a result of rounding to the nearest dollar.

Figure 1 Proportion of average market rent covered by housing benefit, in descending order



It is important to note that average market rent is a comparison tool, and actual rent paid by social assistance recipients may exceed or fall below this value. When shelter allowances exceed average market rent that is not to say that recipients receive housing benefits in excess of actual housing costs. Benefits are paid for recipients' real cost of housing, up to the maximums presented above.

Housing benefits accounted for 75 per cent or more of average market rents in Finland, Ireland, and the United Kingdom. The United Kingdom's housing benefits are particularly generous when contrasted with other international jurisdictions, likely due to particularly high rental costs in certain areas of the country. In the second report of this study – the review of international jurisdictions – housing benefits were compared to average market rent in the highest cost region of each jurisdiction. In this comparison, the otherwise generous United Kingdom housing benefits do not exceed the average market rent.

While Canada's benefits fall under the average market rent, they fall in the middle of the group of remaining jurisdictions. It is also worth noting that when children are part of the household, the generosity of Canada's benefits increases, both relative to the average market rent and other jurisdictions.

Total social assistance benefits compared to a Low Income Measure (LIM)

The table and figure below compare total social assistance benefits (including both basic and housing benefits) to a Low Income Measure (LIM) for each selected country.²⁰ The LIM represents 50 per cent of a country's median adjusted disposable income, after deduction of taxes and other mandatory charges. "Adjusted" indicates that the household size is taken into account to reflect the fact that needs increase as the number of members in a household increases.²¹

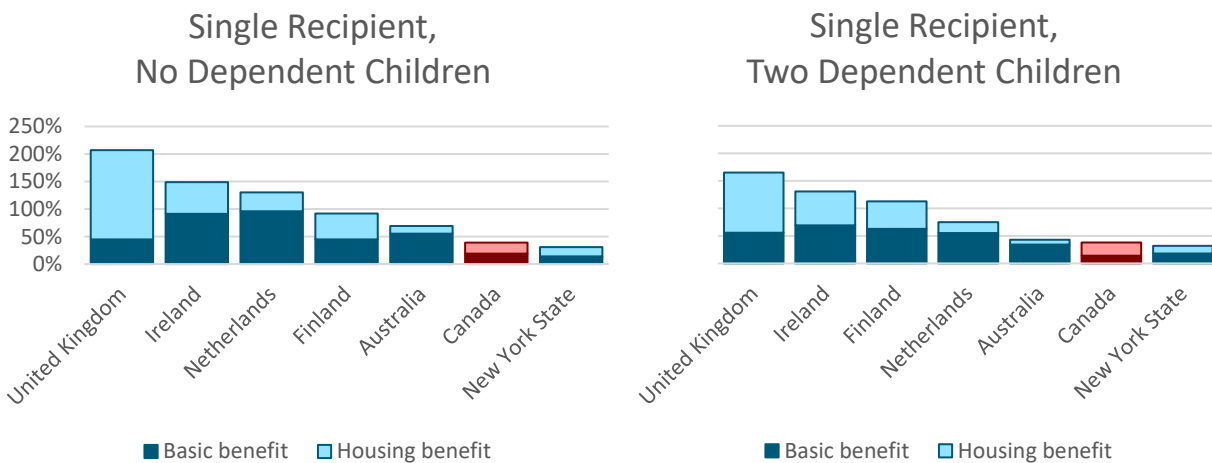
The advantage of the LIM is that unlike the Market Basket Measure, it allows for comparison with international jurisdictions, and as such, can provide a general picture of the relative generosity of social assistance benefits. It is important to note that it is an incomplete comparison, however, since it does not take into account wider social supports available in many jurisdictions through the social safety net, such as health care, employment support programs, and programs to assist families with children.

In the last two columns of the table below, the figures present total benefits as a percentage of LIM. Note that the social assistance program in the Netherlands does not provide additional financial benefits for children, so its rates are the same in both scenarios. Instead, rates are allocated for each qualified adult in the household, and children's basic needs are paid through the Dutch child benefit, which is available to all residents of the Netherlands with a child or children under the age of 18 years.

Table 2 Total social assistance benefits compared to Low Income Measure (LIM)²²

Jurisdiction	Total monthly social assistance rates by household composition (as of July 1, 2015)		Low income measure (LIM)		Proportion of benefits to LIM (Benefit/LIM)	
	Single adult, no children	Single adult, two children	Single adult, no children	Single adult, two children	Single adult, no children	Single adult, two children
Australia	\$1,153	\$1,268	\$1,697	\$2,940	68%	43%
Canada	\$627	\$1,036	\$1,588	\$2,751	40%	38%
Finland	\$1,332	\$2,839	\$1,443	\$2,499	92%	114%
Ireland	\$2,007	\$3,080	\$1,354	\$2,346	148%	131%
Netherlands	\$1,968	\$1,968	\$1,516	\$2,626	130%	75%
New York State	\$621	\$1,055	\$1,611	\$2,789	39%	38%
United Kingdom	\$2,586	\$3,560	\$1,246	\$2,159	208%	165%

Figure 2 Proportion of Low Income Measure covered by social assistance benefits, in descending order



We observe that total social assistance benefits approach or exceed the Low Income Measure (LIM) in Finland, Ireland, the Netherlands, and the United Kingdom. The OECD has also used a LIM of 60 per cent of median income as a measure of poverty.²³ Using this method, all the same countries whose social assistance rates approach or exceed the 50 per cent LIM still approach or exceed the 60 per cent LIM.

Total social assistance benefits compared to minimum wage income

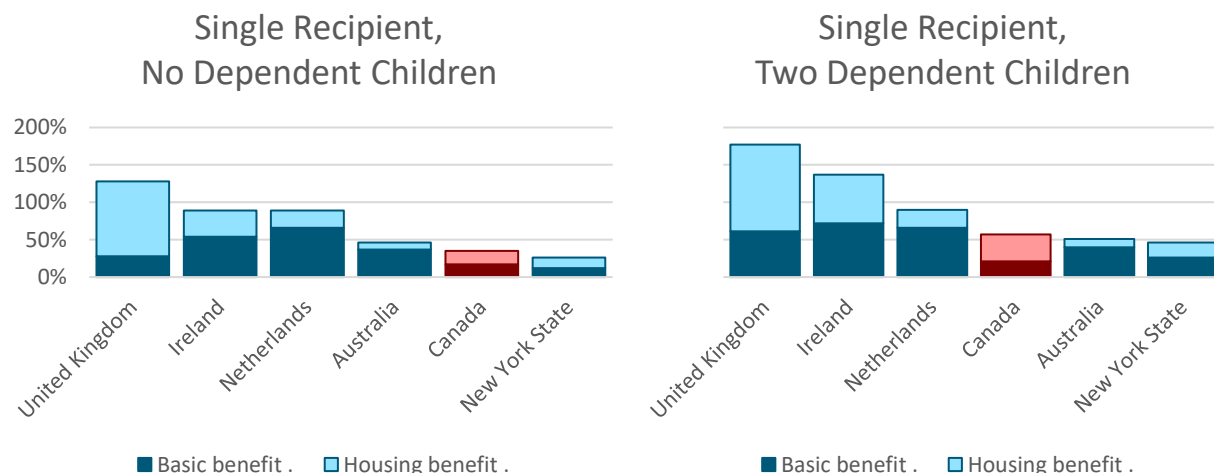
As with the LIM, the comparison between social assistance benefits and minimum wage income provides a basic indicator of the relative generosity of social assistance benefits across jurisdictions, albeit without accounting for the broader range of social benefits that may be available in each jurisdiction.

The table and figures below compare total social assistance benefits (including both basic and housing benefits) to monthly minimum wage income for a single adult working full-time. Finland is not represented in these comparisons, since Finland does not set a national minimum wage. Instead, collective agreements between trade unions and employer associations determine the minimum wage within a given sector in that country.

Table 3 Total social assistance benefits compared to minimum wage income

Jurisdiction	Total monthly social assistance rates by household composition (as of July 1, 2015)		Monthly minimum wage (MW) (for one adult) (as of July 1, 2015)	Proportion of benefits to MW income (Benefit/Income)	
	Single adult, no children	Single adult, two children		Single adult, no children	Single adult, two children
Australia	\$1,153	\$1,268	\$2,470	47%	51%
Canada ²⁴	\$627	\$1,036	\$1,835	34%	57%
Finland	\$1,332	\$2,839	N/A	N/A	N/A
Ireland	\$2,007	\$3,080	\$2,257	89%	136%
Netherlands	\$1,968	\$1,968	\$2,209	89%	89%
New York State	\$621	\$1,055	\$1,919	32%	55%
United Kingdom	\$2,586	\$3,560	\$2,013	128%	177%

Figure 3 Proportion of minimum wage income covered by benefits, in descending order



We observe that total social assistance benefits account for 75 per cent or more of the minimum wage in Ireland, the Netherlands, and the United Kingdom.

Contrary to other comparisons presented in this report, benefits that approach minimum wage are actually failing to achieve fairness. Fairness with respect to social assistance dictates that a low-income person who is working should not be at a disadvantage compared with a person receiving social assistance who is able to work. Therefore, rates that approach or exceed minimum wage contravene notions of fairness. In this case, it is actually Australia, Canada, and New York State that are closer to meeting this standard of fairness.

5. Discussion

This discussion section explores key similarities and differences among social assistance programs in the selected jurisdictions, structured along the research questions set out in the introduction to this report.

What are the basic social assistance benefits in each jurisdiction?

Social assistance benefits in most of the selected jurisdictions have two components: a housing benefit and a basic social assistance benefit, which are then usually combined together into a single payment to account for costs of living. However, there are several instances in which additional benefits are provided as part of social assistance:

- Yukon provides separate benefits for food, fuel and utilities, clothing, and incidental costs rather than a single basic benefit;
- Nunavut provides separate benefits for food and clothing rather than a single basic benefit;
- The United Kingdom provides a distinct child benefit within their social assistance model in addition to their basic benefit;
- New York State provides a home energy benefit in addition to their basic benefit.

Division of basic costs of living into separate benefits in the Canadian territories may be a result of the distinct demands of living in those areas, including the higher cost of food, fuel and utilities, and the need for specialized clothing.

Use of supplemental benefits to augment basic benefits in the United Kingdom and New York State is similar to a common practice in all jurisdictions of using additional programs *outside of* social assistance to support persons with low incomes more generally. For example, most of the selected jurisdictions provide additional supports for children, as well as for non-rental or mortgage housing costs (such as utilities) through programs outside of social assistance, although these costs are also often implicitly incorporated into basic social assistance rates (e.g., how jurisdictions adjust benefit amounts based on the number of children in a household). The exception to this trend is Quebec and Saskatchewan, whose social assistance programs actually provide no rate increases based on the presence of children in a household; instead, they rely exclusively on those external programs to support the care of children.

Other benefits commonly provided to low income residents through additional programs include health supports such as prescription coverage, and employment supports such as training. However, these are not as prevalent as supports for children and housing costs.

It is important to consider the breadth and depth of these additional programs as part of the larger context in which social assistance programs operate. Social assistance is one way in which governments support low income residents, of which there may be many others. In addition to social assistance and housing benefits, the selected jurisdictions provide a broad range of support

programs for income, employment, health and social inclusion as part of a broader social safety 'net', albeit to very different degrees.

How do rates for basic social assistance benefits compare to those for housing benefits?

Housing benefits encompass a significant portion of *total* social assistance benefits received, often exceeding basic benefits. This is true in almost all of the Canadian provinces and territories, and in half the international jurisdictions.

Housing benefit rates that appear high when compared to basic rates may be a result of the distinct role housing plays within a household's budget. Budgeting guidelines set housing at approximately one third of a household's budget,²⁵ and CMHC defines affordable housing as less than 30 per cent of total before-tax income.²⁶ This budget allocation is often the largest monthly expense for any household; for low-income households, this is even truer. In that context, a housing benefit rate that accounts for a large percentage of the total social assistance rate is logical. Most of the selected jurisdictions provide housing benefits that approximates or exceeds the one-third income to housing allocation, with the exception of Australia and the Netherlands, which fall between 20 and 30 per cent, depending on household type.

How are basic social assistance and housing benefits structured?

Housing benefits can be provided as both a complementary component of social assistance, or as a completely separate program, depending on the jurisdiction. When set in a complementary way, there are two models:

1. Housing benefits are provided as a distinct benefit within social assistance programs, in addition to the basic benefit discussed above. This is common in many Canadian provinces and territories, and most of the selected international jurisdictions;
2. Housing support is included in the single basic benefit, which is intended to encompass all costs of living, as in Quebec, New Brunswick, and the United Kingdom.

Housing benefits may also be provided through an entirely separate program from social assistance, targeted towards low income residents regardless of employment status or receipt of social assistance, as in the Netherlands.

For Quebec and New Brunswick, total social assistance amounts are comparable to other provinces. For these provinces, basic rates are among the highest in the country. This indicates that, though housing isn't provided as a distinct benefit, the rate calculation does take housing into account in a similar way as in other jurisdictions.

The United Kingdom has also redesigned social assistance around a single benefit, known there as the Universal Credit. However, we can still estimate the likely allocation for basic benefits and housing benefits, since it is only program administration that has changed, not rate amounts.

Single benefit structures such as those in Quebec, New Brunswick, and the United Kingdom represent a trend towards streamlining administration of social assistance programs. In addition, this method of administering social assistance is said to be easier to understand for applicants and recipients. As Ontario undergoes research on reforming its social assistance program, one of the key recommendations from Sheikh and Lankin in their 2012 report to the Commission for the Review of Social Assistance in Ontario was to implement a standard rate that includes both basic needs and housing costs, with supplements provided for people with disabilities and households with children.²⁷ Australia is also undergoing reform that aims to simplify its social assistance system by providing a basic benefit that changes based on ability to work, with additional benefits for children and caregivers.²⁸

Separation of housing benefits from social assistance programs, on the other hand (as in the Netherlands), is a method used to expand access to those programs to all low income residents of a jurisdiction. Manitoba currently has a long-term vision to transform its Rent Assist program into such a stand-alone program, though it was only introduced in 2014. Many other provinces, including British Columbia, Alberta, Saskatchewan, New Brunswick and Nova Scotia, offer rent supplement and rental assistance programs for low income residents, in addition to the housing component of social assistance.

These two approaches – simplifying social assistance and expanding access to low-income residents more broadly – are not necessarily mutually exclusive. Ontario, Finland, and the Netherlands are all currently exploring a minimum guaranteed annual income, which aims to both simplify the administration of benefits and to provide benefits to all residents below a certain income threshold, regardless of employment status.^{29,30}

Do social assistance and/or housing benefits differ depending on residency?

Social assistance programs vary depending on place of residence in all of the selected international jurisdictions and in over half of Canadian provinces or territories. These variations can take several forms.

Variation based on housing type

Residence in social housing – as opposed to private accommodation – affects social assistance rates in only two Canadian jurisdictions: Manitoba and the Northwest Territories. In Manitoba, housing benefit limits are different for the two types of housing, whereas in the Northwest Territories, housing benefits will only be provided if recipients are on a waiting list for social housing, at which point private housing costs will be paid in full. In Nunavut, housing benefits are not provided at all, as the vast majority of social assistance recipients are living in social housing and their housing costs are subsidized through that program.

It is important to note that while benefit rates in other jurisdictions do not vary based on whether recipients live in social or private housing, housing benefits are tied to *actual* housing costs and recipients cannot receive a housing benefit in excess of their actual rent. Therefore, recipients living

in social housing – with generally lower rents – do not receive an income advantage over those in private housing.

Variation based on region of residence

Half the selected jurisdictions vary their social assistance rates based on where recipients reside within the jurisdiction. This is implemented in a number of different ways, including incorporating geographic location into the calculation of basic benefits (in Ontario); top-up shelter benefits in regions where housing costs are rising faster than the rest of the province (in Newfoundland and Labrador); varying shelter allowances by community of residence (in Saskatchewan, Ireland, and New York State); varying all benefits based on community of residence (in the Canadian territories); and provision of additional benefits for recipients in Northern or remote communities (in Manitoba, Newfoundland and Labrador, Ontario, Saskatchewan, and Australia).

These variations are meant to account for differing costs of living across a jurisdiction, particularly for residents in some regions – remote areas, Northern communities, large cities – potentially burdened with higher costs for their basic needs.

Variation based on administration

Variations in social assistance programs can also arise out of the administrative structure of the programs. In Finland and the Netherlands, social assistance policy is set at the federal level but administered municipally, resulting in some variation in eligibility requirements by municipality. In the United Kingdom, Northern Ireland administers a version of the Jobseeker's Allowance with different eligibility requirements, and did not implement the Universal Credit system, set to be fully operational in the rest of the United Kingdom by 2017. In New York State, social assistance is a combination of federal and state-run programs. Programs are largely operated and delivered by the state, but funding and some guidelines do come from the federal government. In Canada, social assistance is set at the provincial/territorial level, rather than the federal level, resulting in a wide variation of policies, programs, and benefit amounts.

As a result of its administrative structure, Canada's social assistance systems varies far more than most of the other selected jurisdictions, although a full review of social assistance across all members of the United States might show similar variation. Even other federated systems such as the United Kingdom and Australia did not display such variation. Likely reasons for this variation in Canada include our federal-provincial division of powers, with social policy falling under provincial jurisdiction for the most part,³¹ and our large geographic size and dispersed population.

How do social assistance and housing benefits compare to adequacy benchmarks for people with low incomes?

Social assistance programs attempt to balance three competing goals: adequacy, fairness, and incentives to work. "Adequacy" dictates that benefits should be sufficient to obtain the basic necessities; "fairness" that a low-income person who is working should not be at a disadvantage

compared with a person receiving social assistance, and “incentives to work” that recipients should see a rise in their standard of living when they take a job or work more hours.³²

In order to determine how levels of social assistance and housing benefits compare to adequacy benchmarks, rates were compared to the following:

- housing benefits to average cost of rent in each jurisdiction;
- total social assistance benefits to a Low Income Measure (LIM) for each jurisdiction;
- total social assistance benefits compared to the income received by a full-time employee working at a minimum-wage salary.

The first two measures address adequacy, while the last addresses the fairness principle. Each of these benchmarks represent ambitious targets in the context of setting social assistance benefit rates. Indeed, having housing benefits for social assistance recipients matching the average market rent would not align well with current social norms that consider social assistance as a program of last resort. Similarly, the use of LIM as a measure of poverty, dictated by the need to conduct international comparisons, provides the highest poverty threshold measure across all measures of poverty used in Canada (LICO, LIM, and MBM) to track poverty trends.

Finally, the notion that social assistance benefits should match minimum wage income to be considered fair by those who work at minimum wage would likely be the subject of much controversy. Rather, the fairness criteria would dictate that there be some difference between the level of benefits received and the level of minimum wage income earned. In the absence of clear normative criteria to benchmark the current levels of benefits offered in different jurisdictions, we chose to fix the benchmark at 75 per cent of the proposed measures. Such a rate is clearly arbitrary, but offers the advantage of being simple and suggests some partial alignment to measures that most would consider to represent maximum target levels for social assistance benefits.

Table 4 Overview of social assistance benefits compared to benchmarks

Jurisdiction	Housing benefits approach average rent	Total benefits approach LIM	Total benefits approach minimum wage income
Australia			
Canada			
Finland*	✓	✓	*
Ireland	✓	✓	✓
Netherlands		✓	✓
New York State			
United Kingdom	✓	✓	✓

* Note: Finland does not set a national minimum wage.

While social assistance benefits in Canada as a whole¹ did not approach either adequacy benchmarks, its social assistance rates can be considered fair in comparison with minimum wage, such that recipients are not advantaged over working Canadians. However, social assistance benefits in several provinces and territories did approach individual benchmarks. Benefits in the Northwest Territories, for example, approached all three benchmarks, while in Prince Edward Island they approached average market rent and minimum wage benchmarks, and in Yukon they approached the LIM and minimum wage benchmarks. The exception is Manitoba, where social assistance benefits approached the adequacy benchmark for average rent, but did not approach either the LIM or minimum wage. This was due to the fact that Manitoba's basic benefits for households without children are among the lowest in the country, while the housing benefit is relatively high, though the province has one of the lowest average market rents in the country.

The results above indicate that balancing adequacy and fairness can present a challenge in the design of social assistance programs, and can necessitate hard choices between providing a social assistance benefit generous enough to provide for basic needs while still remaining fair towards working residents. Social assistance reviews have proposed addressing this challenge in a number of ways:

- Benchmarks can be incorporated into rate calculation methodology, so that benefits meet adequacy goals and are phased out as recipients reach the minimum wage income level;
- Additional benefits, such as housing benefits, can be made available outside of social assistance programs, to support all low-income families, whether they receive social assistance or not.³³

Social assistance programs are also influenced by factors out of their control that affect their ability to meet adequacy and fairness goals, since other areas of government set minimum wage rates and the economic context can influence the cost of living, particularly rental costs.

¹ Represented as the province with the median social assistance rate, depending on household size.

6. Implications for Canada

As Canada moves to develop its national housing strategy, there are three key findings from this review worthy of particular consideration.

Simplification of social assistance benefits

An emerging trend among some of the selected international jurisdictions appears to be the simplification of benefits within social assistance programs to provide a single benefit that encompasses all expected costs, rather than separate benefits for basic expenses and housing. This is being implemented in a number of different ways, from the United Kingdom's recent switch to a Universal Benefit, to the minimum guaranteed annual income pilots currently either under consideration or underway in Finland and the Netherlands. Australia is also currently undergoing social assistance reform, with the objective of simplifying their system. One important motivation behind these restructuring efforts is to streamline the administration of social assistance and improve applicants' and recipients' understanding of the program.

As the United Kingdom enters into full implementation of the Universal Credit and the guaranteed annual income pilots are executed, benefits and challenges to those systems are likely to emerge and build our understanding of best practices in provision of social assistance and housing benefits.

In Canada, simplification has been implemented or is being considered in a number of provinces:

- Quebec and New Brunswick provide a single benefit that encompasses all expected costs, rather than separate benefits for basic expenses and housing;
- New Brunswick also eliminated the Interim Assistance Program in 2010, transferring recipients onto its main social assistance program, the Transitional Assistance Program;
- Ontario has committed to test a basic income program, while also exploring other methods for simplifying its social assistance system;
- Nova Scotia is currently undergoing a review of its social assistance program, which lists simplicity, streamlining, and integration among its service delivery objectives; and
- Saskatchewan collapsed its Child Benefit Adjustment program into its larger social assistance programs in 2015 to minimize the number of application processes a family must navigate.

Expansion of benefits beyond social assistance

One method to balance the competing goals of adequacy and fairness is to separate some benefits from the social assistance system to allow more general eligibility for all low income residents. In 2011, approximately 5.3 per cent of the Canadian population claimed social assistance, while 12.6 per cent qualified as low income based on the LIM – a difference of 7.3 per cent of Canada's population, or over 250,000 people.^{34,35,36}

The guaranteed annual income approach discussed above potentially addresses this issue, as it offers support to all low income households regardless of employment status. However, such an

extensive overhaul may be difficult to implement across Canada even if the pilots prove promising, given the division of authority among federal and provincial/territorial governments.

Another option is to separate housing benefits from social assistance programs, as is currently in place in the Netherlands, where an income threshold determines eligibility for housing support regardless of employment status or receipt of social assistance. This allows housing benefit programs to set different eligibility criteria from those of social assistance programs, expanding the population that can receive them.

This type of program can also run contrary to the trend towards simplification, to the extent it creates a new or altered administrative structure for housing benefits and requires multiple applications for benefits on the part of social assistance recipients.

Manitoba is currently considering implementing a similar program to that of the Netherlands, whereby eligibility for a single housing benefit is determined by income, regardless of social assistance or employment status. However, it has already identified challenges with expanding their housing benefit program beyond social assistance recipients.

Many Canadian provinces and territories also already have rent supplement and rental assistance programs in place for low income residents, in addition to the housing component of social assistance. Integrating the two types of housing benefits – social assistance housing benefits and more general eligibility rent assistance programs – could also help simplify administration, and for recipients, ease the transition from social assistance to employment.

Calculation of benefits linked to benchmarks

Given the significant role of housing costs in household budgets, housing benefits are likely to continue to play a large role in social assistance, regardless of whether they are administered as an integrated benefit or through a separate program. As a result, it is worth considering how housing costs are determined when setting rates. While the Northwest Territories' method of paying the actual cost of recipient's rent may not be feasible for replication on a larger scale, several other jurisdictions link the level of benefits to indicators of actual housing costs. For instance, Manitoba and Saskatchewan use CMHC rental market data in the determination of their housing benefits, while Nova Scotia, Quebec, and Saskatchewan use the Market Basket Measure (MBM), which includes indicators of actual housing costs by size of population centre. The United Kingdom has also previously linked increases in housing benefits to the Consumer Price Index and the Retail Prices Index.

No explicit information was found on the use of housing cost indicators to determine housing benefits in the other jurisdictions. This presents an opportunity to encourage program administrators to use benchmarks linked to real housing costs in the determination of housing benefits. Further research could identify the combination of benchmarks that should be used and potential methodologies for incorporating them into rate determination (e.g., benefits to cover a set proportion of the benchmark).

End notes

Introduction

- ¹ The OECD defines social assistance as ‘cash or in-kind transfers that aim at preventing extreme hardship and employ a low-income criterion as the central entitlement condition’. Housing benefits typically refer to means-tested cash transfers for which low-income households may qualify; they may be administered as a separate program or payable as part of social assistance entitlements (Immervoll, 2010).
- ² See previous documents: Income Support in Relation to Housing in Canada and Selected Other Countries: Canadian Jurisdictions (SRDC, 2016a), and Income Support in Relation to Housing in Canada and Selected Other Countries: International Jurisdictions (SRDC, 2016b).

Canadian context

- ³ Hatfield, Pyper & Gustajtis (2010).

Inter-jurisdictional rate comparisons

- ⁴ A household is said to be in core housing need if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30 per cent or more of its total before-tax income to pay the median rent of alternative local housing. Adequate housing does not require any major repairs, affordable housing costs less than 30 per cent of total before-tax household income, and suitable housing has enough bedrooms for the size and make-up of resident households (CMHC, 2014).
- ⁵ For this and subsequent rate comparisons, foreign currency was converted into Canadian dollars using the OECD's Purchasing Power Parity data for 2015 (OECD, 2015).
- ⁶ Average market rent for a single person with no dependent children in Australia was calculated based on an average of the median weekly rent for a unit in each Australian state, as reported in December 2015 (Koper, 2016).
- ⁷ Average market rent for a single person with no dependent children in Alberta was based on CMHC data for April 2015 for a bachelor apartment in a city of more than 10,000 people (CMHC, 2015a).
- ⁸ Average market rent for a single person with no dependent children in Finland represents the average costs of a 30-square-metre dwelling in 2015 (Global Property Guide, 2016).
- ⁹ Average market rent for a single person with no dependent children in Ireland is presented as a nationwide average (Draft.ie, 2016).
- ¹⁰ Market rent for the Netherlands is set at the housing benefit limit. A household whose rent exceeds the housing benefit limit is not eligible for any housing benefit. Therefore, the limit is chosen as the household rent in order to allow for a comparison between the shelter allowance received and household rent paid.
- ¹¹ New York State shelter allowance determined as the closest social service district to the state average for maximum monthly shelter allowance, in this case, Schenectady County. Average market rent data for a single person with no dependent children was provided for Schenectady County, for an efficiency apartment (U.S. Department of Housing and Urban Development, 2016).
- ¹² Average market rent for a single person with no dependent children in the UK represent the average cost of a studio apartment in England between April 1, 2015 and March 31, 2016 (United Kingdom Valuation Office Agency, 2016).
- ¹³ Average market rent for a single person with two dependent children in Australia was calculated based on an average of the median weekly rent for a unit in each Australian state, as reported in December 2015 (Koper, 2016).
- ¹⁴ Average market rent for a single person with two dependent children British Columbia was based on CMHC data for April 2015 for a three-bedroom apartment in a city of more than 10,000 people (CMHC, 2015b).
- ¹⁵ Average market rent for a single person with two dependent children in Finland represents the average costs of a 70-square-metre dwelling in 2015 (Global Property Guide, 2016).
- ¹⁶ Average market rent for a single person with two dependent children in Ireland is presented as a nationwide average (Draft.ie, 2016).

¹⁷ Market rent for the Netherlands is set at the housing benefit limit. A household whose rent exceeds the housing benefit limit is not eligible for any housing benefit. Therefore, the limit is chosen as the household rent in order to allow for a comparison between the shelter allowance received and household rent paid.

¹⁸ New York State shelter allowance determined as the closest social service district to the state average for maximum monthly shelter allowance, in this case, Schenectady County. Average market rent data for a single person with two dependent children was provided for Schenectady County, for a three bedroom apartment (U.S. Department of Housing and Urban Development, 2016).

¹⁹ Average market rent for a single person with two dependent children in the UK represents the average cost of a three-bedroom apartment in England between April 1, 2015 and March 31, 2016 (United Kingdom Valuation Office Agency, 2016).

²⁰ The LIM for New York State is based on income data provided for the entirety of the United States.

²¹ Statistics Canada (2015).

²² Median incomes provided by the OECD's Income Distribution and Poverty data (OECD, 2014).

²³ OECD (2013).

²⁴ The Canadian minimum wage is the median of all provincial and territorial minimum wages, representing the minimum wage for Quebec.

Discussion

²⁵ Credit Counselling Society (2016).

²⁶ CMHC (2014).

²⁷ Sheikh & Lankin (2012).

²⁸ Australia Department of Social Services (2015).

²⁹ Beeby (2016).

³⁰ Brown Hamilton (2016).

³¹ Privy Council Office (2014).

³² Sheikh & Lankin (2012).

³³ Ibid.

³⁴ Caledon Institute (2015).

³⁵ Statistics Canada (2013).

³⁶ Statistics Canada (2016b).

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Ottawa



Toronto



Vancouver

Ottawa

55 Murray Street, Suite 400
Ottawa, Ontario
K1N 5M3

Toronto

481 University Avenue, Suite 705
Toronto, Ontario
M5G 2E9

Vancouver

789 West Pender Street, Suite 440
Vancouver, British Columbia
V6C 1H2

55, rue Murray, bureau 400
Ottawa (Ontario)
K1N 5M3

481, avenue University, bureau 705
Toronto (Ontario)
M5G 2E9

789, rue Pender Ouest, bureau 440
Vancouver (Colombie-Britannique)
V6C 1H2

www.srdc.org

1 866 896 7732

info@srdc.org