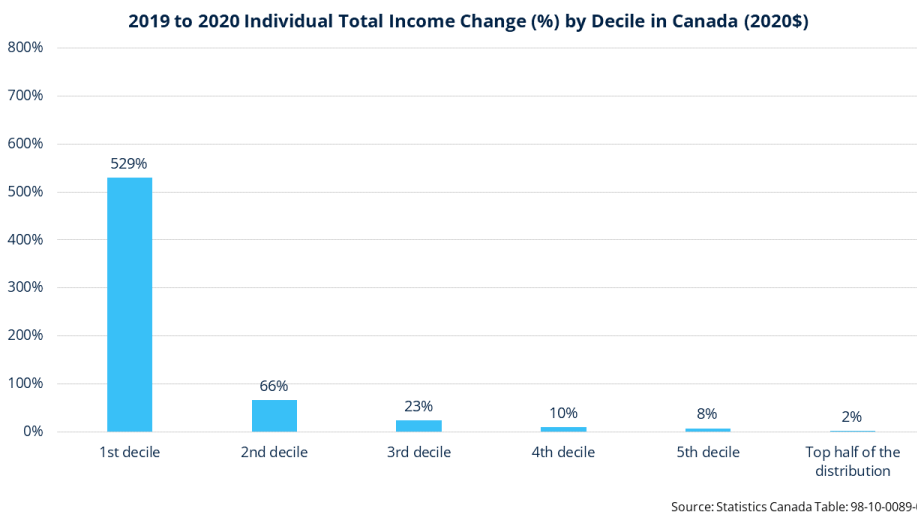


Understanding 2021 Core Housing Need Data

The 2021 Census data was collected in May 2020 during the first phase of the Covid-19 pandemic, when the federal government was distributing the Canada Emergency Response Benefit (CERB). [35.2% of all Canadian workers who earned at least \\$5,000 in 2019 received CERB payments in 2020, up to a maximum of \\$14,000 from May to September 2020. Low-wage workers were the most likely to receive CERB payments.](#)

For the lowest-earning households in Canada, income between 2019 and 2020 increased by 529% temporarily. After CERB ended, some households went on EI (which paid \$100 less per week than CERB). The Canadian Centre for Policy Alternatives predicted that [almost three-quarters of former CERB recipients would be worse off than before they received aid.](#)



The poorest households are in the greatest housing need in every community, and at the point in time that the census was collected, the incomes of these households were drastically improved.

For almost every community in Canada, it is vital to remember that CERB likely resulted in **artificially depressed** Core Housing Need. Furthermore, the economic circumstances from 2021-2023 have also been far more volatile in many communities across Canada, so many communities have also seen a dramatic increase in home costs, rents, and expenses, which should be considered when evaluating this data.

Even with all these considerations which would implicate a significant undercount of Core Housing Need, **Canada still faces an existing deficit of over 1.4 million homes, 1.1 million of which must cost \$1,050 per month or less.**

