

## **Home, Expensive Home: Affordable and Social Housing in Canada**

A Submission to the National Housing Strategy Consultation  
Right to Housing Manitoba

### **1. Home is a place to hold on to: affordability stress**

#### *Michelle*

“It’s a 365 day-a-year problem for me,” says Michelle, “I never relax. I’ve never been comfortable with the rent situation. Rent keeps going up and welfare doesn’t go up”.

Michelle is a single woman in her 40s living on Disability in the Winnipeg neighbourhood of West Kildonan. After paying her rent, she lives on \$120. Her brother “chips in” when he can.

“I spend a lot of time not feeling well. When I can get the energy to get up and do something – it takes a lot for me to do it”, says Michelle.

Michelle’s rent is approximately 88% of her income, making Michelle’s home definitively unaffordable. (According to CMHC affordability guidelines, about 30% of household income should go shelter costs.) In the West Kildonan area, rental rates for one-bedroom apartments rose 4.1% from October 2014 to the same time in 2015, which is slightly above the Winnipeg average of 3.9% for one bedrooms in the city (CMHC, Rental Market Report, Fall 2015, p. 14).

Despite the cost of her apartment rising year-over-year, Michelle wants to stay in her home. Michelle’s home offers her stability. It’s the place she knows, with near-by amenities that she also knows.

“I want to live here. It’s a one bedroom. It’s a basic apartment, which is fine for me,” she says.

The idea of moving – and of having to move to an unfamiliar area – triggers her anxiety. She imagines the worse type of housing that awaits her: “I don’t want to go live in some place where there’s rats and bugs or where I could end up homeless.”

Although she experiences chronic mobility issues, Michelle walks to the local food bank (about an hour walk from her home) for food. She has lived in her privately owned apartment for 12 years.

“This is the area that I grew up. To me, this is home.”

Extreme affordability is a growing concern for an increasing number of Canadians like Michelle. Income and Assistance rates across the country have not kept pace with rising costs of living. According to CMHC, about 19 per cent of Canadians are paying more than the recommended 30% of their household income on shelter.

In Winnipeg, a household would need to make above \$43,230 to afford a two-bedroom apartment and nearly \$50,000 to afford a 3-bedroom apartment (based on average rents in Winnipeg, 2015). At these rates, a household would need 2.2 to 2.5 full-time income earners working at minimum wage to afford either a two- or three-bedroom apartment.

Like Michelle, low-income and modest-income households are paying more than they can afford for rental accommodations. In our calculations, almost 50% of those income earners who make between \$20,000-29,000 (about 10% of Winnipeg's population) would need to spend over 30% of their income on rental accommodations (See Appendix).

#### Quick facts:

- Renters make up the largest portion (61%) of those experiencing severe household need – paying more than 50% of their income on housing costs, compared with homeowners with mortgage debt (31%) (CMHC, 2016, Issue 7).
- Indigenous households are almost twice as likely as non-Aboriginal Households to be in core housing need (23.4% versus 12.2%) (CMHC, 2016, Issue 10, 2). Of the estimated 20,000 Indigenous households in Manitoba, around 60% of them are renters (CMHC, 2016, Issue 10, p. 9, 12).
- Across Canada, affordability is overwhelmingly the sole reason Indigenous households off-reserve are in core housing need, with low income levels identified as the primary factor (CMHC, 2016, Issue 10, 2).

Shelter costs are too high for income levels. Renters face the biggest affordability burden.

A National Housing Strategy for all Canadians should include the following principles:

- Affordability issues cannot be separated from income. Although minimum wage rates and assistance levels are determined at the provincial level, a National Housing Strategy for all Canadians needs to work “in concert” with other federal policy areas and federal—provincial agreements such as social welfare policy, employment and training, as well as any regulation affecting income.

- Affordability is affected by market forces, even if they are not fully determined by them. The shrinking universe of rent-geared-to-income units and the slow rate of new construction of affordable housing has pushed up the cost of rental accommodations. Social housing and all types of affordable housing, whether built by for profit or non-profit organizations, require funding and finance models effectively reduce construction and soft costs. See our 2015 Federal Brief, *Housing for All Manitobans*, for details.

## **2. Home is for new beginnings: social housing as an intergenerational poverty solver**

### *Lawrence*

“We have some deep subsidies, we depend on those deep subsidies. Our tenants depend on those subsidies. When operating agreements end, the only way to exist is to raise rents. We raise rents, we become landlords, not social housing providers.”

Lawrence is the manager of an Indigenous-owned and operated social housing provider, where he’s been working for over 35 years. They own 430 RGI units in Winnipeg’s inner city, primarily in the city’s North End.

“I see so many families come and go and grow,” says Lawrence. “People that come in as single young mothers who go to school, get a job, they work. Eventually, they come to me and say ‘I can’t afford to live here any more because my rent is now too high in an RGI unit’, or ‘I’ve bought a house’ or ‘I’m moving on’”. These are the most successful tenants.

Others remain in his RGI housing for longer periods. “We see families who do not experience that kind of growth, but they become part of the community. They are still on assistance but their children have a different view. Their children are established in a house. They are not changing schools every six months.”

As a social housing provider to Winnipeg-based Indigenous families, Lawrence is worried about the future of social housing, and specifically, the end of operating agreements. What he and other social housing providers offer is “a provider that has a bit of understanding”. His organization works with families with flexible payments if a family goes through a crisis.

“Everything is not so carved in stone – ‘you didn’t pay, out you go’ or ‘you broke this, out you go’” he explains. “Social housing providers make room to maneuver.”

“I think families need that. And they need help here in the city because not everyone will give them that chance”.

The availability of social housing is shrinking at the same time the need is growing. Lawrence estimates that his housing portfolio could double and still not meet the demand.

But while it is getting more expensive to maintain the housing they provide, social housing providers are faced with the end of deep subsidies. Some providers have shifted to “economic rent” (aka affordable rental rates), but his organization will try to offer RGI units for as long as possible, possibly selling off some stock to maintain other units. The issue, as Lawrence sees it, is that the original operating agreements had a fundamental flaw: they didn’t and perhaps couldn’t predict the extra-ordinary costs of major maintenance as the buildings got older.

...When we first started...there was a thought that when we got to the end of the operating agreement, there would be no more mortgage payment and that would make up for the difference you need and you could still rent [the units] out. But that roof is \$5,000 and not \$1,500 to replace. A plumber makes \$100 an hour.

Mortgage payments are now dwarfed by maintenance costs and insurance. However, the poverty level incomes of those served in “deep subsidy” social housing will require deep, on-going subsidies.

The indigenous-led housing organization that Lawrence heads has 370 of its 430 units about to lose their RGI status when his five-year extension of operating agreements granted by the Province of Manitoba expires. Without renewed commitments, these units will be added to an already shrinking universe of RGI housing for low-income Canadians.

#### Quick facts:

- Approximately 35,000 units of Rent-Geared-to-Income (RGI) units in Manitoba are at risk from expiring operating agreements between the federal government and public, non-profit and cooperative housing organizations.
- Agreements for 5,000 units have already expired between 1999 and 2014.
- Some non-profit housing providers have had to increase rental rates to pay for needed repair costs, making former RGI units unaffordable. As a result, despite recent investments by Manitoba Housing in new social housing, the total number of units is near where it stood more than a decade earlier.
- Manitoba expects accelerating loss beginning in 2022. (R2H paper, Josh Brandon, forthcoming).

What's needed in a National Housing Strategy for all Canadians:

- New social housing construction needs to be a key commitment in any National Housing Strategy. Very low-income Canadians will continue to need RGI and “deep subsidy” units. Our analysis of government funding for social housing compared with tax revenue generated from CMHC’s lucrative business as a mortgage backer found that while the government provided social housing funding *to* CMHC of about \$1.8 each year (or about \$18 billion over the last decade), it collected \$20.7 billion *from* CMHC in the same period (R2H paper, Tim Sale, forthcoming). Today, 100,000 fewer Canadian households live in social housing than in 1999 – but not because the need for social isn’t there. CMHC estimates that 1.5 million Canadians are at risk of homelessness (CMHC, 2011, long form census data).
- Providers of RGI housing provide social and health benefits in the form of family stability and thus need to be evaluated using a Social Return on Investment (SROI) framework.
- Because low minimum wage employment is a major factor in making housing unaffordable, the Strategy should support social enterprises which hire and train vulnerable workers, while improving housing conditions through retrofitting energy efficiency measures in both social housing units and privately rented older dwellings (see Loney, 2016).
- For example, introducing social procurement measures in funded housing projects could result in increased housing affordability via increased income while providing training and employment to people with barriers. Hiring Social Enterprises and the inclusion of community benefit clauses can help tackle under-employment and labour market barriers experienced by urban indigenous people and others who experience barriers to the labour market. Measures that link social, employment and housing goals can ensure the federal government gets the “biggest bang for the public dollar”.

### **3. Is home a journey too? Finding a place to live on a road to recovery**

*Jordan*

“There’s this concept of transitional housing, which I think is a broken concept. It implies that once people get really quality housing it is a time-limited thing – that eventually, they are going to miraculously be able to afford better housing and have the skills they need to maintain it and be able to move out of what is really awesome transitional housing...into really crappy low-income housing that is going to cost more, going to require more effort to maintain and is going to reduce their quality of life”.

Jordan is the executive director of a community mental health organization in southern Manitoba that also provides social and affordable housing with mental

health supports to 20 households (mostly single people). Relatively new housing providers, the organization is reconsidering their involvement in being a housing provider at all.

Like Lawrence, maintenance costs, including dealing with bed bugs, and managing the property are high, eating away at their modest capital replacement budget.

But the reason for weighing their options getting out of housing altogether comes down to mission. As Jordan puts it, “there’s money for housing but there’s no money for support. We are left to piece together what we can”.

Trying to do both housing and supports is putting pressure – possibly compromising – their original mission as a community mental health organization. As a mental health organization, their primary goal is to provide support to people within a recovery-oriented framework, a framework that supports personal choice, decision-making and autonomy. This framework fundamentally conflicts with their role as landlords and administrators of provincially-funded housing benefits and programs.

Using a provincially-funded housing subsidy as an example, Jordan explains:

“The system demands that the person is connected to an agency and the agency is responsible for coordinating this benefit. A person with a serious mental health issue is not going to manage the paperwork themselves. It puts us in the position that we have to do it. We recognize in our partnership with this person, it’s not something they are capable of doing. They are capable of doing other things, but not this. That puts us outside of the recovery-oriented framework.”

Built with federal funds, the housing supports they do provide are “cobbled together” from various pots of provincial funding. Each funding source comes with limited staff resources and conflicting expectations (i.e. help people find housing versus help people keep housing). In Jordan’s view, from a system’s perspective, it’s not sustainable.

The other issue Jordan faces is that the surrounding community and community organizations expect his organization to be *the* housing provider in his town – despite the fact their housing stock is limited and full. Staff are stretched attempting to help the 30-40 people a week sent through their door looking for housing while also helping their actual tenants to maintain their homes.

Like many housing providers and housing-with-supports providers, Jordan is in a bind of trying to do too much with not enough:

“In the community mental health program, they do their best to provide recovery-oriented services. Their philosophy is that if someone doesn’t want their help, they don’t give it to them. We try to offer the same approach but then we are also a landlord. So if someone doesn’t want our help maintaining their apartment then it puts us in an ethical bind: we have to consider that there’s bed bugs there, it’s hazardous to other tenants. We want to help them because if we don’t, we’re going to have to evict them. We are also going to be the ones finding them new housing.”

Jordan’s home community and its limited array of community organizations expects his organization’ to behave like a “Housing First” provider. However, he can’t; he has neither enough of the housing needed nor the support staff to meet the complex needs of those coming through his door.

“Housing should be accessible to everybody that wants it as a step to recovery,” says Jordan. The problem is “what kind of housing are we equipped to deliver?”

Quick facts:

- Housing is recognized as key determinant of health. Stable and safe housing has been found to impact social relationships, which in turn impact overall mental health. However, people with lived experience of mental illness, especially serious mental illnesses, have their own perspectives on their housing needs and what makes some housing more desirable over others.
- According to the Mental Health Commission of Canada (2012) people with lived experience of serious mental illness reported high rates of dissatisfaction living in non-dedicated housing and 80% reported needing assistance to avoid eviction. However, the dissatisfaction with non-dedicated housing may stem from the extreme budgeting needed to pay rent in poor quality housing with a limited income, which creates high levels of stress. Researchers have found that independent housing accommodations as well as accommodations that offer stability and security are named as the most desirable by people living with serious mental illness (see reference list).
- Supportive Housing is often incorrectly equated with the Housing First model, a model designed and proven to work very well with people who have a history of homelessness, serious mental illness and addictions. But housing with specific supports can and should be included in a range of housing options.
- Transitional or emergency housing stock cannot function as designed without adequate access to decent, affordable housing, including social housing.

What’s needed in a National Housing Strategy for all Canadians:

- For some people who require social housing, housing supports are absolutely necessary. Although Housing First models have illustrated success, without adequate funding, as in Jordan's case, does the model not work. This again highlights the need for a National Housing Strategy tied to other areas of federal policy, such as health and social welfare transfers to the provinces. There should be a continuum of housing support approaches to serve the needs, goals and dignity of those accessing social housing.
- Shortages in affordable and decent housing create resource-stress in government-funded and NGO social service and health organizations alike. Although federal-provincial jurisdictional issues abound here, without any public accountability and reporting measures, the burden has been downloaded to the local level and often the organizational and individual level. A National Housing Strategy has the important role of providing coordination and oversight in terms of needs for and impacts of support services.

### **Making a home for all Canadians**

Right to Housing Manitoba has submitted to the Federal Government financial recommendations for budget 2016 (see Appendix). See also our 2015 Federal Policy brief, *Housing for all Manitobans*, available on our website at [righttohousing.ca](http://righttohousing.ca). Those documents highlight regulatory and funding initiatives required to rebalance Canada's housing system and make decent, affordable housing within reach for all Canadians. In this submission, we focus on the heart of what we think a National Housing Strategy needs: a home.

For people struggling to find and keep a home and for those who struggle to provide homes, affordability pressures are high. Costs of maintenance, expiring operating agreements and an overloaded social service/housing system makes finding a home tenuous, risky...and for some, impossible. We underscore that the right to housing is also a right to a home: a safe, decent and affordable place in which to ground your life.

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### **SEE ALSO**

Josh Brandon, "Reviewing Manitoba's Three-year Housing Plan: Manitoba still Needs More Social Housing", forthcoming November 17, 2016.

Tim Sale, "CMHC and the Slow Death of Social Housing in Canada", forthcoming November 17, 2016.

## REFERENCES

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## APPENDIX

### RIGHT TO HOUSING MANITOBA SUBMISSION TO FEDERAL BUDGET 2017 CONSULTATION

#### **Affordability and housing system futures**

##### *Executive Summary*

Using data and trends from Manitoba, Right to Housing calls for a federal commitment to sustained housing affordability measures. We call for a ten-year commitment of funding for RGI, social and affordable housing units. We also call for a commitment to rental construction tax policy that supports new builds in the rental sector (affordable and median rent units). Lastly, we call for an ongoing commitment to housing for indigenous peoples (First Nations and urban Aboriginal and Métis housing).

##### *1. Affordability in context*

Affordability is Canada's biggest housing issue, with almost 19% of households paying more than 30% on shelter costs. Overwhelmingly, low- and middle-income renters make up the greatest share of Canadians facing housing affordability issues. Urban indigenous people and single-parent families face particularly severe housing affordability measures. Single parent families in Manitoba also face high rates of core housing need (19.1% for male-led and 31.4% for female-led households) (CMHC, 2012, Issue 18, 9).

Rental rates are rising and incomes are not keeping pace. Using Winnipeg CMA as an example, although vacancy rates have eased somewhat (variances depend on area and rental type), rental rates are becoming less affordable for households whose incomes fall in the first and second quintile (\$60,000 and under). A household would need to make above \$43,230 to afford a two-bedroom apartment and nearly \$50,000 to afford a 3-bedroom apartment (based on average rents in Winnipeg, 2015). At these rates, a household would need 2.2 and 2.5 full-time income earners working at minimum wage to afford either a two- or three-bedroom apartment.

As it is, most poor, low-income and modest-income households are paying more than they can afford for rental accommodations. In our calculations, almost 50% of those income earners who make between \$20,000-29,000 (about 10% of Winnipeg's population) would need to spend over 30% of their income on rental accommodations. (See Figure 1.) Notably, the average before-tax household income for the poorest households accessing subsidized rent was just under \$30,000 in 2010 (CMHC, 2015, Issue 6, p. 2).

Housing is the largest expense for people living with low incomes. 1.5 million Canadian households live in Core Housing Need. A shortage of affordable housing puts housing out of reach for too many. Budget 2016 provided the first substantial reinvestment in housing in two decades. However, Canada needs a long-term plan to rebuild its social housing infrastructure. Budget 2017 should signal that the two-year \$2.3 billion commitment for social housing will be extended to a ten-year National Housing Plan.

Renters make up the largest portion (61%) of those experiencing severe household need – paying more than 50% of their income on housing costs, compared with homeowners with mortgage debt (31%) (CMHC, 2016, Issue 7). In 2011, 3.3% of households in Manitoba and 3.8% households in Winnipeg were in severe housing need (CMHC, 2016, Issue 7). Off-reserve First Nations Households are almost twice as likely than non-Aboriginal Households to be in core housing need (23.4% versus 12.2%) (CMHC, 2016, Issue 10, 2). And just under 60% of Off-reserve First Nations in Manitoba are renters (CMHC, 2016, Issue 10, 12).

Manitoba had just under 20,000 Off-reserve First Nations households in 2011 (CMHC, 2016, Issue 10, 9). Across Canada, affordability is the overwhelming reason off-reserve First Nations households are in core housing need, with low income levels identified as the primary factor (CMHC, 2016, Issue 10, 2).

Shelter costs are too high for income levels. Renters face the biggest affordability burden.

## *2. Housing system and market factors*

Although income levels are not keeping pace with rising housing costs, often unrecognized is the role that Canada's unbalanced housing system plays in affordability. Consider the following:

- Rising costs of rental housing is also due to a shrinking private rental universe. Winnipeg had 2,300 fewer rental units in 2015 and 100,000 more people than in 1992. More families are chasing fewer and fewer units. This has pushed up rental rates.
- Homeowners receive both indirect and direct subsidies – indirect via mortgage insurance for those with less than a 25% down payment through CMHC, and direct in the form of the capital gains exemption for primary residences. These incentives fuel private housing construction starts, including condominiums, as well as conversions. The problem is that the rest of the housing system (RGI, social and market rental) has been disincentivised. Notably, the biggest under-recognized incentive that

homeowners receive (ie. CMHC backing) is a long-term investment that provides stability at both macro and micro levels.

Consider also:

- The existing RGI universe is shrinking. Approximately 35,000 units of social, Rent-Geared-to-Income (RGI) units in Manitoba are at risk from expiring operating agreements between the federal government and public, non-profit and cooperative housing organizations. Agreements for 5,000 units expired between 1999 and 2014. Some non-profit housing providers have had to increase rental rates to pay for needed repair costs, making former RGI units unaffordable. As a result, despite recent investments by Manitoba Housing in new social housing, the total number of units is near where it stood more than a decade earlier. Manitoba expects accelerating loss beginning in 2022.

### *3. Recommendations*

**a. A long-term commitment to RGI, social and affordable housing.** RGI units are an essential component of a national housing system and are a keystone in the social safety net. RGI units require on-going funding commitments. The expansion of the Affordable Housing Initiative in Budget 2016 provided a step in the right direction, but is inadequate for the scale of the housing crisis. In Winnipeg alone, there are more than 1,400 homeless. Across Canada more than 1.5 million households are in core housing need. A \$2 billion investment would shore up housing needs for 300,000 per year. Funding for social housing could be derived from the substantial profits earned by CMHC, which were \$18 billion over the past ten years. These funds should be dedicated for reinvestment in housing for Canadian families in need.

Residents in non-profit, public and co-op housing continue to be concerned about the expiration of operating agreements. Budget 2017 should provide interim funding to maintain social housing units at risk from the conclusion of operating agreements. In Budget 2016, funding was provided for co-op housing whose agreements were maintained with the federal government. This should be extended to all non-profits and public housing.

Thirdly, much of Canada's housing infrastructure is aging, and many projects require substantial maintenance. Budget 2016 provided \$500 million for maintenance but declines in 2017 to only \$74 million. This budget line needs to be maintained in 2017 to help Canadians rebuild our existing social housing infrastructure.

**b. Encourage rental housing construction with taxation policy.** Reducing rental costs starts by reducing the cost of construction. This is most effectively done with tax expenditure measures such as capital cost and depreciation allowances, eliminating capital gains taxes on land or buildings donated for affordable housing, introducing a Low Income Housing Tax Credit or reducing GST/PST on affordable housing projects. Ensure builders and owners have a more predictable tax environment for at least a decade, enabling them to forecast a positive investment over the life of their projects.

**c. Prioritize indigenous housing, On- and Off-Reserve.** Indigenous peoples living on-reserve and off face stark housing-related needs and lag behind non-Indigenous Canadians in terms of homeownership rates (off-reserve), housing quality and access to affordable rental accommodations. Housing policy needs to recognize the specific housing needs and barriers for urban indigenous peoples, and work with First Nations to ensure housing and assistance agreements pay the full costs of shelter and capital investment on-reserve. R2H supports the vision outlined in Assembly of First Nation's Housing Strategy, which calls for housing policy to be informed by the United Nations Declaration on the Rights of Indigenous People.

### *3. Conclusion*

Right to Housing asks Canada to initiate 10-year funding commitments in Budget 2017. This will ensure that the upcoming National Housing Strategy has fiscal backing. Tax policy is one form of fiscal backing that must be recognized in social policy.

Builders, managers, and planners of social, affordable and RGI housing need long-term funding and tax policy commitments to bring balance to the house system.

We encourage the Federal government to maximize on other social goals through housing initiatives. For example, by introducing social procurement measures in funded housing projects would result in increased housing affordability while providing training and employment to people with barriers. Hiring social enterprises and the inclusion of community benefit clauses can help tackle under-employment and labour market barriers experienced by urban indigenous peoples. Measures that link social, employment and housing can ensure the federal government gets the "biggest bang for the public dollar".

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**Figure 1: Median market rent, income levels and affordability**

House-hold Income (\$)	Monthly Affordability Range	Affordability of Average Rents (2015)				Proportion of Winnipeg households[1]	Proportion spending more than 30% on shelter
		Bachelor	1 Bedroom	2 Bedroom	3 + Bedroom		
		\$613	\$813	\$1,043	\$1,231	2010	
Under 10,000	< \$250	Not affordable	Not affordable	Not affordable	Not affordable	5.20%	91.90%
10,000 -19,999	\$250-\$500	Not affordable	Not affordable	Not affordable	Not affordable	7.90%	69.70%
20,000 -29,999	\$500 - \$750	Not affordable < \$24,520	Not affordable	Not affordable	Not affordable	8.90%	49.80%
30,000 -39,999	\$750 - \$1,000	Affordable	Not affordable < \$32,520	Not affordable	Not affordable	9.90%	28.00%
40,000 -59,999	\$1,000 - \$1,250	Affordable	Affordable	Not affordable < \$43,320	Not affordable < \$49,240	18.10%	14.00%
60,000 and up	\$1,250 - \$1,500	Affordable	Affordable	Affordable	Affordable	50.00%	2.30%

Source: CMHC, Housing Market Information Portal: <https://www03.cmhc-schl.gc.ca/hmiportal/en/#TableMapChart/2680/3/Winnipeg>  
 [1] Statistics Canada, 2011 National Household Survey, Statistics Canada Catalogue no. 99-014-X2011028.