

This bulletin is a quick inventory of recent social research information. Its purpose is to promptly disseminate the most current external and internal research relevant to social policy.

The Price of Public Health Care Insurance, 2019, by Milagros Palacios and Bacchus Barua, Fraser Institute, August 2019.

The purpose of this research bulletin is to help individual Canadians and their families better understand how much health care actually costs them personally so they can determine whether they are receiving good value for their tax dollars.

- In 2019, the estimated average payment for public health care insurance ranges from \$4,544 to \$13,311 for six common Canadian family types, depending on the type of family
- The 10% of Canadian families who earn an average income of \$67,226 will pay an average of \$6,155 for public health care insurance
- According to this calculation, the 10% of Canadian families with the lowest incomes will pay an average of about \$464 for public health care insurance in 2019

For link to the paper:

<https://www.fraserinstitute.org/sites/default/files/price-of-public-health-care-insurance-2019.pdf>

Debt and Financial Distress among Canadian Families, by George Marshall, Statistics Canada, June 2019.

This study uses data from the 2016 Survey of Financial Security to examine financial distress indicators for Canadian families. Three financial distress indicators are examined: the proportion of Canadian families who skipped or delayed a mortgage payment, the proportion who skipped or delayed a non-mortgage payment and the proportion who borrowed money through a payday loan.

- Among Canadian families with debt, in 2016, 11% skipped or delayed a non-mortgage payment, and, among those who had mortgage debt, 4% skipped or delayed a mortgage payment in the past year
- Other family characteristics were associated with financial distress indicators. For example, lone-parent families (8%) and “other” family types (6%) were more likely to have used payday loans than couples with no children (4%), after accounting for other factors
- Homeowners, with or without a mortgage, were less likely to be in financial distress. Their probability of missing a non-mortgage payment was around 8%, compared with 14% for those who did not own their principal residence

For link to the paper:

<https://www150.statcan.gc.ca/n1/en/pub/75-006-x/2019001/article/00010-eng.pdf?st=ngrBQJ0o>

Housing Statistics Portal, by Statistics Canada, August 2019.

This web application provides access to key housing market indicators for Canada and allows users to view geographical rankings for each housing market indicator and to create useful reports, interactive maps and charts for comparative analysis.

- Canada had \$2,139 billion of residential and \$2,240B of non-residential housing stock in 2017
- The homeownership rate was 67.8% in 2016
- 24.1% of households spend more than 30% of their income on shelter costs

For link to the portal:

<https://www.statcan.gc.ca/eng/subjects-start/housing>

Building Inclusive Cities Case Study, by Dr. Zhixi Zhuang, Cities of Migration & Ryerson University, 2018.

It has become imperative for municipalities to understand the dynamics and complexity of the global migration phenomenon and tackle the challenges and opportunities it presents locally. This reports the key takeaways from Toronto's planning practices as part of the Building Inclusive Cities initiative.

- A successful welcoming community ensures all members have equal access to municipal resources, infrastructure, facilities, and services, equal rights to use of public spaces, and equal representation in decision-making processes
- An equity-embedded planning system ensures the well-being and long-term resilience of the community at-large
- This equity-based civic engagement approach brings people into the centre of city-building, which is an important component of shaping a more inclusive city

For link to the paper:

http://citiesofmigration.ca/wp-content/uploads/2018/07/Building-Inclusive-Cities-Toronto-Case-Study_Final-Digital-Version-V2.pdf

Everyone Counts 2018: Highlights, Preliminary Results from the Second Nationally Coordinated Point-in-Time Count of Homelessness in Canadian Communities, by Employment and Social Development Canada, 2019.

Across the 61 communities, 19,5361 people were surveyed experiencing homelessness in unsheltered locations, shelters, transitional housing, staying with others, hotels or motels, health or corrections systems, and in unknown locations. The results of each analysis includes all of those who provided a response to each question.

- When respondents were asked about their sexual identity, or orientation, over 20% of youth identified as bisexual, gay, lesbian, asexual, pansexual, two spirit, queer, questioning, or provided another response not listed on the survey
- One quarter of respondents (25%) had not used a shelter in the past year. Shelter use was less common among people staying with others (53%), but also among those who were in unsheltered locations (41%), transitional housing (47%) and health and corrections systems (41%)
- In contrast, over 20% of the population in the 2016 census reported that they were, or have been, a permanent resident in Canada. Although this figure does not include current refugees or refugee claimants, it suggests that newcomers to Canada experience lower rates of homelessness than the general population

For link to the paper:

<http://www12.esdc.gc.ca/sgpe-pmps/servlet/sgpp-pmps-pub?lang=eng&curjsp=p.5bd.2t.1.3ls@-eng.jsp&curactn=dwnld&pid=68871&did=5610>

Multiple Jobholder in the United States: 2013 by Julia Beckhusen, U.S. Census Bureau, May 2019.

Multiple jobholders comprise an established portion of the labor force (4.9 percent, according to the Bureau of Labor Statistics [BLS]) and have had a steady presence—between 4.5 percent and 6.2 percent since 1970.

- The percentage of multiple jobholders in 2013 was 8.3 percent. Women had a higher rate of multiple jobholding than men, 8.8 percent compared with 8.0 percent, respectively
- Over 90 percent of multiple job holders held two jobs, and 6.9 percent of multiple jobholders held three or more jobs.
- Workers were most likely to adjust their jobholding in the end of spring and the end of summer
- For both men and women, multiple jobholders were concentrated in the educational services and healthcare and social assistance industry. This industry includes employers such as schools, colleges, doctors' offices, nursing care facilities, and child day care services

For link to the paper:

<https://www.census.gov/content/dam/Census/library/publications/2019/demo/P70BR-163.pdf>

Previous issues of the SPAR Monitor can be viewed online at: <http://bit.ly/2iltgRQ>

Social Policy, Analysis and Research Information Resources:

Wellbeing Toronto: www.toronto.ca/wellbeing

City of Toronto Data, Research & Maps: <https://web.toronto.ca/city-government/data-research-maps/>