## SPAR Monitor

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Monitoring Toronto's Social Change Since 2009

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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.

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**Sociodemographic and Socioeconomic Factors Linked to COVID-19 Mortality Rates** by Carrly McDiarmid, Statistics Canada, August 2021.

Statistics Canada has used this integrated information to explore the differences in the rate of mortality attributed to COVID-19 by the type of private dwelling where a person lived and the size of their household in 2016. In collaboration with Statistics Canada, the Public Health Agency of Canada (PHAC) is releasing new insights based on these integrated data, exploring additional perspectives on how the pandemic has had different impacts on various groups.

- > [O]ne-parent family households had significantly lower COVID-19 mortality rates than households of couples with at least one child and those living with others, such as roommates
- The COVID-19 mortality rate of people in low income was almost 1.4 times higher than for people not in low income
- The rate was 1.7 times higher for one-parent households in low income. As well, significant differences were found between people living alone who were and were not in low income, with a rate 1.6 times higher for one-person households in low income

Link to the article: https://www150.statcan.gc.ca/n1/daily-quotidien/210720/dq210720a-eng.htm

A Cross-sectional Study of Factors Associated with Unstable Housing Among Marginalized People Who Use Drugs in Ottawa, Canada by Ellen C. Rowlands Snyder, Lisa M. Boucher et al., Participatory Research in Ottawa: Understanding Drugs (PROUD) Study, July 2021.

Housing affects an individual's physical and mental health, particularly among people who use substances. Understanding the association between individual characteristics and housing status can inform housing policy and help optimize the care of people who use drugs. The objective of this study was to explore the factors associated with unstable housing among people who use drugs in Ottawa.

- Factors that were associated with unstable housing included: recent incarceration; not having a regular doctor; not having received support from a peer worker; low monthly income; income source other than public disability support payments; and younger age
- Gender, language, ethnicity, education level, opioid use and injection drug use were not independently associated with housing status
- In univariable analyses, unstable housing status was associated with younger age, monthly income below \$499, not receiving disability payments, incarceration within the last 12 months, no current methadone use, not having a regular doctor, and not receiving support from a peer worker. In multivariable analyses, unstable housing remained associated with all of these variables except for no current methadone use

Link to the article: https://journals.plos.org/plosone/article?id=10.1371/journal.pone.0253923





**Encouraging Vaccinations Through Equitable Strategies** by Jess Rosenberg, Rebecca Cheff and Nahomi Amberber, Wellesley Institute, July 2021.

A range of strategies have been suggested to increase vaccination rates – from free donuts and lotteries to employment requirements and vaccine certificates. Wellesley Institute has conducted a rapid review of effectiveness evidence and an analysis of unintended impacts on equity-seeking groups of eleven strategies to determine which strategies could meaningfully increase vaccination rates and which should be avoided due to potential differential harms they pose to Canadians.

- Strategies that can effectively improve vaccination rates equitably: decreasing barriers and increasing understanding
- Strategies with uncertain effectiveness: giveaways, cash, and lotteries
- > Strategies that have considerable potential harms and uncertain effectiveness: nonvoluntary approaches
- Fines, local passports, or mandatory workplace policies raise significant equity and implementation concerns and lack research on effectiveness. As Canada continues to show encouraging first dose vaccination rates, aggressive strategies that limit rights are not justified

 $\label{link-to-the-article} Link to the article: $\frac{https://www.wellesleyinstitute.com/wp-content/uploads/2021/07/Encouraging-vaccinations-though-equitable-strategies-full.pdf$ 

Trends in Household Non-mortgage Loans: The Evolution of Canadian Household Debt Before and During COVID-19 by Michael Daoust and Matthew Hoffarth, Statistics Canada, August 2021.

Policy makers and financial markets pay close attention to household debt to assess prospects for economic growth as well as risks to financial stability. In the Bank of Canada's recent Financial System Review household indebtedness was identified as one of the key vulnerabilities in the financial system. It warrants monitoring due to the potential impact it may have on the economy and the fiscal health of Canadian households and those who lend to them.

- During the pandemic, household non-mortgage borrowing saw record declines, while household mortgage borrowing expanded to new highs
- Due in large part to support measures from all levels of government, households saw their disposable incomes rise through the pandemic, as the cumulative effects of these support measures more than offset lost wages
- As a result of increased disposable incomes and declining consumption, many households used the pandemic as an opportunity to pay down expensive debt, with the balances of unsecured lines of credit and credit cards being paid down in record amounts
- Those who saw the greatest reduction in these outstanding balances were those with the lowest credit ratings, suggesting that those most vulnerable to financial hardships were able to use savings prudently during the pandemic.
- Despite an uptick in the economy as businesses reopened into the latter half of 2020, credit card debt continued to decline, while the total outstanding balance of non-mortgage debt ended the year below its pre-pandemic highs

 $Link\ to\ the\ report: \underline{https://www150.statcan.gc.ca/n1/en/pub/11-621-m/11-621-m2021004-eng.pdf?st=2Ctic4fV}$ 



Measuring Progressivity in Canada's Tax System by Jake Fuss and Tegan Hill, Fraser Institute, August 2021.

There is a common misperception in Canada that top income earners do not pay their share of taxes and that increasing taxes on this income group is an effective way to generate significant additional government revenue. However, high-income families already pay a disproportionately large share of all Canadian taxes.

- > [T]he top 20 percent of income-earning families pay nearly two-thirds (63.2 percent) of the country's personal income taxes and more than half (54.7 percent) of total taxes
- > [T]he bottom 20 percent of income-earning families are estimated to pay only 1.0 percent of all federal and provincial personal income taxes and 2.3 percent of total taxes in Canada.
- T]he bottom 20 percent of income-earning families pay an average tax rate of 17.3 percent while the top 20 percent pay 52.5 percent

Link to the bulletin: <a href="https://www.fraserinstitute.org/sites/default/files/measuring-progressivity-in-canadas-tax-system.pdf">https://www.fraserinstitute.org/sites/default/files/measuring-progressivity-in-canadas-tax-system.pdf</a>

Estimating the Structural Housing Shortage in Canada: Are We 100 Thousand or Nearly 2 Million Units Short? by Jean-François Perrault, Scotiabank, May 2021.

The conditions for robust growth in house prices have been in place well before COVID-19. Heading into the pandemic, the supply of housing simply had not kept up with population growth, pointing to a near-record imbalance between the supply of housing and demand.

- The current situation in Canadian housing markets primarily reflects a chronic insufficiency of home supply that is temporarily exacerbated by pandemic-related impacts linked to record-low mortgage rates and a shift in preferences for housing by type and geography
- Canada has the lowest number of housing units per 1,000 residents of any G7 country. The number of housing units per 1,000 Canadians has been falling since 2016 owing to the sharp rise in population growth
- An extra 100 thousand dwellings would have been required to keep the ratio of housing units to population stable since 2016
- Across the G7, the average number of housing units per 1,000 residents is 471. To put our number in perspective, it would take an additional 1.8 million homes in Canada to achieve this level of supply of housing relative to population

Link to the briefing: <a href="https://www.scotiabank.com/ca/en/about/economics/economics-publications/post.other-publications.housing-note-housing-note-may-12-2021-.html">https://www.scotiabank.com/ca/en/about/economics/economics-publications/post.other-publications.housing-note-housing-note-may-12-2021-.html</a>

Previous issues of the SPAR Monitor can be viewed online at: <a href="https://bit.ly/3h42Zob">https://bit.ly/3h42Zob</a>

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