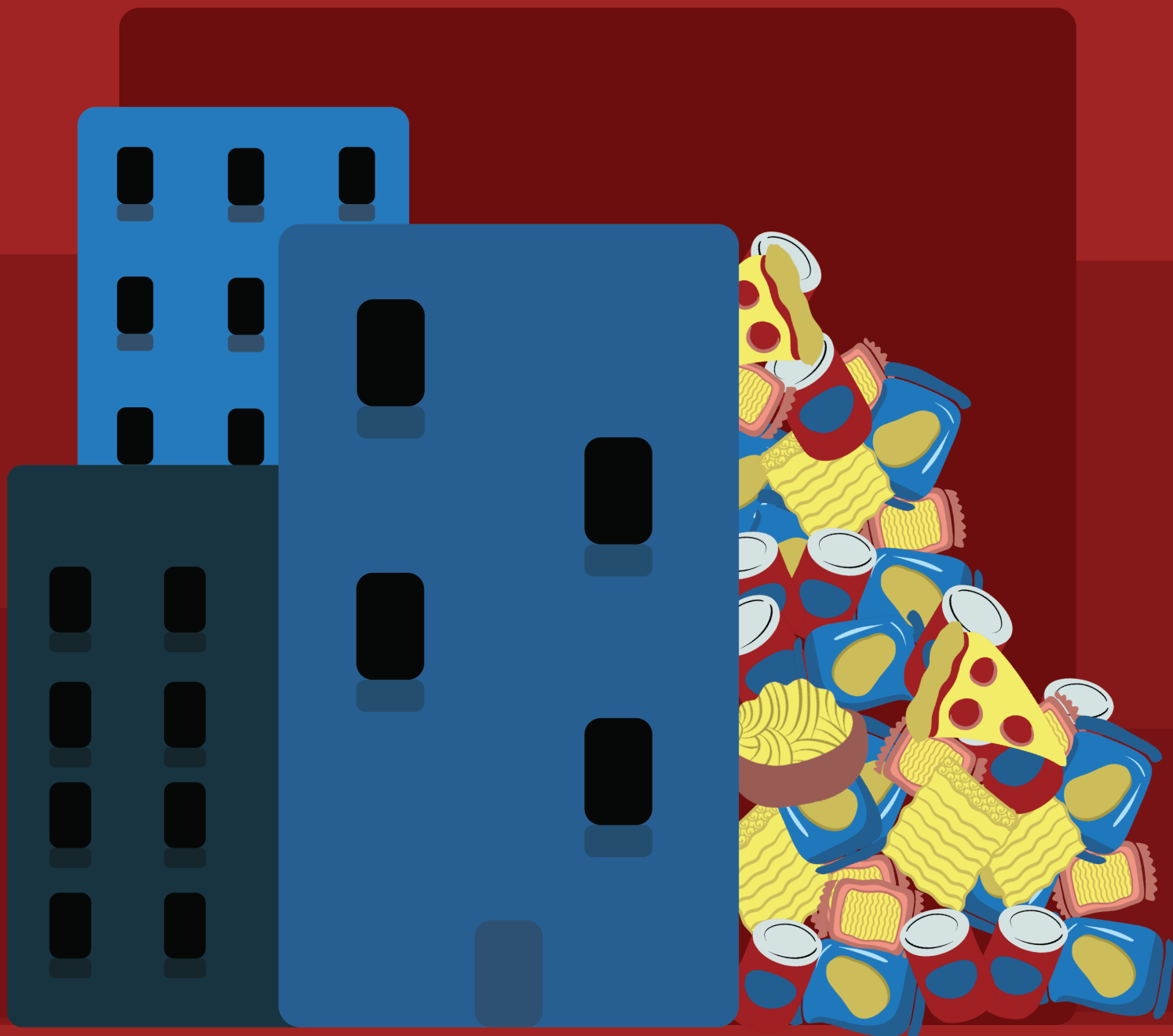


Living in the Red



**Housing and Food Affordability
for Canadian Students**



CASA
Canadian Alliance of
Student Associations

ACAE
Alliance canadienne des
associations étudiantes

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CASA Principles

The Canadian Alliance of Student Associations (CASA) believes that all post-secondary students in Canada should have access to an accessible, affordable, high quality, and innovative education. Accessibility and affordability means eliminating barriers to participation in all aspects of a post-secondary education (PSE).

CASA believes that all students should have opportunities to access PSE without facing barriers or being forced to accumulate an insupportable amount of debt in its pursuit. Post-secondary students are now facing significant challenges to affordable and accessible housing and food solutions that are essential to their success in post-secondary education. Fully addressing these significant barriers to student housing and food security will help make Canadian PSE more accessible and affordable to the next generation of learners.

Our Vision for Student Housing and Food Security

Food and housing security is an essential element to success in Canadian post-secondary education. CASA envisions a post-secondary system where all learners have accessible and affordable food and housing options, and do not face barriers or risk taking on unsupportable amounts of debt in order to do so. CASA envisions a country where all learners can succeed in their studies, and ultimately have the opportunity to meaningfully contribute and impact their families, home communities, and broader economy.

In particular, CASA supports the following visions

- **The federal government has an integral role to play in ensuring that all post-secondary students across Canada have the resources and supports they need to reach their full potential.**
- **All students should have access to affordable food and housing options throughout their post-secondary studies.**
- **The federal government must maintain accurate and up-to-date data regarding student housing and student food insecurity across Canada.**
- **Post-secondary students having access to affordable and accessible food and housing options benefits not only all students, but their communities, the economy, and Canadian society as a whole.**

Context and Background Information

HOUSING INSECURITY

Shortcomings of the National Housing Strategy

The National Housing Strategy (NHS) was introduced on November 22, 2017, with the goal of implementing the federal government's promise of the right to housing for all. This ten year plan, starting in 2018-19, was designed to bring Canada alongside international human rights laws and standards, as well as ensure the right to housing through federal policies and programs.

However, despite being halfway into its life-cycle, very little progress has been made. The 2021 review of the NHS by the Office of the Parliamentary Budget Officer (PBO) showed a multitude of concerns, including: significant lack of investments, barriers to non-profit developments, slow processing speed of funding applications, limited number of affordable homes built, lack of federal coordination with provinces and territories, and stagnant forecasted federal expenditures.¹

Ultimately, minimal progress has been made towards guaranteeing the right to housing for all in Canada. As a result, many at-risk and marginalized communities, including post-secondary students, continue to face increasingly desperate housing challenges across the country.

The Current State of Student Housing

According to the UTILE 2022 Report on the State of Student Housing, there are approximately 1.5 million university student renters each year, of which, the vast majority (1.3 million) live in off-campus housing found on the private market. Of these students, 72% are tenants, with 61% on the private market, compared with only 6% of students living in on-campus residences. The majority of students (62%) have an income of less than \$20,000 per year, and a further 77% of students do not receive any financial assistance from their parents for rent. **When reporting the proportion of funds allocated towards housing, nearly 3 in 4 students (72%) reported they spent 30% or more of their income towards housing costs.**²

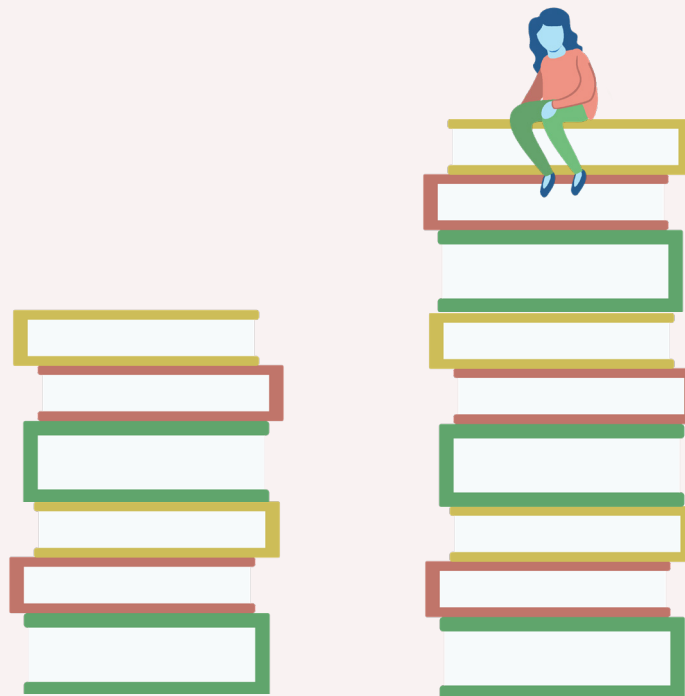
One of the unique characteristics of the student demographic is that they are a highly transient population. The majority of students only require housing for a specific number of years (eg four years for a typical Bachelor's student), and afterwards may relocate and no longer require housing in that particular area or city. This leads to the issues of high turnover for student rentals, particularly as students may move year to year, and as a result, are always entering the market at cost.

With the historic trend of declining provincial government transfers to post-secondary, the shortage of purpose-built student housing, and

rising post-secondary enrolments (especially for international students), student housing has come to increasingly rely on the private sector to provide housing options. Multi-residential apartments, townhouses, and purpose-built student accommodation (PBSA) are typically provided by private corporations or multi-property developers specifically aimed at students.³

However, high demand for near-campus housing options, particularly in concentrated university urban centres like Toronto and Vancouver, frequently drives up rental rates far beyond market norms.

According to the 2022 UTILE report, "in Canada, the student population pays rent 25% higher than the rest of renter households."⁴



Not only are students often forced to pay higher rates for housing across Canada, but these areas are frequently dominated by corporate-owned entities and landlords with multiple properties, who can exploit their market power (i.e. high demand for student housing) to maximize profits while neglecting properties, especially high-occupancy tenancies. Similarly, the UTILE 2022 report found that in terms of quality of housing, 43% of students reported that their current housing needs urgent repairs, and 17% felt physically unsafe in their apartment.⁵

The impacts of poor quality housing stretch far beyond risks to physical health for students. According to CAMH: “Safe, affordable, and good quality housing is important for health, wellbeing and inclusion. Affordable and supportive housing benefits communities and contributes to long-term cost savings for governments. Despite these benefits, there is a critical lack of affordable and supportive housing in Canada, which has been exacerbated by the COVID-19 pandemic.”⁶

Furthermore, students from marginalized communities, including Indigenous, Black and racialized, and 2SLGBTQ+ peoples, face increased barriers to housing and supports due to discrimination, systemic racism, and violence.⁷ Housing shortages and inadequacy of existing housing has exacerbated many of these challenges for decades, with students from certain communities, such as the Nishnawbe Aski Nation (NAN) territory, now facing significantly higher levels of crowding and family doubling. As a result, Indigenous students in NAN have limited affordable options, as only 6% of existing housing in NAN territory are one-bedroom homes.⁸

Limited affordable options and poor quality housing not only put post-secondary students at risk for severe negative physical and mental health outcomes, but also intensify structural inequities based on gender, race, ethnicity, and income.⁹ Therefore, it is essential that students have access to affordable, high quality housing to ensure their continued success in post-secondary education.

“Safe, affordable, and good quality housing is important for health, wellbeing and inclusion. Affordable and supportive housing benefits communities and contributes to long-term cost savings for governments. Despite these benefits, there is a critical lack of affordable and supportive housing in Canada, which has been exacerbated by the COVID-19 pandemic.”

-Centre for Addiction and Mental Health

Lack of Student Housing Data

One of the largest factors impacting the lack of progress by the federal government in addressing the ongoing student housing crisis has been the lack of student housing data. There is a profound lack of data on the overall landscape of student housing across Canada, primarily due to the fact that the Canada Mortgage and Housing Corporation (CMHC) does not identify student households in their existing market rental data.¹⁰ Furthermore, Statistics Canada's Census estimates assign a student's "usual residence" during the summer as automatically living with their parents, even if students are working or studying elsewhere during the summer, which significantly underestimates student residential demand in Census demographic data.¹¹

The current definitions used by Statistics Canada on 'Core Housing Need' and 'Private Household' similarly do not include student households. According to Statistics Canada:

"Non-family households with at least one maintainer aged 15 to 29 attending school are considered not to be in 'core housing need' regardless of their housing circumstances. Attending school is considered a transitional phase, and low incomes earned by student households are viewed as being a temporary condition."¹²

This definition makes the assumption that students attending school are in a "transitional phase" of their lives, and does not survey students above the age of 25 years old. This assumption entirely excludes over 700,000 current students who qualify as mature students (25 years old and above) from its data sample. Furthermore, many of these excluded students are not in a transitional phase of their lives, and may have dependents, families, and other significant ongoing responsibilities that significantly impact their income levels. In addition, this narrow definition of "Core Housing Need" also assumes students earning low-income are in a "temporary phase" of life. However, for the majority of students, this is not the case.

The Canada Student Financial Assistance (CSFA) program regulations currently stipulate that it takes the average student nearly a decade to pay off their student loans. Furthermore, the Labour Market Information Council (LMIC) has well established that it takes graduating Bachelor's and college students a minimum of two years to begin earning even above a low-income salary (+\$40,000)¹³, excluding private and government student debt levels, housing costs, and other ongoing expenses. Similarly, while the National Housing Strategy (NHS) aims to progressively develop housing solutions for Canadians, it also features significant gaps in its data. The NHS lacks longitudinal data collected on homelessness and inadequate housing in Canada, as well as uses a narrow definition of core housing need. For example, while the NHS commits to earmarking 25% of project investments towards the needs of women and girls, it does little to measure the longitudinal data required to measure the actual impact of these programs for this target population.¹⁴ According to the 2021 Report prepared for the Office of the Federal Housing Advocate:

“The gap in data is particularly concerning in measuring the impact of housing policy for marginalized populations including Indigenous people, ...persons with disabilities, members of racialized groups, ...members of LGBTQ2S+ communities, and those with low incomes.”

Ultimately, the lack of student housing data has had serious implications for Canada's existing housing policies and programs. It is essential that the NHS, CMHC, and Statistics Canada each revisit how housing data is collected and interpreted, to better understand and reflect the housing realities of post-secondary students across the country.



“The gap in data is particularly concerning in measuring the impact of housing policy for marginalized populations including Indigenous people, ...persons with disabilities, members of racialized groups, ...members of LGBTQ2S+ communities, and those with low incomes.”¹⁵

Food Insecurity

Role of the Federal Government

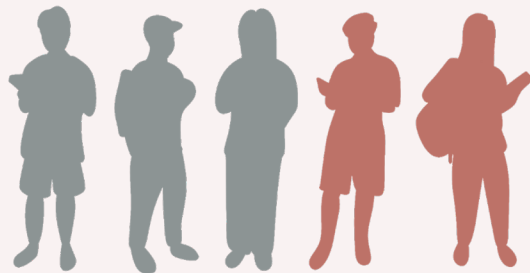
In 1985, the Department of Agriculture and Agri-Food¹⁶ was established and given the mandate to provide information, research, policies, and programs to help strengthen Canada's food systems, which included the mandate to deliver: "income support programs that reduce poverty, that can also reduce food insecurity". Currently, the federal government defines food insecurity as: "the inability to acquire or consume an adequate diet quality or sufficient quantity of food in socially acceptable ways, or the uncertainty that one will be able to do so".¹⁷

In terms of addressing food insecurity, the federal government has predominantly taken a reactive stance, centred around investments in Canadian non-profit organizations specialized in providing emergency food assistance. For example, Budget 2021 recently announced its investment of \$140 million for emergency hunger relief organizations, and \$163.4 million to expand the Nutrition North Canada program and to strengthen food security in the North.¹⁸

The State of Student Food Insecurity

Food insecurity continues to be an increasingly serious issue that negatively impacts not only the physical and mental well-being of Canadian post-secondary students but also their academic performance.

In Fall 2021, more than half of all students (57%) surveyed by Meal Exchange reported that they experienced moderate to severe food insecurity, which is a significant increase from the previous 2020-21 academic year (41.7%) and from 2015 (39%). The rate of food insecurity among post-secondary students is over 42% higher than the general population, with nearly **2 in 5 students experiencing food insecurity in the past year, and this trend has only intensified as a result of the pandemic.**¹⁹



Furthermore, **nearly 2 in 3 students reported the cost of food prevented them from eating, 55% of respondents indicated they relied on low-cost foods in order to eat, and 16.5% of respondents did not have enough money for food for an entire day.** In particular, food insecurity prevalence rates significantly widened across certain demographic factors, including age, gender, sexual orientation, and ethnic/racial identity. In particular, students identifying as the following were most disproportionately impacted by food insecurity: aged 30-34 (72.5%), queer (69.3%), Two-Spirit (93.1%), Indigenous (75.8%), and as an international student (74.5%)²⁰.

Overall, Meal Exchange's 2021 National Student Food Insecurity Report found that financial insecurity and lack of affordable foods are significant barriers to student food security. Students depending on financial support (e.g. bank loans, government assistance, bursaries) all experience higher rates of food insecurity compared with their peers. Regarding financial status, the highest percentage of food insecurity (74.8%) was seen in students who relied on banks and other non-government loans to fund their education, while 64% of students relying on government loans were food insecure.²¹ With nearly a quarter of all students (576,000) having Canada Student Loans, this raises future concerns about the impact food insecurity will have on increased reliance on student debt.

Ultimately, financial hardship, faced by many post-secondary students across Canada, contributes significantly to the lack of affordable food options on campus.

Tuition, as a significant financial strain on students, has a seismic impact on one's ability to access food options. Lastly, students who were unemployed and international students (who are ineligible for government funding programs) were also amongst those who are particularly at risk to be food insecure.²² Because food insecurity impacts such a large proportion of students, and because it is so corrosive to student success, it is imperative for policy-makers to address food insecurity on Canadian campuses in order for our post-secondary system to reach its full potential.

Lack of Student Food Insecurity Data

Ultimately, the federal government is responsible for maintaining health data, while Health Canada plays a significant role in monitoring key food and nutrition indicators, including household food insecurity. The Household Food Security Survey Module (HFSSM)²³ is a tool used to measure household food insecurity, and it has been included under Statistics Canada's Canadian Community Health Survey (CCHS) since 2004²⁴, which allows for the consistent monitoring of household food insecurity.

However, there is a large gap in the number of variables used by Statistics Canada to track food insecurity amongst post-secondary students, especially current students, and other demographics. For instance, the HFSSM distinguishes between households that do and do not have children under 18²⁵, and accordingly lumps post-secondary students (who are overwhelmingly above the age of 18) into the "adult" scale. The CCHS includes two education questions ("Main activity": EDC_Q10, which asks if you are attending "school, college, CEGEP, or university?" and EDC_Q20, which asks if you "are enrolled as a full-time or part-time student")²⁶, for weighting purposes and for other health modules in the survey.

But given that the food and nutrition module of the CCHS (the HFSSM) does not differentiate between households with students and those outside of post-secondary education, it is not possible to reliably connect the food insecurity-related information collected by these surveys to post-secondary students.

A similar issue exists with the Canadian Income Survey (CIS): the CIS asks whether you attended school, college, CEGEP, or university during the past calendar year (ACT1_Q30), whether you are enrolled full-time, part-time, or both (ACT1_Q35), and whether you have received money from scholarships, bursaries, or fellowships (ACT_Q40)²⁷, but only tracks food insecurity based on the size of your family and the number of children or seniors within it.²⁸

Finally, an additional gap exists amongst Statistics Canada studies of specific identity groups and their experiences with food insecurity, such as Indigenous peoples: there are no variables that identify and track Indigenous students' food security levels, meaning that a growing number of post-secondary students exist within a statistical blind spot.

As a result of the lack of post-secondary specific variables, there is no mention of post-secondary students in Statistics Canada's reports on food insecurity³⁰, including the Canadian Income Survey: Food insecurity; or Statistics Canada's update on the second Sustainable Development Goal: zero hunger.³¹

One study, the Association between Food Insecurity and Stressful Life Events among Canadian Adults, did look at how educational attainment affected food security levels³²; however, the study only tracked individuals' highest level of educational attainment and did not identify who were current students, whether food security has become worse for current students compared to previous cohorts, or whether there were other data trends that would more closely identify the level of food insecurity experienced by post-secondary students.

These reports are important sources of information for policy makers, stakeholders, citizens, and activists in their attempts to understand the overall health of Canadians and to make informed decisions on how to improve Canadian lives. But given the existing data limitations, these reports are unable to investigate post-secondary-specific food and nutrition issues, which makes it substantially more difficult to create informed policies or address areas of need.

Currently, decision-makers wishing to investigate the level of food insecurity on Canadian campuses must heavily rely on data from non-profit stakeholder organizations like PROOF³³ and Meal Exchange³⁴, who both track food and nutrition-related data for current post-secondary students. This data is integral to student-led advocacy efforts, but these organizations frequently face financial and resource constraints in developing and maintaining a comprehensive, nation-wide database on student food and nutrition-related issues, whereas federal agencies like Statistics Canada are already well-equipped to handle and collect that volume of information.

If Statistics Canada tracked post-secondary food insecurity—and had datasets which could identify food insecurity levels for students who are members of vulnerable identity groups—then student organizations, stakeholder researchers, and independent researchers would have a wider range and better quality of data to work with. It would be less likely to see students fall through the cracks, and subsequent food-related policies and programs would be better informed and better able to eliminate hunger in every corner of the country.

Therefore, if Statistics Canada added post-secondary specific variables to its existing food security modules and datasets, incorporated post-secondary specific data into its measurements and reports, and ensured that identity groups within post-secondary who are already facing food insecurity have their own variables, our understanding of food insecurity in Canada would be much clearer.

Student groups, the government, and other stakeholders would all benefit greatly from the additional data-driven support.

POLICY SUMMARIES

CASA has identified a variety of specific policies and tools that the federal government can implement to improve both food and housing options for students across Canada. While no program offers a singular solution to these issues, taken collectively the following suite of policy proposals offer exciting opportunities to help ensure that more students can fully access affordable housing and food options during their studies, to everyone's benefit.

ADDRESSING THE LACK OF STUDENT HOUSING DATA

Principles

For post-secondary students, the choice to pursue post-secondary education should not present additional barriers, or be the cause for unsustainable student debt. As guaranteed by the National Housing Strategy Act, the federal government has an obligation to ensure affordable and accessible housing for all Canadians. It is vital that post-secondary students have access to safe, affordable housing options, and that their efforts to access housing does not present additional barriers which may compromise their ability to access post-secondary education.

Concerns

One of the largest factors limiting progress on addressing the student housing crisis has been due to the lack of student housing data. Currently, the Canada Mortgage and Housing Corporation (CMHC) does not identify student households as a separate distinction in their existing market rental data, instead grouping students as low-income adults. Statistics Canada's Census estimates also automatically assume a student's "usual residence" during the summer is with their parents, regardless of whether the student is studying, working or living in another city or province. These assumptions significantly underestimate student demographics and existing concerns in Canadian housing data.

Furthermore, definitions used by Statistics Canada regarding 'Core Housing Need' and 'Private Household' routinely exclude students. Regardless of whether students are truly in need, Statistics Canada routinely views students as being in a "temporary condition" and therefore bars them from qualifying as having 'Core Housing Need'.³⁵



Furthermore, Statistics Canada also makes the assumption that all students are under the age of 25 years old, entirely excluding approximately 700,000 students who currently attend post-secondary as mature students (+25 years old) from their housing data sample.³⁶ Finally, the federal government's flagship project for generating affordable housing, the National Housing Strategy, does not measure longitudinal data on homelessness and inadequate housing in Canada, and maintains a similar definition of housing need that expressly excludes stu-

Recommendations

Based on these concerns and challenges, CASA recommends the following strategies and policies to facilitate better housing access for students:

- **Statistics Canada revise its 'Core Housing Need' definition to remove the mandatory assessment of those attending schools as a "transitional phase".**

- **Statistics Canada revise its 'Core Housing Need' definition to remove the mandatory assessment of student households earning low incomes as a "temporary condition."**

- **Canada Mortgage and Housing Corporation (CMHC) update its existing rental market data to include student households.**

- **Statistics Canada amend its 'Non-Family Households' category of the 'Core Housing Need' assessment to include maintainers attending school who are above the age of 29 years old ('mature students').**

- **Statistics Canada amend its 'Core Housing Need' assessment to consider 'Non-Family Households with at least one maintainer aged 15 to 29 attending school' as being in 'Core Housing Need'.**

- **Statistics Canada not automatically assign domestic students' 'usual residence' during the summer as their parents' address, to better represent the actual student residential demand in Census demographic data.**

IMPROVING NATIONAL DATA COLLECTION ON STUDENT FOOD INSECURITY

Principles

Food is an essential element for accessing post-secondary education. Access to affordable food is critical for students to succeed in their post-secondary studies. Consequently, access to post-secondary education is key for an individual to have better life outcomes. These outcomes include meaningful employment and the ability to contribute to society through thought, innovation, and creation fulsomely.

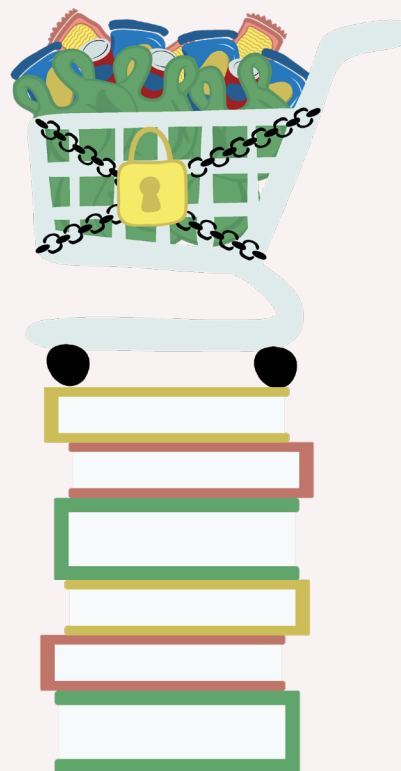
Concerns

Despite the growing number of students reporting chronic food insecurity across Canada, the true extent of student food insecurity is largely unknown given the limited available national data. Currently, those wishing to investigate student food insecurity must rely on non-profit stakeholder organizations like PROOF and Meal Exchange, however these organizations have significant financial and resource constraints that limit their ability to effectively survey student food insecurity nationally.

While Health Canada does monitor key food and nutrition indicators in its surveys on household food insecurity, including the Household Food Security Survey Module (HFSSM), it effectively excludes students from its data.

Student households are not included as a separate distinction under these surveys, nor do existing modules include post-secondary or Indigenous student specific variables.

As a result, there is no mention of post-secondary students in any of Statistics Canada's reports on food insecurity. As these studies and reports are important sources of information for policy makers, stakeholders, and parliamentarians, the absence of student data results in created programs, like the Local Food Infrastructure Fund (LFIF) that are not designed to address student concerns.



Recommendations

Based on these concerns and challenges, CASA recommends the following strategies and policies to facilitate better food security for students:

- **The federal government include post-secondary students as a specific group in the 'A Food Policy for Canada'.**

- **Statistics Canada establish student households as a separate distinction under the Household Food Security Survey Module (HFSSM).**

- **Statistics Canada establish student households as a separate distinction under the Canadian Income Survey (CIS).**

- **Statistics Canada add post-secondary specific variables to its existing food security modules, datasets, measurements, and reports, including the Household Food Security Survey Module (HFSSM).**

- **Statistics Canada include post-secondary students in its reports on food insecurity, including its Canadian Income Survey: Food Insecurity reports.**

- **The Minister of Agriculture and Agri-Food Canada create a new fund, modelled on the Local Food Infrastructure Fund (LFIF) project, for eligible applicants from large cities (30,000+ inhabitants) to apply with the purpose of improving food security outcomes for post-secondary institutions in eligible communities.**

- **The federal government increase funding of federal granting councils to support post-secondary research in developing technologies and crop varieties that will allow for net-zero emission and ecologically-regenerative agriculture.**

SUMMARY OF RECOMMENDED CHANGES

In summary, CASA proposes a number of specific policies geared at addressing the housing and food security challenges faced by post-secondary students across Canada. CASA calls for improved information gathering and data analysis around student housing and homelessness, because effective policy is always driven by strong evidence. Beyond better information, CASA advocates for the introduction and improvement of several policies and programs aimed squarely at supporting students as they seek to access affordable food and housing options in order to ultimately succeed in their post-secondary education and future careers.

Addressing the Lack of Student Housing

- **Revise Statistics Canada’s ‘Core Housing Need’ definition to:**

- **Remove the mandatory assessment of those attending post-secondary schools as a “transitional phase”.**
- **Remove the mandatory assessment of student households earning low incomes as a “temporary condition”.**
- **Consider ‘Non-Family Households with at least one maintainer aged 15 to 29 attending school’ as qualifying for ‘Core Housing Need’.**

- **Update Statistics Canada Census demographic data to not automatically assign domestic students’ ‘usual residence’ during the summer as their parents’ address.**

- **Update Canada Mortgage and Housing Corporation’s existing rental market data to include student households.**

Improving National Data Collection on Student Food Insecurity

- **Include post-secondary students as a specific group in the 'A Food Policy for Canada.**
- **Establish student households as a separate distinction under the Household Food Security Survey Module (HFSSM).**
- **Establish student households as a separate distinction under the Canadian Income Survey (CIS).**
- **Add post-secondary specific variables to existing Statistics Canada food security modules, datasets, measurements, and reports, including the Household Food Security Survey Module (HFSSM).**
- **Include post-secondary students in Statistics Canada reports on food insecurity, including its Canadian Income Survey: Food Insecurity reports.**
- **Create a new fund, modelled on the Local Food Infrastructure Fund (LFIF) project, for eligible applicants from large cities (30,000+ inhabitants).**
- **Increase funding of federal granting councils to support post-secondary research in developing net-zero and ecologically-regenerative technologies and crop varieties.**

Through these initiatives, CASA is confident that post-secondary students will have the supports and opportunities they need to access affordable food and housing options in their communities today and into the future.

Our Members



About CASA

The Canadian Alliance of Student Associations (CASA) is a non-partisan, not-for-profit advocacy organisation representing students at 25 student associations across the country. Through our partnership with the Quebec Student Union/Union étudiante du Québec (UEQ), CASA represents 365,000 students across Canada. CASA advocates for accessible, affordable, innovative, and high quality post-secondary education in Canada. CASA has done so successfully through policy and research development, awareness campaigns, government relations efforts, and partnerships with other stakeholders in the education sector.



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