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The Homelessness Income Cut Off: A Further Exploration

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HICO — The Homelessness Income Cut Off: A Further Exploration

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EXECUTIVE SUMMARY

The Homelessness Income Cut Off (HICO), which the authors introduced in an earlier paper, identifies the minimum income that individuals and families need to avoid homelessness after they've exhausted other ways of cutting back on housing and non-housing expenditures. When threatened by homelessness, people will move to lower quality or overcrowded accommodations, share housing with others, forgo non-essential goods and services and rely on charities such as food banks to stretch their budgets. The HICO captures the income threshold at which these coping mechanisms are exhausted and it is impossible to cut spending further. The HICO is a practical policy benchmark that represents the lowest income necessary for people to keep their housing.

If public income supports and housing policies leave households with incomes below the HICO's threshold, then those policies can't prevent homelessness. Typically, policies around homelessness focus on people who are persistently or chronically homeless due to mental illness or substance abuse, but they don't address the growing number of low-income households whose income isn't enough to cope with the rising costs of housing, food and other essentials. The HICO is about prevention, since helping people keep their homes is as important as assisting those who are already homeless. It is also a far cheaper response.

In their earlier paper, the authors provided estimates of the HICO for 2015–2022 for Vancouver, Calgary, Edmonton, Winnipeg, Toronto, Montreal and Halifax. This current paper provides estimates of the HICO across 50 Canadian communities with populations between 9,000 and five million residents, exposing variations by community size and family make-up. The income needed to avoid homelessness differs for single individuals, lone-parent families and two-parent households, as well as between small towns and large urban centres. Over time, the HICO has increased for some family types relative to median incomes, which means housing affordability pressures have intensified. When the gap between required income and typical earnings widens, more people risk losing their homes.

The ratio of the HICO to median income is a key indicator of housing stress because it sets a benchmark of affordability among communities. When the HICO rises faster than median income, more people risk becoming homeless. Policymakers can monitor this ratio to see if housing conditions are improving or worsening and whether income supports and other interventions are keeping up with the cost of living.

The HICO also assumes that financially stressed households can move to more affordable rental housing and turn to charities for help with essential purchases. In tight rental markets, however, affordable units may be scarce, and access to charities will vary by community size. When cheaper housing is unavailable or charities are limited, the income needed to maintain a home goes up.

Policymakers should use the HICO as a more targeted benchmark than the traditional poverty line. The HICO focuses specifically on the income necessary to prevent homelessness after individuals and families have used up all other cost-saving measures. As housing and living costs continue to rise, the HICO is a practical way to identify individuals and families at greater risk of homelessness and to determine whether public policies adequately ensure housing stability.

INTRODUCTION

In a recent paper, we introduced the concept of the Homelessness Income Cut Off, or HICO.[1] The HICO is the lowest income an individual or family must have to minimize their risk of homelessness. Our measure of the HICO recognizes that individuals and families at heightened risk of homelessness react by taking steps to reduce their expenses to conserve their limited income for the payment of housing costs, typically rent. These steps include moving to less expensive accommodation, crowding, sharing accommodations, relying on food banks, making use of charities and simply going without non-essential goods and services. The HICO is the lowest income required to maintain housing after all the aforementioned steps have been taken to reduce expenditures.

Our purpose in developing the concept of the HICO was to provide a measure against which governments can gauge the adequacy of public policies intended to ensure Canadians are able to secure and maintain housing and avoid becoming homeless. Relevant public policies include raising levels of income support, setting minimum wages, increasing the basic income tax exemption, incentivizing the building of affordable housing by non-governmental agencies and other potential policies aimed at lowering the cost of living and the cost of housing for low-income individuals and families. If public policy measures leave individuals and families with incomes below the HICO, then those measures are inadequate for helping people who are already making extraordinary efforts to minimize expenditures to maintain housing.

Our goal in devising the HICO measure is sympathetic to the goal of Ross et al. (2024) to produce a measure of income needed to ensure food security. Those authors note that what they refer to as the food insecurity poverty line (FIPL) is substantially different from Canada's official poverty line.[2] As they note, any assessment of the adequacy of policy measures meant to alleviate food insecurity requires a properly defined gauge against which to measure its effectiveness. Emery (2019) similarly notes that a poverty line may not be the best measure of a household's ability to deal with the after-effects of poverty.

In our earlier paper, we provided estimates of the HICO for the years 2015–2022 for seven large cities (Vancouver, Calgary, Edmonton, Winnipeg, Toronto, Montreal and Halifax). We evaluated the adequacy of two public policies — social assistance incomes and the minimum wage — for helping individuals and families in housing distress to retain their housing. Here, in this further exploration of the HICO measure, we provide estimates for a total of 50 communities, ranging in population size from 9,000 to nearly five million people, and we do so for the years 2015–2023. These extensions better enable us to observe the sensitivity of our HICO measures to community size and yield an additional year of data to help us understand the effects of COVID-related income supports on the HICO. In this paper, we also produce a measure of the impact the cost of living has on Canadians' ability to retain housing regardless of their source of income.

In the next section, we present an overview of the HICO concept, while referring the reader to our earlier paper for details. We then produce estimates of the HICO for 50 communities, spanning the period 2015–23. In that section, we acknowledge that our estimates are based on assumptions and show the sensitivity of our calculations to those assumptions. The penultimate section of the paper uses estimates of the HICO to comment on the adequacy of income supports for helping people maintain housing and introduces a measure meant to indicate the percentage of Canadian households, regardless of their income sources, that are struggling to maintain housing. Finally, the last section offers concluding comments.

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[1]   See Kneebone and Wilkins (2024).

[2]   The authors estimate that the amount of income required to avoid food insecurity is sometimes 1.25 times larger than Canada's official poverty line.

THE POVERTY LINE VERSUS THE HICO

In our earlier paper, we emphasized that the HICO defines a level of income that is well below Canada's official poverty line. The poverty line is designed to determine a level of income sufficient for a reference family to maintain a "modest and basic standard of living," which includes secure housing.[3] Thus, having an income at or near the poverty line does not, by definition, leave a family at risk of homelessness. The poverty line is a poor gauge against which to evaluate policies intended to help people retain housing.

The reference family is defined as two adults with two children, a girl aged nine and a boy aged 13. With respect to housing, the poverty line for that family establishes a level of income sufficient to pay the median cost of renting a three-bedroom housing unit that is typically occupied by households in their community whose income falls within the second income decile. The size of that accommodation satisfies the National Occupancy Standard (NOS) for the reference family. The NOS specifies there must be a separate bedroom available for the parents and for each child over the age of six, when those children are of opposite sex. Thus, the poverty line assumes the reference family does not live in crowded conditions and has not sought out housing priced below the median rent.[4] The reference family is also assumed to have sufficient income to purchase a nutritious diet, to pay transportation costs in a form of public transit where available (or alternatively own and operate a modest vehicle), purchase cellphone services and finally, to purchase items of personal care, reading materials and other goods and services conducive to maintaining a modest and basic standard of living.[5]

In our earlier paper, we noted that a poverty line defined in this way is a useful measure for some purposes, but it is not a useful benchmark of the minimal level of income necessary for individuals and families to avoid homelessness. By definition, a reference family with an income equal to the poverty line is not at risk of homelessness. The minimum income required to remain housed, or alternatively, the income below which the reference family is at heightened risk of homelessness, is less than what is estimated by the poverty line. But how much less?

In our earlier research, we defined a person or family to be at risk of homelessness when their income is such that even after eliminating expenditures that meet their other basic needs, they remain at a heightened risk of losing their housing. This definition of the income leaving one at risk of homelessness emphasizes the importance of the relative sizes of income and the cost of housing and other basic needs. The definition also emphasizes that an effort has been made to respond to one's circumstances. The example used in our earlier paper of someone struggling to pay for housing due to high spending commitments on private schools and extravagant holidays does not meet a sensible definition of being at risk of homelessness. This is because a modicum of spending restraint on non-essentials would be sufficient for the family to retain housing. Our definition of the HICO accounts for the efforts of individuals and families to minimize their risk of homelessness by taking steps to reduce expenditures and conserve income to pay housing costs.

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[3] For a detailed description of the poverty line, see Djidel et al. (2020).

[4] In calculating the HICO, we assume rental housing. See Kneebone and Wilkins (2024) for evidence in support of this assumption. In our earlier paper, we also draw attention to our assumption that the distribution of rents paid by households with incomes drawn from the second income decile is the same as the distribution of rents paid by all households. With this assumption, we can derive an estimate of the rent paid on units priced at the top of the first quintile of the rent distribution, by households whose incomes fall within the second decile of the income distribution. Data on rents and rent quartiles are from the CMHC Data Portal. Data on rent quintiles provided by special request are from CMHC.

[5] It is important to emphasize that in the definition of the poverty line, no member of the reference family deals with a disability that affects the household's budget or access to housing. In this and in our earlier paper developing the HICO measure, we maintain this assumption. As noted in Scott et al. (2022), a measure of poverty relevant for a person or family dealing with disabilities requires significant adjustments.

Arriving at our estimate of the HICO involves reducing the size of those expenditures identified as necessary by the designers of the poverty line to maintain housing, diet, transportation and other needs, by amounts that can be provided by charities and amounts that could be saved by consuming lesser quality goods. Thus, we assume that a family under financial stress and seriously threatened by homelessness would move to a rental accommodation below the median price in the local housing market. That family would also move to accommodations with more crowded conditions than the NOS identifies as desirable. Similarly, a family at heightened risk of homelessness would explore ways to minimize expenditures by substituting with goods provided by charities and in this way conserve their limited income for the payment of rent. A key response in this regard is the use of a food bank. Food distributed by a food bank is a close substitute for food purchased from a retail outlet and so is an effective way to reduce expenditures.[6] Relying on charitable donations of clothing and furnishings is also a possibility.

Table 1: The Poverty Line and the HICO, Reference Family, 2023

	Toronto	Moncton
Poverty Line	$57,531	$51,082
Savings from Reduced Expenditures due to:		
Moving to less expensive accommodation	$5,951	$2,873
Crowding	$602	$155
Food bank use (at 25% of food budget use)	$3,465	$3,872
Clothing charities (at 40% of clothing budget use)	$768	$1,002
Adjusting transportation costs (at 10% transportation adjustment)	$661	$493
Other expenditure reductions (at 40% adjustment of other budget needs)	$5,000	$5,450
Homelessness Income Cut Off (subtract Savings from the Poverty Line)	$41,084	$37,237

Notes: See Kneebone and Wilkins (2024) for details. The reference family consists of two adults and two children ages nine and 13. As detailed below in Table 3, we consider alternative assumptions regarding the extent to which expenditures are reduced by reliance on charities. In this table, we impose our baseline assumptions.

Table 1 provides an example of these calculations. Using data from 2023, the calculations show the possible reduction in expenditures for a family of four people who are under the threat of housing loss. The calculations are shown for two communities, one large, Toronto, and one small, Moncton. The values differ in the two communities because the cities' poverty lines differ, as do their rents and other costs and thus the size of possible expenditure reductions.

The calculations in Table 1 show how an obvious response to the threat of homelessness — a move to less expensive accommodations — yields a considerable saving. The table shows that relying on a food bank to reduce food expenditures by 25 per cent also frees up a considerable amount of budget available to maintain the current housing arrangement. The expenditure savings described in Table 1 result in a HICO equal to just over 70 per cent of the poverty line in these communities.

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6   In a recent paper, Jadidzadeh and Kneebone (2025) report evidence of people increasing their reliance on food banks as they approach the time when they use a homeless shelter for the first time.

Table 2: The Poverty Line and the HICO, Alternative Family Sizes, Toronto, 2023

	Reference Family	Lone Parent	Single
Poverty Line	$57,531	$40,681	$28,766
Savings from Reduced Expenditures Due to:			
Moving to less expensive accommodation	$5,951	$4,634	$3,291
Crowding	$602	-$94	$2,341
Food bank use (at 25% of food budget use)	$3,465	$2,450	$1,733
Clothing charities (at 40% of clothing budget use)	$768	$543	$384
Adjusting transportation costs (at 10% transportation adjustment)	$661	$468	$331
Other expenditure reductions (at 40% adjustment of other budget needs)	$5,000	$3,535	$2,500
Homelessness Income Cut Off (subtract Savings from the Poverty Line)	$41,084	$29,145	$18,186

Notes: See Table 1.

Table 2 repeats calculations for Toronto from Table 1 and adds two alternative family sizes. This is useful for illustrating that while the poverty line adjusts for family size by applying a family equivalence rule, known as the square root equivalence scale, the HICO does not.

The square root rule is a simple mathematical adjustment.[7] Its use imposes the condition that what is assumed for the reference family is true for all families of all sizes. Thus, when adjusted for other family sizes, the poverty line defines an income sufficient for that family (or individual) to have a modest and basic standard of living without crowding and without having to rely on charities. As we explained in greater detail in our earlier paper, our estimates of the HICO for other family sizes and compositions involve more than applying the square root formula to our calculation of the HICO for the reference family. This is because different sized families, and families of different compositions, can deal with the threat of homelessness in different ways. For example, a single person whose level of income puts them under threat of homelessness can find a roommate and live in shared accommodation more easily than families with children. Our calculations of the HICO assume a single person finds accommodation with a roommate, whereas the application of the square root formula to the poverty line implicitly assumes a single person lives alone.

As illustrated in Table 2, recognizing the ability of a single person threatened by homelessness to live with a roommate means the HICO for a single person is noticeably lower as a percentage of the poverty line (63 per cent in Toronto in 2023) than for a lone-parent family (72 per cent of the poverty line) or the reference family (71 per cent). Our calculations show that these ratios of HICO to the poverty line are generally observed in all communities and in all years. Thus, the HICO is somewhat less than the 75 per cent of the poverty line, a measure of income identified as defining "deep income poverty."[8] Unlike the measure of deep income poverty, the size of HICO relative to the poverty line varies by family size and composition.

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[7] To convert to other family sizes, MBM values are divided by two (by the square root of the referenced four-person family) and then multiplied by the square root of the number of family members. No further adjustment is made for family characteristics such as age or sex.

[8] The concept of "deep income poverty" was introduced in Employment and Social Development Canada (2018).

THE ESTIMATES

As detailed in our earlier paper, the amount of the HICO is assumed to be sensitive to the ability of individuals and households to reduce expenditures by substituting purchases with goods provided by charities. Our understanding regarding their ability to make these substitutions is based in part on evidence gleaned from data provided by food banks and described in our earlier paper. For the most part, however, we rely on assumptions as there is little research available that describes the extent to which people under financial stress rely on charities. Table 3 reports these baseline assumptions and assumptions defining greater and lesser reliance on charities.

Table 3: Assumptions Regarding Reliance on Charities

	Percentage Reduction in Expenditures on			
	Food	Clothing	Transportation	Other goods and services
Baseline assumption	25%	40%	10%	40%
Greater reliance	35%	50%	15%	50%
Lesser reliance	15%	30%	5%	30%

Table 4 shows the sensitivity of our calculations of the HICO by presenting values for three household compositions in Toronto in 2023, when using our baseline and alternative assumptions regarding the ability to substitute retail expenditures for goods provided by charities.

Table 4: Sensitivity of HICO Calculations for Toronto, 2023

	Reference Family	Lone Parent, 1 Child	Single
The HICO:			
Baseline assumption	$41,084	$29,145	$18,186
Lesser reliance on charities	$44,242	$31,378	$19,765
Greater reliance on charities	$37,925	$26,911	$16,607

Notes: See Table 3 for assumptions regarding the extent of reliance on charities.

For the reference family and for the lone parent, our measure of the HICO varies from the baseline measure by ±7.7 per cent depending on our assumption regarding reliance on charities. The variation is somewhat larger (±8.7 per cent) for a single person. Regardless of our assumptions about the extent of reliance on charities, the resulting HICO is well below the poverty line defined for any family size.

New with this paper are calculations of the HICO for an additional 43 communities, many of which are significantly smaller in population than the seven municipalities (Vancouver, Calgary, Edmonton, Winnipeg, Toronto, Montreal and Halifax) considered in our earlier paper. When analyzing smaller cities, an important consideration is whether people living in those communities have the same access to charities as we assume for those living in large municipalities. Given the importance of food banks in enabling individuals and families to reduce expenditures, we investigated the access to food banks in smaller communities. Food Banks Canada (n.d.) supports a web-based tool allowing one to search for food banks in communities across Canada. In all 50 communities we consider here, at least one food bank exists. We could find no similar information regarding other types of charities, such as charities providing furniture, clothing, etc. We suspect that charities in smaller communities may be less accessible than in larger municipalities. If so, estimates of the

HICO based on our assumption of a lesser reliance on charities (see Tables 3 and 4), may be more appropriate for smaller communities. In the Appendix we present calculations of the HICO for each of the 50 communities for the years 2015–2023 and for each of our sensitivity assumptions.

USES OF THE HICO MEASURE

The Homelessness Income Cut Off is not intended to be used to describe the steps individuals and families with low income should be required to take before receiving assistance or policymakers' attention. Instead, the HICO is intended to provide a gauge against which public policies can be measured. If such policies leave individuals and families with incomes below the HICO, they cannot claim to be effective responses to the homelessness crisis.

In our earlier paper, we used the HICO as a gauge for measuring the effectiveness of social assistance incomes in ensuring individuals and families have enough resources to minimize their risk of homelessness. As reported in that paper, social assistance incomes are not generally at a level sufficient for individuals and families with low incomes to minimize their risk of homelessness, despite taking all the feasible steps to minimize expenditures that we assumed in deriving measures of the HICO. In Table 5, we present evidence on the average value of the HICO, and the HICO as a fraction of social assistance income, for the three family compositions, sorted by four community sizes. Communities were allocated according to their 2019 populations. For illustrative purposes, we present HICO calculations based on our baseline assumptions regarding access to charities defined in Table 3. As noted earlier, for small cities and/or small communities, calculating the ratio of HICO to social assistance (HICO/SA), using the lesser reliance set of assumptions regarding access to charities described in Table 3, might be preferred.

Table 5. The HICO and the HICO as a Fraction of Social Assistance Income (HICO/SA), Three Family Compositions, Average by Community Size, 2023

	Reference Family		Lone Parent		Single	
	HICO	HICO/SA	HICO	HICO/SA	HICO	HICO/SA
Large cities (> 250,000 people)	$39,034	106.1%	$27,672	110.0%	$17,438	153.3%
Medium-sized cities (100,000 to 249,999 people)	$37,212	103.3%	$26,288	106.4%	$16,816	153.5%
Small cities (50,000 to 99,999 people)	$38,895	98.8%	$27,358	102.1%	$17,413	145.7%
Small communities (< 49,999 people)	$37,982	112.7%	$26,612	106.1%	$17,190	161.7%

Notes: Calculations use our baseline assumption regarding charity use. The lone parent is assumed to have one child.

We examine the reference family first. If that family is solely dependent on the income provided by social assistance, that income would fall short of the HICO in all but small cities. This is because from the table, the HICO's values are greater than the amounts provided by social assistance and hence the percentage of HICO/SA is mostly larger than 100 per cent. Perhaps surprisingly, social assistance income falls furthest below the HICO in small communities with populations below 49,999 people, with HICO/SA at 112.7 per cent. It is worth noting, however, that these calculations are based on our baseline assumption regarding charity use. If in small cities and in small communities we assume less access to charities and thus use the lesser reliance assumptions described in Table 3, then the ratio of HICO/SA is greater than 100 per cent in all community sizes.

By contrast, for the lone parent, social assistance income falls furthest below the HICO in large cities at 110 per cent. The lone parent is also sensitive to our assumption regarding the availability of charities in small cities and small communities. If for those small communities we use the lesser reliance assumptions described in Table 3, social assistance falls furthest below the HICO in those communities.

Finally, for a single person, who in our assumptions for the calculation of the HICO is sharing the cost of a two-bedroom rental, social assistance income falls well below the HICO in all communities. This suggests that to retain housing, a single person reliant on social assistance requires considerably greater efforts to retain housing and must reduce expenditures by larger amounts than we have previously assumed.[9]

The differences in the HICO/SA ratio by community size speak to the problem of social assistance incomes not being sensitive to local costs. An individual or family reliant on social assistance income receives the same monetary benefits, regardless of where they live in a province. However, those individuals often face considerably different costs depending on where in a province they live. The calculations presented in Table 5 suggest that those reliant on social assistance are under the least housing pressure when they reside in small cities.

An individual or family does not have to be reliant on social assistance income to endure an increased risk of homelessness. New with this paper, we present calculations of the ratio of the HICO to the after-tax median income by community. Using a hypothetical income distribution, Figure 1 illustrates the relevance of the ratio of the HICO to median income.

Figure 1: The HICO and Median Income
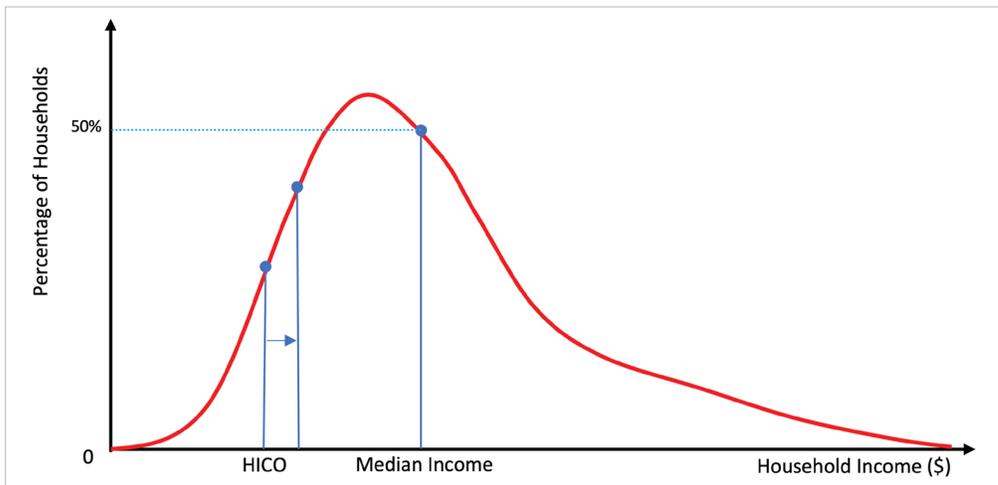
In any community, 50 per cent of households have incomes below the median income of that community and 50 per cent have larger incomes. As illustrated in the figure, for a low household income, an increase in the size of the HICO relative to the median income means the percentage of households in the community whose incomes fall below the HICO grows. Thus, the size of the ratio of the HICO to the median income is positively related to the number of households at heightened risk of homelessness. If the ratio were equal to one, then 50 per cent or half of the population would have an income at or below the community's HICO. As the ratio of HICO

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9   If we impose our assumption of a lesser reliance on charities in small cities and small communities, the ratio of HICO/SA for a single person increases to 159.6 per cent and 177.5 per cent, respectively

to the median income grows closer to one, so too does the number of households in the community at a heightened risk of homelessness.[10]

In Table 6, we present calculations of the ratio of the HICO to median income by four community sizes and by family compositions for each year from 2015 to 2023. For simplicity, we adopt the baseline assumption regarding the use of charities in all community sizes. The ratio of HICO to after-tax median income is highest for a lone parent with one child and single individuals. The ratio is lowest for the reference family of two adults and two children. The ratio is generally highest in small communities with populations of less than 49,999 people. In small communities, the HICO for a lone parent is nearly 60 per cent of the median income, suggesting a high proportion of lone parents in those communities are at heightened risk of homelessness.

Table 6: The Ratio of HICO to Median Income, Three Family Compositions, Average by Community Size, 2015–2023

Year	Large Cities (Population > 250,000 People)			Medium-Sized Cities (Population between 100,000 & 249,999)			Small Cities (Population between 50,000 & 99,999)			Small Communities (Population < 49,999 People)		
	Lone Parent, One Child	Couple, Two Children	Single	Lone Parent, One Child	Couple, Two Children	Single	Lone Parent, One Child	Couple, Two Children	Single	Lone Parent, One Child	Couple, Two Children	Single
2015	0.54	0.31	0.50	0.55	0.30	0.52	0.54	0.28	0.45	0.64	0.29	0.51
2016	0.53	0.31	0.50	0.54	0.30	0.52	0.54	0.29	0.47	0.61	0.29	0.52
2017	0.52	0.30	0.49	0.53	0.29	0.51	0.53	0.28	0.45	0.61	0.28	0.51
2018	0.51	0.29	0.49	0.51	0.29	0.51	0.51	0.28	0.45	0.61	0.28	0.51
2019	0.50	0.29	0.49	0.50	0.29	0.50	0.50	0.28	0.45	0.59	0.28	0.52
2020	0.46	0.28	0.45	0.46	0.27	0.46	0.46	0.27	0.42	0.53	0.28	0.47
2021	0.48	0.28	0.47	0.47	0.27	0.47	0.48	0.27	0.44	0.56	0.28	0.50
2022	0.49	0.29	0.49	0.48	0.28	0.49	0.50	0.28	0.45	0.58	0.28	0.53
2023	0.47	0.28	0.48	0.47	0.28	0.49	0.48	0.27	0.45	0.58	0.29	0.53

Notes: Calculations assume baseline assumption regarding charity use. Median income is after-tax and is defined for each family composition (Source: Statistics Canada 2025). Communities are grouped according to their total population in 2019.

The trend since 2015 has been for the ratio of HICO to median income to fall for lone-parent families. The value of the HICO moving further below median income suggests that homelessness is endangering a smaller percentage of lone-parent families over time. The ratio has also fallen, though by less, for families with two adults and two children in larger communities, but not in communities with populations of less than 100,000 people. For singles, the percentage threatened by homelessness is high but has not changed appreciably since 2015.

In Figure 2 we present calculations, using data for 2023, of the ratio of the HICO to after-tax median income for each of our three family definitions and for each of our 50 communities.

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10 We cannot measure the percentage of a population with incomes below the HICO. To do so requires information on the shape of the relevant income distribution. Without that information, we can only claim that as the ratio of the HICO to median income grows and gets closer to one, so too does the percentage of the population at a heightened risk of homelessness.

Figure 2: Community Rankings by Three Family Compositions, 2023

Two Parents, Two Children

Lone Parent, One Child

Single Person
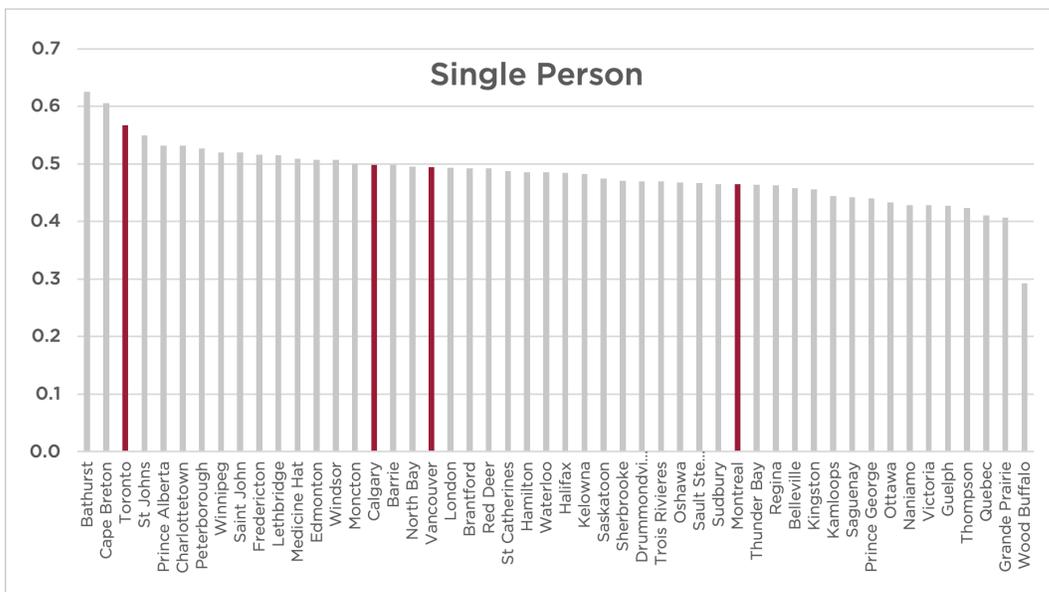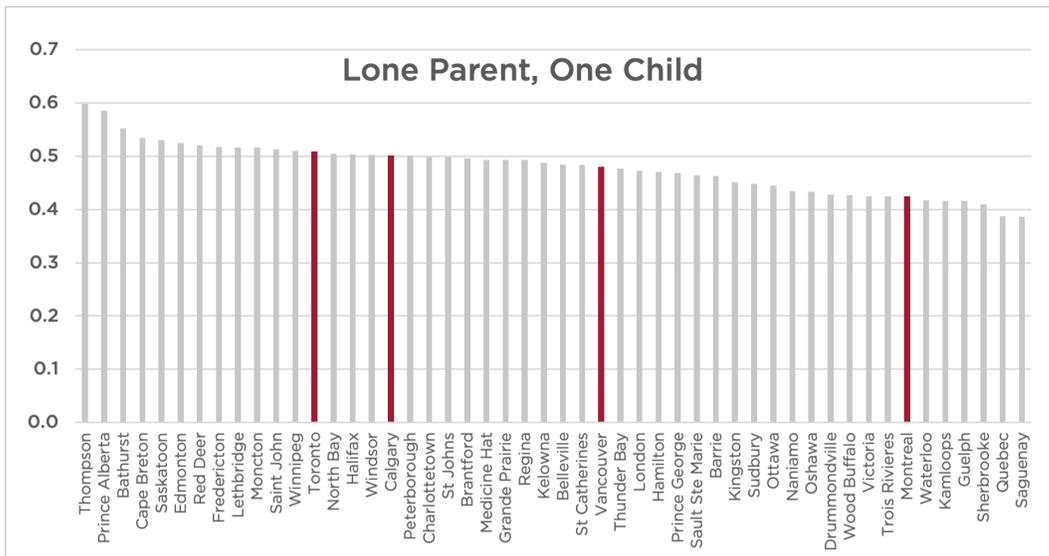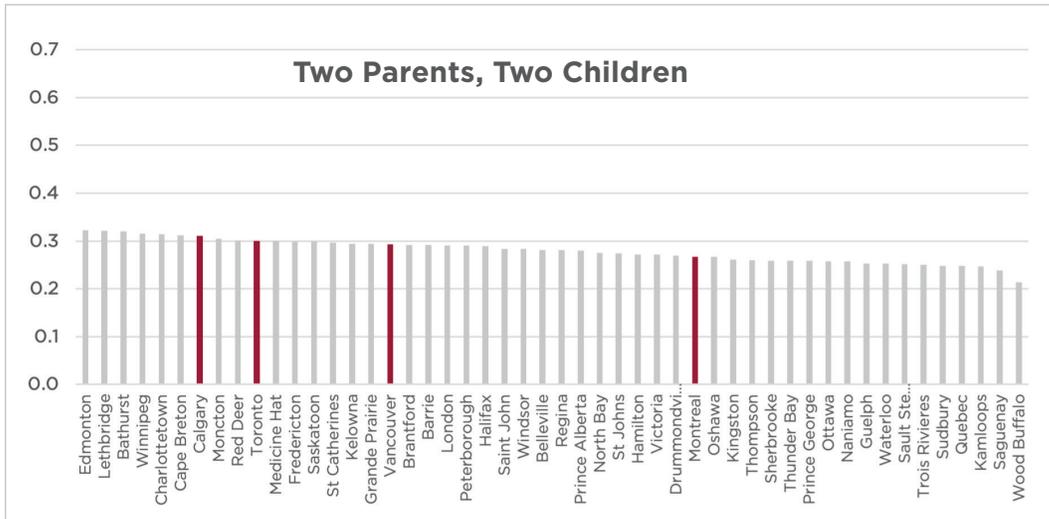
In each figure, communities are ordered according to the ratio of HICO to after-tax median income. Since the size of the ratio is positively correlated with the percentage of households in the community with incomes at or below the HICO, each figure ranks communities according to the risk of homelessness, from highest risk to lowest. The figures are also sorted by family compositions. We intentionally use the same scale on the vertical axis to indicate this relative ranking. Finally, we use red to colour the bars representing Vancouver, Calgary, Toronto and Montreal to show how relative rankings of communities vary with changes in family size and to emphasize that the percentage of households at risk of homelessness in a community is not always highest in large cities.

An interesting observation drawn from Figure 2 is that communities in Quebec tend to be located further to the right on the horizontal axis than is generally true for communities in other provinces. That is, broadly speaking, the risk of homelessness is smaller in Quebec communities than in communities located in other provinces. An important reason for this is the relatively lower rents in Quebec than elsewhere. Whether relatively low measures of the HICO in Quebec translate into lower rates of homelessness is an interesting question, but one which is difficult to answer due to a paucity of easily comparable data on point-in-time homelessness counts or emergency shelter occupancy data.

In all communities, the percentage of families at heightened risk of homelessness tends to be smallest for families composed of two parents and two children. The percentage of families at risk is noticeably higher for lone-parent families and for single people. Comparing across communities, it is often the smaller communities in which the largest percentage of households are at risk of homelessness. Bathurst, New Brunswick is notable for recording high ratios of HICO to median income for all three family types.

CONCLUDING COMMENTS

Homelessness is currently, and has for some time, been identified as a problem deserving policymakers' close attention. The existing policies that have been introduced have tended to focus on addressing homelessness as it is experienced by people who have been persistently homeless as a result of mental health and substance abuse issues. Our introduction of the Homelessness Income Cut Off (HICO) is meant to draw attention to those individuals and families whose experience with homelessness is most likely due to low income and the threat posed by rising costs of housing, food and other necessities, rather than having to deal with problems of mental health and/or substance abuse. Preventing currently housed people from becoming homeless should be as important as assisting those with prolonged experience of living without a home. But what do those policies look like?

Developing answers to that question begins with information regarding who is at risk of homelessness and how serious is their risk. This is the purpose of the HICO measure, to identify that level of income which places households at a heightened risk of homelessness. Armed with that information, policymakers have an appropriate gauge against which to judge policies intended to address the threat of homelessness. If income supports and housing policies do not provide households with sufficient income to remain housed, even after they have taken extraordinary efforts to conserve income for the payment of rent, then those policies are failures. The HICO provides a gauge for making that determination.

In this paper, we have produced measures of the HICO for 50 communities. We have shown how our measure varies by community size and by family composition, and we have shown how it has changed over time. We have confirmed our earlier finding that income supports are generally insufficient for enabling people reliant on those supports to remain housed without making even greater efforts to reduce expenditures than we have assumed. With this paper, we have shown that the ratio of HICO to median income also varies by community size and by family composition and that it too has changed over time. Observing how the ratio of the HICO to median income changes over the years provides an informative benchmark of whether the housing affordability crisis is worsening or lessening and whether policy efforts to increase housing affordability are proving effective.

There is room for improvement in measures of the HICO. We noted earlier, for example, the lack of information regarding how, and to which extent, people under fiscal stress rely on charities. We supported our assumptions with respect to food bank use, based on a small amount of available data, but otherwise relied on guesses about how much individuals and families use charities to conserve income for paying rent. We assumed that access to charities is similar across communities but noted that small communities might provide less access to registered charities than larger cities. By providing estimates of HICO based on three different assumptions about the extent to which households can rely on charities, we enable readers to choose values they judge most appropriate for their community. See the Appendix for these alternative values.

We also assumed in our calculations that there is always lower cost rental housing available to individuals and families seeking to reduce their expenditures. As increases in the cost-of-living bite more individuals and families, this lower cost rental availability becomes less feasible, meaning that all else equal, the HICO may grow larger during periods of increasingly tight rental markets.

For these reasons and more, the HICO can only be understood as an imprecise measure of the difficult circumstances experienced by individuals and families at heightened risk of homelessness. This is also true for the measure of the poverty line and for any effort to determine the appropriate level of income supports, both of which make equally broad assumptions. Thus, what we deem to be the key takeaway from this research is not that we have produced an exact measure but, rather, we have introduced an approach and a measure that is more useful and more accurate than the poverty line for assessing the adequacy of public policies intended to address homelessness.

APPENDIX

	Year	HICO - Baseline			HICO - Greater Reliance on Charities			HICO - Less Reliance on Charities		
		Couple Family with Two Children	Lone Parent with One Child	Single Person	Couple Family with Two Children	Lone Parent with One Child	Single Person	Couple Family with Two Children	Lone Parent with One Child	Single Person
Kamloops (BC)	2015	30,323	21,541	13,551	27,759	19,728	12,269	32,886	23,354	14,832
	2016	31,118	21,659	13,879	28,513	19,817	12,577	33,723	23,501	15,181
	2017	31,954	22,440	14,209	29,323	20,580	12,894	34,584	24,300	15,524
	2018	32,839	22,631	14,585	30,157	20,735	13,245	35,520	24,527	15,926
	2019	33,039	23,225	14,750	30,273	21,269	13,367	35,805	25,181	16,133
	2020	32,785	23,272	14,697	29,982	21,290	13,295	35,588	25,254	16,098
	2021	33,741	23,766	15,115	30,870	21,737	13,680	36,611	25,796	16,550
	2022	35,170	25,338	15,875	32,082	23,154	14,331	38,258	27,522	17,419
	2023	36,108	25,299	16,370	32,864	23,005	14,748	39,353	27,593	17,992
Kelowna (BC)	2015	34,323	24,469	15,086	31,637	22,570	13,743	37,009	26,369	16,429
	2016	34,459	24,856	15,183	31,731	22,926	13,819	37,188	26,785	16,548
	2017	34,931	24,966	15,386	32,176	23,018	14,008	37,687	26,915	16,763
	2018	35,518	25,484	15,660	32,709	23,497	14,256	38,327	27,470	17,065
	2019	36,515	26,137	16,111	33,616	24,087	14,662	39,413	28,186	17,561
	2020	36,767	25,804	16,241	33,829	23,726	14,772	39,705	27,881	17,710
	2021	37,225	26,398	16,485	34,216	24,270	14,981	40,234	28,525	17,990
	2022	39,713	28,158	17,630	36,475	25,869	16,012	42,951	30,448	19,249
	2023	41,244	28,809	18,344	37,842	26,403	16,642	44,647	31,215	20,045
Nanaimo (BC)	2015	31,486	21,413	13,962	28,922	19,600	12,680	34,049	23,226	15,244
	2016	31,979	22,164	14,184	29,375	20,322	12,881	34,584	24,006	15,486
	2017	32,330	22,456	14,342	29,700	20,596	13,027	34,960	24,316	15,657
	2018	32,676	23,179	14,528	29,995	21,283	13,187	35,358	25,075	15,869
	2019	33,132	23,802	14,782	30,366	21,846	13,399	35,898	25,758	16,165
	2020	33,187	23,913	14,839	30,384	21,931	13,438	35,990	25,895	16,241
	2021	32,814	23,628	14,787	29,944	21,598	13,352	35,685	25,658	16,222
	2022	33,795	24,419	15,389	30,707	22,236	13,844	36,883	26,603	16,933
	2023	34,980	25,216	15,971	31,736	22,922	14,349	38,225	27,510	17,593
Prince George (BC)	2015	31,128	21,782	13,835	28,564	19,970	12,553	33,691	23,595	15,117
	2016	31,704	21,931	14,086	29,100	20,089	12,784	34,309	23,773	15,389
	2017	32,153	22,724	14,280	29,523	20,864	12,965	34,784	24,584	15,595
	2018	32,688	23,031	14,532	30,006	21,135	13,191	35,369	24,927	15,873
	2019	33,694	23,553	14,981	30,928	21,598	13,598	36,460	25,509	16,364
	2020	34,342	23,881	15,247	31,539	21,899	13,846	37,145	25,863	16,649
	2021	34,989	24,660	15,556	32,118	22,630	14,121	37,859	26,689	16,991
	2022	37,204	26,568	16,594	34,116	24,385	15,050	40,293	28,752	18,138
	2023	37,318	27,419	16,797	34,073	25,125	15,175	40,562	29,713	18,419

	Year	HICO - Baseline			HICO - Greater Reliance on Charities			HICO - Less Reliance on Charities		
		Couple Family with Two Children	Lone Parent with One Child	Single Person	Couple Family with Two Children	Lone Parent with One Child	Single Person	Couple Family with Two Children	Lone Parent with One Child	Single Person
Vancouver (BC)	2015	30,886	23,202	13,810	28,278	21,358	12,506	33,494	25,046	15,114
	2016	31,457	23,634	14,061	28,807	21,761	12,736	34,107	25,508	15,386
	2017	31,860	23,737	14,240	29,183	21,844	12,902	34,536	25,630	15,578
	2018	32,899	24,313	14,679	30,168	22,382	13,314	35,630	26,245	16,045
	2019	33,783	24,989	15,090	30,964	22,996	13,681	36,601	26,981	16,499
	2020	34,562	25,601	15,404	31,706	23,581	13,976	37,418	27,621	16,832
	2021	35,875	26,466	15,948	32,950	24,398	14,486	38,799	28,534	17,411
	2022	38,104	28,157	16,996	34,958	25,932	15,423	41,251	30,382	18,570
	2023	39,850	29,294	17,777	36,546	26,958	16,125	43,154	31,630	19,429
Victoria (BC)	2015	33,526	24,461	14,804	30,841	22,562	13,461	36,212	26,360	16,147
	2016	34,089	24,682	15,052	31,360	22,752	13,688	36,817	26,611	16,417
	2017	34,351	24,896	15,181	31,596	22,947	13,803	37,107	26,844	16,558
	2018	34,977	25,281	15,469	32,168	23,295	14,064	37,787	27,268	16,874
	2019	36,036	25,748	15,942	33,138	23,698	14,493	38,934	27,797	17,391
	2020	36,153	25,917	16,024	33,215	23,839	14,555	39,091	27,994	17,493
	2021	36,931	26,123	16,381	33,922	23,996	14,877	39,940	28,251	17,886
	2022	39,463	27,755	17,542	36,226	25,465	15,923	42,701	30,044	19,161
	2023	40,815	28,305	18,192	37,412	25,899	16,490	44,218	30,711	19,893
Calgary (AB)	2015	35,751	25,098	15,509	33,146	23,256	14,206	38,355	26,940	16,811
	2016	36,053	25,757	15,640	33,429	23,901	14,328	38,677	27,612	16,952
	2017	36,121	25,977	15,685	33,484	24,112	14,367	38,758	27,841	17,004
	2018	37,330	26,587	16,183	34,643	24,687	14,840	40,017	28,487	17,527
	2019	38,126	26,821	16,546	35,366	24,869	15,166	40,886	28,772	17,926
	2020	38,336	27,161	16,677	35,524	25,173	15,271	41,149	29,150	18,083
	2021	39,553	28,085	17,219	36,658	26,037	15,771	42,449	30,132	18,666
	2022	42,582	29,968	18,566	39,453	27,756	17,002	45,711	32,181	20,131
	2023	43,618	30,603	19,078	40,343	28,288	17,441	46,892	32,919	20,715
Edmonton (AB)	2015	35,066	25,044	15,251	32,478	23,214	13,957	37,654	26,874	16,545
	2016	35,305	25,249	15,360	32,698	23,406	14,057	37,912	27,092	16,664
	2017	35,074	25,425	15,300	32,454	23,572	13,990	37,694	27,277	16,610
	2018	36,419	25,855	15,844	33,749	23,967	14,510	39,088	27,743	17,179
	2019	37,107	26,435	16,168	34,365	24,495	14,797	39,849	28,374	17,539
	2020	38,071	26,793	16,566	35,277	24,818	15,169	40,865	28,769	17,963
	2021	39,366	27,693	17,135	36,489	25,659	15,696	42,243	29,727	18,573
	2022	42,141	29,613	18,392	39,033	27,415	16,837	45,250	31,811	19,946
	2023	43,957	30,795	19,178	40,704	28,495	17,551	47,211	33,095	20,804

		HICO - Baseline			HICO - Greater Reliance on Charities			HICO - Less Reliance on Charities		
	Year	Couple Family with Two Children	Lone Parent with One Child	Single Person	Couple Family with Two Children	Lone Parent with One Child	Single Person	Couple Family with Two Children	Lone Parent with One Child	Single Person
Grande Prairie (AB)	2015	32,675	23,683	14,495	29,964	21,766	13,139	35,387	25,600	15,850
	2016	32,530	23,322	14,467	29,799	21,391	13,101	35,261	25,253	15,832
	2017	32,547	23,255	14,491	29,805	21,316	13,119	35,290	25,194	15,862
	2018	33,528	24,299	14,901	30,737	22,326	13,505	36,319	26,273	16,297
	2019	34,666	24,876	15,384	31,799	22,849	13,951	37,533	26,904	16,818
	2020	35,216	25,166	15,640	32,294	23,100	14,179	38,138	27,232	17,101
	2021	36,775	25,923	16,305	33,766	23,796	14,800	39,784	28,051	17,809
	2022	39,084	28,106	17,401	35,833	25,808	15,776	42,334	30,405	19,027
	2023	41,139	29,310	18,286	37,732	26,901	16,583	44,545	31,719	19,989
Lethbridge (AB)	2015	33,503	23,436	14,787	30,791	21,518	13,432	36,214	25,353	16,143
	2016	34,387	23,661	15,124	31,657	21,730	13,758	37,118	25,592	16,489
	2017	34,332	23,892	15,122	31,589	21,953	13,750	37,075	25,831	16,493
	2018	35,123	24,734	15,465	32,331	22,760	14,069	37,914	26,708	16,860
	2019	35,580	25,386	15,707	32,713	23,359	14,274	38,447	27,413	17,141
	2020	36,471	25,568	16,083	33,549	23,502	14,622	39,393	27,634	17,544
	2021	37,716	26,328	16,637	34,707	24,200	15,133	40,725	28,455	18,142
	2022	40,326	27,974	17,841	37,075	25,676	16,215	43,576	30,273	19,466
	2023	41,650	29,241	18,467	38,243	26,832	16,763	45,056	31,650	20,170
Medicine Hat (AB)	2015	33,196	23,125	14,679	30,484	21,207	13,323	35,907	25,042	16,034
	2016	33,587	23,560	14,840	30,856	21,629	13,475	36,317	25,491	16,206
	2017	34,225	23,658	15,084	31,482	21,719	13,712	36,967	25,597	16,455
	2018	34,785	24,292	15,345	31,993	22,319	13,950	37,576	26,266	16,741
	2019	34,930	24,528	15,478	32,063	22,501	14,044	37,797	26,556	16,911
	2020	35,497	24,332	15,739	32,575	22,266	14,278	38,419	26,398	17,200
	2021	37,183	24,876	16,449	34,174	22,749	14,944	40,192	27,004	17,953
	2022	39,648	26,263	17,601	36,398	23,964	15,976	42,899	28,561	19,226
	2023	40,844	26,716	18,182	37,437	24,307	16,478	44,250	29,125	19,885
Red Deer (AB)	2015	32,712	23,017	14,508	30,001	21,099	13,152	35,424	24,934	15,864
	2016	32,665	23,349	14,514	29,934	21,418	13,149	35,395	25,280	15,880
	2017	33,162	23,491	14,708	30,420	21,551	13,337	35,905	25,430	16,079
	2018	33,770	24,062	14,987	30,979	22,089	13,591	36,561	26,036	16,382
	2019	34,767	24,419	15,420	31,900	22,392	13,987	37,634	26,446	16,854
	2020	35,209	25,363	15,637	32,287	23,297	14,176	38,131	27,429	17,098
	2021	36,343	25,574	16,152	33,335	23,447	14,648	39,352	27,702	17,656
	2022	39,377	27,885	17,505	36,126	25,587	15,880	42,627	30,184	19,130
	2023	40,116	28,804	17,924	36,709	26,395	16,221	43,523	31,212	19,628

	Year	HICO - Baseline			HICO - Greater Reliance on Charities			HICO - Less Reliance on Charities		
		Couple Family with Two Children	Lone Parent with One Child	Single Person	Couple Family with Two Children	Lone Parent with One Child	Single Person	Couple Family with Two Children	Lone Parent with One Child	Single Person
Wood Buffalo (AB)	2015	32,457	23,715	14,418	29,746	21,798	13,062	35,169	25,632	15,773
	2016	34,281	23,803	15,086	31,551	21,872	13,721	37,012	25,733	16,451
	2017	33,821	23,971	14,941	31,079	22,032	13,570	36,564	25,910	16,312
	2018	34,849	24,507	15,368	32,058	22,534	13,973	37,641	26,481	16,764
	2019	35,148	24,196	15,555	32,281	22,169	14,121	38,015	26,223	16,988
	2020	35,447	25,394	15,721	32,525	23,328	14,260	38,369	27,460	17,182
	2021	36,323	25,955	16,145	33,315	23,828	14,640	39,332	28,083	17,649
	2022	39,575	28,418	17,575	36,325	26,119	15,950	42,826	30,716	19,200
	2023	40,875	29,310	18,193	37,468	26,901	16,489	44,281	31,718	19,896
Prince Albert (SK)	2015	31,013	21,844	13,818	28,420	20,010	12,521	33,607	23,678	15,115
	2016	30,769	21,587	13,755	28,155	19,740	12,448	33,382	23,435	15,061
	2017	31,421	22,318	14,010	28,791	20,459	12,695	34,050	24,178	15,325
	2018	31,748	22,593	14,174	29,086	20,710	12,842	34,411	24,475	15,505
	2019	32,285	23,090	14,436	29,556	21,160	13,072	35,013	25,019	15,800
	2020	32,770	23,387	14,635	30,012	21,438	13,256	35,527	25,337	16,014
	2021	33,642	24,227	15,037	30,812	22,226	13,622	36,472	26,228	16,452
	2022	36,062	25,967	16,163	33,013	23,812	14,639	39,110	28,123	17,688
	2023	38,207	27,313	17,079	35,008	25,051	15,480	41,405	29,575	18,678
Regina (SK)	2015	32,538	23,372	14,391	29,920	21,521	13,082	35,155	25,223	15,700
	2016	32,551	23,592	14,420	29,913	21,727	13,101	35,188	25,457	15,739
	2017	32,801	23,720	14,535	30,146	21,843	13,208	35,456	25,597	15,863
	2018	33,447	24,188	14,815	30,757	22,287	13,470	36,136	26,090	16,160
	2019	33,909	24,495	15,054	31,153	22,546	13,676	36,665	26,444	16,432
	2020	34,181	24,752	15,177	31,395	22,782	13,785	36,966	26,721	16,570
	2021	35,089	25,467	15,594	32,231	23,446	14,164	37,948	27,489	17,023
	2022	37,425	27,292	16,694	34,345	25,115	15,154	40,505	29,470	18,234
	2023	39,228	28,063	17,488	35,997	25,779	15,873	42,458	30,347	19,104
Saskatoon (SK)	2015	33,607	24,034	14,782	30,973	22,172	13,465	36,240	25,896	16,099
	2016	33,587	24,103	14,799	30,933	22,227	13,472	36,240	25,979	16,126
	2017	33,463	24,290	14,781	30,792	22,401	13,446	36,133	26,178	16,116
	2018	34,417	24,602	15,168	31,713	22,690	13,816	37,122	26,514	16,521
	2019	35,187	25,052	15,515	32,415	23,092	14,130	37,958	27,011	16,901
	2020	35,345	25,291	15,599	32,544	23,311	14,199	38,146	27,272	17,000
	2021	36,024	25,754	15,935	33,150	23,721	14,497	38,899	27,787	17,372
	2022	38,659	27,432	17,142	35,562	25,242	15,593	41,757	29,622	18,690
	2023	40,017	28,836	17,781	36,767	26,539	16,156	43,266	31,134	19,405

	Year	HICO - Baseline			HICO - Greater Reliance on Charities			HICO - Less Reliance on Charities		
		Couple Family with Two Children	Lone Parent with One Child	Single Person	Couple Family with Two Children	Lone Parent with One Child	Single Person	Couple Family with Two Children	Lone Parent with One Child	Single Person
Thompson (MN)	2015	28,534	21,090	12,961	25,983	19,285	11,685	31,086	22,894	14,236
	2016	29,056	21,251	13,155	26,500	19,444	11,877	31,611	23,058	14,432
	2017	29,099	20,920	13,193	26,528	19,103	11,908	31,669	22,738	14,479
	2018	29,992	21,246	13,579	27,366	19,389	12,266	32,618	23,103	14,892
	2019	30,699	21,540	13,905	28,002	19,633	12,557	33,396	23,447	15,254
	2020	30,769	21,507	13,944	28,053	19,586	12,585	33,486	23,428	15,302
	2021	32,544	22,470	14,676	29,752	20,495	13,280	35,336	24,444	16,072
	2022	34,618	24,614	15,731	31,573	22,460	14,209	37,663	26,767	17,254
	2023	36,487	25,737	16,552	33,291	23,478	14,954	39,682	27,997	18,150
Winnipeg (MN)	2015	31,683	22,250	14,065	29,093	20,419	12,770	34,273	24,082	15,360
	2016	32,001	22,223	14,188	29,407	20,388	12,891	34,595	24,057	15,485
	2017	32,059	22,666	14,233	29,449	20,821	12,928	34,669	24,511	15,538
	2018	32,984	23,299	14,641	30,313	21,411	13,306	35,654	25,187	15,976
	2019	33,714	23,933	14,982	30,969	21,992	13,610	36,459	25,874	16,355
	2020	33,903	23,976	15,067	31,136	22,019	13,684	36,670	25,933	16,451
	2021	35,045	24,990	15,565	32,205	22,982	14,145	37,884	26,998	16,985
	2022	38,170	27,213	16,978	35,078	25,026	15,432	41,262	29,399	18,524
	2023	39,489	27,973	17,600	36,246	25,680	15,979	42,733	30,267	19,222
Barrie - Simcoe (ON)	2015	31,381	21,959	13,926	28,834	20,159	12,653	33,927	23,760	15,199
	2016	31,554	22,426	14,026	28,974	20,602	12,735	34,135	24,251	15,316
	2017	31,927	22,671	14,178	29,338	20,840	12,883	34,516	24,502	15,472
	2018	32,174	21,846	14,334	29,532	19,978	13,013	34,815	23,714	15,655
	2019	33,346	23,360	14,830	30,632	21,441	13,473	36,060	25,279	16,187
	2020	33,350	23,224	14,861	30,608	21,285	13,490	36,091	25,162	16,232
	2021	34,269	23,877	15,286	31,449	21,883	13,876	37,089	25,871	16,696
	2022	36,730	25,370	16,421	33,684	23,216	14,898	39,776	27,524	17,944
	2023	38,673	26,651	17,263	35,475	24,390	15,664	41,870	28,912	18,862
Belleville (ON)	2015	29,516	20,248	13,157	27,057	18,510	11,928	31,975	21,987	14,387
	2016	29,756	20,316	13,278	27,264	18,553	12,032	32,248	22,078	14,524
	2017	30,143	20,897	13,434	27,643	19,129	12,184	32,643	22,664	14,684
	2018	30,597	21,289	13,658	28,047	19,486	12,384	33,147	23,091	14,933
	2019	30,517	21,206	13,707	27,898	19,354	12,398	33,136	23,059	15,017
	2020	29,843	21,184	13,497	27,198	19,314	12,175	32,488	23,055	14,820
	2021	31,845	21,876	14,301	29,124	19,952	12,941	34,566	23,801	15,662
	2022	33,975	23,866	15,308	31,037	21,788	13,839	36,914	25,943	16,777
	2023	35,250	25,025	15,910	32,165	22,844	14,367	38,335	27,206	17,452

	Year	HICO - Baseline			HICO - Greater Reliance on Charities			HICO - Less Reliance on Charities		
		Couple Family with Two Children	Lone Parent with One Child	Single Person	Couple Family with Two Children	Lone Parent with One Child	Single Person	Couple Family with Two Children	Lone Parent with One Child	Single Person
Brantford (ON)	2015	30,388	21,728	13,575	27,842	19,928	12,302	32,934	23,529	14,848
	2016	31,013	22,077	13,834	28,433	20,252	12,544	33,594	23,901	15,125
	2017	30,735	21,934	13,756	28,146	20,103	12,462	33,324	23,765	15,051
	2018	31,859	22,652	14,222	29,217	20,784	12,902	34,500	24,520	15,543
	2019	32,153	23,740	14,408	29,439	21,821	13,051	34,867	25,659	15,765
	2020	32,262	23,901	14,476	29,520	21,962	13,105	35,003	25,839	15,847
	2021	33,958	23,861	15,176	31,138	21,867	13,766	36,778	25,855	16,586
	2022	36,040	25,930	16,177	32,994	23,776	14,654	39,087	28,083	17,700
	2023	36,672	25,972	16,556	33,475	23,711	14,957	39,870	28,233	18,155
Durham - Oshawa (ON)	2015	31,471	22,179	13,958	28,925	20,378	12,685	34,017	23,979	15,231
	2016	31,396	22,737	13,970	28,815	20,912	12,679	33,976	24,562	15,260
	2017	31,913	22,371	14,173	29,324	20,541	12,878	34,502	24,202	15,468
	2018	32,089	23,027	14,304	29,448	21,159	12,983	34,731	24,895	15,625
	2019	33,818	23,784	14,997	31,104	21,865	13,640	36,532	25,703	16,354
	2020	33,330	23,439	14,854	30,589	21,501	13,483	36,072	25,378	16,225
	2021	34,355	23,863	15,316	31,535	21,869	13,906	37,175	25,857	16,726
	2022	35,921	25,521	16,135	32,875	23,367	14,612	38,967	27,675	17,658
	2023	37,675	26,174	16,911	34,478	23,913	15,312	40,873	28,435	18,509
Guelph (ON)	2015	31,413	22,304	13,938	28,867	20,504	12,665	33,959	24,105	15,211
	2016	31,899	22,504	14,148	29,319	20,679	12,857	34,480	24,328	15,438
	2017	31,895	22,842	14,167	29,306	21,011	12,872	34,484	24,672	15,461
	2018	32,704	23,235	14,521	30,063	21,367	13,201	35,346	25,103	15,842
	2019	33,047	23,561	14,724	30,333	21,642	13,367	35,761	25,480	16,081
	2020	32,906	23,439	14,704	30,164	21,501	13,333	35,647	25,378	16,075
	2021	33,391	23,829	14,975	30,571	21,835	13,565	36,211	25,823	16,385
	2022	35,733	25,114	16,068	32,687	22,961	14,545	38,779	27,268	17,591
	2023	36,597	25,866	16,529	33,399	23,605	14,931	39,794	28,127	18,128
Hamilton - Burlington (ON)	2015	32,295	22,863	14,244	29,778	21,083	12,985	34,812	24,643	15,502
	2016	32,673	22,779	14,416	30,121	20,975	13,140	35,224	24,583	15,692
	2017	32,756	23,167	14,468	30,196	21,356	13,188	35,317	24,977	15,749
	2018	33,465	23,447	14,791	30,851	21,599	13,484	36,079	25,296	16,098
	2019	34,268	23,557	15,157	31,582	21,657	13,814	36,954	25,456	16,500
	2020	34,917	24,401	15,416	32,204	22,483	14,060	37,630	26,319	16,773
	2021	35,801	25,102	15,829	33,011	23,128	14,433	38,592	27,075	17,224
	2022	38,997	26,953	17,223	35,983	24,821	15,716	42,011	29,084	18,730
	2023	39,725	27,955	17,631	36,564	25,720	16,051	42,887	30,191	19,212

	Year	HICO - Baseline			HICO - Greater Reliance on Charities			HICO - Less Reliance on Charities		
		Couple Family with Two Children	Lone Parent with One Child	Single Person	Couple Family with Two Children	Lone Parent with One Child	Single Person	Couple Family with Two Children	Lone Parent with One Child	Single Person
Kingston (ON)	2015	30,951	21,957	13,774	28,405	20,157	12,501	33,497	23,758	15,047
	2016	31,212	22,413	13,905	28,632	20,588	12,614	33,793	24,237	15,195
	2017	31,368	22,128	13,980	28,779	20,298	12,686	33,957	23,959	15,275
	2018	31,936	22,853	14,250	29,294	20,985	12,929	34,577	24,721	15,571
	2019	32,783	22,995	14,631	30,069	21,076	13,274	35,497	24,914	15,988
	2020	32,976	23,282	14,729	30,235	21,344	13,358	35,718	25,221	16,100
	2021	33,881	23,816	15,148	31,061	21,822	13,738	36,701	25,810	16,558
	2022	36,319	25,378	16,275	33,273	23,224	14,752	39,365	27,532	17,798
	2023	37,251	26,273	16,760	34,053	24,012	15,162	40,448	28,534	18,359
London (ON)	2015	31,192	22,070	13,859	28,646	20,270	12,586	33,738	23,870	15,132
	2016	31,788	22,340	14,108	29,208	20,515	12,818	34,369	24,164	15,399
	2017	31,964	22,576	14,191	29,375	20,745	12,896	34,553	24,407	15,485
	2018	32,536	22,991	14,462	29,894	21,123	13,141	35,178	24,859	15,783
	2019	33,013	23,393	14,712	30,299	21,474	13,355	35,727	25,312	16,069
	2020	33,033	23,584	14,749	30,292	21,646	13,378	35,775	25,523	16,120
	2021	33,341	23,863	14,957	30,521	21,869	13,547	36,161	25,857	16,367
	2022	35,508	25,394	15,989	32,462	23,240	14,466	38,554	27,548	17,512
	2023	37,235	26,157	16,755	34,038	23,896	15,156	40,433	28,418	18,354
Nipissing - North Bay (ON)	2015	29,858	20,842	13,278	27,399	19,103	12,049	32,317	22,581	14,508
	2016	29,436	20,996	13,165	26,944	19,234	11,919	31,928	22,758	14,411
	2017	30,033	21,882	13,395	27,534	20,114	12,145	32,533	23,649	14,645
	2018	31,325	22,028	13,916	28,775	20,225	12,641	33,875	23,831	15,191
	2019	31,944	22,298	14,212	29,325	20,446	12,902	34,564	24,150	15,522
	2020	32,275	22,503	14,357	29,629	20,633	13,034	34,920	24,374	15,680
	2021	33,252	23,167	14,799	30,531	21,243	13,438	35,973	25,091	16,159
	2022	34,607	24,369	15,532	31,669	22,291	14,062	37,546	26,447	17,001
	2023	36,914	25,856	16,498	33,829	23,674	14,956	39,999	28,037	18,040
Ottawa (ON)	2015	34,398	24,552	15,056	31,786	22,705	13,749	37,010	26,399	16,362
	2016	34,605	24,894	15,170	31,956	23,021	13,846	37,254	26,767	16,495
	2017	35,168	25,294	15,391	32,511	23,415	14,062	37,826	27,173	16,720
	2018	35,798	25,737	15,691	33,084	23,818	14,333	38,512	27,656	17,048
	2019	36,725	26,268	16,107	33,935	24,295	14,711	39,516	28,242	17,502
	2020	36,894	26,012	16,200	34,074	24,018	14,790	39,714	28,006	17,610
	2021	37,849	27,254	16,633	34,951	25,205	15,184	40,748	29,304	18,083
	2022	40,614	29,175	17,881	37,484	26,961	16,316	43,744	31,388	19,446
	2023	41,333	29,348	18,290	38,049	27,025	16,648	44,618	31,670	19,933

		HICO - Baseline			HICO - Greater Reliance on Charities			HICO - Less Reliance on Charities		
	Year	Couple Family with Two Children	Lone Parent with One Child	Single Person	Couple Family with Two Children	Lone Parent with One Child	Single Person	Couple Family with Two Children	Lone Parent with One Child	Single Person
Peterborough (ON)	2015	30,949	21,999	13,774	28,403	20,199	12,501	33,496	23,800	15,047
	2016	31,359	22,437	13,957	28,779	20,613	12,666	33,940	24,262	15,247
	2017	31,778	22,458	14,125	29,189	20,627	12,831	34,367	24,289	15,420
	2018	31,861	23,126	14,223	29,220	21,258	12,903	34,503	24,994	15,544
	2019	32,691	23,702	14,598	29,977	21,783	13,241	35,405	25,621	15,955
	2020	33,770	24,038	15,009	31,028	22,100	13,639	36,511	25,977	16,380
	2021	34,244	24,601	15,277	31,424	22,607	13,867	37,064	26,595	16,687
	2022	37,475	26,967	16,684	34,429	24,813	15,161	40,521	29,121	18,207
	2023	38,859	27,799	17,329	35,661	25,539	15,730	42,056	30,060	18,928
Sault Ste. Marie (ON)	2015	29,904	20,552	13,294	27,445	18,813	12,065	32,363	22,291	14,524
	2016	30,014	20,987	13,369	27,522	19,225	12,123	32,506	22,749	14,615
	2017	30,184	20,641	13,448	27,684	18,873	12,198	32,684	22,408	14,698
	2018	30,984	21,412	13,795	28,434	19,609	12,520	33,534	23,215	15,070
	2019	31,810	21,812	14,164	29,190	19,960	12,855	34,429	23,664	15,474
	2020	32,291	21,928	14,363	29,646	20,058	13,040	34,936	23,799	15,685
	2021	32,858	22,724	14,659	30,137	20,800	13,299	35,580	24,648	16,020
	2022	34,869	24,030	15,624	31,930	21,952	14,155	37,807	26,108	17,093
	2023	35,116	25,216	15,862	32,031	23,035	14,320	38,201	27,398	17,405
St. Catharines - Niagara (ON)	2015	30,935	21,593	13,769	28,389	19,792	12,496	33,481	23,393	15,042
	2016	31,134	21,930	13,877	28,553	20,105	12,587	33,714	23,754	15,167
	2017	31,525	22,135	14,036	28,936	20,304	12,741	34,114	23,966	15,330
	2018	32,327	22,980	14,388	29,685	21,113	13,067	34,969	24,848	15,709
	2019	33,198	23,211	14,777	30,483	21,292	13,420	35,912	25,130	16,134
	2020	32,985	23,572	14,732	30,244	21,633	13,361	35,727	25,510	16,103
	2021	33,928	24,329	15,165	31,108	22,335	13,755	36,748	26,323	16,575
	2022	36,901	26,213	16,481	33,855	24,059	14,958	39,947	28,367	18,004
	2023	36,708	26,218	16,569	33,511	23,957	14,970	39,906	28,479	18,167
Sudbury - Greater Sudbury (ON)	2015	30,669	22,301	13,675	28,123	20,500	12,401	33,215	24,101	14,948
	2016	31,071	22,356	13,855	28,491	20,531	12,565	33,652	24,181	15,145
	2017	31,927	22,069	14,178	29,338	20,238	12,883	34,516	23,899	15,472
	2018	32,352	22,927	14,397	29,711	21,059	13,076	34,994	24,795	15,718
	2019	32,527	23,289	14,540	29,812	21,370	13,183	35,241	25,208	15,897
	2020	32,486	23,555	14,556	29,745	21,617	13,185	35,228	25,494	15,926
	2021	32,700	23,450	14,731	29,880	21,456	13,321	35,520	25,444	16,141
	2022	36,080	25,992	16,191	33,034	23,838	14,668	39,126	28,146	17,714
	2023	37,956	26,696	17,010	34,758	24,435	15,411	41,153	28,957	18,608

	Year	HICO - Baseline			HICO - Greater Reliance on Charities			HICO - Less Reliance on Charities		
		Couple Family with Two Children	Lone Parent with One Child	Single Person	Couple Family with Two Children	Lone Parent with One Child	Single Person	Couple Family with Two Children	Lone Parent with One Child	Single Person
Thunder Bay (ON)	2015	30,989	21,801	13,788	28,443	20,000	12,515	33,536	23,601	15,061
	2016	31,460	22,042	13,992	28,879	20,217	12,702	34,040	23,866	15,283
	2017	32,082	22,370	14,233	29,493	20,539	12,938	34,671	24,200	15,527
	2018	32,684	22,671	14,514	30,042	20,803	13,193	35,325	24,539	15,835
	2019	33,170	23,284	14,767	30,456	21,365	13,410	35,884	25,203	16,125
	2020	33,171	23,595	14,798	30,429	21,656	13,427	35,912	25,534	16,168
	2021	34,784	24,088	15,468	31,964	22,094	14,058	37,604	26,082	16,878
	2022	36,023	26,083	16,171	32,977	23,929	14,648	39,069	28,236	17,694
	2023	37,773	27,250	16,945	34,576	24,989	15,347	40,971	29,510	18,544
Toronto (ON)	2015	35,309	25,125	15,355	32,804	23,353	14,102	37,814	26,896	16,607
	2016	36,039	25,284	15,655	33,499	23,488	14,384	38,580	27,080	16,925
	2017	36,053	25,477	15,687	33,501	23,673	14,411	38,605	27,282	16,963
	2018	36,738	25,871	16,010	34,129	24,026	14,706	39,346	27,715	17,314
	2019	37,203	26,099	16,261	34,521	24,203	14,921	39,884	27,995	17,602
	2020	37,036	26,071	16,234	34,326	24,155	14,879	39,745	27,987	17,589
	2021	37,736	26,710	16,583	34,948	24,739	15,189	40,523	28,682	17,977
	2022	39,746	28,409	17,566	36,733	26,278	16,059	42,759	30,540	19,073
	2023	41,084	29,145	18,186	37,925	26,911	16,607	44,242	31,378	19,765
Waterloo (ON) [Kitchener]	2015	30,529	22,190	13,625	27,983	20,389	12,352	33,075	23,990	14,898
	2016	30,948	22,435	13,811	28,368	20,610	12,521	33,529	24,260	15,102
	2017	30,982	21,951	13,844	28,393	20,121	12,549	33,571	23,782	15,138
	2018	30,861	21,520	13,870	28,219	19,652	12,549	33,502	23,388	15,190
	2019	31,861	21,933	14,305	29,147	20,014	12,948	34,575	23,852	15,662
	2020	31,756	22,485	14,297	29,014	20,547	12,927	34,497	24,424	15,668
	2021	32,287	22,646	14,585	29,467	20,652	13,175	35,107	24,640	15,995
	2022	34,801	23,927	15,739	31,755	21,773	14,216	37,847	26,081	17,262
	2023	34,776	24,686	15,885	31,578	22,425	14,287	37,973	26,947	17,484
Windsor (ON)	2015	31,398	22,057	13,932	28,852	20,257	12,659	33,944	23,857	15,205
	2016	31,786	22,160	14,107	29,205	20,336	12,817	34,366	23,985	15,398
	2017	32,029	22,281	14,214	29,440	20,450	12,919	34,618	24,112	15,509
	2018	32,429	23,027	14,424	29,787	21,159	13,103	35,071	24,895	15,745
	2019	33,132	23,002	14,754	30,417	21,083	13,397	35,846	24,921	16,111
	2020	32,789	23,047	14,663	30,048	21,109	13,292	35,531	24,986	16,033
	2021	33,694	24,077	15,082	30,874	22,083	13,672	36,514	26,071	16,492
	2022	37,089	25,436	16,548	34,043	23,282	15,025	40,135	27,590	18,071
	2023	37,217	26,820	16,749	34,020	24,560	15,150	40,415	29,081	18,347

	Year	HICO - Baseline			HICO - Greater Reliance on Charities			HICO - Less Reliance on Charities		
		Couple Family with Two Children	Lone Parent with One Child	Single Person	Couple Family with Two Children	Lone Parent with One Child	Single Person	Couple Family with Two Children	Lone Parent with One Child	Single Person
Montreal (QU)	2015	28,966	20,509	13,108	26,335	18,649	11,793	31,596	22,369	14,423
	2016	29,114	20,797	13,179	26,467	18,924	11,855	31,762	22,669	14,502
	2017	29,477	20,696	13,326	26,818	18,816	11,997	32,136	22,576	14,656
	2018	29,991	21,243	13,557	27,298	19,339	12,210	32,684	23,148	14,904
	2019	30,414	21,390	13,779	27,656	19,440	12,400	33,171	23,340	15,158
	2020	30,764	21,465	13,937	27,974	19,492	12,542	33,554	23,438	15,332
	2021	31,628	22,421	14,336	28,759	20,393	12,902	34,496	24,450	15,771
	2022	33,865	24,184	15,379	30,778	22,001	13,836	36,952	26,366	16,922
	2023	35,719	24,989	16,223	32,455	22,681	14,591	38,982	27,296	17,855
Drummondville (QU)	2015	26,519	18,958	12,215	23,926	17,125	10,919	29,111	20,791	13,511
	2016	26,885	19,003	12,359	24,276	17,158	11,055	29,493	20,847	13,663
	2017	27,208	19,414	12,493	24,588	17,562	11,184	29,828	21,267	13,803
	2018	27,237	19,605	12,548	24,585	17,729	11,222	29,889	21,480	13,874
	2019	28,074	20,266	12,913	25,359	18,347	11,556	30,788	22,186	14,270
	2020	28,174	20,383	12,982	25,428	18,441	11,609	30,921	22,325	14,355
	2021	29,224	21,125	13,455	26,398	19,126	12,041	32,051	23,123	14,868
	2022	31,301	22,787	14,444	28,257	20,635	12,922	34,345	24,940	15,966
	2023	32,747	23,249	15,139	29,530	20,974	13,530	35,964	25,524	16,747
Quebec City (QU)	2015	28,851	20,276	13,062	26,233	18,425	11,753	31,468	22,126	14,370
	2016	29,079	20,435	13,160	26,444	18,573	11,843	31,713	22,298	14,477
	2017	29,234	20,555	13,235	26,588	18,684	11,912	31,880	22,426	14,558
	2018	29,807	20,932	13,486	27,127	19,037	12,146	32,486	22,827	14,826
	2019	30,332	21,390	13,743	27,589	19,449	12,371	33,076	23,330	15,115
	2020	30,667	21,513	13,896	27,891	19,551	12,508	33,443	23,476	15,283
	2021	31,647	22,182	14,338	28,793	20,164	12,911	34,502	24,201	15,765
	2022	34,051	23,645	15,440	30,979	21,473	13,904	37,123	25,818	16,977
	2023	35,790	25,061	16,242	32,542	22,764	14,618	39,038	27,357	17,866
Saguenay (QU)	2015	26,778	19,160	12,317	24,182	17,324	11,019	29,374	20,996	13,615
	2016	27,352	19,453	12,536	24,740	17,606	11,229	29,965	21,300	13,842
	2017	27,559	19,572	12,629	24,935	17,717	11,317	30,183	21,428	13,941
	2018	28,018	19,865	12,838	25,361	17,986	11,509	30,676	21,744	14,167
	2019	28,564	20,272	13,101	25,844	18,349	11,741	31,285	22,196	14,461
	2020	29,098	20,582	13,323	26,346	18,636	11,947	31,849	22,528	14,699
	2021	29,584	20,976	13,595	26,752	18,974	12,179	32,415	22,979	15,010
	2022	31,865	22,557	14,656	28,816	20,401	13,132	34,913	24,713	16,180
	2023	33,188	23,513	15,308	29,967	21,235	13,697	36,410	25,792	16,919

		HICO - Baseline			HICO - Greater Reliance on Charities			HICO - Less Reliance on Charities		
	Year	Couple Family with Two Children	Lone Parent with One Child	Single Person	Couple Family with Two Children	Lone Parent with One Child	Single Person	Couple Family with Two Children	Lone Parent with One Child	Single Person
Sherbrooke (QU)	2015	27,687	19,498	12,638	25,091	17,662	11,340	30,284	21,334	13,937
	2016	27,789	19,690	12,690	25,176	17,843	11,384	30,401	21,537	13,996
	2017	28,166	19,603	12,844	25,542	17,748	11,532	30,791	21,459	14,156
	2018	28,559	19,997	13,029	25,902	18,118	11,701	31,217	21,876	14,358
	2019	29,238	20,416	13,339	26,518	18,492	11,979	31,958	22,339	14,699
	2020	29,470	20,594	13,455	26,718	18,649	12,079	32,221	22,540	14,830
	2021	30,255	21,316	13,832	27,424	19,314	12,416	33,086	23,318	15,248
	2022	32,277	22,801	14,802	29,228	20,645	13,277	35,325	24,957	16,326
	2023	33,752	23,286	15,507	30,530	21,007	13,896	36,974	25,564	17,118
Trois Rivieres (QU)	2015	27,292	19,452	12,499	24,696	17,616	11,200	29,888	21,288	13,797
	2016	27,328	19,506	12,527	24,715	17,659	11,221	29,940	21,353	13,833
	2017	27,571	19,671	12,633	24,947	17,816	11,321	30,195	21,527	13,945
	2018	28,181	20,056	12,896	25,524	18,177	11,567	30,839	21,935	14,224
	2019	28,533	20,339	13,090	25,812	18,415	11,730	31,253	22,262	14,450
	2020	28,940	20,540	13,267	26,188	18,594	11,891	31,692	22,486	14,643
	2021	29,967	21,057	13,730	27,136	19,055	12,315	32,799	23,060	15,146
	2022	32,200	22,812	14,775	29,151	20,656	13,250	35,248	24,967	16,299
	2023	33,316	24,129	15,353	30,094	21,851	13,742	36,538	26,407	16,964
Bathurst (NB)	2015	30,038	21,406	13,762	27,192	19,394	12,338	32,885	23,419	15,185
	2016	31,038	21,765	14,169	28,143	19,718	12,722	33,933	23,812	15,616
	2017	31,335	21,770	14,288	28,434	19,719	12,838	34,236	23,822	15,739
	2018	31,706	22,683	14,476	28,760	20,599	13,003	34,653	24,766	15,949
	2019	31,946	22,528	14,645	28,924	20,391	13,134	34,967	24,665	16,156
	2020	32,459	23,146	14,851	29,411	20,990	13,327	35,508	25,302	16,375
	2021	34,243	23,938	15,636	31,080	21,701	14,054	37,407	26,175	17,218
	2022	37,731	25,151	17,202	34,290	22,718	15,481	41,172	27,584	18,922
	2023	39,251	26,784	17,940	35,622	24,218	16,125	42,880	29,351	19,754
Fredericton (NB)	2015	30,902	22,234	13,979	28,096	20,250	12,576	33,708	24,218	15,382
	2016	31,694	22,378	14,312	28,839	20,359	12,885	34,548	24,396	15,739
	2017	31,760	22,519	14,347	28,901	20,497	12,917	34,620	24,541	15,777
	2018	32,532	23,216	14,681	29,626	21,161	13,228	35,439	25,271	16,134
	2019	32,997	23,523	14,931	30,015	21,415	13,440	35,979	25,632	16,422
	2020	33,313	23,825	15,070	30,303	21,696	13,565	36,323	25,953	16,575
	2021	34,700	24,730	15,695	31,583	22,526	14,136	37,818	26,934	17,253
	2022	37,275	26,665	16,932	33,884	24,267	15,236	40,667	29,063	18,628
	2023	39,552	28,359	17,934	35,974	25,829	16,145	43,130	30,889	19,723

	Year	HICO - Baseline			HICO - Greater Reliance on Charities			HICO - Less Reliance on Charities		
		Couple Family with Two Children	Lone Parent with One Child	Single Person	Couple Family with Two Children	Lone Parent with One Child	Single Person	Couple Family with Two Children	Lone Parent with One Child	Single Person
Moncton (NB)	2015	29,928	21,271	13,495	27,253	19,380	12,157	32,602	23,163	14,832
	2016	30,531	21,589	13,759	27,811	19,665	12,399	33,252	23,513	15,120
	2017	31,023	21,949	13,946	28,297	20,022	12,582	33,750	23,877	15,309
	2018	31,911	22,299	14,317	29,140	20,339	12,932	34,683	24,259	15,703
	2019	32,472	22,711	14,597	29,629	20,701	13,176	35,315	24,721	16,018
	2020	32,589	22,894	14,663	29,720	20,866	13,229	35,457	24,923	16,097
	2021	33,696	23,810	15,183	30,725	21,710	13,698	36,667	25,911	16,669
	2022	35,725	25,611	16,212	32,493	23,326	14,596	38,956	27,896	17,828
	2023	37,237	26,950	16,933	33,829	24,540	15,229	40,645	29,360	18,637
Saint John (NB)	2015	29,505	20,694	13,433	26,750	18,746	12,056	32,260	22,642	14,810
	2016	30,002	21,188	13,662	27,200	19,207	12,261	32,804	23,170	15,063
	2017	30,126	21,531	13,718	27,318	19,546	12,314	32,934	23,516	15,122
	2018	30,974	22,043	14,079	28,119	20,025	12,652	33,828	24,062	15,506
	2019	31,769	22,299	14,445	28,840	20,228	12,980	34,698	24,370	15,909
	2020	31,629	22,637	14,422	28,674	20,546	12,944	34,585	24,727	15,900
	2021	33,149	23,383	15,090	30,089	21,219	13,560	36,210	25,547	16,620
	2022	35,368	25,079	16,197	32,038	22,725	14,532	38,698	27,434	17,862
	2023	37,473	26,422	17,134	33,960	23,938	15,377	40,985	28,905	18,890
Cape Breton (NS)	2015	30,391	21,358	13,728	27,675	19,437	12,369	33,108	23,279	15,086
	2016	30,138	21,646	13,680	27,386	19,700	12,304	32,889	23,592	15,056
	2017	30,903	21,309	13,934	28,172	19,378	12,569	33,634	23,240	15,300
	2018	31,700	22,180	14,265	28,932	20,222	12,881	34,468	24,137	15,649
	2019	32,197	22,785	14,513	29,365	20,783	13,097	35,029	24,787	15,929
	2020	32,117	22,621	14,518	29,252	20,595	13,085	34,982	24,647	15,950
	2021	33,586	23,075	15,164	30,625	20,981	13,684	36,547	25,168	16,645
	2022	35,995	24,658	16,331	32,770	22,378	14,719	39,220	26,939	17,944
	2023	37,571	26,062	17,075	34,167	23,655	15,373	40,974	28,468	18,777
Halifax (NS)	2015	32,083	22,717	14,323	29,341	20,778	12,951	34,826	24,656	15,694
	2016	32,720	23,160	14,591	29,941	21,195	13,202	35,499	25,125	15,980
	2017	32,663	23,144	14,554	29,906	21,195	13,175	35,420	25,094	15,933
	2018	32,749	23,559	14,637	29,953	21,582	13,239	35,544	25,536	16,035
	2019	33,281	23,594	14,900	30,420	21,571	13,470	36,142	25,617	16,331
	2020	33,230	23,822	14,918	30,334	21,774	13,470	36,126	25,870	16,366
	2021	34,740	24,624	15,570	31,751	22,510	14,075	37,730	26,738	17,065
	2022	36,919	26,939	16,656	33,663	24,637	15,028	40,175	29,241	18,284
	2023	38,373	27,677	17,358	34,936	25,247	15,639	41,810	30,108	19,077

	Year	HICO - Baseline			HICO - Greater Reliance on Charities			HICO - Less Reliance on Charities		
		Couple Family with Two Children	Lone Parent with One Child	Single Person	Couple Family with Two Children	Lone Parent with One Child	Single Person	Couple Family with Two Children	Lone Parent with One Child	Single Person
Charlottetown (PEI)	2015	31,201	22,395	14,056	28,407	20,420	12,659	33,995	24,371	15,453
	2016	32,010	22,600	14,389	29,174	20,595	12,971	34,846	24,605	15,807
	2017	31,974	22,427	14,370	29,151	20,431	12,958	34,797	24,423	15,781
	2018	32,653	22,995	14,664	29,788	20,969	13,232	35,518	25,020	16,097
	2019	33,526	23,485	15,045	30,596	21,413	13,580	36,456	25,557	16,510
	2020	33,605	23,227	15,125	30,624	21,120	13,635	36,585	25,335	16,616
	2021	35,720	24,241	16,021	32,617	22,047	14,469	38,823	26,435	17,572
	2022	38,764	26,782	17,445	35,363	24,377	15,745	42,165	29,187	19,146
	2023	40,058	27,680	18,075	36,491	25,158	16,292	43,624	30,202	19,858
St. John's (NL)	2015	32,454	22,989	14,498	29,694	21,037	13,118	35,215	24,941	15,878
	2016	33,823	23,307	15,056	31,000	21,311	13,645	36,645	25,303	16,468
	2017	33,896	23,631	15,109	31,059	21,624	13,690	36,734	25,637	16,527
	2018	34,912	23,908	15,508	32,048	21,883	14,076	37,777	25,933	16,941
	2019	35,517	24,214	15,775	32,610	22,158	14,321	38,424	26,270	17,228
	2020	35,526	24,166	15,788	32,606	22,101	14,328	38,447	26,231	17,248
	2021	36,144	25,129	16,130	33,129	22,998	14,622	39,159	27,261	17,637
	2022	38,848	26,936	17,385	35,581	24,627	15,752	42,114	29,246	19,018
	2023	40,691	27,470	18,200	37,262	25,045	16,486	44,119	29,894	19,914

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