

Locked Out: Social Value Cost of GTA's Housing Crisis

Research Report
January 2024

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**CANADIAN CENTRE FOR
ECONOMIC ANALYSIS**

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Revision Note (June 2026): Social value estimates in this report were updated to reflect refinements in CANCEA's social value implementation methodology. The report's overall findings and conclusions remain unchanged.

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TABLE OF CONTENTS

- Table of Contents 2
- List of Figures 3
- Executive Summary..... 4
 - Introduction 4
 - Results 4
 - Conclusion..... 7
- 1.0 Introduction 9
 - 1.1 Background 9
 - 1.2 Housing Crisis in the GTA 10
 - 1.3 Unaffordability in the GTA 10
- 2.0 Social Value Measurement and Approach..... 12
 - 2.1 Well-being and Social Value..... 12
- 3.0 Results 15
 - 3.1 Erosion of Well-being due to Unaffordability 15
 - 3.2 Negative Social Value of Unaffordable Housing 15
 - 3.3 Comparative Analysis of Well-being 16
 - 3.4 Significance of the Findings Beyond the Greater Toronto Area 17
- 4.0 Conclusions 18
- 5.0 Bibliography 19
 - A. Canadian Well-being Database 20

LIST OF FIGURES

Figure 1 Affordability and Well-Being 5

Figure 2 Social Value Cost by Tenure and Age Group 6

Figure 3 Comparison of Social Value Costs due to Unaffordability and Chronic Diseases 7

Figure 4 Households in unaffordable dwellings in the GTA 11

Figure 5 Affordability and Well-Being in the GTA, 2023 15

Figure 6 Social value cost of unaffordable housing, by dwelling tenure and age group, 2023 16

Figure 7 Social value costs of unaffordability vs. chronic diseases, 2023 17

EXECUTIVE SUMMARY

INTRODUCTION

In the Greater Toronto Area (GTA), the housing affordability crisis extends beyond economic concerns, profoundly affecting the lives and satisfaction of its residents. This situation has evolved into a major challenge, influencing various aspects of life and leading to a decline in overall contentment. Rising housing costs and the resulting unaffordability are not only subjects of economic debate but are also critical social issues with far-reaching consequences for community cohesion and sustainability.

This research quantifies the impact of housing unaffordability through a social value perspective. Initiated by the United Nations and the OECD, social value is a fundamental concept in the 'Social' pillar of the globally recognized Environmental, Social, Governance (ESG) framework. Social value assessment fills the gap left by traditional financial and economic metrics, providing a more complete view of population well-being, social cohesion, and sustainability.

Assessing social value involves combining demographic, economic, and financial data with personal well-being evaluations across the population. In the GTA, this had involved the modelling of over 7 million residents to determine how housing unaffordability impacts their well-being compared to those living in affordable conditions. We explore how well-being levels in the GTA might improve if unaffordability were addressed. The differences in individual well-being highlight the human impact of housing unaffordability in the GTA. Additionally, from the well-being reduction statistics, we calculate the monetary equivalent of the negative change in well-being associated housing unaffordability, and compare this to the social value costs of major chronic diseases in the GTA.

Overall, this analysis goes beyond conventional economic and financial factors, delving into well-being and its social value implications. Combined with economic impact analysis, the loss of well-being and its financial equivalent offer a comprehensive view of the true costs of this crisis, encompassing not just monetary factors but also the effects on the daily lives and satisfaction of individuals and communities.

RESULTS

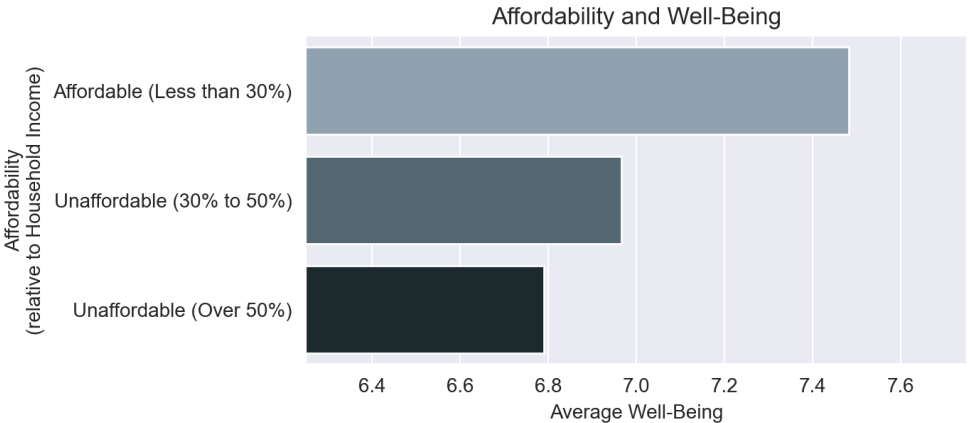
Housing Affordability Crisis in the GTA

In the Greater Toronto Area (GTA), housing unaffordability is a significant concern, with one of the highest rates in Canada. A household is deemed to be living unaffordably if it spends more than 30% of its income on housing. This applies to 29% of all households in the GTA and 23% of residents. Among these households, 59% allocate between 30% and 50% of their income to housing, while 41% spend 50% or more.

Unaffordability and its Impact on Well-being:

Our analysis, involving over 7 million GTA residents and official statistics¹, reveals a clear decrease in well-being due to housing unaffordability. When compared to those in affordable housing, who average a well-being score of 7.48 out of 10, residents spending 30% to 50% of their income on housing reported an average well-being score of 6.97. This represents a 7% decline. Those spending 50% or more of their income on housing experienced a more significant drop, with an average well-being score of 6.79, equating to a 9.2% decrease.

Figure 1 Affordability and Well-Being



As will be demonstrated, these effects are significant and vary based on household characteristics. Unaffordable housing is notably more common among lower-income groups, younger adults, recent immigrants, lone parents, and singles. The key factors contributing to reduced well-being include financial insecurity, stress, and the inability to afford basic needs.

Social Value Cost of Unaffordability

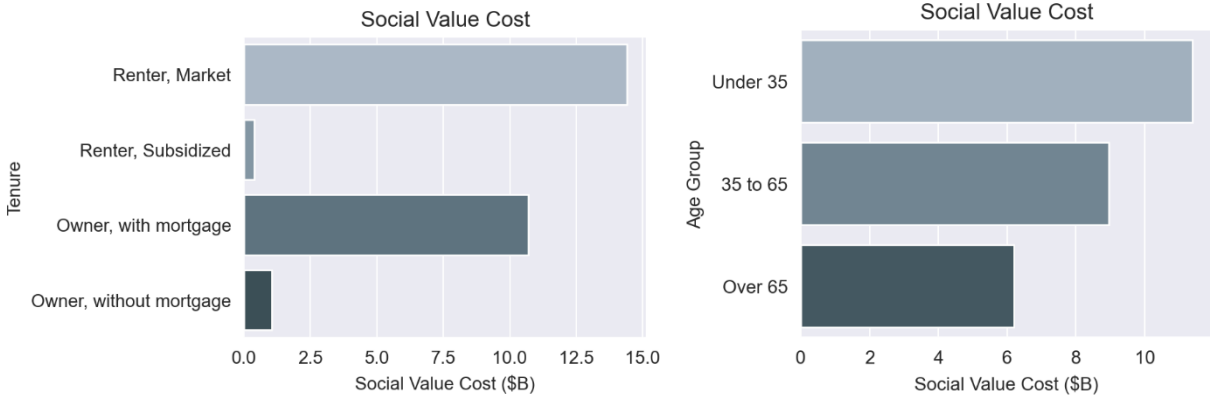
By quantifying the social value cost of unaffordability in the GTA, we gain a sense of the benefit of restoring the well-being of those living unaffordably to levels comparable to those enjoying affordable housing. It takes into account the economic, social, and environmental advantages of affordable housing, including improved health outcomes, financial stability, social cohesion, and economic steadiness. Alternatively, the benefit can be seen as a cost of not restoring the well-being of those living unaffordably. The social value cost of unaffordability is crucial for guiding policy, demonstrating the potential societal benefits of eliminating unaffordable housing.

Our findings indicate that the total negative social value for residents living unaffordably in the GTA is estimated at \$26.2 billion in 2023. This amount is significant, representing about 5.5% of the GTA's annual GDP, 3.2% of Ontario’s annual GDP, and about 15% of Ontario government revenues. Of this cost, renters

¹ Successive cycles of Statistics Canada General Social Surveys and Canadian Community Health Surveys.

share over 55%, while homeowners with mortgages account for 40%. Age-wise, 77% of the social value cost is shouldered by residents under 65 years of age, with 43% borne by those 35 years and younger.

Figure 2 Social Value Cost by Tenure and Age Group

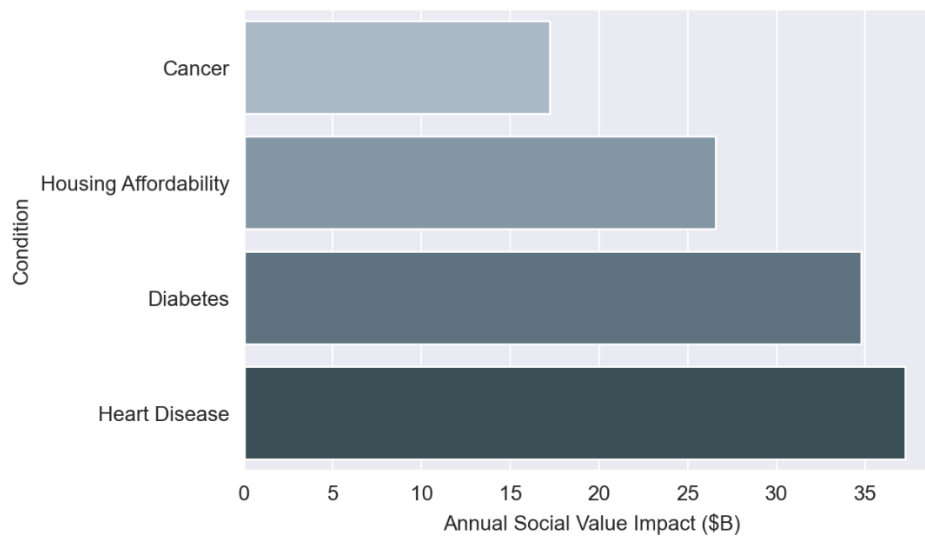


Housing Unaffordability: Comparable Impact to Major Chronic Diseases

To highlight the significant impact of housing unaffordability in the GTA, we conducted a comparative analysis with the social value costs of major chronic diseases. This comparison is essential to understand the broader implications of unaffordable housing on the population.

Our findings reveal that the social value cost attributed to housing unaffordability in the GTA is approximately 1.52 times greater than that of cancer in the GTA. This is a stark indication of the severity of the housing affordability crisis. Moreover, the social value cost related to housing unaffordability represents approximately 75% of the social value costs associated with diabetes, and 70% of the cost associated with heart disease, further emphasizing its extensive impact.

Figure 3 Comparison of Social Value Costs due to Unaffordability and Chronic Diseases



These comparisons serve to place the issue of housing affordability in the same realm as some of the most significant health challenges faced by a society. It underscores the profound effect that unaffordable housing has on the mental health and life satisfaction of individuals, equating it with the impact of chronic diseases that are widely recognized for their serious implications on personal well-being.

Relevance of the Results for the Rest of Canada

It is important to note that the results for the GTA cannot be extrapolated to the rest of the province or country. Social value calculations are very sensitive to the individual circumstances of a resident, and all calculations are necessarily performed on an individual-by-individual basis. The uniqueness of social value per resident combined with the high rates of unaffordability amongst GTA households, and the high rates of household wealth amongst those that do not live unaffordably in the GTA, does not allow the results in this report to be extrapolated to the rest of the country.

CONCLUSION

In the GTA, the housing affordability crisis has emerged as a significant social challenge, transcending economic discussions to profoundly affect the well-being of its residents. Our comprehensive analysis reveals a disturbing 9% reduction in well-being among those affected by housing unaffordability. This social value cost of this decline is especially notable among renters and younger demographics, highlighting a societal issue that disproportionately affects specific groups. This reduction in well-being is not a trivial concern; it holds substantial social value implications, with our estimates placing the total negative social value for residents living unaffordably in the GTA at \$26.2 billion in 2023. This amount is not only a significant proportion of Ontario's GDP but also a clear indication of the extent to which housing unaffordability permeates and undermines the social fabric.

Furthermore, the comparison of the social value cost of unaffordability to the impact of major chronic diseases adds another layer of context to this crisis. The finding that the social value cost of housing unaffordability in the GTA is comparable to, and in some cases exceeds, the social value cost of major chronic diseases like cancer and diabetes is a poignant revelation. This comparison serves to underscore the severity of the housing affordability crisis, equating it with some of the most significant health challenges faced by society.

The implications of these findings indicate that addressing housing unaffordability is not just a matter of economic policy but a crucial aspect of improving overall societal well-being. It is imperative that policymakers and stakeholders acknowledge the far-reaching implications of this crisis and implement strategies that address the root causes of unaffordability. Only then can we hope to restore the well-being and social value lost to this pervasive issue, and ensure a more equitable and satisfying life for all residents of the GTA.

1.0 INTRODUCTION

1.1 BACKGROUND

The Greater Toronto Area (GTA) is currently grappling with a housing affordability crisis that extends far beyond simple financial or economic considerations. This report aims to delve into the well-being impacts of housing unaffordability in the GTA, with a particular focus on its social value implications. While much of the discourse surrounding housing affordability issues has been focused upon economic and financial aspects, this analysis seeks to broaden the narrative by evaluating the effects of housing unaffordability on the well-being of residents.

Housing, a basic human need, has increasingly become a source of distress for many in the GTA. The escalating housing costs and the resultant unaffordability are not merely sound bites for politicians and commentators; they represent a significant detractor from the quality of life of residents. This report endeavors to quantify and elucidate this impact through a social value lens, integrating demographic, economic, and financial data with well-being assessments. The aim is to paint a comprehensive picture of the real costs of housing unaffordability – costs that are not only monetary but deeply embedded in the everyday lives and satisfaction levels of individuals and communities.

The key findings to be explored in this report are poignant: residents in unaffordable housing situations experience a lower well-being when compared to those in housing that is affordable for them, with the disparity being even more pronounced among lower-income groups, younger adults, recent immigrants, lone parents, and singles. In total, the social value cost of this decreased well-being in the GTA is estimated at a significant \$26.2 billion in 2023, a figure that represents a substantial portion of the regional economy and government revenues. This social value cost corresponds to a decrease in well-being comparable to the harms caused by chronic diseases such as cancer, diabetes, and heart conditions.

This report is tailored for the public, aiming to communicate complex concepts in a straightforward, easily comprehensible manner. Through this analysis, we hope to contribute to a more holistic understanding of housing unaffordability in the GTA – one that recognizes its deep-seated impacts on the well-being and social fabric of our communities. The ultimate goal is to foster a sense of urgency in addressing this crisis, not just as an economic challenge but as a critical societal issue with far-reaching consequences.

1.2 HOUSING CRISIS IN THE GTA

The housing crisis in the GTA is a complex phenomenon that has evolved over several years, shaped by a confluence of economic, demographic, and policy factors. At its core, this crisis is characterized by an acute shortage of affordable housing, skyrocketing property prices, and escalating rental costs, which collectively render adequate housing inaccessible for a significant portion of the population.

Economically, the GTA is a key economic engine of Ontario, attracting a diverse workforce and leading to an increased demand for housing. This demand, coupled with limited supply, has driven housing prices to unprecedented levels. Demographically, the region has seen a steady influx of immigrants and internal migrants seeking economic opportunities, further exacerbating the housing shortage.

The crisis is not limited to purchase prices alone. The rental market in the GTA has also been severely impacted, with rental rates increasing at a pace that far outstrips wage growth, pushing more residents into the realm of unaffordability. The situation is particularly dire for lower-income households, single parents, and single individuals, who find themselves disproportionately affected by the soaring housing costs.

The housing crisis is further compounded by policy and regulatory frameworks. While efforts have been made to address these issues, such as introducing rent controls and funding affordable housing projects, these measures have often been insufficient in keeping pace with the growing demand and complexities of the market. Additionally, zoning laws and development restrictions have sometimes hindered the expansion of affordable housing options.

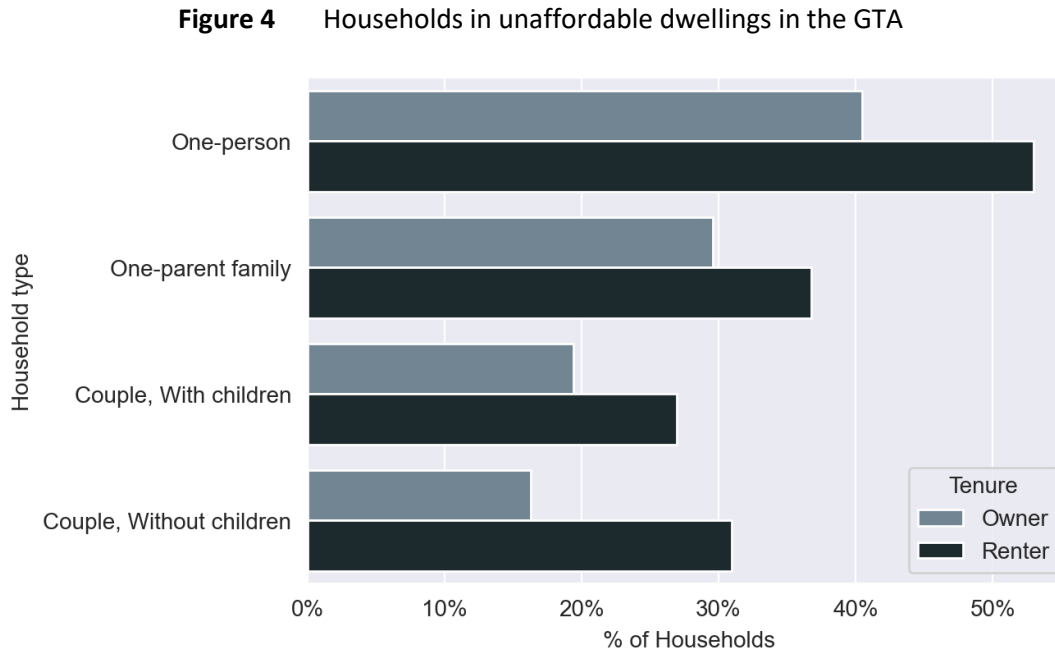
The repercussions of this crisis extend beyond individual households to the broader community. High housing costs limit the ability of residents to engage in community life, invest in education or health, and contribute to local economies. The strain of unaffordability also leads to increased social and economic segregation, as those with lower incomes are pushed to the peripheries of the city, away from essential services and opportunities.

The housing crisis in the GTA is not just a matter of real estate economics; it represents a fundamental challenge to the well-being and sustainability of communities. It calls for a multi-faceted approach that encompasses economic, social, and policy dimensions to ensure that all residents have access to affordable, quality housing. The following sections will delve deeper into the specific impacts of this crisis on well-being and the social value of housing affordability in the GTA.

1.3 UNAFFORDABILITY IN THE GTA

In the Greater Toronto Area, housing unaffordability is a significant concern, with one of the highest rates in Canada. A household is deemed to be living unaffordably if it spends more than 30% of its income on housing. This applies to 29% of all households in the GTA and 23% of residents. Among these households, 59% allocate between 30% and 50% of their income to housing, while 41% spend 50% or more.

Figure 4 below depicts the profile of households and individuals in the GTA who are currently experiencing unaffordability, by no choice of their own.



As shown in Table 1, across Ontario, and Canada, the rate of unaffordable housing varies, highlighting how the associated social value depending upon the local circumstances.

Table 1 Unaffordability by household type in the GTA, Ontario, and Canada

Household Type	GTA	Ontario	Canada
Owners			
One-person	40.5%	32.3%	27.6%
One-parent family	29.6%	23.6%	20.6%
Couple, With children	19.4%	14.0%	10.9%
Couple, Without children	16.3%	10.9%	8.8%
Renters			
One-person	53.0%	50.9%	44.8%
One-parent family	36.8%	35.2%	30.2%
Couple, With children	27.0%	24.0%	17.9%
Couple, Without children	30.9%	27.7%	21.1%

2.0 SOCIAL VALUE MEASUREMENT AND APPROACH

Understanding and quantifying the social value of housing is a difficult problem to solve. This section outlines the definitions, concepts, methods, and approaches used in measuring the social impact of housing unaffordability, particularly in terms of public well-being and individual subjective experiences.

The concept of social value, deeply embedded in the broader context of social accounting and socio-economic development, has seen a significant evolution over time. Initially focused on economic growth and financial indicators, the early 21st century saw the formalization of social value as a distinct concept, driven by global initiatives like the Sustainable Development Goals (SDGs) introduced by the United Nations. These developments underscored the need for holistic development strategies that balance economic, social, and environmental objectives. Consequently, the methodology for quantifying changes in well-being and translating these into monetary terms has been increasingly integrated into both corporate and governmental policies. Unlike economic metrics, social value cannot be measured in dollars directly but requires a deep dive into individual life experiences and preferences.

The core of social value lies in measuring the change in an individual's expected well-being due to an event. This approach underlines that any event not impacting a person's well-being is of no value to them. Events can range from social programs to changes in employment and living conditions. The increasing adoption of well-being as a measure in various contexts, including corporate performance and national benchmarks, reflects a growing emphasis on the holistic impacts of events and policies on individual lives.

Identifying a change in well-being and converting it into an income equivalent is a key aspect of measuring social value. This process involves translating the change in well-being of a person into a monetary amount, offering a tangible assessment of various life events, and one that can be compared against economic impacts and rates of return. The monetary valuation of social value, therefore, becomes the sum of the individual impacts of an event on a community.

2.1 WELL-BEING AND SOCIAL VALUE

Social value requires changes in well-being of individual people to be modelled. In the context of this report, the change in well-being that is due to housing unaffordability is the objective interest. It involves measuring the well-being of people who live affordably and the well-being of those living unaffordably. By individually distinguishing and statistically adjusting for the differences between each person across their demographics, incomes, wealth, job types, communities they live in and so on, the effect of affordability versus unaffordably can be statistically isolated for each person's set of circumstances, which generates the change in well-being of interest. Using micro-file information from Statistics Canada across demographics, economics and surveys of peoples' satisfaction with life (termed well-being in this report), the statistical work of isolating well-being changes due to housing unaffordability is performed across each resident of the Greater Toronto Area (GTA).

2.1.1 FACTORS OF WELL-BEING

It is expected that the housing crisis in the GTA significantly impacts the well-being of its residents, extending far beyond financial and economic considerations, and is substantially dependent on their demographic and socioeconomic characteristics, as well as on the community and environmental circumstances they face (Lu, Schellenberg, Hou, & Helliwell, 2015; Helliwell & Wang, Trust and wellbeing, 2011; Chen & Hou, 2010; Kytta, Broberg, Haybatollahi, & Schmidt-Thome, 2016; Layard, Mayraz, & Nickell, 2008). Examples of such characteristics include:

- Demographic factors: age, sex, immigration status, education, marital status, ethnicity, religion, physical and mental health, etc.
- Socioeconomic factors: income, employment status, job quality, industry and occupation of employment, food security, housing affordability and security, etc.
- Financial factors: financial security, debt levels, access to credit, etc.
- Environmental factors: access to transportation, sense of community, safety, green spaces, sanitation, etc.

Conceptually, these factors influence well-being through different channels. These channels can be referred to as the different “domains” of well-being, such that a person’s well-being is a function of that person’s satisfaction with those different domains. Examples include satisfaction with personal fulfillment, job satisfaction, satisfaction with environment, satisfaction with community and personal relationships, among others. For a complete list of domains and subcategories included in our studies refer to Appendix A.

The housing affordability crisis in the GTA has placed considerable stress on individuals and families, with repercussions that manifest in multiple dimensions:

Mental Health: Financial strains and housing insecurity often lead to increased anxiety and depression. The uncertainty and fear associated with unaffordable housing can exacerbate these mental health challenges.

Physical Health: Compromised living conditions, such as overcrowding or residing in poorly maintained properties, are common among those struggling with high housing costs, adversely affecting physical health.

Social and Community Engagement: Unaffordable housing often limits an individuals' ability to engage socially and participate in community activities. Financial constraints may reduce opportunities for socializing, while distant or inadequate housing can erode community connections.

Effects on Vulnerable Populations: Certain groups, including low-income earners, single parents, and singles, are disproportionately affected by housing unaffordability. These populations may experience heightened well-being disparities due to compounded socioeconomic challenges. These factors are related to the domains of well-being of affected tenants. Tenants’ overall well-

being increases in proportion to the improvement in their different well-being domains, such as health and community satisfaction.

These factors, and many more, are related to the domains of well-being of those people affected by housing unaffordability.

2.1.2 STATISTICAL ANALYSIS OF WELL-BEING

The conceptual links between a person's characteristics and environments and their well-being are supported by statistics derived from detailed well-being surveys. In our analyses of subjective well-being with data from Statistics Canada's General Social Survey (GSS) and Canadian Community Housing Survey (CCHS), we are able to uncover strong correlations between the aforementioned well-being factors and individuals' well-being levels. Primarily, these analyses entailed the computation of linear regressions corrected for interactions between independent variables and for non-linear relationships between well-being and some individual characteristics.

In this study, we have employed the 2004-2020 waves of Statistics Canada's General Social Surveys and 2005-2018 waves of the Canadian Community Health Surveys. Importantly, both surveys measure individual life satisfaction by asking a consistently worded question, which permits the combination and use of the multiple datasets in the analysis of well-being (Helliwell, Shiplett, & Barrington-Leigh, 2019). Our regressions create a mapping between individuals' characteristics, states, and environments to their reported subjective well-being, thereby paving the way for the estimation of the well-being effects of policies and interventions².

2.1.3 SOCIAL VALUE: INCOME EQUIVALENTS OF WELL-BEING CHANGES

To generate an estimate for the social value of a change in well-being, we compute the monetary equivalents of the well-being changes. Put simply, the monetary equivalent of a change in well-being for a given individual is the change in the individual's income, all else being equal, that would result in the same change in that individual's well-being. The social value of the counterfactual, the difference between living unaffordably and living affordably, then, is the sum of all monetary equivalents of changes in the well-being of individuals affected.

This approach guarantees that our generated social value estimates are clearly interpretable and generalizable. Moreover, by virtue of being calculated at the individual level, our computed monetary equivalents account for extensive individual heterogeneity in the impacts of counterfactuals. This is important because counterfactuals affect different individuals differently depending on their characteristics and situations. In this way, the approach ensures that the social value impact of a counterfactual on *each* affected individual is considered separately, thus increasing both the accuracy and meaning of estimated social value impacts.

²Further information is contained at <https://www.cancea.ca/index.php/social-value-methods/> on the details of the approach to modelling well-being and the agent-based modelling involved.

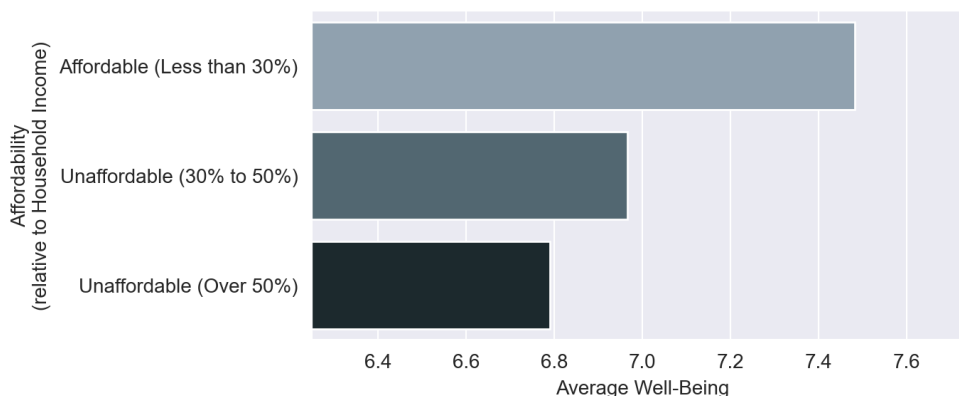
3.0 RESULTS

The analysis of housing unaffordability in the Greater Toronto Area (GTA) and its impact on well-being has yielded significant findings, underpinned by the advanced capabilities of agent-based modeling. This section presents the key results of the study.

3.1 EROSION OF WELL-BEING DUE TO UNAFFORDABILITY

Agent-based modeling³ facilitated the control of hundreds of differences between households and individuals, isolating the impacts on well-being strictly due to the affordability levels of a household. According to our simulations and statistical analyses for 2023, all else equal, individuals spending less than 30% of their before-tax income in housing had an expected well-being score of 7.48 out of 10, while those spending between 30% and 50% of their income had an expected well-being score of 6.97 (a 7% decline relative to individuals in affordability). Expectedly, spending more than 50% of before-tax income had an even stronger impact on well-being, with such individuals having an expected well-being score of 6.79 (a 9.2% decline relative to individuals in affordability). These numbers are shown in Figure 5.

Figure 5 Affordability and Well-Being in the GTA, 2023



When decomposed into demographic groups, the results suggested that this negative impact on well-being is most pronounced among lower-income groups, younger adults, recent immigrants, lone parents, and singles. Channels through which unaffordability impacted the well-being of these groups included increased financial insecurity, mental stress, and inability to afford basic needs.

3.2 NEGATIVE SOCIAL VALUE OF UNAFFORDABLE HOUSING

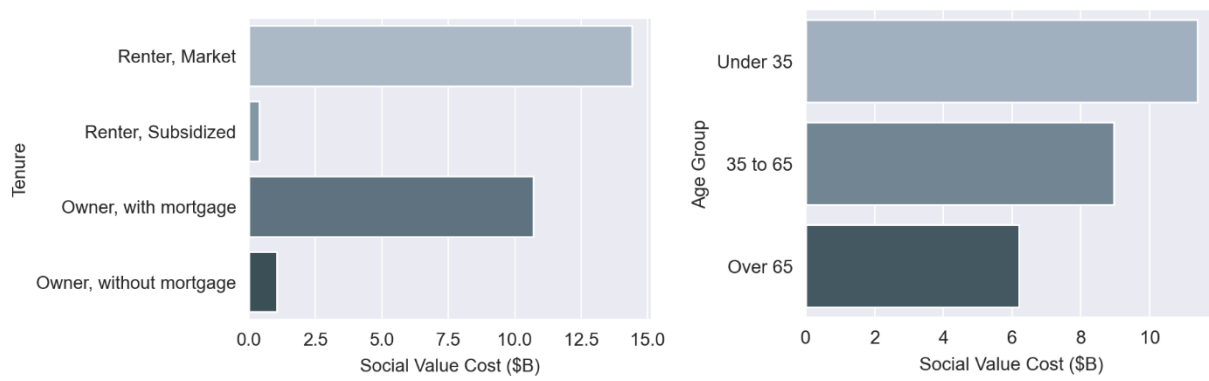
A social value cost of unaffordable housing in the GTA was computed based on the monetary equivalents of the foregoing well-being impacts. These social value figures represent a total income loss that would lead to an equivalent decrease in aggregate well-being. By conducting this exercise, we gain a sense of the benefit of restoring the well-being of those living unaffordably to levels comparable to those enjoying

³ Further information is contained at <https://www.cancea.ca/index.php/social-value-methods/> on the details of the approach to modelling well-being and the agent-based modelling involved.

affordable housing. This benefit would flow from improved health outcomes, financial stability, and social cohesion that result from increased affordability.

Our research shows that people facing unaffordable housing in the Greater Toronto Area (GTA) collectively bear a social value cost of \$26.2 billion in 2023. This is a substantial amount, equivalent to 5.5% of the GTA’s yearly economic output, 3.2% of Ontario's yearly economic output and about 15% of what the Ontario government earns. Among these costs, more than half belong to renters, while about a third are from homeowners with mortgages. In terms of age groups, the majority of this financial burden, around three-quarters, falls on residents under 65 years old, with nearly half of it carried by those aged 35 and under. These numbers are shown in Figure 6.

Figure 6 Social value cost of unaffordable housing, by dwelling tenure and age group, 2023



In summary, these results highlight the profound impact of housing unaffordability on individual well-being and the broader societal costs associated with it. The findings emphasize the need for addressing this issue, not only as an economic and housing policy challenge but also as a critical factor influencing public health and social cohesion in the GTA.

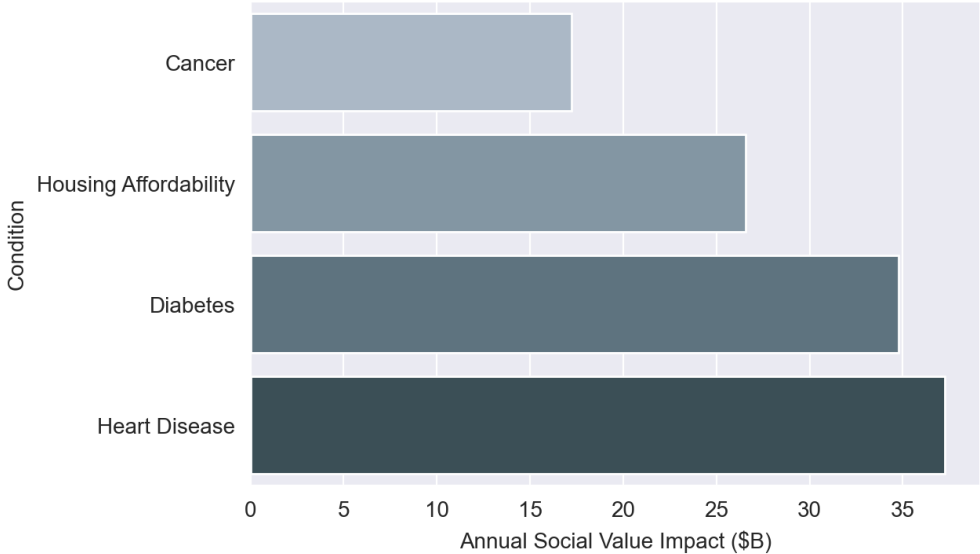
3.3 COMPARATIVE ANALYSIS OF WELL-BEING

To gain a sense of the significance of the social value cost of housing unaffordability, the social value costs presented in the previous section were compared to those of chronic diseases including cancer, heart disease, and diabetes. This comparative analysis helps contextualize the seriousness of the crisis and the benefits to be gained from addressing it.

The findings are presented in Figure 4. Strikingly, in monetary terms, the social value cost of unaffordability corresponds to nearly 1.52 times that of the social value cost of cancer in the GTA. Additionally, the social value cost of unaffordability makes up 75% of the social value cost of diabetes in the GTA and 70% of the costs related to heart disease in the GTA.

These figures convey a potent message to policy makers and the broader community, illustrating that the lack of affordable housing is comparable to a chronic illness in terms of its effect on individual well-being. This underscores the considerable influence of the current housing crisis.

Figure 7 Social value costs of unaffordability vs. chronic diseases, 2023



These comparisons serve to place the issue of housing affordability in the same realm as some of the most significant health challenges faced by a society. It underscores the profound effect that unaffordable housing has on the well-being of individuals, equating it with the impact of chronic diseases that are widely recognized for their serious implications on personal well-being.

3.4 SIGNIFICANCE OF THE FINDINGS BEYOND THE GREATER TORONTO AREA

It is important to understand that the findings specific to the GTA cannot be generalized to other parts of the province or the entire country. The computation of social value is highly dependent on each resident's unique circumstances, necessitating individual-specific assessments. The distinct social value for each GTA resident, coupled with the prevalent unaffordability issues among GTA households and the substantial household wealth among those not facing affordability challenges in the GTA, precludes the applicability of these results to other regions of Canada.

4.0 CONCLUSIONS

The findings from the study on housing unaffordability in the GTA provide a stark illustration of the substantial burden it places on individuals and society. The analysis reveals that the decreased well-being experienced by individuals in unaffordable housing situations is similar to the burden of living with serious health conditions like cancer, diabetes, or heart disease. This comparison serves as a powerful indicator of the profound emotional and psychological impact of housing unaffordability, beyond the economic and financial dimensions typically discussed.

The significance of these findings lies in their ability to translate a largely abstract issue into relatable terms for the majority of the population. For the over 7 million people in the GTA living in affordable housing, the concept of unaffordability may seem distant. However, understanding that their fellow community members are experiencing a reduction in life satisfaction equivalent to severe health conditions brings a human element to the housing crisis, making it more tangible.

The results of this study underscore the need for a comprehensive approach to address the housing affordability crisis in the GTA. It's clear that the impact of unaffordable housing extends far beyond financial strain, profoundly affecting the overall well-being of residents and imposing a significant social cost. The negative social value of \$26.2 billion associated with unaffordable housing in the GTA highlights the urgency of the issue, not just for individuals and families directly affected, but for the society and economy as a whole.

Policymakers, stakeholders, and the community at large must recognize the multifaceted nature of this crisis. Solutions should not only aim to make housing more affordable but also consider the broader social and well-being implications. This requires a collaborative effort involving various sectors, including real estate, government, health, and social services, to develop strategies that ensure housing affordability while enhancing the quality of life for all residents in the GTA.

In conclusion, the housing affordability crisis in the GTA is a complex social issue that demands attention and action. Addressing it effectively will not only alleviate financial burdens but also improve the overall well-being and social cohesion of the community. As this study shows, the cost of inaction is not just economic but deeply human, affecting the very fabric of our society.

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A. CANADIAN WELL-BEING DATABASE

This appendix lists all well-being domains and subcategories included in our studies of well-being. The variables are drawn from the 2004-2020 waves of the General Social Survey (GSS), 2005-2018 waves of the Canadian Community Health Survey (CCHS), and 2018-2021 Canadian Housing Survey (CHS).

The main categories include:

- Demographics, general
- Health
- Family and Relationships
- House and Home
- Socioeconomic, job, employer
- Time use
- Transportation and Mobility
- Technology use, media
- Access to nature, goods and services
- Attitudes, values beliefs
- Environment and Living Conditions
- Community, social interaction
- Trust, Politics, Public Affairs and media
- Region and Societal
- Social Inequality

Main Category	Individual data items	Main Category	Individual data items
Demographics, general	Basic Personal Information Socioeconomic Factors Family and Household Religious and Political Affiliations Identity and Orientation Location and Language	Trust, Politics, Public Affairs and media	Political Engagement and Opinions Trust and Confidence Media Consumption and Privacy Concerns
Family and Relationships	Family Structure and Life Relationship Dynamics Parental Status and Children Marriage, Cohabitation, and Separation Inter-Generational Aspects Conflict and Support Coping and Attitudes Gender and Society	House and Home	Housing Conditions and Satisfaction Household Expenses Household incomes House affordability House suitability Residential Stability and Mobility Family and Household Dynamics
Socioeconomic, job, employer	Employment Status, Stability Employer Firmology and Workplace Job Satisfaction and Well-being Job Characteristics and Environment Career Advancement and Training Income and Financial Well-being Job Benefits and Perks Socioeconomic Status	Health	Accessibility and Disabilities Cognitive Abilities Health Behaviors Coping and Resilience Mental and Emotional Well-being Physical Health Healthcare Access and Utilization Substance Use Psychosocial Factors Sleep Quality and Disorders Psychological Trauma and Disorders
Time use	General Time Use Leisure and Recreation	Transportation and Mobility	Transportation and Commuting Travel and Mobility
Technology use, media	Internet and Digital Device Usage Social Media and Online Communities News Consumption and Media Literacy Digital Inequality and Privacy Concerns Technology Adoption and Impact on Well-being	Attitudes, values, and beliefs	Personal Values and Beliefs Social and Cultural Attitudes Trust and Interpersonal Relations Volunteer Work and Civic Engagement Economic, Environmental, and Technological Attitudes Personal Safety and Security Personal Development and Fulfillment Life Satisfaction

Main Category	Individual data items	Main Category	Individual data items
Access to nature, goods and services	<ul style="list-style-type: none"> Access to Public Services Access to Basic Needs and Services Access to Education Access to Natural Spaces 	Environment and living conditions	<ul style="list-style-type: none"> Housing and Neighborhood Environment and Sustainability Outdoor Spaces Future Expectations
Community, social interaction	<ul style="list-style-type: none"> Social Networks and Capital Trust and Social Cohesion Community Engagement and Interaction Social Norms and Attitudes Safety, Crime, and Sense of Community Pet Ownership Immigration and Multicultural Experiences 	Region and societal	<ul style="list-style-type: none"> Political and Public Affairs Infrastructure and Development Health and Nutrition Education Water and Sanitation Child Protection and Welfare Social and Economic Indicators
Social inequality	<ul style="list-style-type: none"> Experiences and Perceptions of Discrimination Inequality in Access and Resources Social Mobility and Class Geographic, Environmental, and Cultural Disparities Political Inequality and Participation Age, Gender, and Identity Disparities Religious Inequality and Exclusion 		