



The relationship between homeownership and food insecurity

Li, Tim "The relationship between homeownership and food insecurity"
CRDCN research-policy snapshots. January 2022

What the researchers did

The researchers compared the odds of food insecurity between renters and homeowners with and without a mortgage, and with different home values. They also examined whether housing cost burden (ratio of housing cost to after-tax income) contributed to differences between renters and homeowners with and without a mortgage.

What the researchers found

Renters were more vulnerable to food insecurity than homeowners, except those with mortgages owning low value homes (<\$120,000). Housing cost burden did not explain the difference in vulnerability between renters and homeowners. However, differences in housing cost burden did explain the higher vulnerability for mortgage holders compared to mortgage-free homeowners.

RDC Datasets used

2010 Survey of Household Spending

Policy areas this research can inform

- Health
- Housing
- Income, pensions, spending and wealth
- Society and community

Policy implications of this research

Policies that help Canadians own their homes and manage the financial burden of mortgage debt may help mitigate food insecurity. There is also a need for policies to address the high risk of food insecurity among renters. Other studies show that policies that increase incomes for low-income households reduce food insecurity. Governments should explore targeted income-based interventions for low-income renters to reduce their risk of food insecurity. Since renters make up the majority of food-insecure households in Canada, policies that improve the financial circumstances of low-income renters could help lower the prevalence of food insecurity.

Read the full article

St-Germain, A.A.F., & Tarasuk, V. (2020). Homeownership status and risk of food insecurity: examining the role of housing debt, housing expenditure and housing asset using a cross-sectional population-based survey of Canadian households. *International journal for equity in health*, 19(1), 1-12.
<https://equityhealthj.biomedcentral.com/articles/10.1186/s12939-019-1114-z>



Supplementary Information

Li, Tim "The relationship between homeownership and food insecurity"



Food insecurity prevalence by homeownership status and housing level
Data source: Statistics Canada, Survey of Household Spending (SHS) 2010. Low housing asset defined as home value $\leq \$120,000$, representing the lowest decile of home value; higher housing asset defined as home value $> \$120,000$. From Fafard St-Germain, AA., Tarasuk, V. (2020)