

2019 CANADIAN RENTAL HOUSING INDEX BACKGROUNDER

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Federal Electoral Ridings

- An analysis of Canada’s 338 federal ridings find those in Ontario’s GTA and B.C.’s Lower Mainland are facing the most serious housing affordability crisis for their constituents.
- Out of the top 20 federal electoral districts with the highest proportion of renter households spending 50% or more of their income on housing, 11 are in Ontario, six are in BC, while Quebec, Nova Scotia, and Manitoba each have one:

	PROV	FEDERAL RIDING	PROPORTION SPENDING 50% OR MORE	PROPORTION SPENDING 30% OR MORE
1	ON	Willowdale	39%	59%
2	ON	Thornhill	33%	58%
3	ON	Richmond Hill	32%	55%
4	ON	Markham--Unionville	32%	55%
5	ON	University--Rosedale	32%	52%
6	BC	Vancouver Quadra	30%	50%
7	ON	King--Vaughan	30%	52%
8	ON	Aurora--Oak Ridges--Richmond Hill	30%	52%
9	BC	Richmond Centre	30%	51%
10	QC	Ville-Marie--Le Sud-Ouest--Île-des-Soeurs	30%	46%
11	ON	Don Valley North	30%	53%
12	ON	Mississauga Centre	29%	51%
13	BC	West Vancouver--Sunshine Coast--Sea to Sky Country	28%	50%
14	MB	Winnipeg South	27%	48%
15	BC	Vancouver Centre	26%	48%
16	BC	Burnaby North--Seymour	25%	45%
17	ON	Toronto Centre	25%	47%
18	BC	Burnaby South	25%	45%
19	ON	Waterloo	25%	46%
20	NS	Halifax	25%	48%

- The top worst overcrowding challenges for renter households are in the following ridings:
 - **Nunavut** (34%)
 - **Etobicoke North, Ontario** (33%)
 - **Humber River--Black Creek, Ontario** (33%)
 - **Scarborough—Guildwood** (30%)
 - **Scarborough Centre** (28%)
 - **Surrey-Newton** in BC comes in at 9th (25%)
 - **Mont-Royal** in Quebec comes in at 20th (22%)
 - **Winnipeg North** comes in at 21st (22%)

Under 30’s Households

- **44% of** younger Canadian renters (those under the age of 30) are spending in excess of 30% more of their of income on housing. Nearly one-quarter of them (23%) are at a crisis level of spending, dedicating more than 50% of their income to housing.
- Highlighted communities:
 - In **Toronto**, 58% of young households spend over 30%, while 35% spend over half of their income on rent and utilities

- **York** (56%/32%)
- **Metro Vancouver** (53% /33%)
- **Ottawa** (52% / 29%)
- **Halifax** (50% / 28%)

Seniors Households

- **50%** of senior households in Canada are spending 30% or more of their income or more on housing.
- Highlighted communities:
 - **Regina** (64%)
 - **York** (63%)
 - **Muskoka** (63%)
 - **Central Okanagan** (61%)
 - **Calgary** (56%)

Single Mother Households:

- **Half (50%)** of Canadian single-mother households are in an unaffordable situation spending more than 30% of their income on housing.
- Nearly one-quarter of single-mother households (22%) are at a crisis level of spending, needing to dedicate 50% or more of their income to housing.
- The situation impacts large and small communities alike. Highlighted communities:
 - On the **Sunshine Coast** in BC, 75% of single mother households spend 30% or more, 52% spend half of their income or more on housing.
 - **Sudbury** (76% / 45%)
 - **Comox Valley** (77% / 39%)
 - **Metro Vancouver**: 62% / 33%
 - **Edmonton** (62%/32%)
- Overcrowding is also significant for single mothers (highlighted communities):
 - 45% in **Keewatin** (Nunavut)
 - 45% in **Toronto**
 - 38% in **Kitikmeot** (Nunavut)
 - 32% in **Peel**
 - 28% in **Montreal**

Indigenous Households:

- In **Saskatoon** 54% of Indigenous renter household spend over 30%, compared to 42% for the non-Indigenous population. **Regina** 55% of Indigenous spend over affordability benchmark, compared to 44% for non-Indigenous households.
 - **Greater Vancouver** (48% vs 43%)
 - **Muskoka (Ontario)** (64% vs. 50%)
- **Nationally**, 12% of Indigenous renter households are overcrowded compared to 9% for non-Aboriginal households
- In **Nunavut** 43% of Indigenous renter households are overcrowded situation compared to 6% overcrowding amongst non-Indigenous renter households.

Immigrant Households

- Of the **350,000 immigrants who settled in Canada** between 2011 and 2016, 230,000 (66%) were renters, showing how crucial rental housing is to settling new Canadians. Half (50% -115,000) of these renters settled in Metro Vancouver, Toronto, or Montreal.
- Highlighted communities:
 - In **York**, 56% of immigrant households spend over 30%, while 1 in 3 (31%) spend half of their income or more
 - **Northumberland** (Ontario) (60% / 30%)
 - **Sunshine Coast** (52% / 31%)

- **Fredericton** (52% / 27%)
- **Charlottetown** (50% / 31%)
- **Toronto** (46% / 21%)
- **Metro Vancouver** (42%/21%)
- **Montreal** (36% / 17%)
- Immigrant households are facing significant overcrowding challenges as they attempt to manage the rental housing affordability crunch by living in unsuitable accommodations. In **Canada**, 21% of immigrant households are overcrowded, compared to just 9% for non-immigrant residents. That number climbs to 31% for immigrants who have arrived since 2011.
- Among new immigrants, some of the worst overcrowding challenges were found in:
 - **Winnipeg** (45%)
 - **Toronto** (39%)
 - **Saskatoon** (35%)
 - **Edmonton** (30%)
 - **Metro Vancouver** (29%)

National numbers:

- **40 percent** of renter households spend more than 30 per cent of gross household income on rent, the generally accepted threshold of affordability.
- **18 percent** of renter households spend more than 50 per cent of gross household income on rent, putting them in a crisis of affordability.
- Between 2011 and 2016 in Canada, an additional **22,000 renters** are spending more than half of their income on rent and utilities.