



Housing Need in Canada's Metropolitan Areas, 1991 Part 1

Introduction

In 1991, almost two thirds (5.9 million) of Canada's households lived in 25 Census Metropolitan Areas (CMAs). The affordability, adequacy and suitability of their housing is examined in this Research and Development Highlight, the first of a two—part series to present a comparative analysis of metropolitan housing conditions. Housing need is explored by household *type* and tenure in the second half of the series.

The Data

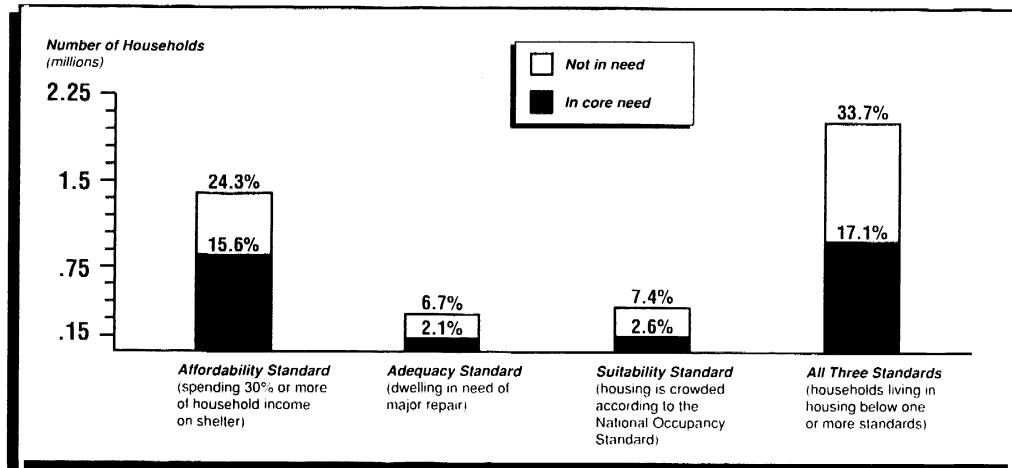
Community—level information on core housing need is based on the census, which provides the (data necessary to calculate need and a sample large enough to ensure data reliability across the country. Needs estimates derived from the census identify the housing conditions of Canada's privately housed households, but not of collective households in rooming houses or the homeless. The estimates presented in this highlight are also restricted to non—native households.

Findings

The Overall Picture

Based on our knowledge of the situation in 1991, the majority of non—native metropolitan households enjoy dwellings which meet or exceed today's standards for housing affordability, adequacy and suitability. Nonetheless, in 1991, just under two million households lived below one or another of these standards. Of these, about one million were in core housing need (Figure 1). They did not have sufficient income to obtain adequate, suitable rental accommodation in their market areas without having to pay 30 per cent or more of their gross household income.

Figure 1: Number and Percentage of Non-native Households Living in Housing Below Standards, Showing Those in Core Housing Need, Metropolitan Canada 1991



The probability of being in core housing need varies greatly according to housing standard (Figure 1) and household tenure (Figure 2). Renters have typically been less able than owners to improve their own housing conditions. They are more prone to core housing need. First, they are twice as likely as owners to spend more than the norm for their housing. Second, renters living below one or more of today's housing standards (especially affordability) are almost 2.5 times more likely than owners to fall into core housing need. As a result, 31 per cent of metropolitan renters are in core housing need compared to only 7 per cent of owners.

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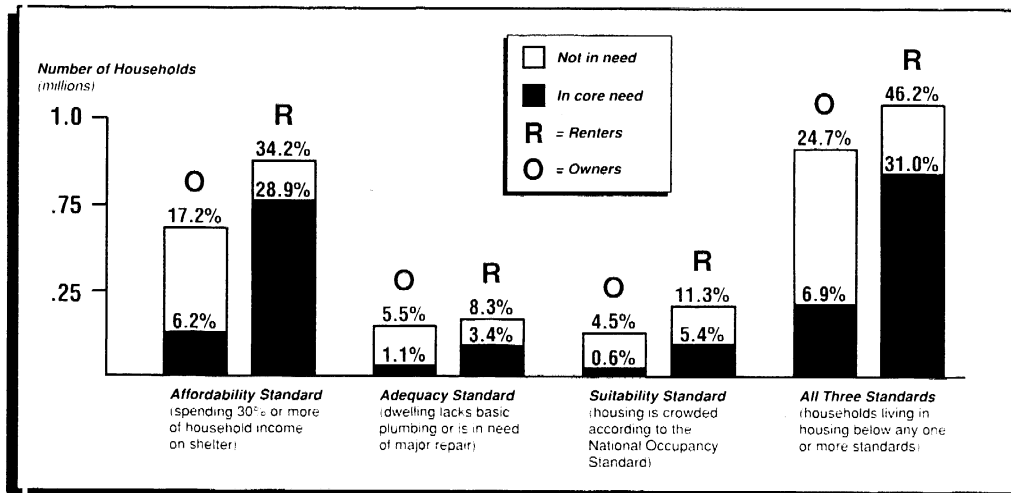
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Figure 2: Number and Percentage of Non-native Households Living in Housing Below Standards, Showing Those in Core Housing Need, Metropolitan Canada 1991



Figures 1 and 2 present an overview of housing conditions in 25 CNAs. They provide yardsticks for comparing how housing need varies from one CMA to another.

Table 1: Households by Tenure, and Housing Standard, 1991

METROPOLITAN AREA	HOUSEHOLDS BY TENURE (‘000s)			PERCENTAGE BELOW STANDARD											
				AFFORDABILITY			ADEQUACY			SUITABILITY			TOTAL		
	O W N	R E N T	A P P L	O W N	R E N T	A P P L	O W N	R E N T	A P P L	O W N	B E T	A P P L	O W N	R E N T	A P P L
ATLANTIC CANADA															
St. Johns	37	17	54	13.4	34.0	20.0	5.3	7.1	5.8	5.8	12.4	7.9	22.3	45.9	29.9
Halifax	67	46	114	14.0	34.0	22.2	6.5	7.6	7.0	3.3	9.0	5.7	21.8	44.1	30.9
SaintJohn	28	16	44	10.9	34.9	19.5	8.8	7.8	8.4	3.7	8.0	5.2	21.0	44.8	29.5
CENTRAL CANADA															
Trois-Rivi-res	29	23	52	13.1	36.3	23.6	8.0	6.4	7.4	2.6	4.4	3.4	21.7	42.7	31.2
Chicoutimi-Jonqui-re	34	21	55	12.8	31.7	20.1	7.2	6.5	7.1	3.2	6.0	4.4	21.5	39.4	28.6
Ou-becCity	133	111	244	13.1	32.7	22.1	6.1	6.1	6.2	30	6.4	4.6	20.6	40.9	30.0
Sherbrooke	27	26	52	15.0	37.3	26.0	6.8	5.1	6.0	27	5.9	4.4	22.7	44.2	33.4
Montreal	565	619	1,184	18.8	35.3	27.4	6.3	7.9	7.2	4.4	10.4	7.6	26.5	46.2	36.9
Ottawa-Hull	186	141	327	14.6	29.7	21.2	4.6	8.1	6.1	2.8	9.1	5.5	20.4	40.5	29.1
Oshawa	56	24	80	20.9	35.4	25.2	4.6	8.8	5.9	3.4	7.9	4.7	26.7	45.7	32.3
Toronto	780	546	1,326	22.2	32.1	26.3	4.4	10.1	6.8	70	18.2	11.6	30.2	49.6	38.2
Hamilton	140	73	213	18.1	33.3	23.3	5.2	9.8	6.8	39	8.5	5.5	24.8	44.9	31.7
St. Catharines-Niagara	94	37	131	15.1	36.7	21.2	5.8	10.4	7.1	34	6.9	4.4	22.4	46.8	29.2
Kitchener	77	46	123	17.3	31.8	22.8	4.7	10.3	6.8	36	9.4	5.8	23.6	44.0	31.2
London	82	57	139	14.2	33.8	22.3	5.1	10.4	7.3	28	8.0	4.9	20.5	44.6	30.4
Windsor	64	28	92	12.9	35.6	19.8	5.9	9.1	6.8	5.5	9.5	6.7	22.1	46.1	29.3
Sudbury	35	19	54	13.5	33.7	20.4	8.4	10.6	9.1	4.6	7.6	5.6	23.6	44.9	30.9
Thunder Bay	31	13	44	10.1	29.4	15.8	8.4	9.9	8.8	4.1	6.8	4.9	20.4	40.1	26.2
WESTERN CANADA															
Winnipeg	150	81	231	12.9	34.8	20.6	8.2	7.5	8.0	4.4	9.4	6.2	23.1	45.6	31.0
Regina	45	20	66	12.0	29.5	17.4	5.5	6.9	5.9	3.2	6.1	4.1	18.6	37.6	24.5
Saskatoon	46	25	71	14.1	32.0	20.5	5.2	6.5	5.7	2.1	6.4	3.6	19.8	40.2	27.0
Edmonton	172	108	280	13.3	32.1	20.6	6.3	7.7	6.9	3.2	10.2	5.9	21.0	43.1	29.5
Calgary	162	99	261	15.5	32.7	22.0	4.6	6.8	5.4	3.3	8.3	5.2	21.5	41.8	29.2
Vancouver	340	236	576	17.1	40.1	26.6	4.7	7.3	5.8	4.4	11.9	7.5	24.0	51.0	35.1
Victoria	70	42	112	14.6	42.7	25.1	5.4	7.0	6.0	2.5	8.6	4.8	20.5	51.0	31.9
ALL METRO AREAS															
	3,451	2,473	5,924	17.2	34.1	24.3	5.5	8.3	6.7	4.5	11.3	7.4	24.7	~	33.7

Table 2: Households by Tenure, Showing Proportion Below Housing Standards that Experience Housing Need

METROPOLITAN AREA	HOUSEHOLDS BY TENURE (‘000s)			PERCENTAGE BELOW STANDARD THAT ARE IN CORE HOUSING NEED											
	O W N N T	R E N T L	A L	AFFORDABILITY			ADEQUACY			SUITABILITY			TOTAL		
				O	R	A	O	R	A	O	R	A	O	R	A
				W	N	L	W	N	L	W	N	L	W	N	L
ATLANTIC CANADA															
St. Johns	37	17	54	49.8	91.2	72.5	32.0	52.4	40.1	14.8	51.5	33.5	35.8	75.0	55.3
Halifax	67	46	114	45.2	86.2	70.8	24.7	38.5	31.2	16.2	45.6	35.3	33.7	69.9	54.8
Saint John	28	16	44	46.7	89.7	74.4	20.9	40.4	27.6	15.4	46.6	33.0	30.3	73.0	53.6
CENTRAL CANADA															
Trois-Rivières	29	23	52	38.9	86.7	72.3	12.4	43.4	25.1	7.4	40.0	28.2	24.9	75.5	56.4
Chicoutimi-Jonqui-re	34	21	55	39.0	80.1	64.0	12.5	38.3	22.3	3.6	33.2	20.2	25.3	66.0	47.0
Ou-bec City	133	111	244	37.5	83.1	68.4	11.7	37.4	24.2	6.8	36.2	26.2	25.5	69.1	52.7
Sherbrooke	27	26	52	32.7	80.4	66.5	9.9	41.5	23.7	2.1	43.8	30.1	22.2	70.4	53.8
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Windsor	64	28	92	48.7	86.5	69.2	21.8	46.4	31.8	10.8	52.9	28.7	32.1	71.5	50.8
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WESTERN CANADA															
Winnipeg	150	81	231	42.6	87.9	69.4	20.5	44.5	28.4	12.6	48.6	31.8	28.3	72.5	51.0
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Urban Profiles

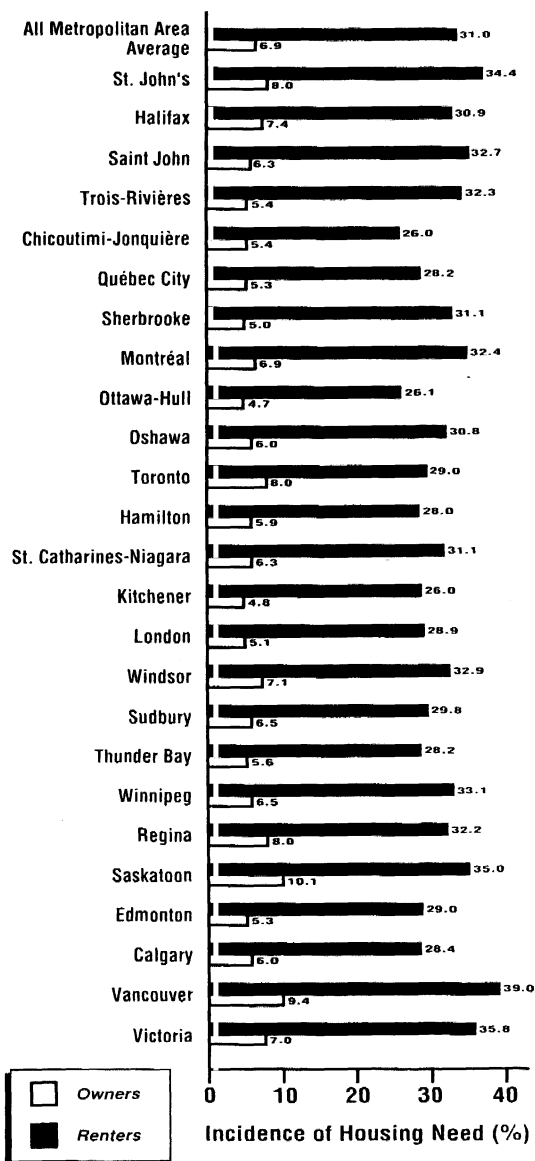
In CMAs, more households fall short of the housing affordability standard than of the other two housing standards combined. Almost 60 per cent of these households are renters. They tend to be located in Canada's highest cost CMAs. For example, in 1991, over 40 per cent of all Vancouver and Victoria renter households spent 30 per cent or more of household income for shelter, making these CMAs prone to concentrations of renter housing need (Table 1).

The next largest group of households living below housing standards lack enough bedroom accommodations, according to the National Occupancy Standard. Two thirds of these households are renters. Renters are 2.5 times more likely than owners to live in unsuitable housing. The biggest concentrations of crowded households, in both relative and absolute terms, are found in Canada's three largest centres: Toronto, Montreal, and Vancouver.

The last group report that their dwellings are in inadequate condition, needing major repairs. In contrast to those below the affordability and suitability standards, almost half these households own their homes. They are also much more likely to live in Ontario. Quebec and Atlantic Canada, where Canada's housing stock is older. Indeed, in Atlantic Canada, higher than average percentages of households live below adequacy standards, and lower than average proportions live below affordability and suitability standards.

As demonstrated by Table 2, households below the housing affordability standard are on average twice as likely to fall into core housing need as households whose housing falls short of either of the other standards. And metropolitan areas where household incomes are particularly low compared to housing costs tend to develop concentrations of households in core housing need. For example, in Saskatoon, Regina, and St. John's, almost all renters spending above the norm for their shelter are in core housing need.

Figure 3: Incidence of Non-native Core Housing Need, by Tenure, Metropolitan Areas, 1991



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Conclusion

Affordability is the dominant factor underlying housing need. Whether in very high housing-cost CMAs, like Vancouver and Victoria (Table 1), or in CMAs with particularly low household incomes relative to shelter costs, like Saskatoon (Table 2), affordability shapes the final profile of metropolitan core housing need (Figure 3).

Every metropolitan area has unique housing conditions. This highlight explores how housing affordability, adequacy and suitability vary from CMA to CMA for non-native renters and owners. A good knowledge of these conditions is essential to the development of sound housing policies.

This issue of Research and Development Highlights has been produced as a result of work carried out by the Research Division of Canada Mortgage and Housing Corporation (CMHC). It is the first issue to examine the nature of metropolitan non-native housing need in Canada in 1991. More general information on housing needs assessment concepts and tools is also available from Issue 7 of this series or from the comprehensive **RIA report, Core City Housing Need in Canada.**

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CMHC carries out and finances a broad range of research on the social, economic and technical aspects of housing. This CMHC Research and Development Highlights issue is one of a series intended to inform you briefly of the nature and scope of these activities.

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