



Housing Need in Canada's Metropolitan Areas, 1991

Part 2

Introduction

This highlight on metropolitan housing conditions explores variations in housing need by household type and tenure among 25 of the country's largest urban areas (Census Metropolitan Areas or CMAs). This is the second of a two-part series on metropolitan housing need.

The Data

As in the first issue, community-level information on housing conditions and need is based on the 1991 Census. This census provides the information required to calculate core housing need and a sample large enough to ensure data reliability across the country. The needs estimates identify housing conditions experienced by Canada's non-native privately-housed households, but not by collective households living in rooming houses or the homeless.

Findings

The Overall Picture

In 1991 the majority of Canada's metropolitan households enjoyed dwellings which met or exceeded today's standards for housing affordability, adequacy, and suitability. Nonetheless, almost two million lived below one or another of these standards. Of these, about one million were in core housing need (Figure 1). They could not obtain adequate, suitable rental accommodation in their market areas without having to pay 30 per cent or more of their gross household income.

Because they outnumber other types of households almost two to one, more families live below housing standards (1.18 million) and fall into core housing need (462,000) than any other household type (Figure 1). Proportionally, however, families are actually the most likely to own their housing and the least likely to lie below standards or in housing need. In contrast, non-elderly singles are the most likely to rent and the most likely to live below standards (42.6%) and experience housing need (27.7%), Tables 1 and 2 show how this overall finding holds in each CMA.

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

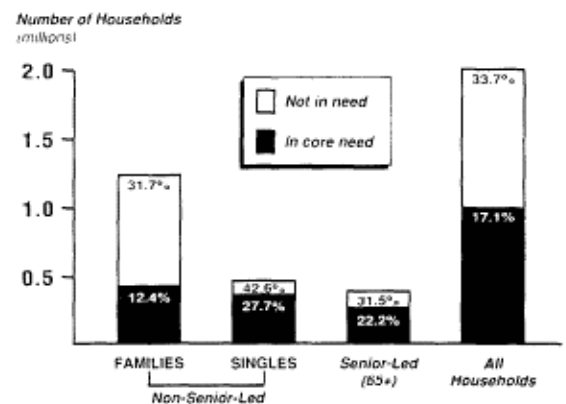


Table 1: Households by Type, Tenure, and Housing Conditions, 1991

METROPOLITAN AREA	HOUSEHOLDS IN TOTAL POPULATION, AND LIVING BELOW STANDARDS (#s OF HOUSEHOLDS IN '0005 SHOWING OWNER:RENTER (O:R) RATIO)															
	NON-SENIOR-LED				SENIOR-LED				ALL							
	FAMILIES		SINGLES		(65+)		HOUSEHOLDS									
	ALL # O:R	BELOW # O:R	ALL # O:R	BELOW # O:R	ALL #O:R	BELOW itO:R	ALL #O:11	BELOW #O:R								
ATLANTIC CANADA																
St. Johns	3	73:27	11	56:44	6	35:65	3	32:68	9	68:32	3	46:54	54	68:32	16	50:50
Halifax	75	68:32	21	51:49	21	25:75	8	22:78	18	64:36	6	41:59	114	59:41	35	42:58
Saint John	28	72:28	7	55:45	6	31:69	2	26:74	9	62:38	3	38:62	44	64:36	13	46:54
CENTRAL CANADA																
Trois-Rivieres	32	67:33	8	51:49	10	24:76	4	18:82	9	48:52	31	31:69	52	55:45	16	38:62
Chicoutimi-Jonqui-re	39	70:30	10	57:43	7	27:73	3	23:77	9	54:46	3	37:63	55	62:38	16	47:53
Ou-bec City	154	68:32	37	53:47	50	24:76	20	20:80	40	42:58	16	24:76	244	55:45	73	38:62
Sherbrooke	33	62:38	9	47:53	11	23:77	5	20:80	9	43:57	3	21:79	52	51:49	17	35:65
Montreal	728	60:40	236	47:53	248	19:81	110	16:84	208	40:60	89	24:76	1184	48:52	436	34:66
Ottawa-Hull	209	66:34	55	49:51	66	27:73	25	24:76	52	57:43	14	35:65	327	57:43	95	40:60
Oshawa	57	76:24	18	66:34	10	42:58	4	41:59	13	70:30	3	41:59	80	71:29	26	58:42
Toronto	865	67:33	336	54:46	234	25:75	102	25:75	227	63:37	70	41:59	1,326	59:41	507	47:53
Hamilton	135	74:26	42	61:39	31	31:69	10	31:69	47	65:35	12	40:60	213	66:34	68	51:49
St. Catharines-Niagara	80	78:22	23	63:37	17	42:58	7	37:63	33	74:26	8	48:52	131	72:28	38	55:45
Kitchener	83	69:31	26	55:45	19	31:69	7	30:70	22	63:37	5	33:67	123	62:38	38	47:53
London	85	68:32	25	49:51	26	28:72	11	25:75	28	60:40	7	29:71	139	59:41	42	40:60
Windsor	57	77:23	16	61:39	14	38:62	5	35:65	21	70:30	5	45:55	92	70:30	27	53:47
Siidbury	36	74:26	10	59:41	7	30:70	3	28:72	10	63:37	3	41:59	54	66:34	17	50:50
Thunder Bay	27	78:22	7	63:37	7	40:60	2	38:62	11	71:29	3	51:49	44	71:29	11	55:45
WESTERN CANADA																
Winnipeg	136	76:24	39	61:39	43	35:65	18	31:69	53	61:39	15	38:62	231	65:35	72	49:51
Regina	41	79:21	9	63:37	12	38:62	4	33:67	13	66:34	2	44:56	66	69:31	16	52:48
Saskatoon	44	74:26	11	56:44	14	34:66	5	31:69	13	63:37	3	42:58	71	64:36	19	47:53
Edmonton	184	70:30	51	52:48	54	29:71	21	24:76	42	66:34	11	44:56	280	61:39	83	44:56
Calgary	173	71:29	47	55:45	54	31:69	20	28:72	34	68:32	8	38:62	261	62:38	76	46:54
Vancouver	339	68:32	109	53:47	124	27:73	59	21:79	113	66:34	34	33:67	576	59:41	202	40:60
Victoria	58	70:30	17	54:46	21	32:68	10	24:76	33	69:31	9	30:70	112	63:37	36	40:60
ALL METRO AREAS																
	3736	68:32	1,182	53:47	1,112	26:74	473	23:77	1,076	59:41	338	34:66	5,924	58:42	1,996	43:57

Table 2: Households by Type, Tenure, and Housing Need, 1991

METROPOLITAN AREA	HOUSEHOLDS IN TOTAL POPULATION, AND IN CORE HOUSING NEED (#s OF HOUSEHOLDS IN '000s SHOWING OWNER:RENTER (O:R) RATIO)							
	NON-SENIOR-LED				SENIOR-LED (65+)		ALL HOUSEHOLDS	
	FAMILIES		SINGLES		ALL #D:R	IN NEED #O:11	ALL #O:11	IN NEED #D:R
	ALL #O:11	IN NEED #O:11	ALL #O:11	IN NEED # D:R	ALL #D:R	IN NEED #O:11	ALL #O:11	IN NEED #D:R
ATLANTIC CANADA								
St. Johns	39 73:27	5 33:67	6 35:65	2 26:74	9 68:32	2 39:61	54 68:32	9 33:67
Halifax	75 68:32	9 30:70	21 25:75	6 13:87	18 64:36	4 32:68	114 59:41	19 26:74
SaintJohn	28 72:28	3 29:71	6 31:69	2 21:79	9 62:38	2 24:76	44 64:36	7 26:74
CENTRAL CANADA								
Trois-Rivi-res	32 67:33	4 24:76	10 24:76	3 10:90	9 48:52	2 14:86	52 55:45	9 17:83
Chicoutimi-Jonqui-re	39 70:30	3 30:70	7 27:73	2 15:85	9 54:46	2 28:72	55 62:38	7 25:75
Ou-bec City	154 68:32	14 26:74	50 24:76	14 11:89	40 42:58	10 17:83	244 55:45	38 18:82
Sherbrooke	33 62:38	4 17:83	11 23 77	3 10:90	9 43:57	2 13:87	52 51:49	4 14:86
Montreal	728 60:40	98 22:78	248 19:81	78 8:92	208 40:60	63 17:83	1,184 48:52	240 16:84
Ottawa-Hull	209 66:34	21 21:79	66 27 73	15 11 89	52 57:43	9 28:72	327 57:43	45 19:81
Oshawa	57 76:24	6 35:65	10 42:58	2 24:76	13 70:30	3 34:66	80 71:29	11 32:68
Toronto	865 67:33	115 32:68	234 25:75	55 15:85	227 63:37	51 35:65	1,326 59:41	221 28:72
Hamilton	135 74:26	13 33:67	31 31:69	7 17:83	47 65:35	8 33:67	213 66:34	29 29:71
St. Catharines-Niagara	80 78:22	8 36:64	17 42:58	4 24:76	33 74:26	5 39:61	131 72:28	17 34:66
Kitctiener	83 69:31	8 26:74	19 31:69	4 16:84	22 63:37	3 25:75	123 62:38	16 23:77
London	85 68:32	10 24:76	26 28 72	6 13 87	28 60:40	4 23:77	139 59:41	21 20:80
Windsor	57 77:23	7 36:64	14 38 62	4 24 76	21 70:30	4 38:62	92 70:30	14 33:67
Sudbury	36 74:26	4 32:68	7 30 70	2 20 80	10 63:37	2 34:66	54 66:34	8 29:71
Thunder Bay	27 78:22	2 34:66	7 40:60	1 24:76	11 71:29	2 37:63	44 71:29	5 32:68
WESTERN CANADA								
Winnipeg	136 76:24	15 35:65	43 35:65	11 17:83	53 61:39	10 26:74	231 65:35	37 27:73
Regina	41 79:21	5 43:57	12 38:62	3 27:73	13 66:34	2 34:66	66 69:31	10 36:64
Saskatoon	44 74:26	7 39:61	14 34:66	4 25:75	13 63:37	33565	71 6436	13 34:66
Edmonton	184 70:30	20 26:74	54 29:71	14 13:87	42 66:34	6 32:68	280 61:39	40 22:78
Calgary	173 71:29	19 31:69	54 31:69	13 16:84	34 68:32	6 28:72	261 62:38	38 26:74
Vancouver	339 68:32	53 36:64	124 27:73	43 12:88	113 66:34	28 26:74	576 59:41	124 26:74
Victoria	58 70:30	7 34:66	21 32:68	7 16:84	33 69:31	6 23:77	112 63:37	20 25:75
ALL METRO AREAS								
	3.736 68:32	462 29:71	1.112 26:74	308 13:87	1.076 59:41	239 27:73	5924 58:42	1.010 24:76

Urban Profiles

Although one in six CMA households are in core housing need, three quarters are renters, mainly non-elderly singles or senior-led households. In five of the six CMAs where need is above average (Vancouver, Victoria, Montréal, Sherbrooke, and Trois-Rivières), renters, non-elderly singles and senior-led households are over-represented among those in need. In Saskatoon, however, owners are more likely to be in core housing need than in any other CMA, and families comprise a majority of the households in need.

Housing need is worst in Vancouver (21.5 per cent), Montreal (20.3 per cent), and Saskatoon (19 per cent). Vancouver's high housing costs affect all households and lead to the highest incidence of need experienced by non-senior-led families and singles, and the third highest incidence of need among senior-led households. One in two of Vancouver's senior-led renters live in core housing need. In Montreal, it is lower incomes that contribute more to the third highest level of non-senior family need and, at almost one in three, the highest level of senior-led household need. Montreal has the highest number of households in need of any CMA, and Montréalers are more likely to be in need than are residents of any other CMA except Vancouver. Saskatoon both resembles and differs from Montreal. As in Montreal, lower incomes relative to housing costs lead to more households in need. But Saskatoon differs from oilier CMAs with above average need in that its households in need are dominated by non-senior-led families.

Conclusion

Three CMAs—Vancouver, Toronto and Montreal—are home to about 52 per cent of Canada's metropolitan households and 58 per cent of those in housing need. While Vancouver and Montréal households are in general more affected by housing need than households in other CMAs, data shows that seniors who rent are among those most in need in all CMAs.

Produced as a result of work carried out in the Research Division of Canada Mortgage and Housing Corporation (CMHC). This highlight is the second of two issues to profile housing conditions and need for non-native households

living in 25 CMAs. An upcoming issue will examine the housing conditions of Canada's aboriginal peoples residing in these metropolitan areas.

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