

## Low Income Families and Housing

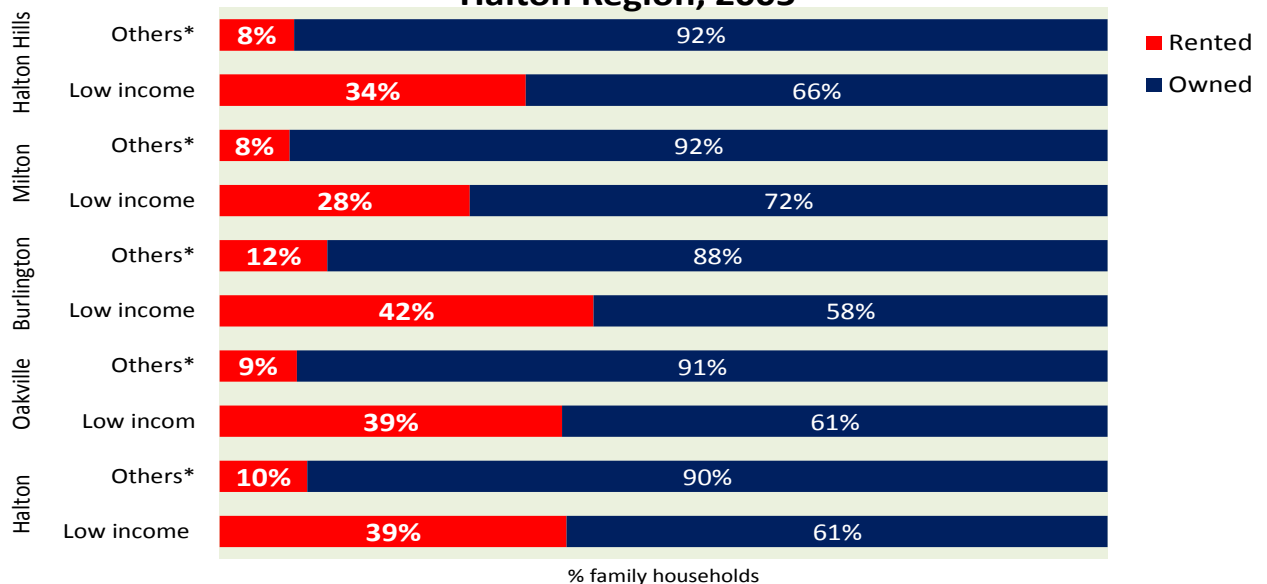


Halton Region has a high homeownership. In 2006, almost 90% of family households<sup>1</sup> in Halton lived in owned dwellings, an 11 percentage point above the provincial average. This ownership pattern is also reflected among low income family households in Halton. Over 60% of low income family households are homeowners compared to the provincial average of 42%. However, low income families are four times likely to live in rented dwellings than the non-low income families in the region.

Over 40% of low income families in the City of Burlington lived in rented dwellings compared to 12% for the non-low income families. The Town of Milton has the lowest percentage (28%) of low income family households living in rented dwellings.

Among low income families, there are some families with a higher likelihood of living in rented dwellings. Almost two-thirds (65%) of low income families with at least one member belonging to the Aboriginal identity population lived in rented dwellings. Almost half of families with at least one member living with disabilities were tenant households. About 43% of low income families with at least one family member who immigrated to Canada between 2001 and 2006 lived in rented dwellings.

**Proportion of Family Households by Tenure  
Halton Region, 2005**

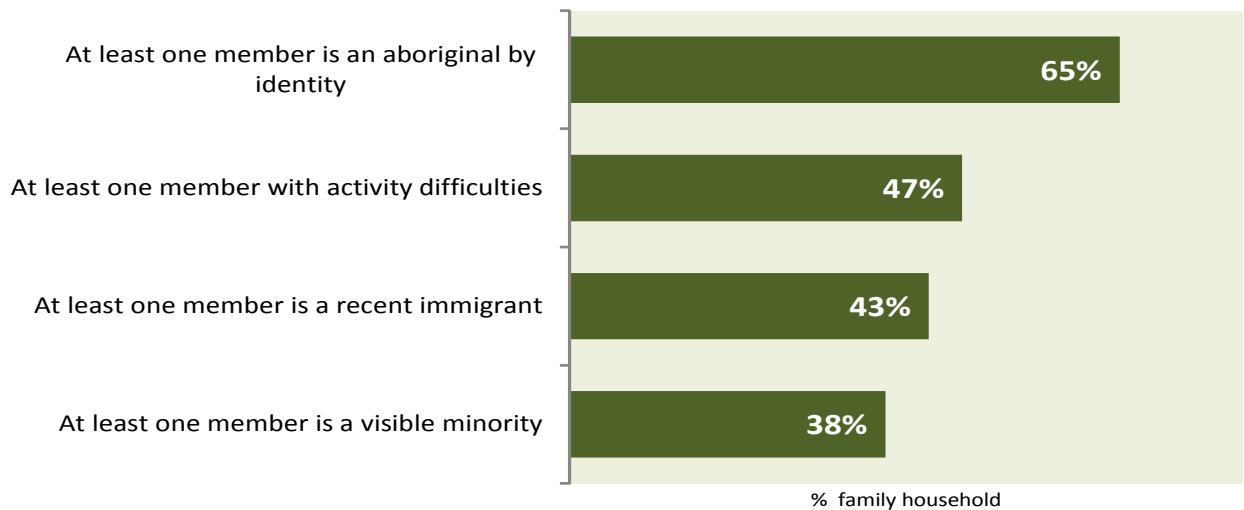


Source: Statistics Canada, 2006 Census

\* Non-low income family households

<sup>1</sup> Family household refers to a household that contains at least one census family, that is, a married couple with or without children, or a couple living common-law with or without children, or a lone parent living with one or more children (lone-parent family).

## Proportion of low income family households living in rented dwelling, Halton Region, 2005



Source: Statistics Canada, 2006 Census

Between 2001 and 2006, the number of total dwellings increased by 17% in Halton but the number of rented dwellings experienced a 4% decrease. The shrinking of the rental market and a low vacancy rate have considerable implications on the housing needs of the low income population.

The decrease in rented dwellings is evident in all local municipalities. For example, the City of Burlington lost about 700 rented dwellings between 2001 and 2006. This represents a 5% decrease. The Town of Oakville which accounts for 34% of the rented dwellings in the region experienced a 4.5% decrease.

In terms of the conditions of dwelling, rented dwellings are more than twice likely in need of major repairs which include defective plumbing, electrical wiring, structural repairs to walls, floor or ceiling. Almost one in ten (9%) rented dwellings is in need of major repairs. Since the conditions of dwelling were self-reported in the Census, housing experts have indicated that there was undercounting of rented dwellings that require major repairs, as tenants may not be aware of all repairs needed in their dwellings. Major repair needs can translate into poor housing conditions and an increase in rental payments.

Low income families (8.4%) are twice as likely to live in dwellings that require major repairs than the average family households (3.7%).