

Housing Affordability

The proportion of total income spent by each household on shelter is generally accepted as a measure of housing affordability. For tenant households, shelter costs include rental payments and utilities (electricity, fuels, water and other municipal services). For households that owned, shelter costs include mortgage payments, property taxes, condominium fees and utilities.

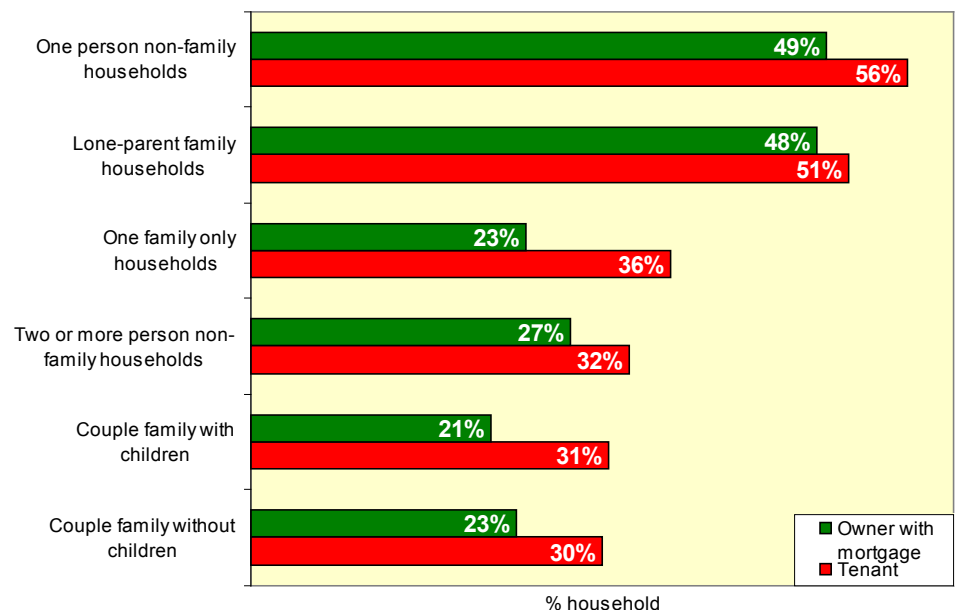
According to the Canada Mortgage and Housing Corporation (CMHC), the standard for affordable shelter cost is 30% of gross household income. However, there are households that spend 30% or more of their household income that may do so by choice.

Housing affordability differs between tenant and owner households and varies among household types. A higher percentage of tenant households spent 30% or more of their household income on shelter than their owner counterparts.

Households with more than one wage earner fair better than those with only one (e.g. lone-parent family household, one person household, seniors living alone). About half of the one person households spent over 30% of income on shelter regardless of their tenure status. Lone-parent family households fall into the same category. Over half (51%) of all lone-parent tenant households spent over 30% of their total household income on rents and utilities as compared to less than one-third (31%) of couple family with children.



**Housing Affordability* by Household Type and by Tenure
Region of Halton, 2005**



Source: Statistics Canada, 2006 Census

* spent 30%+ of household income on shelter

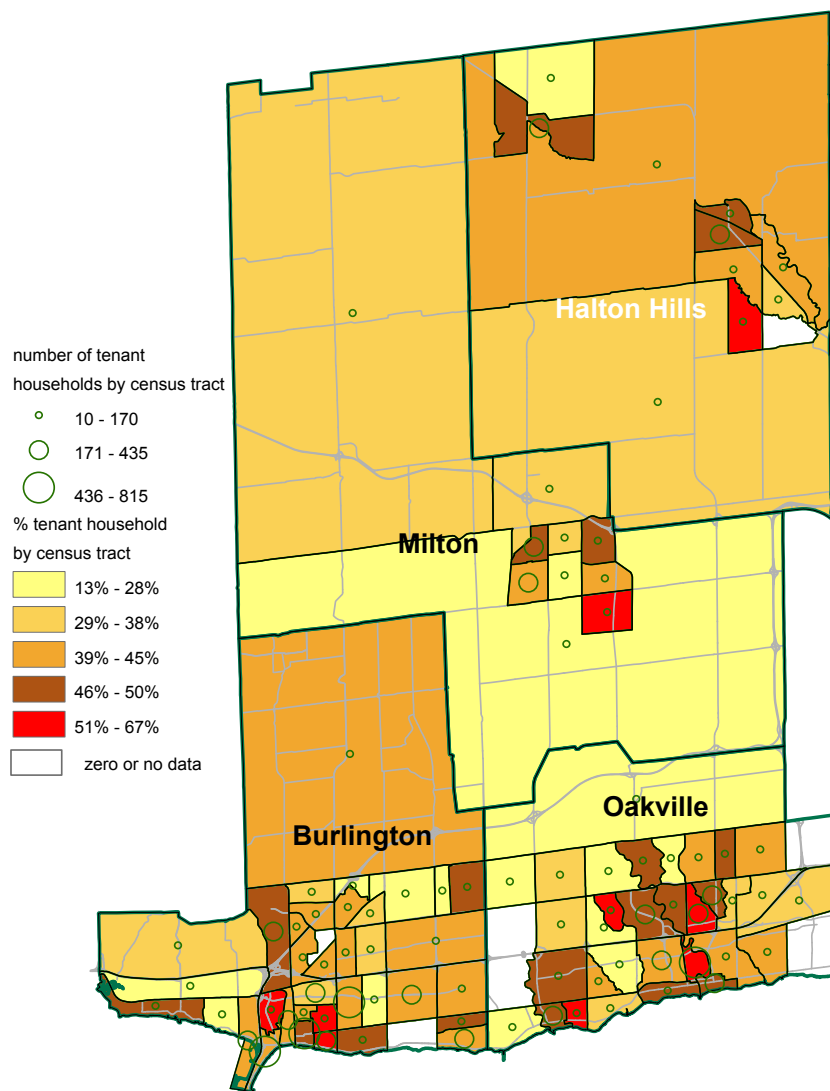
Tenant Affordability

Over 40% of the tenant households in each of Halton's four municipalities spent 30% or more of their income on rents and utilities. Within the region, nearly half (48%) of those households are located in the City of Burlington. Over one-third (35%) are located in the Town of Oakville.

There are census tracts where more than half of the tenant households (shaded in red) spent 30% or more of their income on shelter. A census tract as established by Statistics Canada is a relatively permanent area with a population range of 2,500 to 8,000 and the greatest possible social and economic homogeneity. Those

census tracts can be found in each of the municipalities.

Tenant households spending 30%+ of total income on shelter
Halton Region, 2005



Source: Statistics Canada, 2006 Census, DMTI Spatial

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