

Shelter Costs



Based on Statistics Canada's Survey of Household Spending, in 2006, an average Ontario household spent about 19% of its total household income on shelter (principal residence) which is the second highest household expenditure after personal taxes (20%).

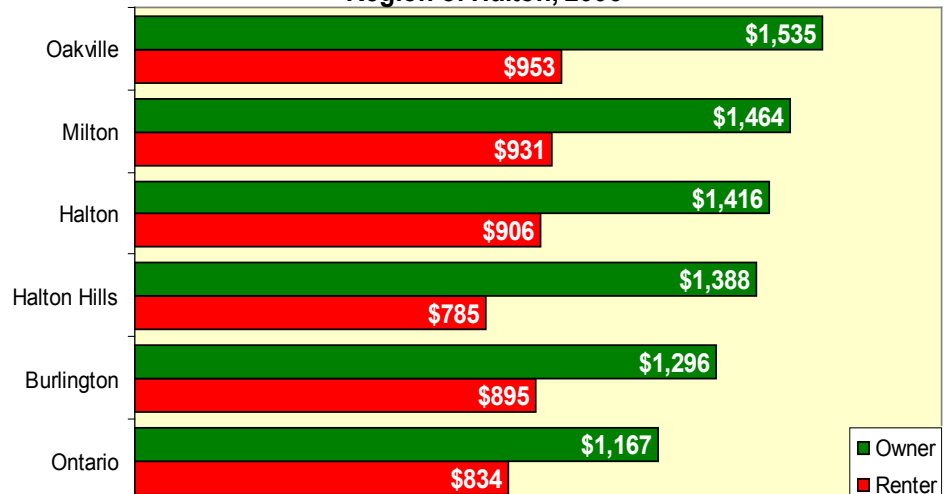
Based on the 2006 Census, the average monthly shelter costs for both tenant and owner households in Halton are higher than those of the province by 9% and 21% respectively.

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 fess and utilities.

About 63% of the region's owner households had a mortgage in 2006. This percentage is higher than that of the provincial rate of 59%. The percentage of owner households with a mortgage is highest in the Town of Milton where only 27% of its home owners are mortgage-free.

Between 2001 and 2006, the average shelter costs for own households in Ontario rose faster (21%) than the Consumer Price Index (11.3%). For renters, the increase was about half of the owners at about 10.7%, below the CPI increase.

**Average monthly shelter cost,
Region of Halton, 2006**



Source: Statistics Canada, 2006 Census

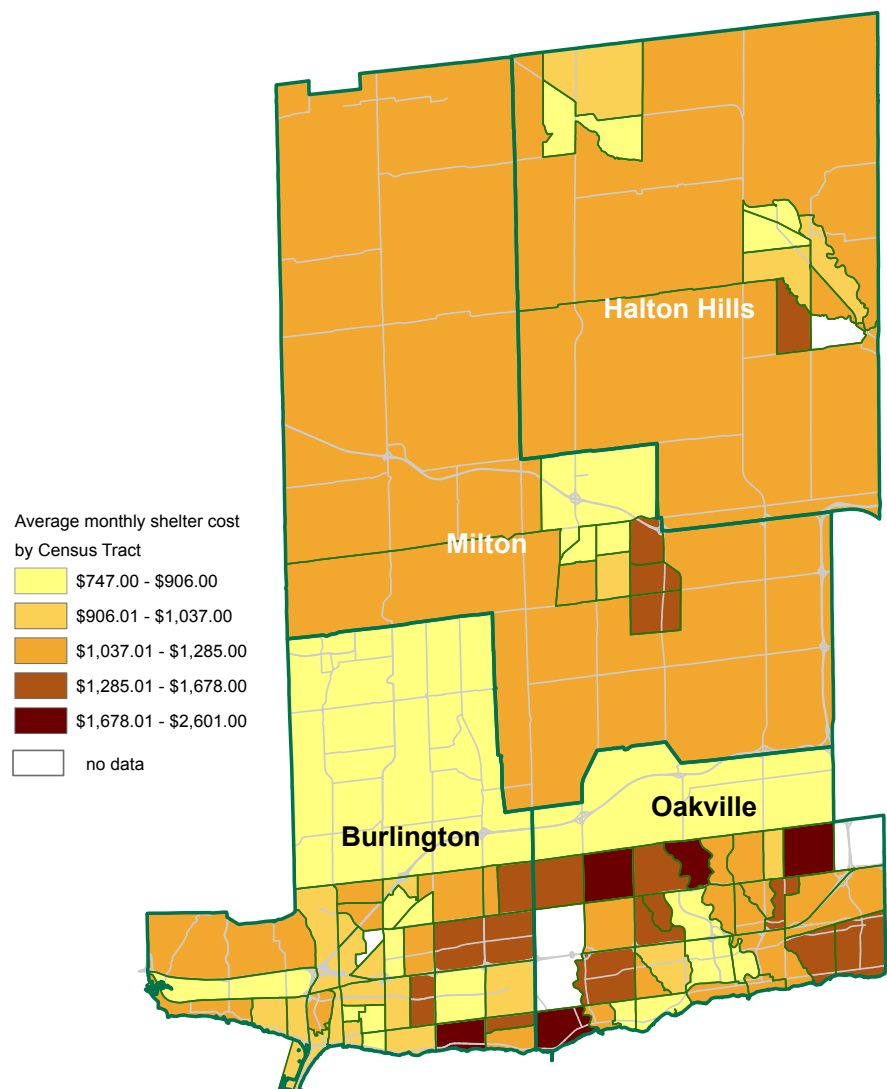
Owner and Tenant Households

In Halton, the increase in average shelter costs for owner households is similar to the provincial increase at 19.7%. Owner households in the Town of Milton experienced the highest increase among the local municipalities at 36%.

On the other hand, there is no significant increase in the average shelter costs for tenant households. In fact, there is a slight decrease in shelter costs for tenant households in both the Town of Oakville and the Town of Halton Hills. Tenant households in the Town of Milton also experienced the highest increase at about 9%.

On average, both tenant and owner households in the Town of Oakville had the highest shelter costs among the local municipalities. Tenant households living in the northern part of the town had higher monthly shelter cost. In contrast, many census tracts located around the downtown area had below average shelter cost.

Average Monthly Shelter Cost for Tenant Households Region of Halton, 2006



Source: Statistics Canada, 2006 Census, DMTI Spatial

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A United Way Agency



Community Development Halton
860 Harrington Court
Burlington, ON L7N 3N4
905-632-1975

www.cdhalton.ca