

## Low Income Families and Housing Affordability

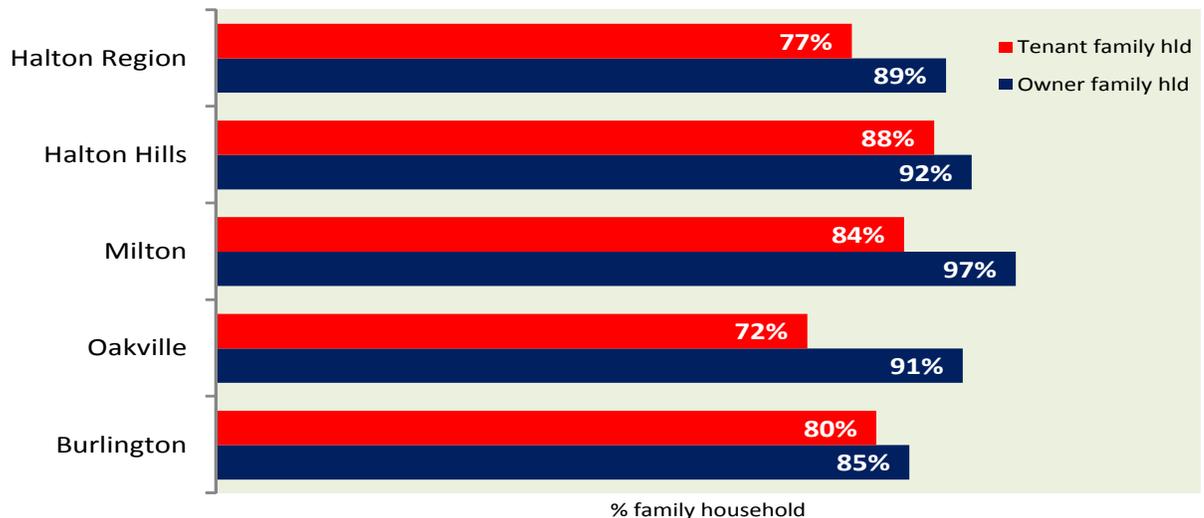
As reported in Community Lens #30, the generally accepted standard for affordable shelter cost is 30% of gross household income. A household paying more than 30% of its income on shelter is considered to have a housing affordability problem. However, there are households that spend 30% or more of their incomes do so by choice.



In 2006, about one in six (18%) family households<sup>1</sup> in Halton spent 30% or more of their income on shelter cost<sup>2</sup>. Tenant family households are twice as likely to have housing affordability problems than their owner counterparts.

Although, tenant family households are twice as likely to face a housing affordability problem, this is not the case for low income family households. There is a higher proportion of low income owner family households (89%) with housing affordability problems than their tenant counterparts (77%). For example, in the Town of Milton, 9 in 10 low income family households had a housing affordability problem. Almost all (97%) of low income owner family households spent 30% or more of their income on shelter compared to 84% for low income tenant family households.

### Housing Affordability\* of low income family households by tenure, Halton Region, 2005



Source: Statistics Canada, 2006 Census

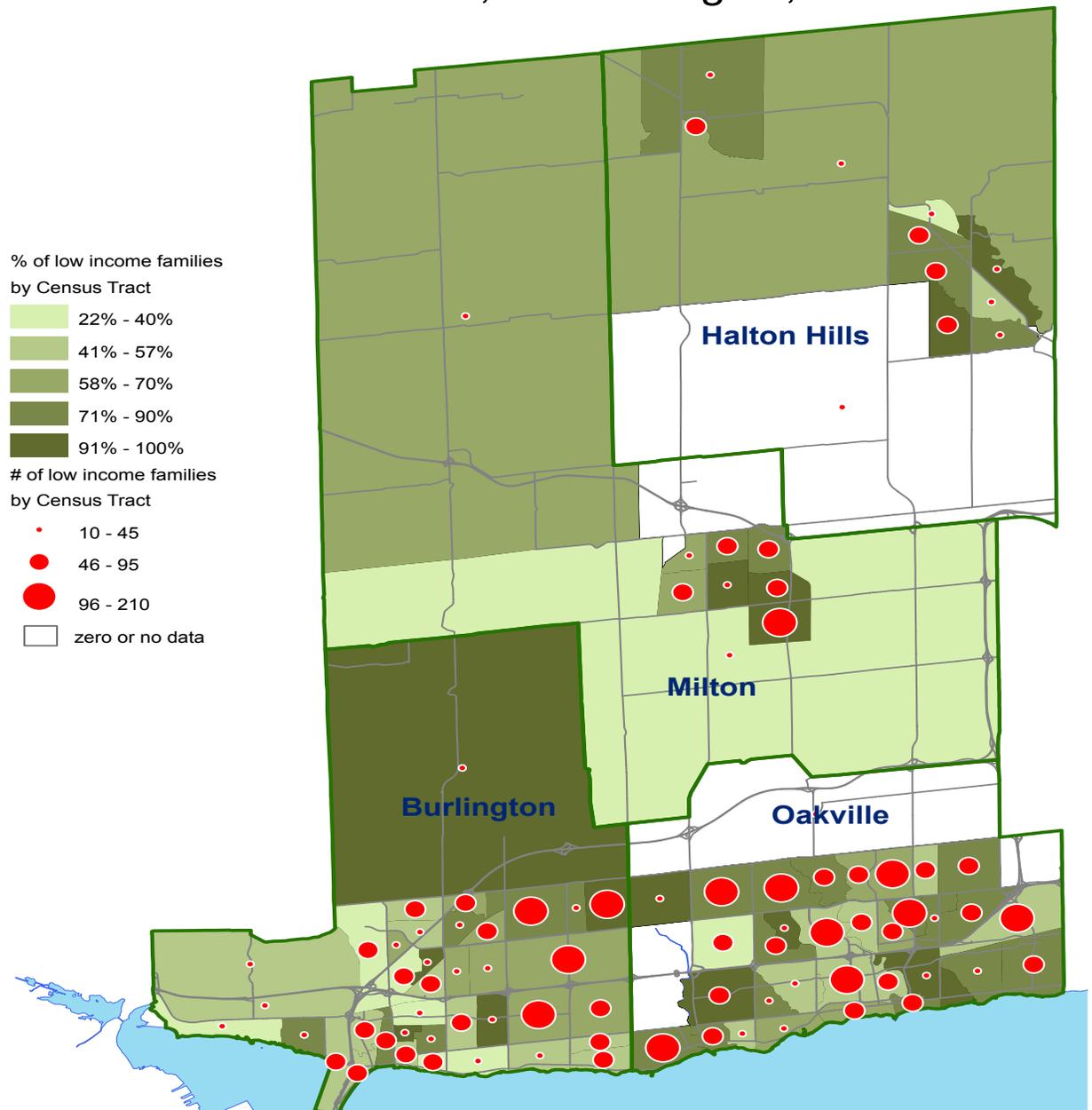
\* spent 30%+ household income on shelter

1 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). One-family household refers to a single census family (with or without other persons) that occupies a private dwelling.

2 For tenant household, shelter cost includes rental payments and utilities. For owner household, shelter cost includes mortgage payments, property taxes, condominium fees and utilities.

Since housing affordability is strongly tied to household income, it is not surprising to find over 80% of low income families in Halton had housing affordability problems. Among the low income family households with a housing affordability problem, about two-thirds (63%) spent half or more of their household income on shelter. About 44% of those households are located in Oakville. There are census tracts in all four local municipalities where over 90% of the low income family households spent 50% or more of their income on shelter.

## Low income families spending 50% or more of income on shelter, Halton Region, 2005



Source: Statistics Canada, 2006 Census

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