

Low Income Families and Shelter Cost



Based on Statistics Canada's Survey of Household Spending (SHS)¹, 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%).

In Halton, the average monthly shelter costs for both tenant and owner family households² was about \$1,440. For tenant household, 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.

The average monthly shelter cost for low income family household was about \$1,270. As reported in Community Lens #67, over 60% of low income family households in Halton are homeowners compared to the provincial average of 42%. The average monthly shelter costs for low income owner family household was \$ 1,476 compared to \$962 for low income tenant households.

Average monthly shelter cost for low income family households, Halton Region, 2006



Source: Statistics Canada, 2006 Census

¹ Statistics Canada, *Spending Patterns in Canada, 2006*, 62-202 X
² 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).

Low income owner family households in the Town of Oakville and the Town of Milton paid the highest monthly payments of over \$1,500. The Town of Oakville accounts for 44% and the Town of Milton accounts for 8% of Halton's low income owner family households respectively.

Low income tenant family households in the Town of Milton and the Town of Halton Hills paid the highest monthly rent of over \$1,060. The Town of Oakville which accounts for 43% of the region's low income tenant family households had the lowest monthly rent.

Over 70% of the low income owner family households reported to have a mortgage on their homes. This proportion is about 4 percentage points higher than the overall owner family households in the region.

For low income owner households with a mortgage, their monthly payment is about 25% higher than those of the average low income owner households.

On the other hand, for the 30% low income owner households that are without a mortgage, their monthly payment is significantly lower. For example, the monthly payment for low income mortgage free owner households in the Town of Oakville is 65% less than that of their counterparts with a mortgage.



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