

Who Is Being Left Behind in the GTA Housing Market: A Profile of Core Housing Need, 1991-2018



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*The opinions expressed in this research report are those of the authors only and do not represent the opinions and views of either CUR or Ryerson University.

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Executive Summary

This report provides an overview of households in the Greater Toronto Area (GTA) who are unable to find acceptable housing at a cost they can afford. Acceptable housing is measured using the Core Housing Need (CHN) metric formulated by the Canada Mortgage and Housing Corporation (CMHC), which looks at affordability, suitable number of bedrooms and adequate unit maintenance along with the market cost of rental housing. Using data on CHN from the quinquennial Census of Canada (1991-2016) and annual CMHC estimates (2012-2018), this paper examines what the CHN metric measures, the role of affordability in relation to CHN, the rates of those in CHN in the GTA, and how these rates have changed over time.

- **While the absolute number of households in CHN has increased since 1996, the rate of CHN has remained relatively stable or dipped**

The number of CHN households in the GTA rose from 281,445 in 1996 to 401,440 in 2016, while over this same period the percentage of households in CHN has remained relatively stable around 19%. Both numbers were lower in 2017 and 2018. Changes in the number of households in CHN are driven by the growth in the number of households rather than worsening rates of housing need.

- **The vast majority of households in CHN only have an affordability problem**

In 2016, 87% of renter and 96% of owner households in CHN in the GTA only had an affordability problem (not one of suitability or one of adequacy).

- **Renter households are much more likely to be in CHN than owner households**

In 2016, 36% of renter households but only 11% of owner households in the GTA were in CHN. The different rates of CHN between renters and owners has been fairly stable since 1991, when the dataset began.

- **The different rates of CHN between renters and owners is driven by the higher average incomes of owners**

Renter households in 2016 had an average income of \$59,816 vs. \$133,055 for owner households.

- **Senior (65+) renter households face much higher rates of CHN than other age groups**

Senior-led renter households have the highest rate of CHN (52%) of any age group, while owners (14%) have the second highest rate of CHN behind households led by those aged 15-24.

- **Lone-parent, one-person, and couple with children households are more likely to be in CHN than the other three other household types**

Renter households who are lone-parent (52%), one-person (40%), or couple with children (34%) have higher rates of CHN than other household types. Lone parent, one person, and other non-family households have significantly lower incomes than other household types.

- **Immigrant-led households are more likely to be in CHN than non-immigrant-led households, but this difference decreases with the time passed since immigrating**

At less than 5 years since immigrating 37% of immigrant households are in CHN, which decreases steadily to about 18% at 20+ years since immigrating. This decrease corresponds with increasing household income over time. Despite this, rates of CHN for immigrant renter households remain above average irrespective of time since immigrating.

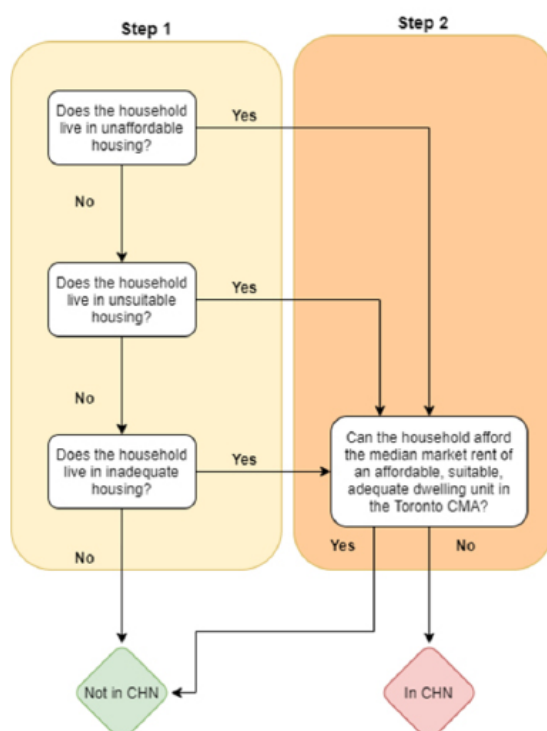
1. Purpose of Report

This report provides an overview of households in the Greater Toronto Area (GTA) who are unable to find acceptable housing in the marketplace at a cost they can afford. Core Housing Need (CHN) is the metric used for measuring these households in need and the analysis uses the Toronto and Oshawa census metropolitan areas (CMAs) to approximate the GTA.¹ Much of the background data on CHN utilized has originated from CMHC or Statistics Canada, particularly the data included in the 2016 Census of Canada. Historical CHN estimates from the Census of Canada back to 1991 are examined as are more recent estimates prepared by CMHC when the data are available.

2. What Is Core Housing Need (CHN)?

Core Housing Need (CHN) is a metric developed by the Canada Mortgage and Housing Corporation (CMHC) in the 1980s to identify households (defined as private households with one or more persons occupying a dwelling unit) needing housing assistance.

Figure 1: Methodology for Determining Core Housing Need Status of Household



Source: CUR based on Canada Mortgage and Housing Corporation webpage "Understanding Core Housing Need." <https://www.cmhc-schl.gc.ca/en/data-and-research/core-housing-need>.

The process for determining whether a household is in CHN is outlined in Figure 1, based on the following two tests:

1. The household lives in unacceptable housing (falls below affordability, suitability, or adequacy standards); and
2. The household cannot afford to rent acceptable local housing.²

For the first step, a household is deemed to live in unacceptable housing if it falls below any of the following standards:

- **Unaffordable housing:** Shelter costs (gross rent, mortgage payments, utilities, and other municipal services) are equal or greater than 30% of household income;
- **Unsuitable Housing:** There are not enough bedrooms for households to meet the criteria laid out under the National Occupancy Standard (NOS), which recommends a maximum number of people per bedroom based on gender, age, and relationship. For example, a couple with two opposite sex children over five need a separate room for each child to meet the NOS;³
- **Inadequate Housing:** Major repairs such as structural, electrical, or plumbing work are required (this is based on self-enumeration of major repairs needed).

For the second step the rents of acceptable housing units in the local market are determined using rents from the CMHC Rental Market Survey (RMS), which are compared to household income to determine if the household could afford to rent an acceptable dwelling unit. The rent used for this calculation is the median cash rent of purpose-built rental dwelling units within the local area (the CMA where applicable), and includes the rents currently being paid by tenants as well as the asking rents for vacant units.⁴

3. Understanding CHN as a Housing Needs Metric

There are three characteristics readers should be cognizant of when using CHN as a metric:

1. The standards for minimum acceptable housing being used are based upon arbitrary social norms and context;
2. The measurements of affordability reflect the overall market conditions in the year being considered; and
3. There are mismatches in the timing of when rent and income data are collected.

As Alain Bertaud discusses in his recent book, "Order without Design: How Markets Shape Cities", the choice of minimum housing standards is arbitrary based on an interpretation of social norms and context and should not be treated as a universal scientific rule.⁵

Nonetheless, the CHN minimum standards were selected by CMHC and seem reasonable for the task at hand as they have been applied consistently over time.

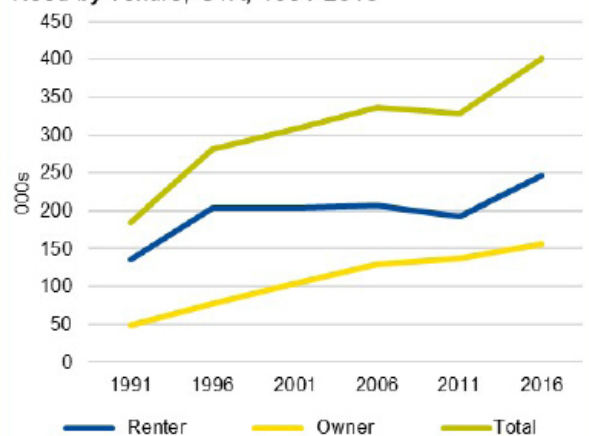
The question of how the median cost of acceptable local housing is measured applies to any assessment of CHN. This is intended to exclude households that would be listed as being below housing standards, but which are the result of intentional trade-offs. For example, a single person living alone in a two-bedroom apartment may be paying 30% or more of his/her income for shelter but, if in a one-bedroom apartment instead, they would not be classed as being in CHN.

The second step in determining CHN is asking whether the household can afford to find suitable, adequate or affordable housing. In this step, CMHC uses average market rent from its Annual Market Report. This measures averages rents on both occupied and vacant units. However, more than 97% of the rental stock is occupied at any given time (on average). Therefore, this rent measure is dominated by the rent on occupied units. However, in reality

a tenant seeking accommodation would have to pay the rent reflective of vacant units. CMHC data shows that the 2019 gap in monthly rents between occupied and vacant 1-bedroom apartments in the Toronto CMA was \$375, and the gap for the Oshawa CMA was \$437.⁶ Therefore, CMHC is underestimating the rent a household would have to pay to find adequate and suitable housing.

The third consideration to keep in mind when using CHN is an inherent distortion in the base data from the Census of Canada. The Census collects income data for the calendar year prior to the year of the Census, but annualizes the monthly shelter costs at the time the Census is conducted. Households formed for part of the year prior to the Census may have a low income in this year but pay shelter costs at the time of the Census based upon a full year's income in the Census year. This combination of low income and higher shelter costs may result in households being categorized as in CHN when they really are not.

Figure 2: Number of Households in Core Housing Need by Tenure, GTA, 1991-2016



Source: CUR, based on CMHC data.

4. Number and Proportion of GTA Households in CHN by Tenure

This section tracks the number and percentage of households in CHN by total and tenure in the GTA between 1991 and 2016 and by total between 2012 and 2018.⁷

4.1 Sizable increase in number of households in CHN over past 25 years

The number of households in CHN by tenure in the GTA between 1991 and 2016 is shown in Figure 2.

- The majority of households in CHN are renters;
- The number of CHN households rose dramatically from 184,900 in 1991 to 401,440 in 2016;
- The number of owner households in CHN continually grew between 1991 and 2016; and
- The number of rental households in CHN climbed over the period as a whole, but were surprisingly flat for 15 of those years.

4.2 Proportion of households in CHN stable at about one in five during 1996-2016, with a dip in 2017 and 2018

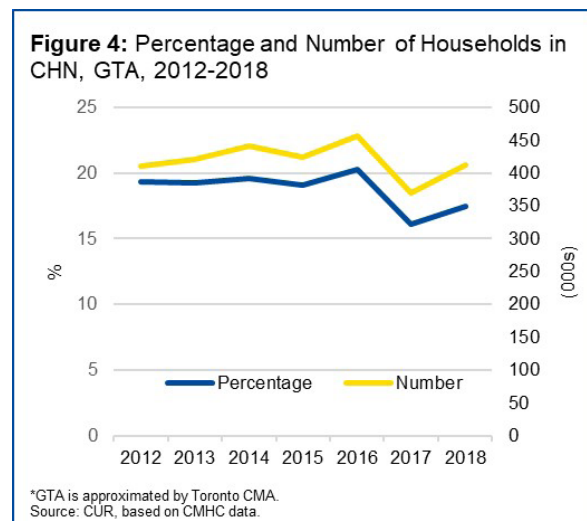
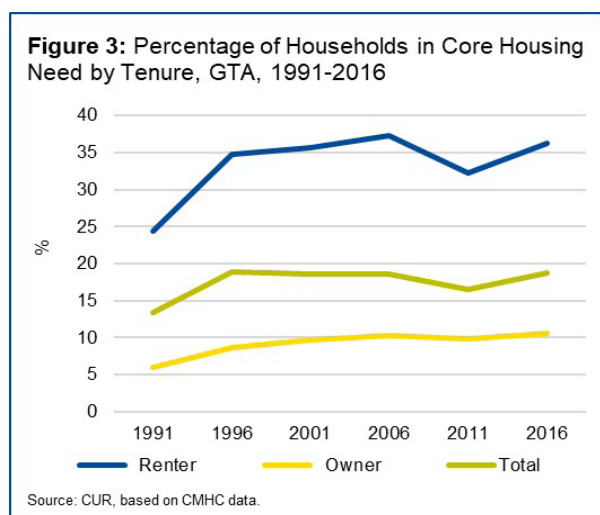
The absolute number of households in CHN indicates the scope of need in the GTA. However, the percentage of households in CHN is better able to show whether housing need is deteriorating or improving in a region like the GTA. Figure 3 shows the percentage of all households in CHN by tenure for the GTA between 1991 and 2016.⁸

Highlights:

- The proportion of all households in CHN remained fairly stable at slightly less than 20% between 1996 and 2016;
- The proportion of renters in CHN remained fairly level, hovering around 35% over the past 20 years; and
- The proportion of owners in CHN has been fairly flat at around 10% over the latest 20 years.

Will Dunning, in an August 2009 study of CHN in Canada, found a relationship between the proportion of adults employed (“employment rate”) and the incidence of households in CHN in Canada from 1991 to 2006. He found that CHN rose in Canada between 1991-1996 and declined between 1996 and 2006 in line with the fall and rise in the employment rate over those years.⁹

Figure 4 shows annual estimates of CHN in the GTA for the years 2012 to 2018 as prepared by CMHC from Statistics Canada’s annual



Income Survey.¹⁰ The estimates are for total households only and not by tenure. They should be regarded with some caution since the sample size is much smaller than the CHN estimates based on data from the Census of Canada.

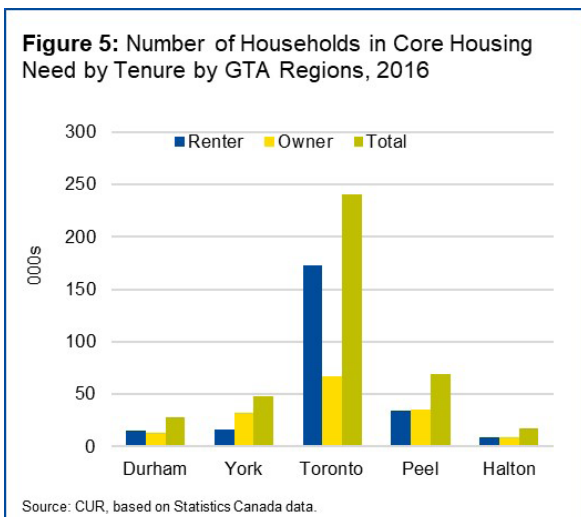
According to the annual estimates, the number of households in CHN fell from 438,000 in 2016 to 395,000 in 2018. Similarly, the percentage of households in CHN fell from 20.7% in 2016 to 17.9% in 2018. These declines were unexpected given the sharp deterioration in housing affordability in the GTA over this period.

5. Number and Proportion of Households in CHN Within the GTA

Figures 5 and 6 show the geographic distribution of households in CHN by tenure across the regions in the GTA.

5.1 The city of Toronto has the majority of GTA households in CHN

Figure 5 shows the geographic distribution of the number of households in CHN during 2016 by the regions of the GTA, based on a custom cross-tabulation from Statistics Canada (the GTA is 100% for the percentages).



Highlights:

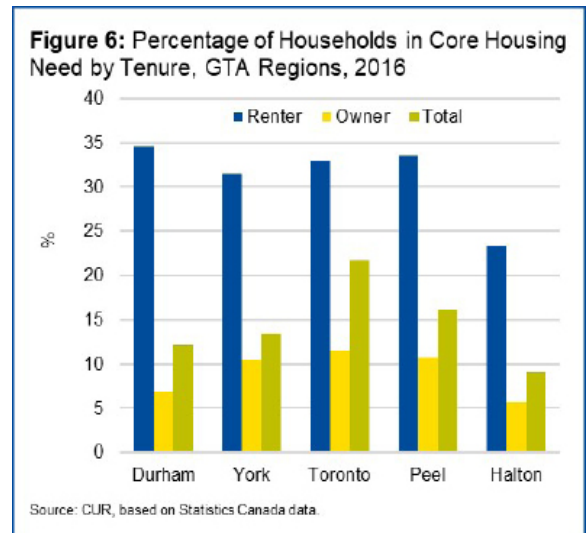
- The city of Toronto has the majority (59.7%) of households in CHN in the GTA; and
- The city of Toronto is the only region with many more renter households in CHN than owner households.

5.2 York, Toronto, and Peel have similar rates of CHN among both renter and owner households

Figure 6 shows the geographic distribution of households in CHN during 2016 by region in the GTA.

Highlights:

- Rates of renter household in CHN are consistent between regions except for Halton, which has a much lower rate of CHN among renters; and
- Around 10%-11% of owner households in the city of Toronto, York Region and Peel Region are in CHN, while Durham and Halton Regions have much lower rates.



6. Households by Affordability and CHN Status

While CHN includes metrics on the state of repair and the number of bedrooms per household member to measure acceptable housing standards, affordability is by far the most widespread issue for households in CHN. However, there are also households that spend 30% or more of their income on shelter costs that are not in CHN, as their household incomes are high enough to afford a unit that meets all three CHN metrics. This section examines the overlap between households in CHN and those spending 30% or more of their income on shelter.

6.1 75% of all renters spending 30% or more of their income for shelter are in CHN

Figure 7 shows renter households in the GTA in 2016 by affordability and CHN status.¹¹

Highlights:

- Some 42% of renters had an affordability problem:
- Among renters with an affordability problem, 76% were in CHN; and
- Only 13% of renters in CHN did not have an affordability problem, but would have had if they lived in acceptable housing.

6.2 Nearly six in ten owners spending 30% or more of their income for shelter are not in CHN

Figure 8 shows the percentage of owner households in the GTA in 2016 by affordability status and CHN status.¹²

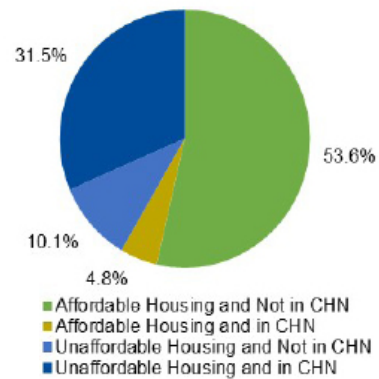
Highlights:

- Three-quarters of owners do not have an affordability problem;
- The majority of owners spending 30% or more of their income for shelter are not in CHN; and
- For almost all owners in CHN, paying too much for adequate accommodation is the problem.

6.3 Lower incomes are the key factor behind a lack of housing affordability for renters in the GTA

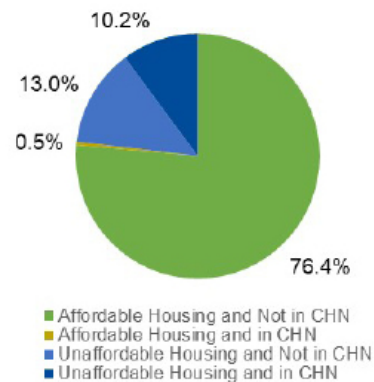
The higher rate of CHN among renter households compared to owner households seen in Figures 7 and 8 is largely driven by their income distribution. Figure 9 shows GTA renter households earn less than half the

Figure 7: Renter Households by Affordability Status* and Core Housing Need Status, GTA, 2016



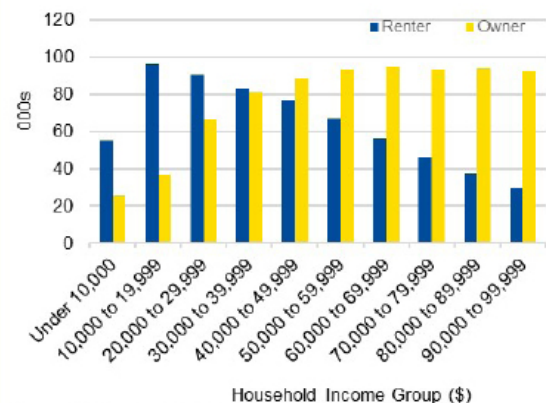
*Affordable housing: Shelter costs are below 30% of household income. Source: CUR, based on data from CMHC.

Figure 8: Owner Households by Affordability Status* and Core Housing Need Status, GTA, 2016



*Affordable housing: Shelter costs are below 30% of household income. Source: CUR, based on data from CMHC.

Figure 9: Number of Households by Income Group, GTA, 2016



Source: CUR, based on Statistics Canada data.

average income of owner households (\$59,816 vs. \$133,055), according to the 2016 Census of Canada.¹³

Highlights:

- Renters are concentrated in the lower income groups, while owners are concentrated in the higher income groups; and
- Owners have a much broader income distribution than do renters.

Figure 10 shows the proportion of renter and owner households per income group in the GTA paying 30% or more of their income for shelter in 2016 for income groups of less than \$100,000 (\$100,000+ is looked at in the next figure).¹⁴

Highlights:

- Both renter and owner households spending 30% or more of their income for shelter are concentrated in the lower income groups while the percentage falls sharply among higher income groups;
- For most upper income groups, renters are less likely to pay 30%+ of income on shelter than owners in the same income group; and
- Some owners with affordability challenges in the lower income groups once had higher incomes (e.g. seniors on fixed incomes) and, unlike renters, have an asset (equity in their home).

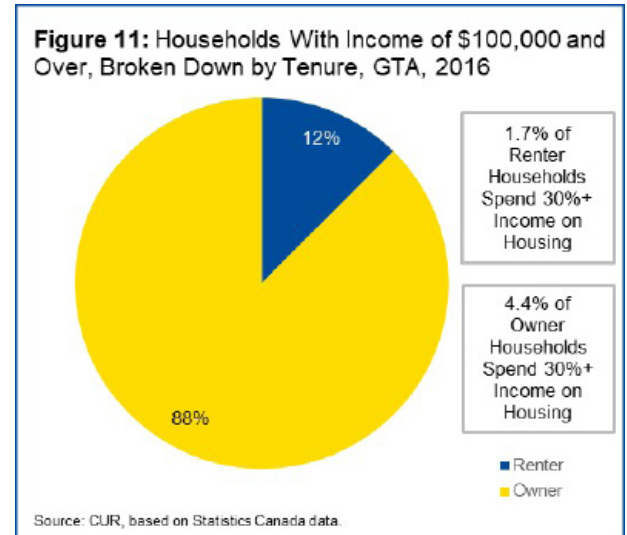
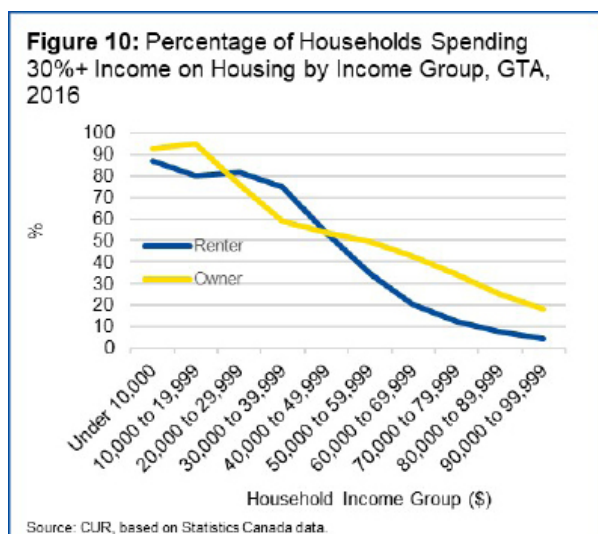


Figure 11 shows the tenure split of households earning \$100,000 or more in 2016 and the percentage of these households spending 30% or more of their income on shelter.¹⁵

Highlights:

- Most households with incomes of \$100,000 or more in 2016 were homeowners – only 12% were renters; and
- Only 4.4% of owner households and 1.7% of renter households were spending 30% or more of their income on shelter in 2016.

6.4 Summing up: CHN and affordability

An imbalance between shelter costs and incomes is the primary reason why households are in CHN. While low incomes are causing CHN, inflated prices and rents in the GTA are exasperating the affordability situation of low-income households.

Not all households paying 30% or more of their income for shelter are in CHN, though the majority of renters are, particularly those in lower income households. Those not in CHN have accommodation which exceeds the minimum standards established for adequacy and suitability established by CMHC. More owners take on a high shelter cost/income ratio since they know they are paying off mortgage debt and expect at some point to own their home outright.

7. Characteristics of Households in CHN, 2016

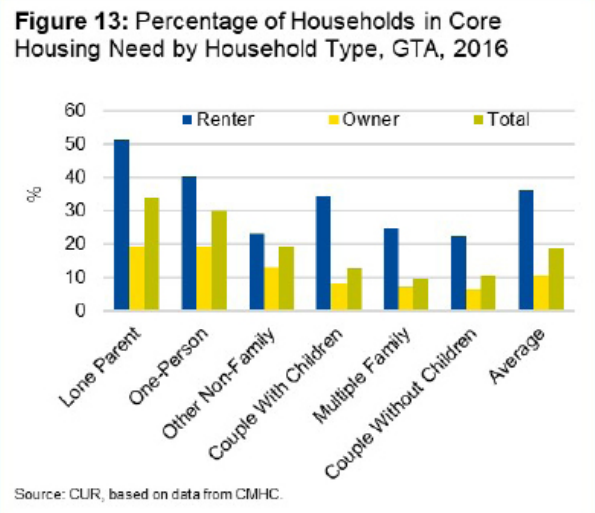
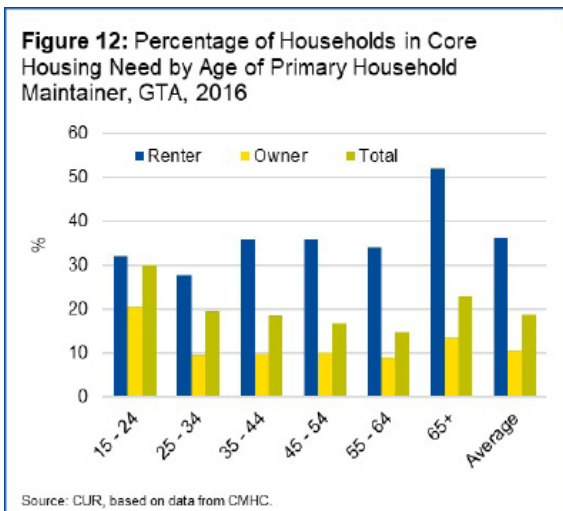
The previous section explored the relationship between incomes, tenure, and housing affordability in the GTA and provided insights into the use of the CHN metric. This section looks at characteristics of the households in CHN in the GTA in 2016. Age of household primary maintainers, household type and immigrant status are examined in total and by tenure.

7.1 Renter households led by seniors had highest incidence of CHN in 2016

Figure 12 shows the proportion of households in CHN by age group of primary maintainer and tenure in the GTA in 2016.¹⁶

Highlights:

- Considerably more renters than owners in each age group were in CHN in 2016;
- Over half of all renter households in the 65 years and over group were in CHN; and
- Owners under the age of 25 years had a higher incident of CHN, but there were comparatively few owners in this age group.



7.2 Renting lone-parent families followed by one person households and couples with children most likely to be in CHN in 2016

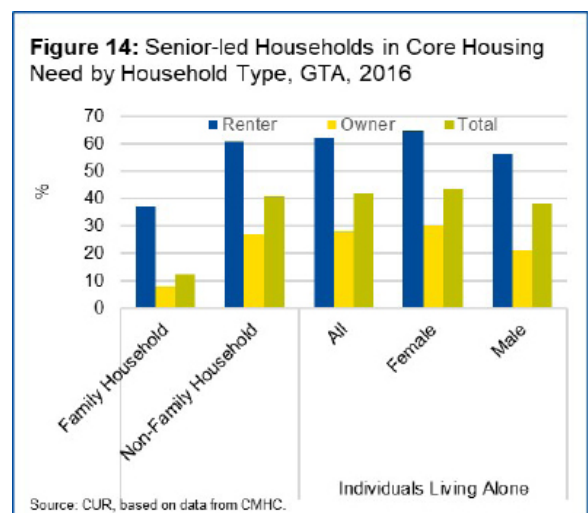
Figure 13 shows the proportion of households in CHN by household types and tenure in the GTA in 2016.¹⁷

Highlights:

- Over half of all renting lone parent households in 2016 were in CHN;
- Renting one-person households (40%) and couples with children (34%) had the next highest incidences of CHN; and
- Among owners, lone-parent and one-person households had the highest proportions of households in CHN.

7.3 Sizable share of non-family households led by seniors in CHN

Figure 14 shows the number of senior-led households in CHN by tenure in 2016. These



households are divided between families (mainly couples) and non-family households.

Non-family households with one-person (the majority) are separated into males and females.¹⁸

Highlights:

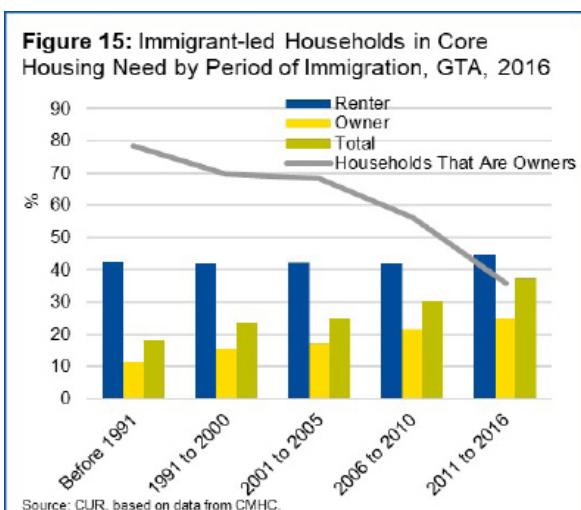
- Homeowning family seniors have a low incidence of CHN (8.1%) compared to renters (37.1%);
- Homeowning non-family seniors have a much higher incidence of CHN (26.7%), but this is still much lower than renters (60.8%); and
- Both renter males (56.5%) and renter females living alone (64.7%) have sizable incidences of CHN.

7.4 Proportionately more immigrant-led households in CHN in 2016

Figure 15 shows the proportion of households in CHN by immigration status and tenure in the GTA in 2016.¹⁹

Highlights:

- All immigrant-led renter households, regardless of the length of their residence in Canada, have a higher incidence of CHN than non-immigrants (22.7% vs. 13.5% - not shown);
- The proportion of immigrant-led households who are renters in CHN is consistently high regardless of how long the immigrants have been in Canada;



- Owner households led by immigrants also have a higher incidence of CHN than non-immigrant households, but again a lot less than for renters (14.3% vs 5.8%);
- Individual income increases with time since immigration; and
- More recent owner immigrants have a higher incidence of CHN than immigrants who have been in Canada for longer.

8. Summary of CHN in the GTA

The preceding descriptive analysis of CHN and its relationship to households spending 30 or more percentage of their income for shelter provides the following insights into CHN in the GTA:

- CHN is mainly an affordability problem, with households spending 30% or more for housing to secure acceptable housing units;
- Households in CHN are concentrated at the lower end of the income distribution;
- Renter households are much more likely to be in CHN than owner households;
- Many households, especially owners, spending 30% or more of their income for shelter are not in CHN since their housing exceeds the median cost of the minimum socially accepted housing;
- Senior-led renter households have the highest incidence of CHN;
- Lone-parent and one-person households (many of whom are seniors) also have a high incidence of CHN; and
- Immigrant households have a high incidence of CHN.

9. Additional Insights into CHN in the GTA

CMHC published an insightful study on CHN in its Canadian Housing Observer in 2013.²⁰ The data for the study came from Statistics Canada's Survey of Labour and Income Dynamics (SLID), which collected information from the same individuals over a period of six years (a longitudinal survey). (The SLID was discontinued in 2012, and partially replaced by the Canadian Income Survey (CID) which does not collect longitudinal data.) While the results are now more than a decade old, they still provide insight into households and individuals in CHN not provided by the Census of Canada. Because the SLID follows individuals, not households, it can detect changes in housing and income from one year to the next, such as moving out of a family members house or couples moving in together or separating.

9.1 9.1 Median gap between affordable shelter costs and actual shelter costs for GTA households in CHN was 25% in 2010

Figure 16 shows average shelter costs to income ratios for GTA households in CHN in 2010, in addition to the gap between the median shelter costs incurred by these households and what they can afford to pay for acceptable housing.²¹

Figure 16: Shelter Cost Gap for Households in Core Housing Need,* GTA, 2010

Median Household Income	\$27,080
Median Annual Shelter Cost	\$10,840
Median Annual Affordable Shelter Costs	\$8,124
Median Shelter Cost Gap	-\$2,716
Median Shelter Cost as % of Median Household Income	40%
Median Affordable Shelter Costs to Actual Shelter Costs	75%

*GTA is defined as Toronto CMA.

Source: CUR, based on CMHC Canadian Housing Observer 2013 data.

Highlights:

- The median GTA household in CHN in 2010 paid 40% of their income for shelter;
- The median CHN household could afford to pay \$8,124 in annual shelter costs in 2010, but actually paid \$10,840; and
- The median affordable shelter costs were equivalent to 75% of actual shelter costs, a difference of 25%.

10. Conclusion

CHN was designed as a tool to implement federal housing policy by measuring housing need. However, it is important to remember that the standards are based on social norms, and that it does not reflect market reality. Despite this it is a useful tool to identify those in housing need, such as renters, single parent and one-person households, seniors, and recent immigrant households. These groups are vulnerable when looking at the national, provincial or GTA level. The driving force behind CHN is low income.

Endnotes

- 1 With the exception of Figure 4, which includes data for the Toronto CMA only.
- 2 Canada Mortgage and Housing Corporation (CMHC). “Understanding Core Housing Need.” [Online]. Available: <https://www.cmhc-schl.gc.ca/en/data-and-research/core-housing-need>.
- 3 CMHC defines suitable housing as "enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements. Enough bedrooms based on NOS recommendations means one bedroom for:
 - each cohabiting adult couple;
 - unattached household member 18 years of age and over;
 - same-sex pair of children under the age of 18;
 - an additional boy or girl in the family, unless there are two opposite sex children under 5 years of age, in which case they are expected to share a bedroom.A household of one individual can occupy a bachelor unit (i.e. a unit with no bedroom).”
- CMHC. “Housing in Canada Online: Definitions of Variables.” [Online]. Available at: https://cmhc.beyond2020.com/HiCOCDefinitions_EN.html
- 4 CMHC. Personal Communication. (2018)
- 5 Bertaud, Alain (2018). "Order Without Design: How Markets Shape Cities." (Cambridge: MIT Press).
- 6 In this paper, the Greater Toronto Area (GTA) is approximated by the Toronto and Oshawa Census Metropolitan Areas (CMAs), with the exception of Figure 4, which includes data for the Toronto CMA only.
- 7 CMHC, “Housing Market Information Portal.” [Online]. Available: <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/1/1/Canada>; and CMHC, “Housing in Canada Online.” [Online]. Available: <https://cmhc.beyond2020.com/TableViewer/tableView.aspx>.
- 8 Ibid.
- 9 The Co-Operative Housing Federation of Canada (2009). “The Dunning Report: Dimensions of Core Housing Need in Canada Second Edition.” [Online]. Available: <http://www.chfcanada.coop/eng/pdf/DunningReport2009EnWeb.pdf>
- 10 CMHC. “Number of Urban Households in Core Housing Need, 2012–2018.” [Online]. Available: <https://www.cmhc-schl.gc.ca/en/data-and-research/data-tables/number-urban-households-core-housing-need>; and CMHC, “Incidence of Urban Households in Core Housing Need (%) 2012–2018.” [Online]. Available: <https://www.cmhc-schl.gc.ca/en/data-and-research/data-tables/incidence-urban-households-core-housing-need>.
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- 11 CMHC, “Housing Market Information Portal.” [Online]. Available: <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/1/1/Canada>
- 12 Ibid.
- 13 The income groups encompass incomes up to \$99,999, as the \$100,000 and above group is too large to display on the same scale and is not broken down into smaller categories in the publicly available Statistics Canada tables. Statistics Canada, 2016 Census of Population, "Statistics Canada Catalogue no. 98-400-X2016225."
- 14 Ibid.
- 15 This income group is displayed separately from Figures 9 and 10 as it is 38% of all households and cannot be clearly displayed alongside income groups with intervals of \$10,000. Ibid.
- 16 CMHC, “Housing Market Information Portal.” [Online]. Available: <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/1/1/Canada>

17 Ibid.

18 CMHC, "Characteristics of Households in Core Housing Need: Canada, P/T, CMAs." [Online] Available: <https://www.cmhc-schl.gc.ca/en/data-and-research/data-tables/characteristics-households-core-housing-need-canada-pt-cmas>

19 Ibid.

20 CMHC. "Canadian Housing Observer: Recent Trends in Housing Affordability and Core Housing Need." [Online]. Available: http://www.cmhc.ca/en/corp/about/cahoob/upload/chapter_6_68001_w_acc.pdf. 1–25

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