Database of Regional Demographics, Housing and Core Need

April 17th 2019
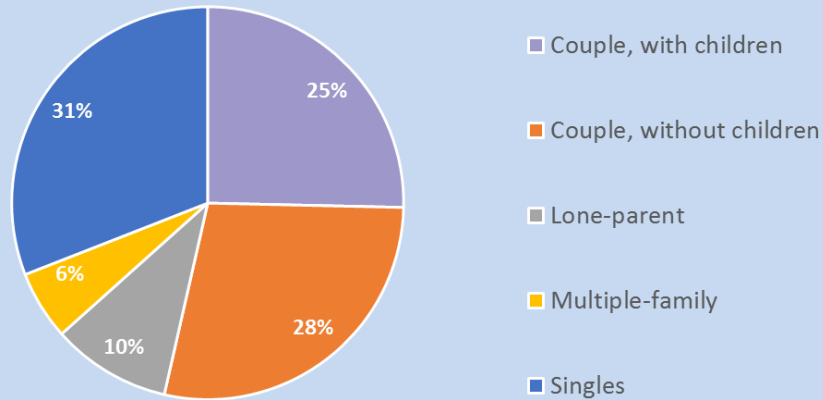
CANADIAN CENTRE FOR ECONOMIC ANALYSIS

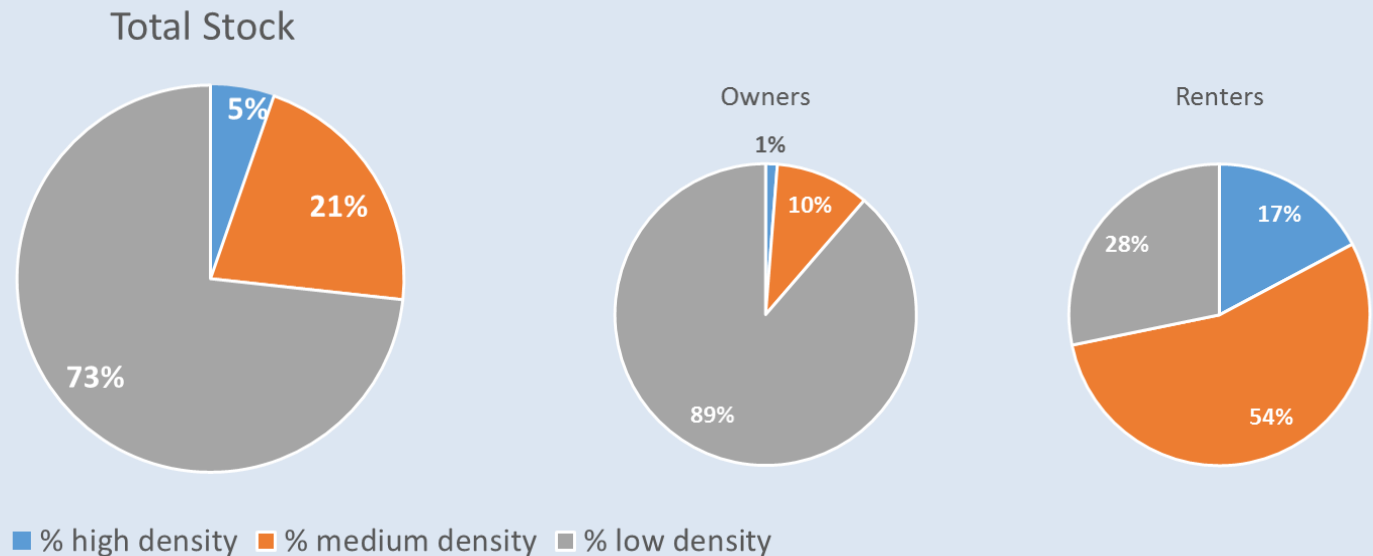# Introduction – Objectives

- Objective: Provision of a well-curated, historical and forward-looking database for all Niagara municipalities:
  - Detailed geographical mapping of demographic, housing, income trends
  - Key housing need metrics at the municipal level by cuts such as tenure, age of household maintainer, income decile and household type
  - Analyses of key sub-groups, including older adult, low-income, aboriginal identity, immigrant, and homeless populations

- Forward looking data is in alignment with targets generated by the Growth Plan and through the Region's municipal comprehensive review.

- Results:
  - Reviewed with local area municipalities, confirming important housing challenges
  - All local municipalities have the same database, made available through Excel spreadsheets
  - Database now creates the basis for analyzing policy and planning scenarios

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Niagara Region – Households and Housing (2016)

Households

- Couple, with children — 25%
- Couple, without children — 28%
- Lone-parent — 10%
- Multiple-family — 6%
- Singles — 31%

Housing

Total Stock
- 5% high density
- 21% medium density
- 73% low density

Owners
- 1% high density
- 10% medium density
- 89% low density

Renters
- 17% high density
- 54% medium density
- 28% low density

Legend: ■ % high density   ■ % medium density   ■ % low density

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Niagara Region – Core Housing Need (2016)

Households in Core Housing Need

- Single
- Lone-parent
- Couple with children
- Couple without children

84%

14%

25% under 35yrs
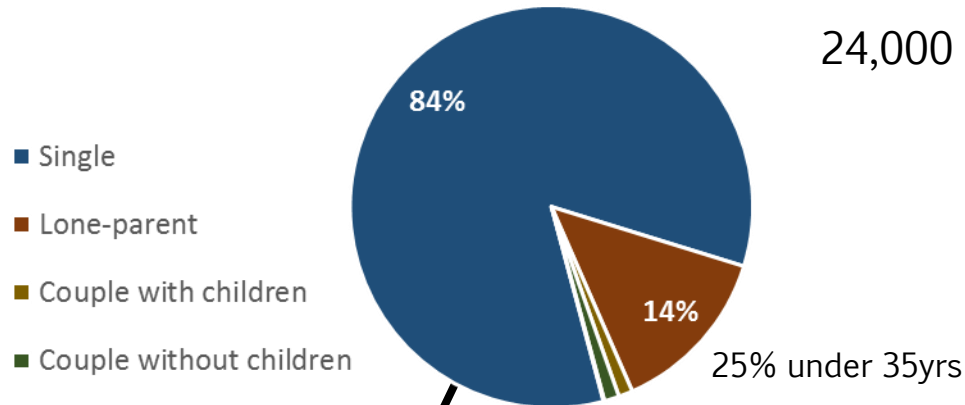
24,000 households
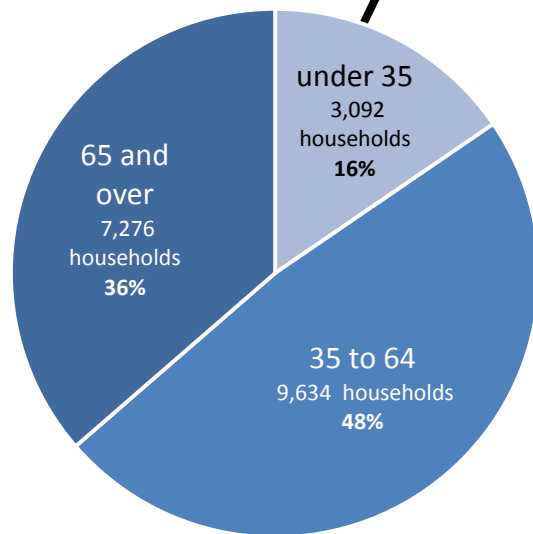
Core Housing Need Household Counts	
Type	**Households**
Single	20,002
Lone-parent	3,254
Couple with children	271
Couple without children	286
Multiple-family	17

Single-Person Households

65 and over
7,276 households
36%

under 35
3,092 households
16%

35 to 64
9,634 households
48%

Core housing need defined by CMHC as:

- At least one condition of unaffordable, unsuitable or inadequate is met and

- No alternative market housing is available given the household's income

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Niagara Region – Core housing need and affordability (2016)

Core Housing Need				
Age Range	**All Households**		**Renters**	
15 to 34	4,031	**16%**	2,909	**24%**
35 to 64	12,201	**12%**	6,591	**27%**
65+	7,598	**13%**	4,101	**36%**

Spending over 30%				
Age Range	**All households**		**Renters**	
15 to 34	8,685	**35%**	6,098	**50%**
35 to 64	23,767	**23%**	10,300	**43%**
65+	13,020	**22%**	6,225	**54%**

- Almost half of all renter households in Niagara are spending over 30% of income on shelter, compared to 16% of owner households.

- Household types most prone to core housing need are single-person households and lone-parent households, whether they rent or own.

  o **20,000 single-person households** are in core housing need

  o **3,250 lone-parent households** are in core housing need

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Key Takeaways – Niagara Region

- The Region's housing stock is primarily low-density.

  o Single detached homes are most common, followed by low-rise apartments and row houses.

  o 26% of the stock is medium- or high-density; 71% of the renter population lives in these types of units.

- 24,000 households in Niagara Region are in core housing need.

  o Renters are twice as likely as owner households to spend over 30% of income on shelter, be in core housing need, live in an unsuitable dwelling and live in an unaffordable dwelling.

  o Affordability is the main challenge in the Region, as rates of unsuitability and inadequacy are low overall.

- Similar rates of core housing need exist across most ages of household maintainers

  o Rates are slightly higher for households with a maintainer younger than 35 or older than 84.

- Core housing need predominantly affects non-census and lone-parent households.

  o Non-census households comprise the vast majority of households in core housing need, followed by lone-parent households.

  o Lone-parent households have the highest likelihood of being low income (LIM-AT) relative to other household types.

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