



Database of Regional Demographics, Housing and Core Need

April 17th 2019

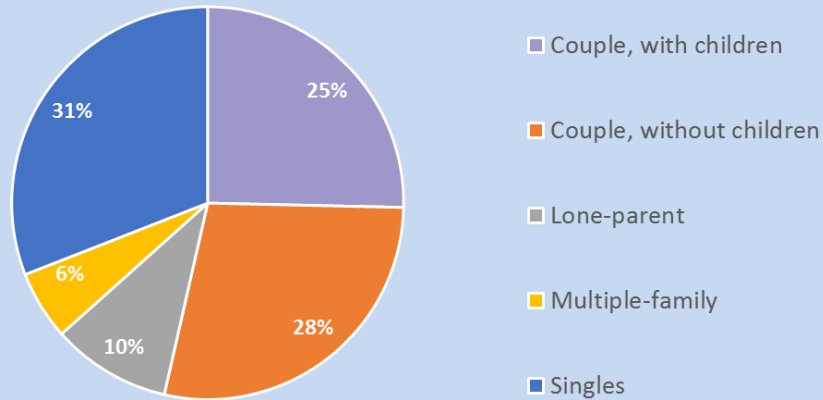
CANADIAN CENTRE FOR
ECONOMIC ANALYSIS

Introduction – Objectives

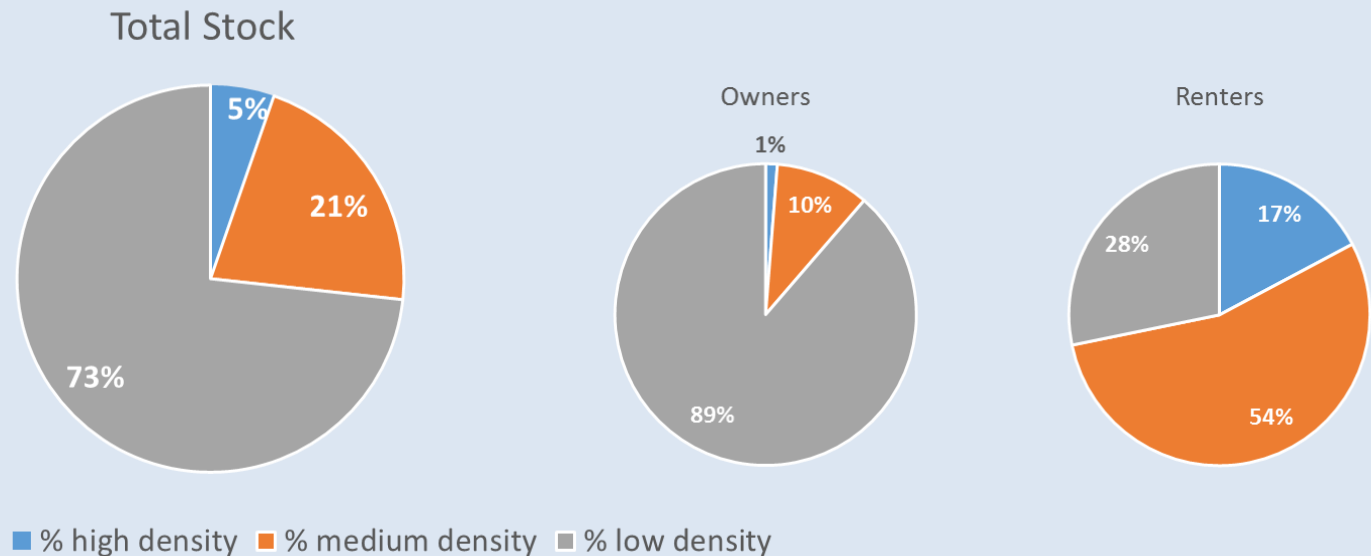
- Objective: Provision of a well-curated, historical and forward-looking database for all Niagara municipalities:
 - Detailed geographical mapping of demographic, housing, income trends
 - Key housing need metrics at the municipal level by cuts such as tenure, age of household maintainer, income decile 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

Niagara Region – Households and Housing (2016)

Households



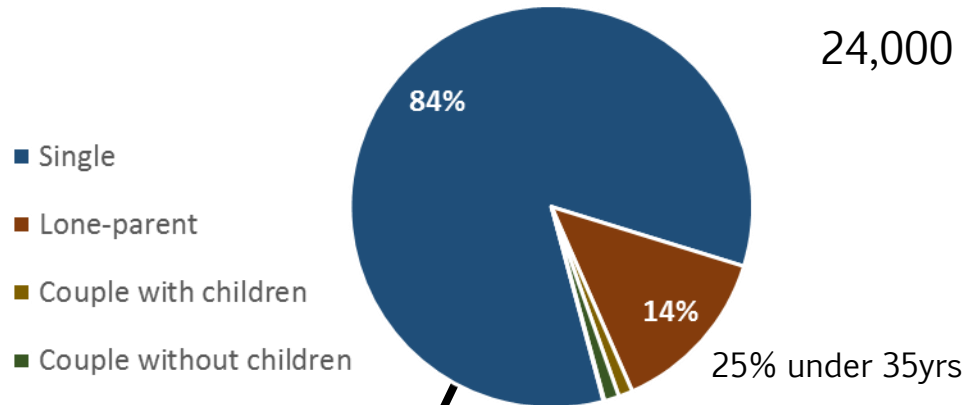
Housing



Niagara Region – Core Housing Need (2016)

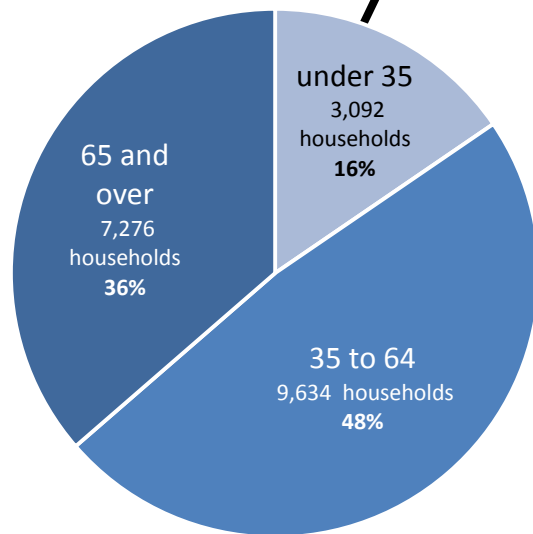
Households in Core Housing Need

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



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

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.
 - **20,000 single-person households** are in core housing need
 - **3,250 lone-parent households** are in core housing need

Niagara Region – Core Housing Need and Affordability (2016)

Affordability Thresholds by Income Decile			
Decile	Income	Max Affordable Monthly Housing Cost	Households in Core Need
1st	Less than \$19,400	\$485	8,557
2nd	\$19,400 to \$29,500	\$737	7,545
3rd	\$29,500 to \$39,800	\$995	6,295
4th	\$39,800 to \$52,700	\$1,317	1,429
5th	\$52,700 to \$68,400	\$1,710	4
6th	\$68,400 to \$84,300	\$2,107	-

- In total, 23,830 households with incomes lower than \$68,400 need affordable shelter options

Housing costs include all expenses required to make a shelter operational

- E.g. Electricity, fuels, water & other municipal services, monthly mortgage payments, property taxes, condominium fees, and rent.

Key Takeaways – Niagara Region

- The Region's housing stock is primarily low-density.
 - Single detached homes are most common, followed by low-rise apartments and row houses.
 - 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.
 - 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.
 - 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
 - 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.
 - Non-census households comprise the vast majority of households in core housing need, followed by lone-parent households.
 - Lone-parent households have the highest likelihood of being low income (LIM-AT) relative to other household types.