Defining Neighbourhoods in Relation to Rental Housing Stress in Urban Canada

J David Hulchanski & Richard Maaranen
Neighbourhood Change Research Partnership
University of Toronto, May 2015
Annual Housing Production, Canada 1951 to 2011

Sources: (a) CMHC, starts and completions data.
(b) Social housing to 1996 from CMHC, CHS.
(c) Post-96 affordable housing from prov. housing corp. data (Que, BC, Alta.); same + municipal data (Ont.); est. 15% premium for other provs/terr; post-96 s. 95

Compiled by Greg Suttor, 2015
Options for an Inclusive Housing System

A good housing system ought to

1. stimulate adequate housing production
2. help produce a mix of housing choice (tenure, location, and quality)
3. assist those who cannot afford adequate, appropriate housing
A Decent & Humane Housing System

must couple shelter with

• security, warmth, peace and independence,
• living space and space to grow,
• nurturing and refuge and support,
• independence and protection and recreation,
• access to work and culture,
• good relations with neighbours and strangers.

The growing income gap between Owners & Renters

Toronto CMA, 1971 to 2006
Canada’s Rental Sector
Key Observations, 1950s to Present

• Policy & market priority: homeownership
• Subsidies for private sector rental supply, 1940s to 1984
• Subsidies for social housing supply, 1950s to 1993
• Income gap owners / renters: 20% to 100%
• Top 2 income quintiles: 33% renters to 15%
• Bottom income quintile: 20% renters to 42%
Canada’s Rental Sector, Especially since 1980s

Socio-spatial-tenure Segregation
Rental Housing Residualization

rental housing “dynamics” contributing to

- Canada’s widening socio-spatial disparities
- Ethno-cultural segregation
- More polarized cities
- More disadvantaged neighbourhoods

Especially in neoliberal policy context & growing economic inequality
Impact of Neoliberal Policies

• the rental housing sector is most impacted
• growing social need rather than market demand for rental housing
• increasingly segregated neighbourhoods by tenure, as the income/wealth gap grows
• real estate price inflation & gentrification
• new concentrations of poverty in poorly serviced inner suburbs
NCRP TASK

Identify & Locate Areas of high rental housing stress

In order to study nature, extent, impacts of private renting residualization & socio-spatial polarization
Neighbourhood Change Research Partnership’s

Rental Housing Disadvantage Index

Four indicators given equal weight:

1) **Adequacy**: requiring major repairs
2) **Affordability**: households paying 50% or more
3) **Suitability**: persons per bedroom
4) **Household Income**

An RHDI of zero for any census tract means an average degree of disadvantage.
RHDI is similar in concept & design as CMHC’s Core Housing Need indicator.

“Affordability” is the main reason for Core Housing Need in Canada

CMHC, Canadian Housing Observer 2013, Chapter 6, Figure 6-7.
Core Housing Need does not focus on Renters / Rental Housing

RESEARCH HIGHLIGHT
Canada Mortgage and Housing Corporation

October 2010

2006 Census Housing Series: Issue 8—Households in Core Housing Need and Spending at Least 50% of Their Income on Shelter

INTRODUCTION
This Research Highlight examines the group of households in core housing need in 2006 that spent 50% or more of their income on shelter. Throughout this Research Highlight, such households are referred to as being “in severe housing need”. See the text box for definitions of Acceptable Housing and Core Housing Need.

FINDINGS
5.1% of households experienced severe housing need in 2006

Acceptable Housing and Core Housing Need
The term acceptable housing refers to housing that is adequate in condition, suitable in size, and affordable.

- **Adequate** housing does not require any major repairs, according to residents.
- **Suitable** housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements. Enough bedrooms based on NOS requirements means one bedroom for each cohabiting adult couple; unattached household member 18 years of age and over; same-sex pair of children under age 18; and additional boy or girl under age 19.
Mainly Renters in Core Housing Need
But no CT level analysis is provided

Renters are much more likely to be in Core Housing Need than owners

The incidence of Core Housing Need for urban renter households is consistently well above that for owners (see Figure 6-13); it was 28.0% in 2010, compared to 5.7% for owners.

Renters and those who changed their tenure type (from renter to owner or vice versa) were the most likely individuals to be persistently (all three years) and occasionally (one or two years) in Core Housing Need over 2008-2010; and over a number of years during the six-year period 2005-2010 (see Figures 6-14 and 6-15).

FIGURE 6-13

Incidence of urban Core Housing Need based on Census and SLID, by tenure type, 2001-2010

Note: SLID-based housing data are unavailable for 2001.

For information on differences between SLID-based and Census-based estimates, see text box Survey of Labour and Income Dynamics (SLID) at the end of the chapter.

Source: CMHC (Census- and SLID-based housing indicators and data)
The 8 CMAs NCRP is Analyzing

53% of Canada’s 3.9 mil. rental housing units (2006)

<table>
<thead>
<tr>
<th>CMA</th>
<th>Percent Rental</th>
<th>Total Rental</th>
<th>Share of Canada’s Rental</th>
</tr>
</thead>
<tbody>
<tr>
<td>Montréal</td>
<td>46.6%</td>
<td>711,435</td>
<td>18.3%</td>
</tr>
<tr>
<td>Halifax</td>
<td>36.0%</td>
<td>55,850</td>
<td>1.4%</td>
</tr>
<tr>
<td>Vancouver</td>
<td>34.9%</td>
<td>285,045</td>
<td>7.3%</td>
</tr>
<tr>
<td>Ottawa - Gatineau</td>
<td>33.1%</td>
<td>148,690</td>
<td>3.8%</td>
</tr>
<tr>
<td>Winnipeg</td>
<td>32.8%</td>
<td>92,450</td>
<td>2.4%</td>
</tr>
<tr>
<td><strong>Toronto</strong></td>
<td><strong>32.4%</strong></td>
<td><strong>584,130</strong></td>
<td><strong>15.1%</strong></td>
</tr>
<tr>
<td>Hamilton</td>
<td>28.4%</td>
<td>75,630</td>
<td>1.9%</td>
</tr>
<tr>
<td>Calgary</td>
<td>25.9%</td>
<td>107,680</td>
<td>2.8%</td>
</tr>
<tr>
<td><strong>Total 8 CMAs</strong></td>
<td><strong>36.1%</strong></td>
<td><strong>2,060,910</strong></td>
<td><strong>53.1%</strong></td>
</tr>
<tr>
<td><strong>Canada</strong></td>
<td><strong>31.2%</strong></td>
<td><strong>3,878,500</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: Statistics Canada, Census Profile Series, 2006
Rental Housing Disadvantage Index Distribution, 2006 by Census Tract Share, Eight Census Metropolitan Areas

<table>
<thead>
<tr>
<th></th>
<th>Low Disadvantage</th>
<th>Moderate</th>
<th>High</th>
</tr>
</thead>
<tbody>
<tr>
<td>Halifax</td>
<td>57%</td>
<td>14%</td>
<td>29%</td>
</tr>
<tr>
<td>Montréal</td>
<td>57%</td>
<td>19%</td>
<td>24%</td>
</tr>
<tr>
<td>Ottawa - Gatineau</td>
<td>41%</td>
<td>36%</td>
<td>23%</td>
</tr>
<tr>
<td>Toronto</td>
<td>44%</td>
<td>22%</td>
<td>35%</td>
</tr>
<tr>
<td>Hamilton</td>
<td>44%</td>
<td>27%</td>
<td>28%</td>
</tr>
<tr>
<td>Winnipeg</td>
<td>60%</td>
<td>17%</td>
<td>22%</td>
</tr>
<tr>
<td>Calgary</td>
<td>60%</td>
<td>23%</td>
<td>17%</td>
</tr>
<tr>
<td>Vancouver</td>
<td>62%</td>
<td>19%</td>
<td>19%</td>
</tr>
</tbody>
</table>

Notes: Percentages based on census tracts with 25% or more rental housing in 2006. Low disadvantage refers to RHDI < 0.25; Moderate disadvantage is RHDI 0.26 to 0.50; High disadvantage is RHDI > 0.50. The RHDI is built around four indicators that measure the degree of disadvantage in rental housing at the census tract level: adequacy, suitability, affordability and occupant income.
### Rental Housing Disadvantage Index Distribution, Eight CMAs 2006

Figures limited to census tracts with 25% or more rental housing. Low disadvantage is RHDI below 0.26; Moderate 0.26 to 0.50; High above 0.50.

<table>
<thead>
<tr>
<th>CMA</th>
<th>Low Total</th>
<th>Low Share</th>
<th>Moderate Total</th>
<th>Moderate Share</th>
<th>High Total</th>
<th>High Share</th>
<th>Total CTs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Halifax</td>
<td>27</td>
<td>56%</td>
<td>7</td>
<td>15%</td>
<td>14</td>
<td>29%</td>
<td>48</td>
</tr>
<tr>
<td>Montréal</td>
<td>348</td>
<td>57%</td>
<td>119</td>
<td>19%</td>
<td>145</td>
<td>24%</td>
<td>613</td>
</tr>
<tr>
<td>Ottawa - Gatineau</td>
<td>47</td>
<td>40%</td>
<td>42</td>
<td>36%</td>
<td>27</td>
<td>23%</td>
<td>117</td>
</tr>
<tr>
<td>Toronto</td>
<td>209</td>
<td>44%</td>
<td>104</td>
<td>22%</td>
<td>166</td>
<td>35%</td>
<td>479</td>
</tr>
<tr>
<td>Hamilton</td>
<td>35</td>
<td>44%</td>
<td>22</td>
<td>28%</td>
<td>23</td>
<td>29%</td>
<td>79</td>
</tr>
<tr>
<td>Winnipeg</td>
<td>48</td>
<td>60%</td>
<td>14</td>
<td>18%</td>
<td>18</td>
<td>23%</td>
<td>80</td>
</tr>
<tr>
<td>Calgary</td>
<td>49</td>
<td>59%</td>
<td>19</td>
<td>23%</td>
<td>14</td>
<td>17%</td>
<td>83</td>
</tr>
<tr>
<td>Vancouver</td>
<td>138</td>
<td>62%</td>
<td>43</td>
<td>19%</td>
<td>42</td>
<td>19%</td>
<td>223</td>
</tr>
</tbody>
</table>

**Sample Total CTs**: 901 (52%), 370 (22%), 449 (26%) Total 1720

Source: Statistics Canada, Census 2006 Custom Tabulation EO1790
Summary: “High” RHDI in 8 CMAs

What did we learn?

“Rental census tracts” = CTs that have 25% or more rental housing units. Total in 8 CMAs = 1,720 CTs.

High Disadvantage

• **26% of total**: 449 CTs of the 1,720 CTs

• **59% in Toronto & Montréal**: 310 of 449 CTs
  - □ **35% of Toronto**: 166 CTs “high” RHDI
  - □ **24% of Montréal**: 145 CTs “high” RHDI
Case Example:  
City of Toronto

<table>
<thead>
<tr>
<th>Region</th>
<th>Rental Percent</th>
<th>Rental Total</th>
<th>Share of Toronto CMA</th>
</tr>
</thead>
<tbody>
<tr>
<td>City of Toronto</td>
<td>45.6%</td>
<td>446,850</td>
<td>76.5%</td>
</tr>
<tr>
<td>Suburbs Outside the City</td>
<td>16.7%</td>
<td>137,280</td>
<td>23.5%</td>
</tr>
<tr>
<td>Peel Region</td>
<td>21.9%</td>
<td>78,595</td>
<td>13.5%</td>
</tr>
<tr>
<td>York Region</td>
<td>11.7%</td>
<td>32,360</td>
<td>5.5%</td>
</tr>
<tr>
<td>Suburbs (minus Peel and York)</td>
<td>14.1%</td>
<td>26,325</td>
<td>4.5%</td>
</tr>
<tr>
<td>Toronto CMA Total</td>
<td>32.4%</td>
<td>584,130</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Statistics Canada, Census Profile Series, 2006
Rental Housing Disadvantage Index, City of Toronto, 2006

Source:
1. Statistics Canada, Census 2006, Custom Tabulation E01790
2. Statistics Canada, Census Road Network, 2011

The RHDI is Based on Four Standardized Indicators:
1. Average Renter Household Income (inverse of the z-scores)
2. Average Number of Persons Per Bedroom in Rented Dwellings
3. Percentage of Renter Households Paying 50% or More of Income on Rent
4. Percentage Rental Requiring Major Repairs

Rental Housing Disadvantage Index (RHDI)
by Census Tracts, 2006

- Least Disadvantaged (Less than 0.01)
- Low Disadvantage (0.01 to 0.25)
- Moderate Disadvantage (0.26 to 0.50)
- Highly Disadvantaged (0.51 to 1.00)
- Most Disadvantaged (1.01 to 1.48)

Rental is Less than 25% of Total Dwellings or RHDI Not Available

March 2015
Highly Disadvantaged Rental Housing, City of Toronto, 2006

The RHDI is Based on Four Standardized Indicators:
1. Average Renter Household Income (inverse of the z-scores)
2. Average Number of Persons Per Bedroom in Rented Dwellings
3. Percentage of Renter Households Paying 50% or More of Income on Rent
4. Percentage Rental Requiring Major Repairs

152 CTs, 29% of the City’s CTs, are High RHDI CTs
Highly Disadvantaged Rental Housing Census Tracts, 2006 and Neighbourhood Income Level 2012, City of Toronto

Census Tract Average Individual Income 2012 compared to the Toronto Census Metropolitan Area Average of 546,666

- High Income - 120% to 697% (115 CTs, 21% of the City)
- Middle Income - 80% to 120% (152 CTs, 30% of the City)
- Low Income - 36% to 80% (254 CTs, 49% of the City)

Rental Housing Disadvantage Index (RHDI) of 0.51 or More for 2005.

- 3 CTs in High Income CTs (2% of high RHDI; 3% of High Income CTs)
- 29 CTs in Middle Income CTs (19% of high RHDI; 18% of Middle Income CTs)
- 110 CTs in Low Income CTs (79% of high RHDI; 45% of Low Income CTs)

Total 151 high RHDI CTs, 28% of the City.

Data Sources:
- Census Custom Tabulation E01790, 2006
- Canada Revenue Agency, T1FF Taxfiler data, 2012

Note: Income from all sources, before-tax; income shown for 2011 CT boundaries.

Note: RHDI shown for 2006 CT boundaries. Total excludes 1 CT due to income not available in 2012.

March 2015
Highly Disadvantaged Rental Housing and Social Housing Concentrations, City of Toronto, 2006

16% of High RHDI CTs have 50% + Social Housing (25 of 152 CTs)

The RHDI is Based on Four Standardized Indicators:
1. Average Renter Household Income (inverse of the z-scores)
2. Average Number of Persons Per Bedroom in Rented Dwellings
3. Percentage of Renter Households Paying 50% or More of Income on Rent
4. Percentage Rental Requiring Major Repairs

Highly disadvantaged (RHDI of 0.51 or more) and rental housing is 25% or more of total dwellings 152 CTs; 29% of the city
Social housing is 50% or more of rental housing in census tracts with at least 25% of all housing rented 53 CTs; 10% of the city
High RHDI and 50% or more of rental is social housing 25 CTs; 5% of the city; 16% of high RHDI CTs; 47% of CTs with a social housing concentration

Sources:
(1) Statistics Canada
Census 2006, Custom Tabulation EO1790
(2) Social Housing is based on 1999 counts from City of Toronto Social Policy Analysis & Research
Highly Disadvantaged Rental Housing and Private Rental Housing Concentrations, City of Toronto, 2006

85% of High RHDIs CTs have 50% + Private Rental (127 of 152 CTs)

Sources:
(1) Statistics Canada
Census 2006, Custom Tabulation EO1790
(2) Social Housing is based on 1999 counts from City of Toronto Social Policy Analysis & Research

The RHDIs is Based on Four Standardized Indicators:
1. Average Renter Household Income (inverse of the z-scores)
2. Average Number of Persons Per Bedroom in Rented Dwellings
3. Percentage of Renter Households Paying 50% or More of Income on Rent
4. Percentage Rental Requiring Major Repairs

Highly disadvantaged (RHDIs of 0.51 or more) and rental housing is 25% or more of total dwellings 152 CTs; 29% of the city

Private rental is 50% or more of rental housing in census tracts with at least 25% of all housing rented 331 CTs; 62% of the city

High RHDIs and 50% or more of rental is private housing 127 CTs; 24% of the city; 84% of high RHDI CTs; 38% of CTs with a private rental housing concentration
Toronto’s Black Population and Highly Disadvantaged Rental Housing, 2006

The RHDI is Based on Four Standardized Indicators:
1. Average Renter Household Income (inverse of the z-scores)
2. Average Number of Persons Per Bedroom in Rented Dwellings
3. Percentage of Renter Households Paying 50% or More of Income on Rent
4. Percentage Rental Requiring Major Repairs

Highly disadvantaged (RHDI of 0.51 or more) and rental housing is 25% or more of total dwellings 152 CTs; 29% of the city

Percentage Black Visible Minority, 2006
- High Black Percentage (2.0 or More Above the City Average of 8.3%)
- Above Average Black Percentage (1.0 to 2.0 Above the City Average of 8.3%)
- Below Average Black Percentage (less than the City Average of 8.3%)

Source:
Statistics Canada, Census 2006, Custom Tabulation EO1790

March 2015
**SUMMARY:** The 127 CTs (24% of Toronto’s CTs), that we will initially study in great depth.
The RHDI: A Useful Indicator?

- Supplements CMHC’s Core Housing Need
- Raises profile of potential rental sector problems
- More regionally relevant indicators can be added for a more detailed local analysis
- Points researchers and policy makers to specific census tracts for better targeting

BUT: The RHDI not yet “field tested.” The NCRP will now study RHDI CTs in several CMAs.
The RHDIs: Next Steps

• Obtain more detailed census and rental market data for analysis of trends, including SES and ethnocultural characteristics of RHDI CTs

• Analysis of high/low RHDI & non-RHDI CTs

• Detailed analysis rental housing situation in 8 CMAs

• Qualitative analysis of particular groups of RHDI CTs

• Identify policy and program relevance
Rental Housing: Plenty of Options

• Private & Non-profit Rental Supply
• Inclusionary Zoning
• Rehabilitation of Existing Rental
• Rent Supplements
• End Vacancy Decontrol
• Labour Market: Living Wage
• Housing & Employment Discrimination

= Fair Opportunities: Housing Choice, Quality
APPENDIX

Defining Neighbourhoods in Relation to Rental Housing Stress in Urban Canada

J David Hulchanski & Richard Maaranen
Neighbourhood Change Research Partnership
University of Toronto, May 2015
The NCRP’s Rental Housing Disadvantage Index (RHDI)
An Introduction and Initial Analysis of Eight CMAs

By Richard Meerabian

Last revision of this document: 3 March 2015
The RHDI was created for the NCRP by Richard Meerabian, NCRP Core Analyst, March 2015.

The Rental Housing Disadvantage Index (RHDI) was developed to help define specific locations of
inadequate rental housing and housing-related distress among tenants in Canada’s larger metropolitan
areas. The RHDI is one tool in helping the Neighbourhood Change Research Partnership make decisions
about where to focus further research on its rental housing research agenda.

Conceptually, the RHDI is based on Canada Mortgage and Housing Corporation’s measurement of Core
Housing Need (CHN). Core Housing Need includes three housing indicators: adequacy, affordability and
suitability. The RHDI uses these three measures but also includes average renter household income...

The RHDI uses 2006 census customs housing tenure data at the census tract level. The 2006 census is the
last available “long-form census”, a random 20% mandatory questionnaire.

CMHC’s Definition of Core Housing Need

A household is said to be in core housing need if its housing falls below at least one of the adequacy,
affordability or suitability standards. In addition, it would have to spend 30% or more of its total before-
tax income on the median rent of alternate local housing that is acceptable (i.e., meets all three
housing standards). (See CMHC’s online definitions, http://www.cmhc.ca.)

A household is not in Core Housing Need if its

- housing is adequate — reported by its residents as not requiring any major repairs;
- housing is affordable — housing cost is less than 30% of total before-tax household income;
- housing is suitable — based on number of bedrooms for the size and make-up of the household
  according to National Occupancy Standard definitions.

A household is not in core housing need if its housing meets all of the adequacy, suitability and
affordability standards OR, if its housing does not meet one or more of these standards, but it has
sufficient income to obtain alternative local housing that meets all three standards. In addition,
regardless of their circumstances, non-family households led by maintainers 15 to 24 years of age
attending school full-time are considered to be in a transitional stage of life and are not included in core
housing need.
Total Owned and Rented Dwellings
Canada, 1961-2011

Owned Dwellings
6.2 million more since 1961; 204% relative increase

Rented Dwellings
2.5 million more since 1961; 158% relative increase

Figures for 1961-2006 are from the mandatory Census (20% or 35% random sample). Figures for 2011 are from the voluntary (non-random) National Household Survey. Canada had a global non-response rate of 26% in the NHS.
## Components of RHDI Varies Among CMAs

### Rental Housing Disadvantage Index by Mean Indicator Standard Score

**High Disadvantage Census Tracts, Eight CMAs 2006**

Figures limited to census tracts with 25% or more rental housing.

High disadvantage is RHDI > 0.50.

<table>
<thead>
<tr>
<th>CMA</th>
<th>Mean RHDI</th>
<th>Household Income</th>
<th>Adequate Housing</th>
<th>Suitable Housing</th>
<th>Affordable Housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Halifax</td>
<td>0.80</td>
<td>0.77</td>
<td>0.63</td>
<td>0.84</td>
<td>0.94</td>
</tr>
<tr>
<td>Montréal</td>
<td>0.89</td>
<td>0.56</td>
<td>0.78</td>
<td>1.32</td>
<td>0.91</td>
</tr>
<tr>
<td>Ottawa</td>
<td>0.78</td>
<td>0.67</td>
<td>0.14</td>
<td>1.47</td>
<td>0.82</td>
</tr>
<tr>
<td>Toronto</td>
<td>0.74</td>
<td>0.66</td>
<td>0.77</td>
<td>1.09</td>
<td>0.43</td>
</tr>
<tr>
<td>Hamilton</td>
<td>0.75</td>
<td>0.60</td>
<td>0.59</td>
<td>0.99</td>
<td>0.81</td>
</tr>
<tr>
<td>Winnipeg</td>
<td>0.83</td>
<td>0.80</td>
<td>0.46</td>
<td>1.19</td>
<td>0.88</td>
</tr>
<tr>
<td>Calgary</td>
<td>0.70</td>
<td>0.30</td>
<td>0.31</td>
<td>1.80</td>
<td>0.39</td>
</tr>
<tr>
<td>Vancouver</td>
<td>0.76</td>
<td>0.53</td>
<td>0.35</td>
<td>1.59</td>
<td>0.56</td>
</tr>
</tbody>
</table>
Highly Disadvantaged Rental Housing, Halifax Census Metropolitan Area, 2006

Rental Housing Disadvantage Index (RHDI) by Census Tracts, 2006

Highly Disadvantaged (RHDI of 0.51 or More) and Rental Housing is 25% or More of Total Dwellings (14 CTs; 16% of all CTs)

Other

The RHDI is based on four standardized indicators:
1. Average Renter Household Income (inverse of the z-scores)
2. Average Number of Persons Per Bedroom in Rented Dwellings
3. Percentage of Renter Households Paying 50% or More of Income on Rent
4. Percentage Rental Requiring Major Repairs

Municipalities (2006)
- Not Part of the CMA in 2006
- Highways and Major Roads (2011)
- Lakes
- Non-residential Islands

Name of Municipality or Equivalent (2006)
Name of Former municipality (1996)

Source: Statistics Canada, Census 2006; Custom Tabulation 001790

September 2014
Neighbourhood Change Research Partnership
www.NeighbourhoodChange.ca
Highly Disadvantaged Rental Housing, Montréal Census Metropolitan Area, 2006

Rental Housing Disadvantage Index (RHDI) by Census Tracts, 2006

- Highly Disadvantaged (RHDI of 0.51 or More) and Rental Housing is 25% or More of Total Dwellings (145 CTs, 17% of all CTs)
- Other

The RHDI is based on Four Standardized Indicators:
1. Average Renter Household Income (inverse of the z-scores)
2. Average Number of Persons Per Bedroom in Rented Dwellings
3. Percentage of Renter Households Paying 50% or More of Income on Rent
4. Percentage Rental Requiring Major Repairs

Highways and Major Roads (2011)
- Subway (2011)
- Regional Municipality (2006)
- Name of Local Municipality (2006)

Source:
Statistics Canada, Census 2006, Custom Tabulation EO1790

September 2014 www.NeighbourhoodChange.ca
Highly Disadvantaged Rental Housing, Toronto Census Metropolitan Area, 2006

The RHDI is Based on Four Standardized Indicators:
1. Average Renter Household Income (inverse of the z-scores)
2. Average Number of Persons Per Bedroom in Rented Dwellings
3. Percentage of Renter Households Paying 50% or More of Income on Rent
4. Percentage Rental Requiring Major Repairs

Source: Statistics Canada, Census 2006, Custom Tabulation E01790

September 2014
Highly Disadvantaged Rental Housing, Hamilton Census Metropolitan Area, 2006

Rental Housing Disadvantage Index (RHDI) by Census Tracts, 2006

- Highly Disadvantaged (RHDI of 0.51 or More) and Rental Housing is 25% or More of Total Dwellings (23 CTs; 13% of all CTs)

- Other

The RHDI is based on four standardized indicators:
1. Average Renter Household Income (inverse of the z-scores)
2. Average Number of Persons Per Bedroom in Rented Dwellings
3. Percentage of Renter Households Paying 50% or More of Income on Rent
4. Percentage Rental Requiring Major Repairs

- Municipalities (2006)
- Former City of Hamilton (1996)
- Highways and Major Roads (2011)

Burlington

- Name of Municipality (2006)

Dundas

- Community Name (Former Municipality)


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Highly Disadvantaged Rental Housing, Winnipeg Census Metropolitan Area, 2006

Rental Housing Disadvantage Index (RHDI) by Census Tracts, 2006

- Highly Disadvantaged (RHDI of 0.51 or More) and Rental Housing is 25% or More of Total Dwellings (18 CTs; 11% of all CTs)
- Other

The RHDI is based on four standardized indicators:
1. Average Renter Household Income (inverse of the z-scores)
2. Average Number of Persons Per Bedroom in Rented Dwellings
3. Percentage of Renter Households Paying 50% or More of Income on Rent
4. Percentage of Rental Housing Requiring Major Repairs

- Municipalities (2006)
- Former City of Winnipeg (1971)
- Not Part of the CMA in 2006
- Highways and Major Roads (2011)
- Major Rivers

Source:
Statistics Canada,
Census 2006,
Custom Tabulation EC17SD

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Highly Disadvantaged Rental Housing, Calgary Census Metropolitan Area, 2006

Rental Housing Disadvantage Index (RHDI) by Census Tracts, 2006

- Highly Disadvantaged (RHDI of 0.51 or More) and Rental Housing is 25% or More of Total Dwellings (14 CTs; 7% of all CTs)
- Other

The RHDI is based on four standardized indicators:
1. Average Renter Household Income (inverse of the z-scores)
2. Average Number of Persons Per Bedroom in Rented Dwellings
3. Percentage of Renter Households Paying 50% or More of Income on Rent
4. Percentage Renter Required Major Repairs

Source:
Statistics Canada, Census 2006; Custom Tabulation EO1780
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Highly Disadvantaged Rental Housing, City of Toronto, 2006

The RHDi is Based on Four Standardized Indicators:
1. Average Renter Household Income (inverse of the z-scores)
2. Average Number of Persons Per Bedroom in Rented Dwellings
3. Percentage of Renter Households Paying 50% or More of Income on Rent
4. Percentage Rental Requiring Major Repairs

Rental Housing Disadvantage Index (RHDI) by Census Tracts, 2006

- Highly Disadvantaged (RHI of 0.51 or More) and Rental Housing is 25% or More of Total Dwellings (152 CTs: 29% of all CTs)
- Other

Source: Statistics Canada, Census 2006, Custom Tabulation EO1790

September 2014
## Profile of Census Tracts with Both Highly Disadvantaged Rental Housing and a Private Sector Rental Housing Majority, City of Toronto, 2006

<table>
<thead>
<tr>
<th>Census 2006 Characteristics</th>
<th>(A) High RHDI CTs with Private Rental Majority</th>
<th>(B) All Households (owners &amp; renters)</th>
<th>(C) All Households Minus (A)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Census Tracts</td>
<td>127 Total 100%</td>
<td>524 Total 100%</td>
<td>397 Total 100%</td>
</tr>
<tr>
<td>Total Dwellings/Households</td>
<td>148,970 Total 100%</td>
<td>976,025 Total 100%</td>
<td>827,055 Total 100%</td>
</tr>
<tr>
<td>Household Average income</td>
<td>$38,337 $38,337</td>
<td>$80,489 $80,489</td>
<td>$89,722 $89,722</td>
</tr>
<tr>
<td>Paying 50%+ of Income on Housing</td>
<td>36,065 Total 24%</td>
<td>165,200 Total 17%</td>
<td>129,135 Total 16%</td>
</tr>
<tr>
<td>Average Monthly Rent</td>
<td>$857 $857</td>
<td>$934 $934</td>
<td>$973 $973</td>
</tr>
<tr>
<td>High Rise Apartments 5 or More Storeys</td>
<td>104,665 Total 70%</td>
<td>376,785 Total 39%</td>
<td>272,120 Total 33%</td>
</tr>
<tr>
<td>Recent Immigrant (2001-2006) Household Maintainers</td>
<td>26,745 Total 18%</td>
<td>77,595 Total 8%</td>
<td>50,850 Total 6%</td>
</tr>
<tr>
<td>Visible Minorities: At Least One Person in the Household</td>
<td>87,725 Total 59%</td>
<td>406,115 Total 42%</td>
<td>318,390 Total 38%</td>
</tr>
<tr>
<td>Persons Per Household</td>
<td>2.47 $2.47</td>
<td>2.61 $2.61</td>
<td>2.60 $2.60</td>
</tr>
<tr>
<td>Lone parent families</td>
<td>22,275 Total 15%</td>
<td>136,135 Total 14%</td>
<td>113,860 Total 14%</td>
</tr>
<tr>
<td>Age 65 and Over Household Maintainer</td>
<td>19,710 Total 13%</td>
<td>211,710 Total 22%</td>
<td>192,000 Total 23%</td>
</tr>
</tbody>
</table>

Source: Statistics Canada, Census 2006 Custom Tabulation EO1790; Topic-Based Tabulation 97-554-XCB2006025
City of Toronto Social Policy Analysis & Research, Social Housing Data 1999