

## Dimensions of Core Housing Need in Canada: Backgrounder

This report documents provides details on almost 1.5 million Canadian households who live in what the Canada Mortgage and Housing Corporation (CMHC) defines as “core housing need.”

The report uses custom tabulations of core need data obtained from CMHC to provide more details on the households in core need. The information used is from the year 2001, the most recent year for which these tabulations are available.

### Highlights on Core Housing Need

1,485 million Canadian households – a total of more than 3 million people - live in core housing need.

28% of renters are in core housing need, compared to 6.6% of owners.

Need is greatest among those 15-24 years of age (25%) and those over 75 (19%).

29% of lone-parent families are in core need, 23% of non-family households, and only 5.6% of couples without children.

Almost 70% of lone-parent families where the parent is under 24 are in core need. When the parent is 25 to 34, the rate drops to 49%, compared to the rate for all households of 13.7%.

Recent immigrants are three times more likely to be in core need (36%) than non-immigrants (12%). The rate drops as the immigrants remain longer in the country.

Employment is a good defense against core housing need. 28% of those households where the primary maintainer was unemployed were in core need. In households where the primary maintainer was not in the labour force, 23% were in core need. 39% of those households who received most of their income from government transfers were in core need.

Core housing need for Aboriginal households (24%) is 78% higher than for non-Aboriginals (13.5%).

15% of children under ten live in core need; 16% of those over 75 are in core need.

Affordability is the major reason more households are in need. Almost 90% of core need households have an affordability problem.

### Core Housing Need by Province & Territory

<i>Province/Territory</i>	<i>% In core need</i>
Newfoundland/Labrador	14.6
Prince Edward Island	12.9
Nova Scotia	15.2
New Brunswick	11.2
Quebec	12.5
Ontario	15.1
Manitoba	11.6
Saskatchewan	11.5
Alberta	10.5
British Columbia	15.8
Yukon	15.8
North West Territories	17.4
Nunavut	38.8
Canada	13.7

### What is Core Housing Need

The term “acceptable housing” refers to housing that meets the following standards of adequacy, suitability or affordability.

**Adequate** dwellings are those that do not require any major repairs.

**Suitable** dwellings have enough bedrooms for the size and make-up of resident households.

**Affordable** dwellings cost less than 30% of before-tax household income.

A household is considered to be in core housing need if its housing falls below at least one of these standards and it would have to spend 30% or more of its before-tax income in order to pay for accommodation that is acceptable.