

Community Fact Sheet: Housing



Households in Core Housing Need in HRM

The data provided in this fact sheet is based on a CMHC analysis of Census of Canada data. **Further information is available free online from:**

CMHC – The Canada Mortgage and Housing Corporation

<http://www.cmhc-schl.gc.ca/en/res/index.cfm>

See Researcher Library, Research Highlights Section, 2001 Census Housing Series.¹

Individuals and families that do not have adequate income to access housing that meets general standards of adequacy, suitability and affordability are said to be in core housing need. These standards have been adjusted over time to reflect the housing expectations of Canadians. It is important to note that farm households and those that live on reserves are not included in the calculations.

Adequate dwellings are those reported by their residents as not requiring any major repairs.

Suitable dwellings have enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.

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

Based on the 2001 Census data there were 22,385 households (16.3% of all households) in HRM who lived in core housing need, therefore they were in need of housing assistance. This is somewhat higher than the average of 14.7% in most Canadian urban centres and significantly higher than the two other major Atlantic cities. In Saint John the rate of core housing need among households is 11.2% and in Saint John's it is 13.5%. Also, HRM has a higher than national average proportion of renters in core housing need – 32.6% as opposed to 28.3%.

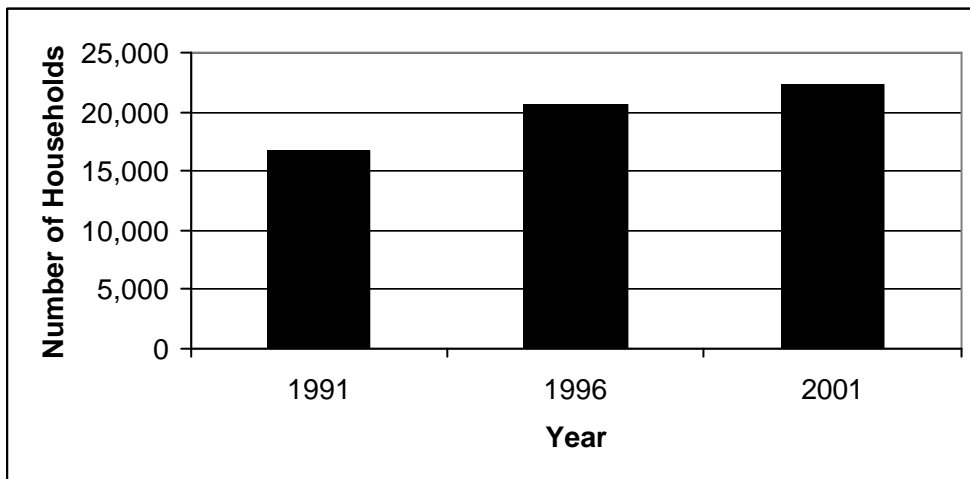
¹ Please note that this fact sheet contains revised estimates of core housing need recently released by CMHC. The revisions correct for households that were misclassified when Statistics Canada applied core housing need to both the 1996 and 2001 Censuses. Further information about the misclassification may be found at http://www.cmhc.ca/en/about/whwedo/whwedo_021.cfm

Proportion of owners and renters in core need in HRM and as compared to other Canadian CMAs

2001	% Of households in core need		
	All households	Owners	Renters
Average Canadian City	14.7%	6.5%	28.5%
HRM	16.3%	6.9%	32.6%

Since 1991 the total number of households in HRM that lived in core housing need increased from 16,835 (14.3%) in 1991 to 22,385 in 2001 (16.3%). There was however a small reduction in the proportion of all households in core need between 1996 and 2001, particularly among renters.

Number of Households in HRM in Core Housing Need 1991-2001



**Change in the proportion of households in core housing need as
a proportion of all households in HRM 1991-2001**

Year	Core need	Total households	Core need and % of all households
1991	16,835	117,610	14.3%
1996	20,610	124,880	16.5%
2001	22,385	137,480	16.3%

It is difficult to penetrate certain statistics and translate them into a tangible reality. The table below attempts to provide some understanding of the great diversity of households (and therefore individuals in those households) who cannot access affordable housing that meets accepted standards.

Selected breakdown of core need households in HRM (2001)

2001	Core need	Renter	Owner	Senior	Aboriginal	Immigrant	Lone parent	Non- family
Number of households	22,385	16,380	6,010	5,800	535	1,840	5,360	11,220
% of all core need households	100%	73%	27%	26%	2%	8%	24%	50%

Of all core need households, 73% are renters while 27% own their own home. Looking at the right hand of the table, we see that 26% of the heads of core need households are seniors, 8% are immigrants, 50% are households composed of single (non-family) individuals, 24% are lone parent households, and 2% are Aboriginal households.