

## 2023 CANADIAN RENTAL HOUSING INDEX BACKGROUNDER

[www.rentalhousingindex.ca](http://www.rentalhousingindex.ca)

### National Data

#### *Rent increases*

- Rental costs have increased by as much **as a third** in some provinces since the last census (and particularly in two of Canada's already most expensive provinces, British Columbia and Ontario).
- Between 2016 and 2021, **British Columbia** had the biggest increase in average rents in the country with a 30% increase, **Ontario** saw a 27% increase, and **Manitoba** saw a 21% increase.
- Only three provinces and territories (Alberta, Newfoundland and Labrador, and Saskatchewan) have rent increases under 10 percent between 2016 and 2021.

#### *Rent costs compared to income*

- Canadian Rental Housing Index data demonstrates the challenges that renter households face to stay housed, with thousands of households already overpaying for rent and placing them on the verge of homelessness if evicted from their current residence.
- One third (33%), **1.6 million renter households in Canada**, spent more than 30% of their income on housing and utilities, the generally accepted threshold of affordability.
- **620,000 renter households**, 13%, were spending more than 50% of their income on housing and utilities, putting them in a crisis of affordability.
- It should be noted that the number of households spending unaffordable amounts of income on rent and utilities has decreased since the last census in 2016, with 1.8 million renter households spending over 30% of income on rent and utilities and 800,000 households spending more than 50% in 2016. However, the most recent census was conducted at the same time as lower income earners were receiving temporary income adjustments from pandemic relief programs such as CERB. Any decrease to the number of renter households paying over 30 or 50 per cent of income on rent is not fully representative of greater affordability in Canada once those programs ended.

#### *Housing quality*

- People living with roommates to afford housing were not necessarily better able to pay their rent, with 1.2 million (42%) of non-family renter households spending more than 30% of their income on rent and utilities.
- Almost 500,000 renter households (11%) lived in overcrowded housing conditions across the country and 350,000 (7%) lived in homes in need of major repairs.

#### *Women-led renter households*

- In every province, women-led renter households faced a higher rate of affordability challenges than households led by men.
  - Women-led renter households paid similar rents to men-led households but made \$9,000 less on average annually.
  - In Canada, more women-led households (36%) were spending more than 30% of their income on rent and utilities compare to men-led households (31%).
  - More than one-third (38%) of women-led lone-parent households spent more than 30% of their income on rent and utilities, compared to 20-22% of couples with or without children.

Racialized renter households

- In every province but Alberta, racialized renter households paid more for housing. On average, racialized households rented homes that were \$200 more per month than other households.
- Racialized households were also more likely to be overcrowded. In Canada, 23% of racialized households were living in overcrowded conditions, compared to 5% of other households.

Indigenous-led renter households

- Indigenous-led renter households made an average of \$4,450 less annually than non-Indigenous households but paid only slightly less for rent (an average of \$200 less monthly).
- 13% of Indigenous-led renter households were living in homes in need of major repairs compared to 7% of non-Indigenous households.

Immigrant-led renter households

- 21% of Immigrant-led households were living in overcrowded conditions compared to 5% of non-Immigrant households.

*Renter households spending more than 30% and 50% of their income on housing by demographic groups*

<i>Demographic Group</i>	<i>Proportion spending over 30%</i>	<i>Proportion spending over 50%</i>
<b>Indigenous-led households</b>	32%	11%
<b>Women-led households</b>	36%	13%
<b>Youth (aged 15-29)</b>	37%	16%
<b>Senior households (65+)</b>	43%	13%
<b>Racialized households</b>	34%	15%
<b>Immigrant households</b>	35%	16%
<b>Non-family households</b>	42%	18%
<b>Female-lone parent households</b>	38%	13%

**Provincial Data**

- **Ontario** (38%), **British Columbia** (38%) and **Nova Scotia** (35%) had the highest proportion of renter households spending more than 30% of their income on rent and utilities.
- **British Columbia** (16%), **Ontario** (15%), and **Nova Scotia** (13%) had the highest proportion of renter households spending over 50% of their income on rent and utilities.
- **Ontario** has the highest number of renter households in Canada, followed by **Quebec** and British Columbia.

- **Alberta** had the highest proportion of seniors overspending on rent and utilities across Canada, with 50% of seniors aged 65+ spending more than 30% of their income on rent and utilities, and 14% were spending over half of their income on rent and utilities.
- The northern territories had the highest proportion of households living in homes in need of major repairs.
  - **Nunavut** (27%)
  - **Northwest Territories** (18%)
  - **Yukon** (11%)

*Proportion of renter households spending more than 30% or 50% on rent and utilities, by province*

	Renter Households	Spending 30% or more of household total income on rent and utilities	Proportion 30%	Spending 50% or more of household total income on rent and utilities	Proportion 50%
<b>Alberta</b>	459,720	156,415	34%	55,720	12%
<b>British Columbia</b>	660,325	249,915	<b>38%</b>	105,530	<b>16%</b>
<b>Canada</b>	4,899,925	1,624,715	33%	619,890	13%
<b>Manitoba</b>	154,425	51,735	34%	19,390	13%
<b>New Brunswick</b>	87,600	24,520	28%	7,325	8%
<b>Newfoundland and Labrador</b>	53,390	17,370	33%	6,480	12%
<b>Northwest Territories</b>	7,010	1,095	16%	445	6%
<b>Nova Scotia</b>	138,820	48,150	<b>35%</b>	18,725	<b>13%</b>
<b>Nunavut</b>	8,010	425	5%	210	3%
<b>Ontario</b>	1,705,995	655,550	<b>38%</b>	262,300	<b>15%</b>
<b>Prince Edward Island</b>	19,865	6,010	30%	2,060	10%
<b>Quebec</b>	1,482,645	373,615	25%	128,800	9%
<b>Saskatchewan</b>	116,615	38,545	33%	12,420	11%
<b>Yukon</b>	5,510	1,370	25%	495	9%

*Average shelter cost changes from 2016 to 2021, by province and territory*

	Average monthly shelter costs in 2021	Average monthly shelter costs in 2016	Average shelter cost change	% change 2016-2021
<b>Alberta</b>	\$1,332	\$1,279	\$53	<b>4%</b>
<b>British Columbia</b>	\$1,492	\$1,148	\$344	<b>30%</b>
<b>Canada</b>	\$1,208	\$1,002	\$206	<b>21%</b>

<b>Manitoba</b>	\$1,074	\$891	\$183	<b>21%</b>
<b>New Brunswick</b>	\$869	\$741	\$128	<b>17%</b>
<b>Newfoundland and Labrador</b>	\$903	\$836	\$67	<b>8%</b>
<b>Northwest Territories</b>	\$1,358	\$1,191	\$167	<b>14%</b>
<b>Nova Scotia</b>	\$1,083	\$909	\$174	<b>19%</b>
<b>Nunavut</b>	\$823	\$737	\$86	<b>12%</b>
<b>Ontario</b>	\$1,406	\$1,109	\$297	<b>27%</b>
<b>Prince Edward Island</b>	\$995	\$817	\$178	<b>22%</b>
<b>Quebec</b>	\$885	\$775	\$110	<b>14%</b>
<b>Saskatchewan</b>	\$1,096	\$1,021	\$75	<b>7%</b>
<b>Yukon</b>	\$1,292	\$1,040	\$252	<b>24%</b>

## Regional Data

- Highest proportion of households spending more than 30% of income on rent and utilities, by census region:
  - **Ontario – York (47%)**
  - **Ontario – Halton (44%)**
  - **British Columbia – Central Okanagan (44%)**
  - **Ontario – Peterborough (43%)**
  - **British Columbia – Okanagan-Similkameen (42%)**
  - **British Columbia – Sunshine Coast (42%)**
  - **Ontario – Frontenac (42%)**
  - **Ontario – Dufferin (41%)**
  - **Ontario – Northumberland (41%)**
  - **British Columbia – Nanaimo (41%)**
  
- Highest proportion of households spending more than 50% of income on rent, by census region:
  - **Ontario – York (23%)**
  - **Ontario – Halton (20%)**
  - **British Columbia – Central Okanagan (18%)**
  - **British Columbia – Greater Vancouver (18%)**
  - **Ontario – Toronto (18%)**
  - **British Columbia – Sunshine Coast (17%)**
  - **Ontario – Northumberland (16%)**
  - **Ontario – Frontenac (16%)**
  - **Ontario – Peel (16%)**
  - **British Columbia – Capital (16%)**

## Municipalities

- Largest rent increases in the Greater Toronto and Greater Vancouver areas between 2016 to 2021 were in:

- **East Gwillimbury (56%)**
  - **Oakville (40%)**
  - **Aurora (38%)**
  - **Ajax (38%)**
  - **Surrey (37%)**
  - **Langley (City) (34%)**
  - **Milton (34%)**
  - **Port Coquitlam (34%)**
  - **New Westminster (34%)**
  - **Caledon (34%)**
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- Highest percentage proportion of overcrowding for renter households:
    - **Nunavut - Arviat (54%)**
    - **Nunavut - Rankin Inlet (37%)**
    - **Quebec - Puvirnituaq (35%)**
    - **Ontario - Brampton (27%)**
    - **British Columbia - Surrey (24%)**
    - **Ontario - Mississauga (23%)**
    - **Alberta - Brooks (19%)**
    - **Ontario - Toronto (19%)**
    - **Quebec - Mont-Royal (18%)**
    - **Manitoba - Thompson (18%)**
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- Highest percentage proportion of homes in need of major repairs:
    - **Nunavut – Arviat (41%)**
    - **Nunavut – Rankin Inlet (34%)**
    - **Quebec – Puvirnituaq (27%)**
    - **British Columbia – Kitimat (21%)**
    - **Manitoba – Flin Flon (19%)**
    - **Ontario – Loyalist (18%)**
    - **British Columbia – Trail (18%)**
    - **Ontario – Dysart et al (18%)**
    - **Quebec – Kuujuaq (17%)**
    - **Quebec – Montréal-Ouest (17%)**