Is Rental Housing Affordable to Low-Income Households? A Supply-Side Perspective

BACKGROUND

One-fourth of Canadian households live in housing that is unaffordable and the situation is even more severe for renter households

The percentage of renter households spending more than 30% of income on shelter has stubbornly remained, on average, at around 40% from 2006 to 2016. This relatively high rate of unaffordability suggests that a small increase in rents could have a significant impact on the household's ability to afford other non-housing necessities such as food, medicine, clothing and transportation, increasing the risk of homelessness. Majority of studies in the area of housing affordability examine the number of households spending more than 30% of total income on shelter expenses and tracking how this estimate changes over time. This study proposes an alternative measure of rental housing affordability by analyzing the trends in the percentage of rental housing stock that is affordable to households, given their income and the number of bedroom needed.

OBJECTIVE

Simply put, we ask: given the household's income, bedroom needs and rent, what percentage of the existing rental stock is affordable and how has this changed overtime?

Studies assessing the affordability of rental housing typically ask how many households are spending more than 30% of their income on shelter. While this approach provides solid ground for the empirical examination of the affordability problem, it reflects merely the rising costs of housing and does not address the supply of rental units that Canadians can in fact afford. This study offers an innovative approach in analyzing the trends in housing unaffordability directly from the supply side of the rental housing market, questioning instead how much of the existing rental stock is affordable to households within a given income class. We take into account the needs in terms of housing suitability—the required number of bedrooms given the size and the makeup of the family.

THE APPROACH

We use the Rental Market Survey (RMS) and the Longitudinal Administrative Databank (LAD) to analyze the trends in the percentage of rental housing stock that is affordable to households, given their income and the number of bedroom needed. This approach merits attention for two reasons. First, it augments the story around affordability of rental housing from both demand and supply point of views, allowing researchers to identify gaps between the household's bedroom needs and the existing stock. Second, it lends a natural path towards a decomposition exercise whose results yield further insights on the proximate factors driving changes in the affordable rental stock. Our findings suggest that, across all the Census Metropolitan Areas (CMA) considered in this study, low-income households who need one-bedroom units are particularly impacted by an acute undersupply of affordable rental units across the country.

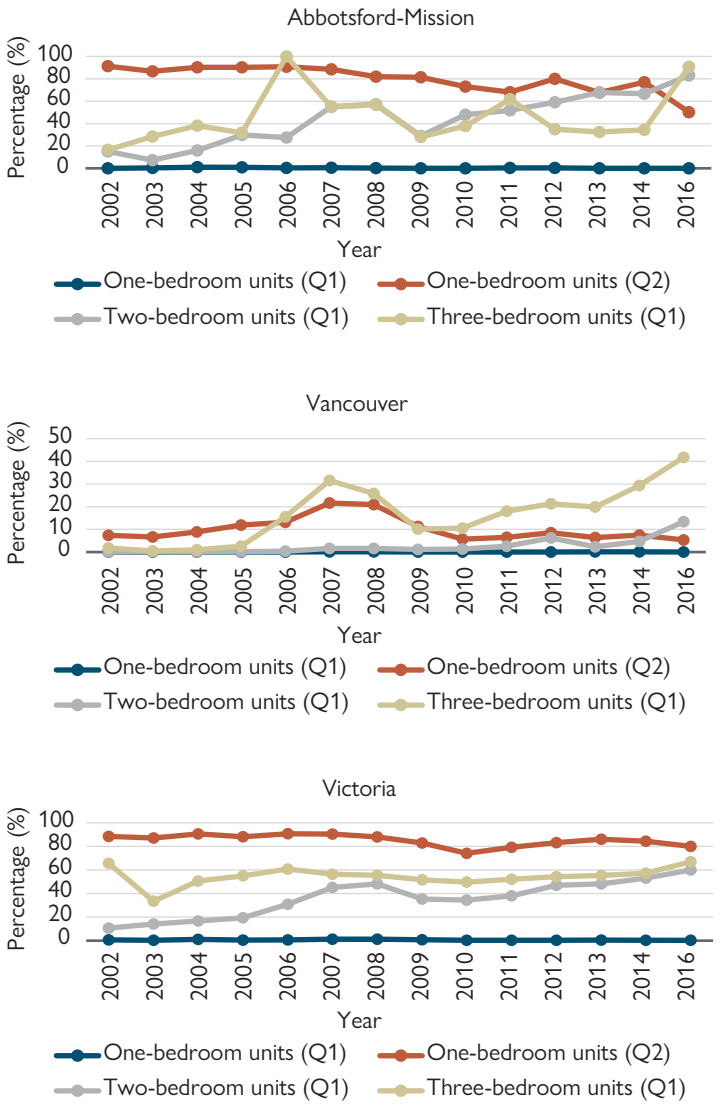
In addition, we decompose the changes in the percentage of the affordable rental stock into two components—changes in affordability due to changes in income, holding rents constant, and changes in affordability due to changes in rents, holding income constant. This exercise answers whether the erosion in the proportion of affordable dwellings is due to growth in rental prices outpacing growth in income over time or vice versa.

FINDINGS AND IMPLICATIONS

Households in the lowest income quintiles are ones experiencing the brunt of the affordability problem

We find that low-income households are ones experiencing the severity of the affordability problems, specifically households in the lowest two income quintiles needing one bedroom and households in the bottom income quintile needing two or three bedrooms. Figures 1-6 show the percentages of rental dwellings that are affordable, by number of bedrooms needed, to different income groups for selected CMAs in British Columbia, the Prairies, Ontario, Quebec, and Atlantic Canada from 2002 to 2016. Each line in the figures represents the percentage of rental units affordable to households in the bottom or second lowest income quintile given their bedroom need. In figure 1, for example, the blue line represents the percentage of one-bedroom units affordable to all households in the lowest income quintile (Q1), and the red line represents the percentage of one-bedroom units affordable to all households in the second lowest income quintile (Q2).

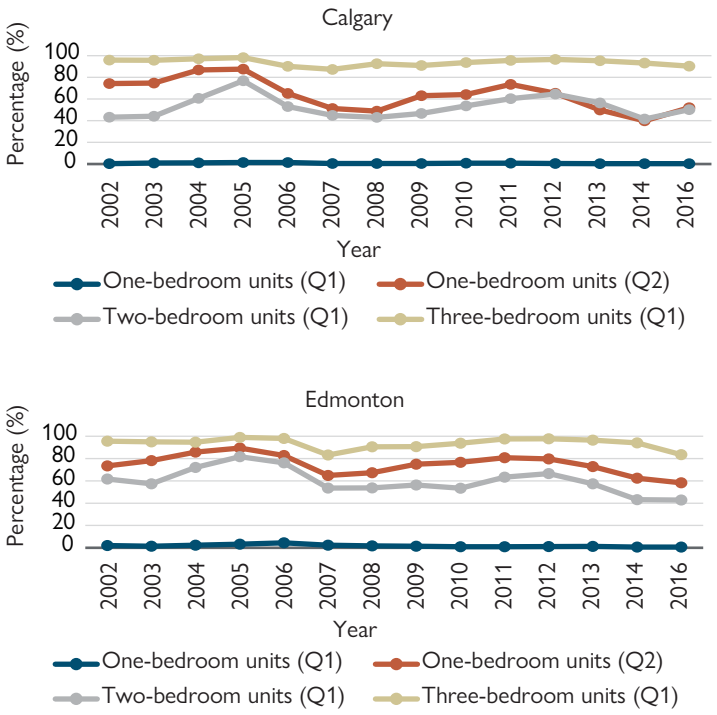
Figure 1: Percentage of Rental Units Affordable by Number of Required Bedrooms and Income Groups – British Columbia



Sources: Rental Market Survey (RMS) and Longitudinal Administrative Databank (LAD)

Note: Q1 = income quintile 1 or lowest quintile, Q2 = income quintile 2, Q3 = income quintile 3.

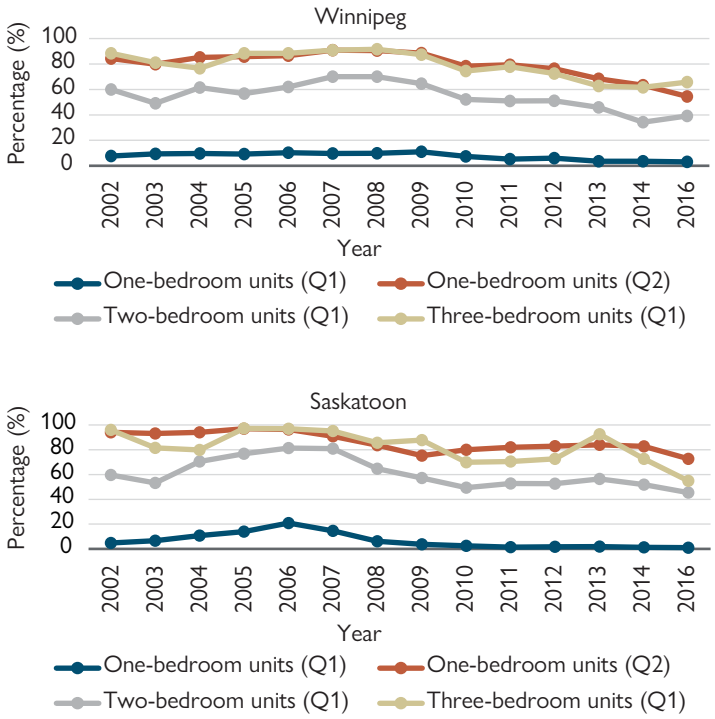
Figure 2: Percentage of Rental Units Affordable by Number of Required Bedrooms and Income Groups – Alberta



Sources: Rental Market Survey (RMS) and Longitudinal Administrative Databank (LAD)

Note: Q1 = income quintile 1 or lowest quintile, Q2 = income quintile 2, Q3 = income quintile 3.

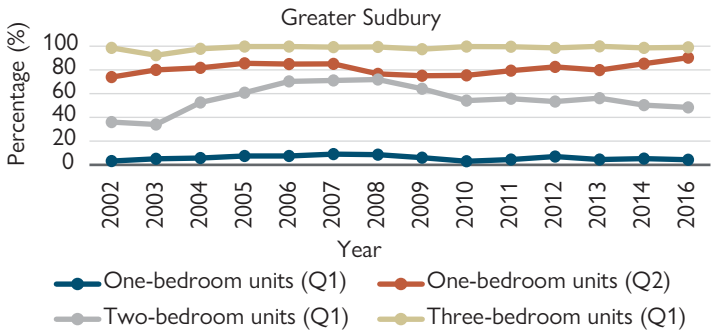
Figure 3: Percentage of Rental Units Affordable by Number of Required Bedrooms and Income Groups – Prairies

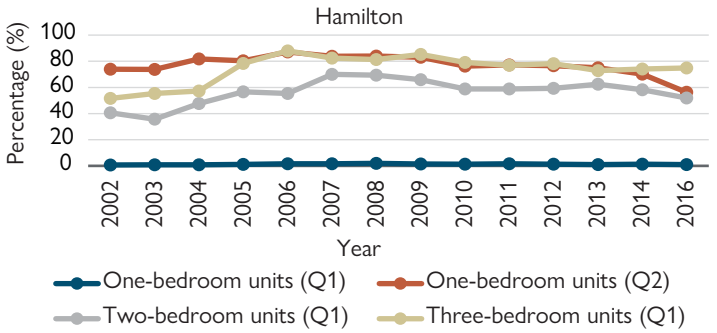


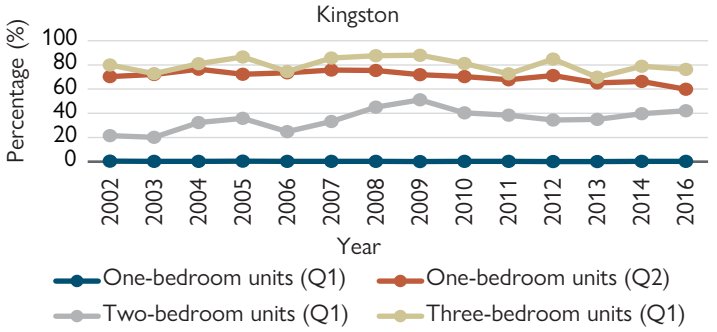
Sources: Rental Market Survey (RMS) and Longitudinal Administrative Databank (LAD)

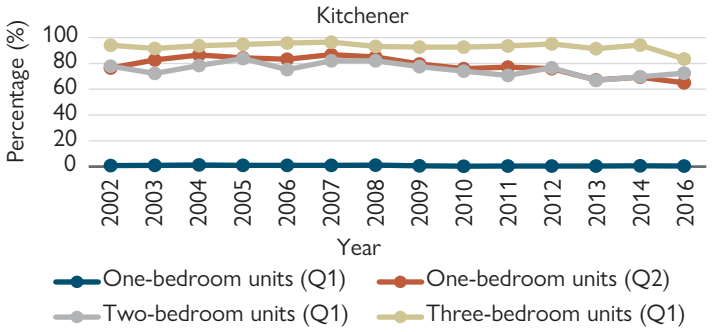
Note: Q1 = income quintile 1 or lowest quintile, Q2 = income quintile 2, Q3 = income quintile 3.

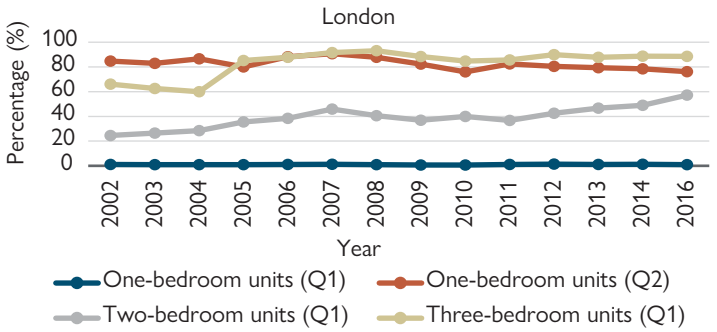
Figure 4: Percentage of Rental Units Affordable by Number of Required Bedrooms and Income Groups – Ontario

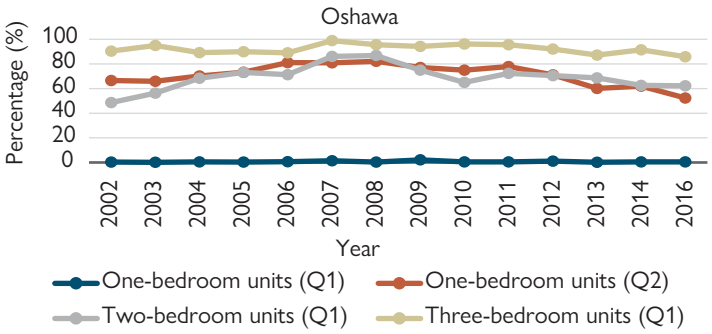


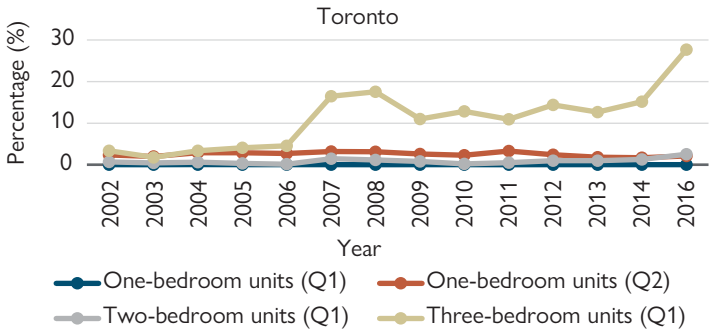


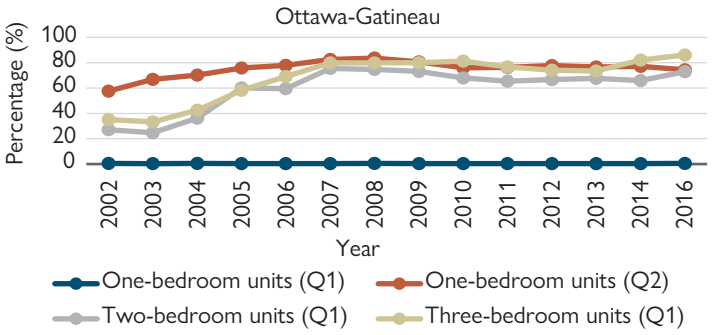


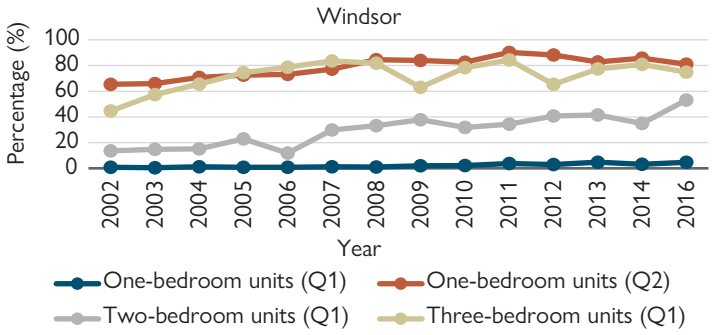


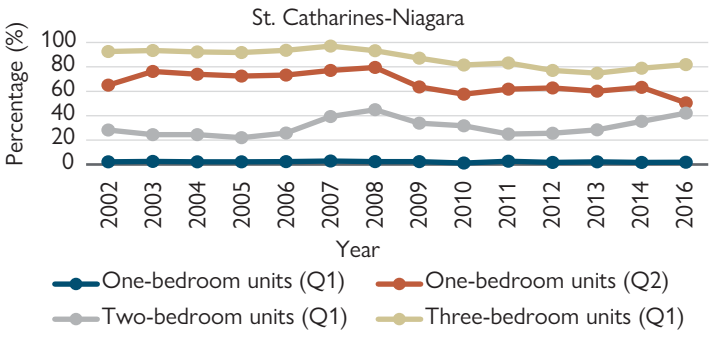


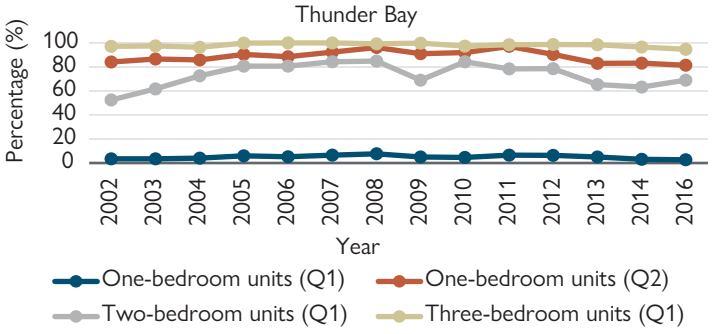








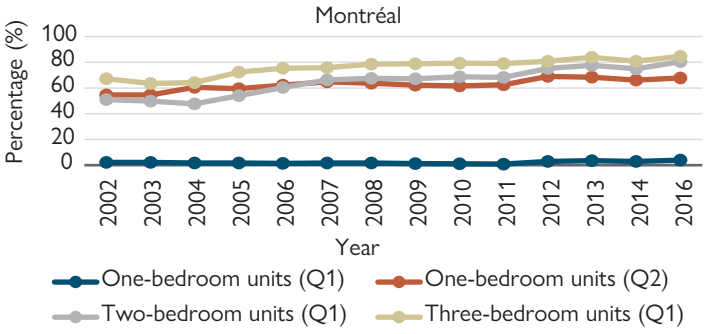


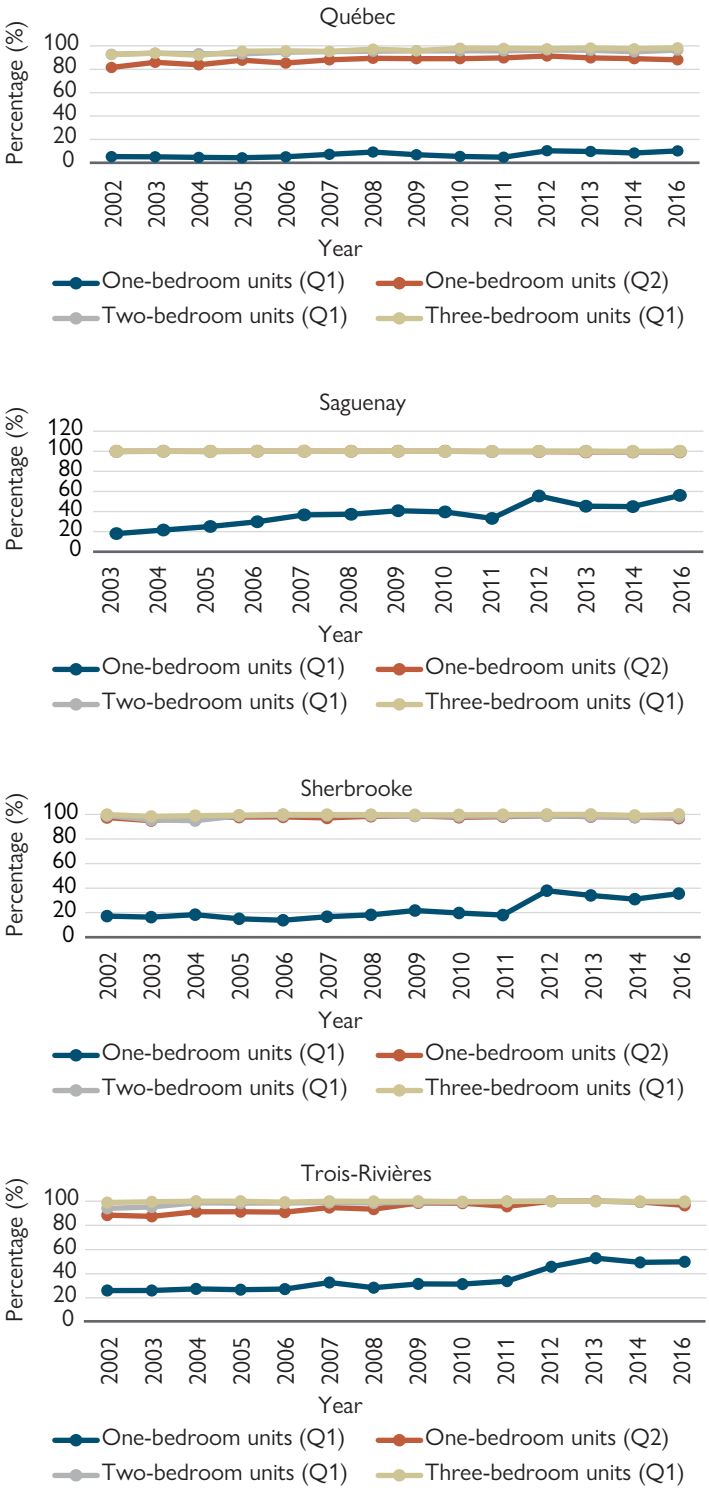


Sources: Rental Market Survey (RMS) and Longitudinal Administrative Databank (LAD)

Note: Q1 = income quintile 1 or lowest quintile, Q2 = income quintile 2, Q3 = income quintile 3.

Figure 5: Percentage of Rental Units Affordable by Number of Required Bedrooms and Income Groups – Québec

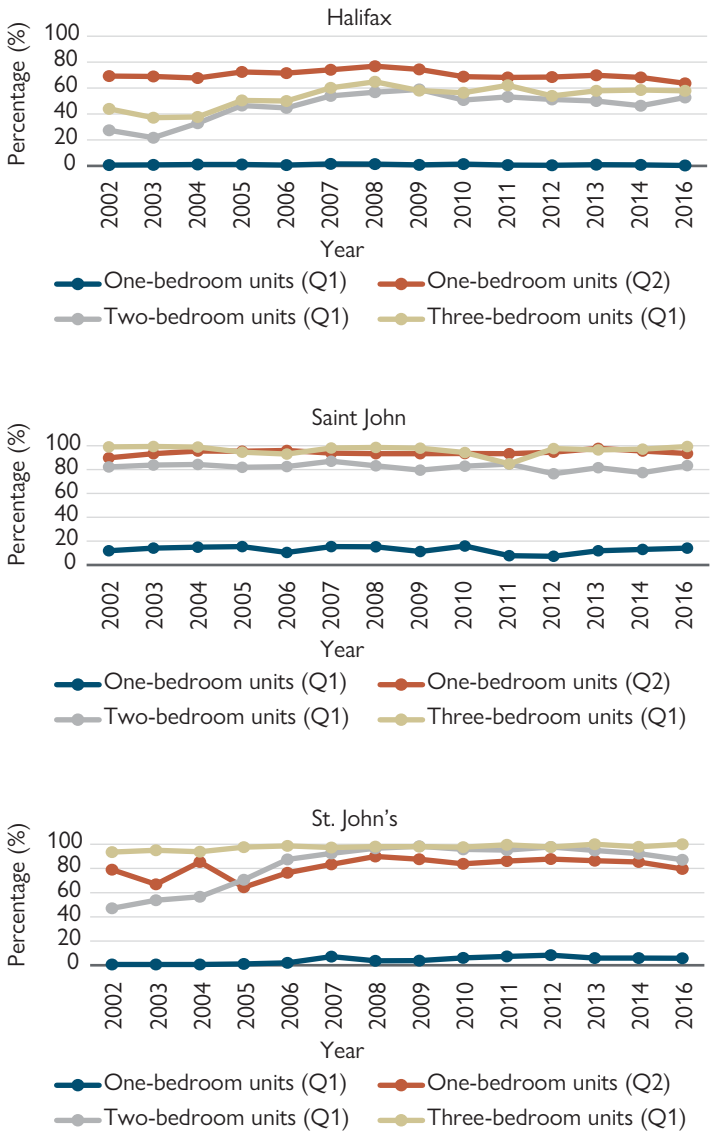




Sources: Rental Market Survey (RMS) and Longitudinal Administrative Databank (LAD)

Note: Q1 = income quintile 1 or lowest quintile, Q2 = income quintile 2, Q3 = income quintile 3.

Figure 6: Percentage of Rental Units Affordable by Number of Required Bedrooms and Income Groups – Maritimes



Sources: Rental Market Survey (RMS) and Longitudinal Administrative Databank (LAD)

Note: Q1 = income quintile 1 or lowest quintile, Q2 = income quintile 2, Q3 = income quintile 3.

Low-income households, particularly those requiring one bedroom, are the most impacted by the chronic undersupply of low-income rental housing in the country

In most of the CMAs analyzed, the percentage of one-bedroom dwellings affordable to households in the bottom income quintile was no more than 5% of the one-bedroom rental stock between 2002 and 2016. In fact, the percentage of one-bedroom units affordable to all households in the bottom income quintile in all three CMAs in British Columbia is practically close to zero. The situation for this group of households is not much better when we consider other CMAs (see figures 2-6), with some exceptions, such as a spike in affordability in Saskatoon in 2006, though this deteriorated thereafter, improvements in the last decade in Saguenay, Sherbrooke and Trois-Rivières, and a relative stability in affordability of around 10% to 18% of dwellings in Saint John.

Province of resident matters when it comes to affordability trends

We find that affordability rates in CMAs of the same province tend to follow similar trends, suggesting that province-level factors could be one of the main drivers of the trends. Focusing on households in the lowest income quintile needing units with two or three bedrooms, we find a general upward trend in British Columbia, improving significantly over the last 15 years. In Abbotsford-Mission, for example, the percentages of affordable two- and three-bedroom dwellings rose dramatically from around 20% in the early 2000s to over 80% in 2016. In Vancouver, the increase was the largest for the percentage of affordable three-bedroom units, which rose from nearly zero in 2005 to over 40% in 2016, while the percentage of affordable two-bedroom units affordable saw a more modest increase of about 10 percentage points during the last five years. Victoria also saw a climb in the percentages of affordable two-bedroom units, from about 15% in 2002 to 60% in 2016, and three-bedroom units, from about 40% in 2003 to over 60% in 2016. For households in the second lowest income quintile (Q2) needing one bedroom, the percentages of units deemed affordable in Vancouver and Abbotsford-Mission appear to drop significantly. In Vancouver, the percentage of these units appears to drop to around 10%, after a temporary jump to 20% in 2008, and in Abbotsford-Mission, the figure declines significantly from close to 100% in 2002 to slightly above 50% in 2016.

The opposite trend in observed in CMAs in the Prairies—a general downward trend for all types of units affordable to the two lowest income quintiles considered. We find that, even within the same province, the CMAs with similar economic factors appear to have patterns that are more similar--Calgary and Edmonton depict a similar pattern, while Winnipeg and Saskatoon portray another.

In Quebec, the situation has been nothing short of exceptional—the percentages of affordable rental units are at 100% or near 100% across the CMAs.

The change in the availability of affordable rental units could be related to the incidence of Core Housing Need (CHN)

The analysis shows a negative correlation between the changes in the percentage of one-bedroom units that are affordable to the poorest Canadians and the incidence of CHN. This implies that, if the proportion of one-bedroom units that is affordable to the bottom income earners has been flat over time, then so should the incidence of CHN. This is indeed what we observe in the data. This finding suggests that targeting households at the lowest income level needing one-bedroom units could have a role in reducing unaffordability in the rental housing space as well as the incidence of CHN.

The decomposition suggests the cause of the chronic and persistent unaffordability of rental housing among low-income households is largely due to the growths in rents consistently outpacing the growth in income

[See Table 1 in the main paper for decomposition results]

This means that affordability of rental housing could be addressed through policies that simultaneously slow down the growth in rents, for example, and increase the supply of low-cost one-bedroom units. At the same time, there also need to be policies aimed at increasing the income of those at the very bottom of the income scale to effectively alleviate the problems at hand.

FURTHER READING

Full report – *Is Rental Housing Affordable to Low-Income Households? A Supply-Side Perspective* (https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/archive/research_5/20210120-006_69724_rr_rental_housing_affordable_to_low-income.pdf)

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ALTERNATIVE TEXT AND DATA FOR FIGURES

Figure 1: Percentage of Rental Units Affordable by Number of Required Bedrooms and Income Groups – British Columbia

Abbotsford-Mission				
Year	One-bedroom units (Q1)	One-bedroom units (Q2)	Two-bedroom units (Q1)	Three-bedroom units (Q1)
2002	0.00	91.27	15.06	16.47
2003	0.32	86.81	7.32	28.45
2004	1.02	90.21	16.06	38.13
2005	0.90	90.25	29.84	31.76
2006	0.41	90.80	27.59	100.00
2007	0.51	88.45	55.10	54.74
2008	0.18	81.88	57.37	56.72
2009	0.11	81.34	28.91	28.10
2010	0.11	73.03	47.87	37.80
2011	0.32	68.02	51.81	61.76
2012	0.37	80.02	59.03	34.96
2013	0.11	67.74	67.79	32.56
2014	0.11	77.04	66.77	34.40
2016	0.06	50.28	82.93	90.83

Vancouver				
Year	One-bedroom units (Q1)	One-bedroom units (Q2)	Two-bedroom units (Q1)	Three-bedroom units (Q1)
2002	0.04	7.39	0.15	1.82
2003	0.02	6.70	0.17	0.48
2004	0.03	8.88	0.12	0.96
2005	0.04	11.93	0.20	2.61
2006	0.05	13.15	0.39	15.56
2007	0.12	21.63	1.63	31.57
2008	0.08	20.97	1.59	25.77
2009	0.05	11.23	1.19	10.14
2010	0.03	5.69	1.37	10.54
2011	0.01	6.48	2.55	18.04
2012	0.03	8.56	6.24	21.30
2013	0.06	6.40	2.30	19.86
2014	0.08	7.50	4.69	29.36
2016	0.03	5.37	13.42	41.77

Victoria				
Year	One-bedroom units (Q1)	One-bedroom units (Q2)	Two-bedroom units (Q1)	Three-bedroom units (Q1)
2002	0.71	88.45	10.64	65.67
2003	0.29	87.07	14.15	33.50
2004	1.03	90.64	16.73	50.58
2005	0.50	88.26	19.36	55.02
2006	0.70	90.71	30.86	60.72
2007	1.28	90.50	45.24	56.42
2008	1.20	87.98	48.25	55.51
2009	0.77	82.84	35.37	51.66
2010	0.33	74.13	34.43	49.73
2011	0.36	79.23	38.01	52.19
2012	0.38	83.14	47.06	54.27
2013	0.54	86.04	48.14	55.26
2014	0.30	84.34	53.02	57.28
2016	0.28	79.98	60.04	66.93

Sources: Rental Market Survey (RMS) and Longitudinal Administrative Databank (LAD)
Note: Q1 = income quintile 1 or lowest quintile, Q2 = income quintile 2, Q3 = income quintile 3.

Figure 2: Percentage of Rental Units Affordable by Number of Required Bedrooms and Income Groups – Alberta

Calgary				
Year	One-bedroom units (Q1)	One-bedroom units (Q2)	Two-bedroom units (Q1)	Three-bedroom units (Q1)
2002	0.36	74.25	43.28	95.93
2003	0.97	74.78	44.05	95.81
2004	1.09	86.79	60.61	97.18
2005	1.42	87.57	76.84	98.25
2006	1.35	65.23	53.01	90.11
2007	0.41	51.25	44.83	87.36
2008	0.51	48.76	43.13	92.66
2009	0.54	63.07	46.70	90.87
2010	0.81	64.06	53.65	93.67
2011	0.72	73.51	60.30	95.56
2012	0.47	65.26	64.59	96.56
2013	0.36	49.82	56.32	95.35
2014	0.36	39.87	41.51	93.23
2016	0.32	52.04	50.12	90.25

Edmonton				
Year	One-bedroom units (Q1)	One-bedroom units (Q2)	Two-bedroom units (Q1)	Three-bedroom units (Q1)
2002	2.03	73.42	61.69	95.63
2003	1.48	78.19	57.31	95.04
2004	2.30	85.77	72.00	94.74
2005	3.22	89.41	81.66	99.00
2006	4.44	82.69	76.11	98.07
2007	2.26	64.87	53.48	83.17
2008	1.73	67.24	53.73	90.60
2009	1.39	74.92	56.26	90.73
2010	1.00	76.67	53.33	93.78
2011	0.98	80.75	63.31	97.56
2012	1.05	79.75	66.51	97.69
2013	1.26	72.75	57.42	96.44
2014	0.67	62.34	43.20	94.00
2016	0.63	58.24	42.78	83.56

Sources: Rental Market Survey (RMS) and Longitudinal Administrative Databank (LAD)
Note: Q1 = income quintile 1 or lowest quintile, Q2 = income quintile 2, Q3 = income quintile 3.

Figure 3: Percentage of Rental Units Affordable by Number of Required Bedrooms and Income Groups – Prairies

Winnipeg				
Year	One-bedroom units (Q1)	One-bedroom units (Q2)	Two-bedroom units (Q1)	Three-bedroom units (Q1)
2002	7.63	84.23	59.93	88.39
2003	9.39	79.81	49.10	81.03
2004	9.74	85.11	61.48	76.67
2005	9.15	85.83	56.70	88.38
2006	10.28	86.50	61.92	88.39
2007	9.64	90.87	70.00	90.88
2008	9.84	90.57	70.04	91.57
2009	10.99	88.60	64.54	87.33
2010	7.34	78.28	52.23	74.53
2011	5.25	79.37	50.98	77.87
2012	5.97	76.34	51.02	72.51
2013	3.52	68.31	45.84	62.71
2014	3.51	63.34	34.26	61.67
2016	3.05	54.50	39.15	65.74

Saskatoon				
Year	One-bedroom units (Q1)	One-bedroom units (Q2)	Two-bedroom units (Q1)	Three-bedroom units (Q1)
2002	4.74	94.02	59.63	95.99
2003	6.59	93.15	53.17	81.49
2004	10.75	94.05	70.53	79.91
2005	13.99	96.96	76.84	97.20
2006	20.88	96.36	81.37	96.95
2007	14.51	90.82	80.97	95.05
2008	6.21	83.65	64.70	85.58
2009	3.76	75.26	57.27	87.79
2010	2.51	79.93	49.43	69.86
2011	1.40	81.91	52.76	70.56
2012	1.75	82.92	52.68	72.67
2013	1.88	84.02	56.50	92.55
2014	1.22	82.75	51.92	72.61
2016	1.02	72.70	45.40	54.86

Sources: Rental Market Survey (RMS) and Longitudinal Administrative Databank (LAD)
Note: Q1 = income quintile 1 or lowest quintile, Q2 = income quintile 2, Q3 = income quintile 3.

Figure 4: Percentage of Rental Units Affordable by Number of Required Bedrooms and Income Groups – Ontario

Greater Sudbury				
Year	One-bedroom units (Q1)	One-bedroom units (Q2)	Two-bedroom units (Q1)	Three-bedroom units (Q1)
2002	3.28	73.97	36.10	98.59
2003	5.19	79.97	34.04	92.34
2004	5.72	81.80	52.51	97.78
2005	7.44	85.63	60.79	99.71
2006	7.53	84.90	70.36	99.70
2007	9.05	85.13	71.12	99.29
2008	8.53	76.63	71.92	99.41
2009	6.05	75.13	64.22	97.47
2010	3.03	75.44	54.15	99.67
2011	4.41	79.41	55.70	99.51
2012	7.00	82.60	53.35	98.61
2013	4.41	79.79	56.18	99.89
2014	5.33	85.29	50.39	98.58
2016	4.33	90.34	48.36	99.02

Hamilton

Year	One-bedroom units (Q1)	One-bedroom units (Q2)	Two-bedroom units (Q1)	Three-bedroom units (Q1)
2002	0.69	73.88	40.56	51.58
2003	0.81	73.80	35.67	55.42
2004	0.78	81.84	47.60	57.23
2005	1.14	80.43	56.61	78.38
2006	1.66	87.10	55.39	87.94
2007	1.68	83.83	70.00	82.47
2008	1.94	83.92	69.39	81.38
2009	1.41	83.03	65.89	85.18
2010	1.36	76.24	58.83	79.05
2011	1.60	77.18	58.89	76.94
2012	1.34	76.58	59.34	78.22
2013	0.98	75.09	62.49	72.86
2014	1.24	70.20	58.21	74.14
2016	0.96	56.24	51.84	74.82

Kingston

Year	One-bedroom units (Q1)	One-bedroom units (Q2)	Two-bedroom units (Q1)	Three-bedroom units (Q1)
2002	0.41	70.45	21.63	80.00
2003	0.29	72.15	20.16	72.88
2004	0.25	76.49	32.29	80.96
2005	0.41	72.31	35.92	86.65
2006	0.26	73.53	24.89	74.63
2007	0.24	75.74	33.26	85.65
2008	0.20	75.44	45.13	87.64
2009	0.12	71.92	51.14	88.05
2010	0.21	70.34	40.32	81.19
2011	0.26	67.68	38.37	72.57
2012	0.15	71.21	34.47	84.91
2013	0.13	65.13	34.98	69.80
2014	0.23	66.35	39.62	78.95
2016	0.20	59.87	42.17	76.37

Kitchener

Year	One-bedroom units (Q1)	One-bedroom units (Q2)	Two-bedroom units (Q1)	Three-bedroom units (Q1)
2002	0.83	76.56	77.82	94.15
2003	1.04	82.77	72.22	91.57
2004	1.25	86.59	78.38	93.75
2005	0.97	84.34	83.85	94.78
2006	0.97	83.24	75.29	95.79
2007	1.00	86.84	82.04	96.53
2008	1.13	85.06	82.12	93.23
2009	0.59	79.62	77.52	92.68
2010	0.33	75.96	74.02	92.77
2011	0.52	77.25	70.72	93.64
2012	0.51	76.03	76.71	95.05
2013	0.39	67.23	66.84	91.52
2014	0.65	69.32	69.72	94.24
2016	0.52	64.99	72.54	83.50

London

Year	One-bedroom units (Q1)	One-bedroom units (Q2)	Two-bedroom units (Q1)	Three-bedroom units (Q1)
2002	1.06	84.65	24.56	66.11
2003	0.88	82.86	26.42	62.55
2004	1.02	86.51	28.43	59.92
2005	0.92	80.00	35.57	85.17
2006	1.04	88.29	38.40	87.75
2007	1.32	90.66	45.88	91.68
2008	1.00	87.72	40.47	93.09
2009	0.68	82.26	36.84	88.40
2010	0.70	75.99	39.95	84.77
2011	1.07	82.45	36.75	85.67
2012	1.35	80.44	42.48	89.98
2013	1.07	79.40	46.72	87.75
2014	1.18	78.51	48.98	88.63
2016	0.93	76.11	57.20	88.52

Oshawa

Year	One-bedroom units (Q1)	One-bedroom units (Q2)	Two-bedroom units (Q1)	Three-bedroom units (Q1)
2002	0.41	66.54	48.62	90.41
2003	0.13	65.86	56.33	94.96
2004	0.43	70.18	68.37	89.13
2005	0.41	73.30	73.16	89.92
2006	0.65	81.10	71.25	88.96
2007	1.37	80.88	86.13	98.89
2008	0.36	82.10	86.81	95.61
2009	2.11	77.12	74.87	94.14
2010	0.56	74.94	65.07	96.22
2011	0.43	77.80	72.27	95.56
2012	1.11	71.13	70.46	92.06
2013	0.22	60.12	68.65	87.21
2014	0.47	61.94	62.63	91.41
2016	0.52	52.36	62.25	85.85

Ottawa-Gatineau

Year	One-bedroom units (Q1)	One-bedroom units (Q2)	Two-bedroom units (Q1)	Three-bedroom units (Q1)
2002	0.50	57.56	27.09	35.14
2003	0.28	66.80	24.69	33.25
2004	0.47	70.15	36.18	42.47
2005	0.40	75.88	60.10	58.13
2006	0.40	77.82	59.53	69.16
2007	0.35	82.51	75.44	79.90
2008	0.49	83.62	74.70	79.83
2009	0.34	80.56	73.09	79.91
2010	0.30	76.01	67.94	81.24
2011	0.38	76.23	65.46	76.65
2012	0.41	77.67	66.73	73.99
2013	0.36	76.61	67.71	73.45
2014	0.34	77.05	65.89	82.09
2016	0.46	74.44	72.97	86.15

St. Catharines-Niagara

Year	One-bedroom units (Q1)	One-bedroom units (Q2)	Two-bedroom units (Q1)	Three-bedroom units (Q1)
2002	2.17	64.97	28.19	92.66
2003	2.43	76.18	24.41	93.49
2004	2.10	73.96	24.45	92.21
2005	2.18	72.43	21.96	91.83
2006	2.36	73.35	25.76	93.56
2007	2.84	77.06	39.24	97.04
2008	2.29	79.50	44.87	93.26
2009	2.29	63.50	33.86	87.14
2010	1.16	57.55	31.66	81.58
2011	2.74	61.70	24.92	83.22
2012	1.62	62.73	25.57	77.01
2013	2.13	60.16	28.38	74.84
2014	1.76	63.27	35.38	78.95
2016	1.88	50.50	42.06	81.85

Thunder Bay

Year	One-bedroom units (Q1)	One-bedroom units (Q2)	Two-bedroom units (Q1)	Three-bedroom units (Q1)
2002	3.55	84.21	52.49	97.19
2003	3.57	86.66	61.80	97.45
2004	4.12	85.82	72.72	96.44
2005	5.93	90.35	80.65	99.73
2006	5.25	88.51	80.63	100.00
2007	6.48	92.32	84.36	100.00
2008	7.64	96.18	84.89	99.28
2009	5.07	91.07	68.98	99.76
2010	4.66	91.88	84.30	97.32
2011	6.48	97.09	78.36	98.43
2012	6.36	90.47	78.51	98.73
2013	4.98	82.90	65.28	98.47
2014	3.14	83.19	63.19	96.55
2016	2.66	81.38	68.96	94.70

Toronto

Year	One-bedroom units (Q1)	One-bedroom units (Q2)	Two-bedroom units (Q1)	Three-bedroom units (Q1)
2002	0.00	2.31	0.64	3.33
2003	0.00	1.99	0.41	1.77
2004	0.03	2.89	0.58	3.34
2005	0.00	2.89	0.32	4.09
2006	0.00	2.71	0.11	4.53
2007	0.00	3.19	1.43	16.48
2008	0.00	3.13	1.17	17.55
2009	0.00	2.59	0.80	10.96
2010	0.00	2.29	0.19	12.85
2011	0.00	3.28	0.50	10.90
2012	0.00	2.42	0.96	14.41
2013	0.00	1.82	0.95	12.63
2014	0.00	1.68	1.25	15.14
2016	0.00	2.10	2.51	27.67

Windsor

Year	One-bedroom units (Q1)	One-bedroom units (Q2)	Two-bedroom units (Q1)	Three-bedroom units (Q1)
2002	0.83	65.40	13.60	44.58
2003	0.46	65.97	14.68	57.31
2004	1.12	70.67	15.18	65.47
2005	0.74	72.55	22.90	74.50
2006	0.87	73.18	11.81	78.79
2007	1.29	77.18	29.93	83.56
2008	1.09	84.45	33.12	81.82
2009	2.02	83.90	37.83	62.92
2010	2.21	82.63	31.86	78.32
2011	3.78	90.22	34.31	84.30
2012	3.03	88.24	40.67	65.34
2013	4.78	82.71	41.49	77.39
2014	3.14	85.71	34.84	80.91
2016	4.74	80.94	53.11	74.80

Sources: Rental Market Survey (RMS) and Longitudinal Administrative Databank (LAD)
Note: Q1 = income quintile 1 or lowest quintile, Q2 = income quintile 2, Q3 = income quintile 3.

Figure 5: Percentage of Rental Units Affordable by Number of Required Bedrooms and Income Groups – Quebec

Montréal				
Year	One-bedroom units (Q1)	One-bedroom units (Q2)	Two-bedroom units (Q1)	Three-bedroom units (Q1)
2002	2.08	54.59	50.97	67.18
2003	2.11	54.70	49.78	63.53
2004	1.69	60.53	47.67	64.11
2005	1.73	59.41	54.08	72.32
2006	1.39	62.13	60.43	75.40
2007	1.74	64.73	66.35	75.76
2008	1.77	63.78	67.56	78.56
2009	1.31	62.19	67.26	78.87
2010	1.06	61.63	68.73	79.24
2011	0.86	62.51	68.24	78.92
2012	2.96	68.96	75.20	80.86
2013	3.46	68.46	77.58	83.89
2014	2.94	66.07	74.97	80.73
2016	3.90	67.75	80.44	84.63

Québec				
Year	One-bedroom units (Q1)	One-bedroom units (Q2)	Two-bedroom units (Q1)	Three-bedroom units (Q1)
2002	5.32	81.57	92.86	92.54
2003	5.17	85.93	93.88	93.83
2004	4.54	83.86	93.31	92.00
2005	4.33	87.72	93.18	95.40
2006	5.11	85.31	94.69	95.81
2007	7.27	88.12	95.15	95.34
2008	9.15	89.36	95.39	97.30
2009	6.96	89.11	95.70	95.89
2010	5.39	89.05	95.73	97.98
2011	4.70	89.71	95.73	97.87
2012	10.26	91.41	96.50	97.60
2013	9.63	89.65	96.25	98.29
2014	8.43	89.10	94.95	97.64
2016	10.19	88.11	96.47	98.36

Saguenay

Year	One-bedroom units (Q1)	One-bedroom units (Q2)	Two-bedroom units (Q1)	Three-bedroom units (Q1)
2003	18.06	100.00	99.62	100.00
2004	21.63	100.00	100.00	100.00
2005	25.17	100.00	99.69	100.00
2006	29.77	100.00	100.00	100.00
2007	36.66	100.00	100.00	100.00
2008	37.32	100.00	99.91	100.00
2009	40.83	100.00	100.00	100.00
2010	39.69	100.00	100.00	100.00
2011	33.23	99.84	99.66	100.00
2012	55.58	99.68	100.00	100.00
2013	45.33	99.53	100.00	100.00
2014	45.02	99.44	99.34	100.00
2016	56.05	99.37	100.00	100.00

Sherbrooke

Year	One-bedroom units (Q1)	One-bedroom units (Q2)	Two-bedroom units (Q1)	Three-bedroom units (Q1)
2002	17.20	97.52	99.00	99.87
2003	16.41	94.88	95.44	98.37
2004	18.42	97.56	94.93	99.06
2005	15.07	97.84	98.83	99.35
2006	13.84	97.99	99.23	99.94
2007	16.78	97.21	99.20	99.87
2008	18.19	98.53	99.21	99.84
2009	21.69	98.78	98.83	99.67
2010	19.75	97.73	98.52	99.65
2011	18.07	98.13	98.63	99.76
2012	37.85	99.00	98.89	99.96
2013	34.03	98.11	98.55	100.00
2014	30.93	97.79	97.90	99.25
2016	35.48	97.02	98.06	100.00

Trois-Rivières				
Year	One-bedroom units (Q1)	One-bedroom units (Q2)	Two-bedroom units (Q1)	Three-bedroom units (Q1)
2002	26.03	88.43	94.05	98.92
2003	26.03	87.44	95.31	99.48
2004	27.46	91.31	98.70	100.00
2005	26.75	91.33	98.37	100.00
2006	27.22	91.01	98.53	99.26
2007	32.76	94.71	98.92	100.00
2008	28.37	93.36	98.57	99.93
2009	31.56	98.60	99.27	100.00
2010	31.41	98.33	99.12	99.74
2011	33.85	95.75	99.83	99.75
2012	45.66	99.96	99.97	100.00
2013	52.87	99.96	100.00	100.00
2014	49.36	99.39	99.60	99.87
2016	49.88	96.55	99.06	99.93

Sources: Rental Market Survey (RMS) and Longitudinal Administrative Databank (LAD)
Note: Q1 = income quintile 1 or lowest quintile, Q2 = income quintile 2, Q3 = income quintile 3.

Figure 6: Percentage of Rental Units Affordable by Number of Required Bedrooms and Income Groups – Maritimes

Halifax				
Year	One-bedroom units (Q1)	One-bedroom units (Q2)	Two-bedroom units (Q1)	Three-bedroom units (Q1)
2002	0.58	69.26	27.52	44.02
2003	0.73	68.99	21.77	37.18
2004	1.11	67.68	32.90	37.72
2005	1.06	72.38	46.61	50.50
2006	0.66	71.60	44.79	50.00
2007	1.53	74.04	53.94	60.15
2008	1.37	76.87	56.87	64.86
2009	0.87	74.48	58.90	58.05
2010	1.46	68.76	50.82	56.46
2011	0.70	68.18	53.20	62.11
2012	0.55	68.47	51.20	54.00
2013	0.88	69.80	50.08	57.90
2014	0.72	68.23	46.39	58.45
2016	0.33	63.67	52.74	57.96

Saint John

Year	One-bedroom units (Q1)	One-bedroom units (Q2)	Two-bedroom units (Q1)	Three-bedroom units (Q1)
2002	11.90	89.87	82.30	99.06
2003	14.11	93.41	83.83	99.40
2004	14.93	95.54	84.36	98.87
2005	15.39	95.48	81.95	94.55
2006	10.58	96.05	82.56	93.02
2007	15.39	93.86	87.05	98.15
2008	15.24	93.40	83.27	98.54
2009	11.23	93.30	79.61	98.02
2010	15.93	93.55	82.80	94.25
2011	7.76	93.33	84.62	84.83
2012	7.30	94.55	76.54	97.63
2013	11.95	97.83	81.60	96.47
2014	13.00	95.57	77.46	97.17
2016	14.16	93.44	83.42	99.33

St. John's

Year	One-bedroom units (Q1)	One-bedroom units (Q2)	Two-bedroom units (Q1)	Three-bedroom units (Q1)
2002	0.65	79.05	47.06	93.54
2003	0.65	66.91	53.75	94.98
2004	0.70	85.37	56.66	93.88
2005	1.02	64.43	70.73	97.52
2006	2.04	76.35	87.39	98.66
2007	7.08	83.32	92.38	97.36
2008	3.72	89.92	96.75	97.98
2009	3.77	87.57	98.33	98.09
2010	6.10	83.86	95.85	97.61
2011	7.31	86.04	95.18	99.62
2012	8.34	87.78	97.76	97.72
2013	5.86	86.41	94.91	100.00
2014	5.97	85.37	92.37	97.92
2016	5.72	79.52	87.10	100.00

Sources: Rental Market Survey (RMS) and Longitudinal Administrative Databank (LAD)
Note: Q1 = income quintile 1 or lowest quintile, Q2 = income quintile 2, Q3 = income quintile 3.