

THE URGENT NEED FOR AFFORDABLE HOUSING

What do we mean by housing affordability?

In Canada, housing is considered affordable if it costs less than 30% of a households' pre-tax gross household income

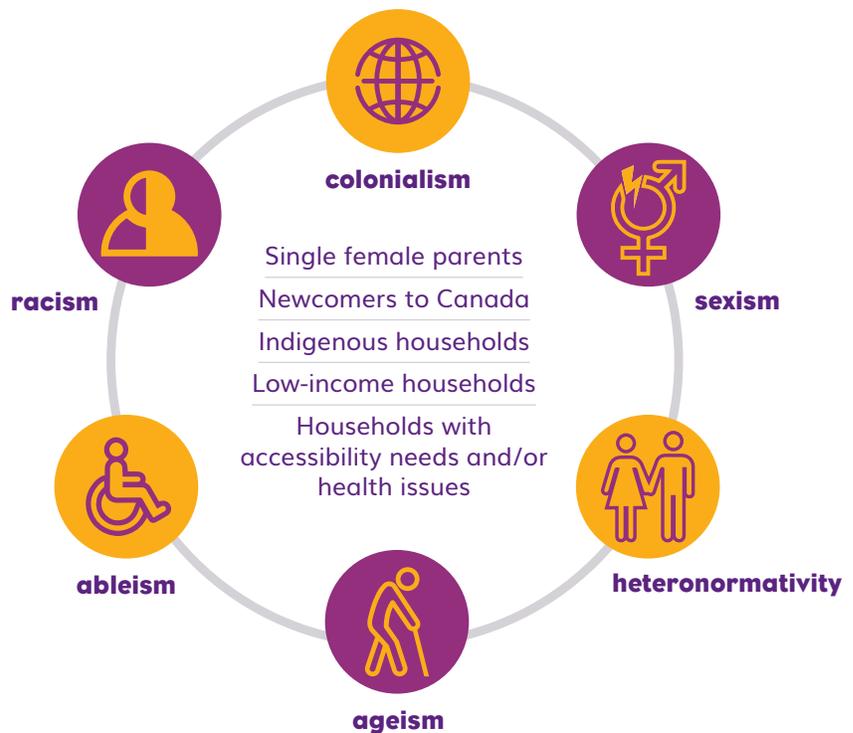


Most social and affordable housing was built during the 1970s and 1980s and needs repairs. Since the early 1990s, very few social or affordable housing units have been built across Canada and those that have been built are primarily near market housing.

Who needs social and affordable housing?

Due to systemic barriers and ongoing disparities, certain groups are over-represented among those living in or in need of affordable housing.¹

Housing affordability challenges impact many people.



Why and where do we need affordable housing?

Urban

Edmonton

- **48,455 renter households** spend **more than 30%** of their income on housing costs.* Almost half of these households spend more than **50% of their income**.
- **3.8%** of households live in subsidized housing.*
- **47,000 additional units** of non-market housing are required to meet the need.
- Private market options are limited – only **15.1% of rental units in Edmonton** are affordable to households with an annual income of **less than \$36,000.****
- For larger households, **only 2.5% of two-bedroom units are affordable**, and no three-bedroom units are affordable to these households.**

Calgary

- More than **48,000 renter households** spend **more than 30%** of their income on housing costs.*
- **2.9%** of households live in subsidized housing.*
- Private market options are limited - only **11% of rental units in Calgary** are affordable to households with an annual income of **less than \$36,000.****

There are **no neighbourhoods in Edmonton or Calgary** that are affordable to a household working at minimum wage.²

Rural

Rural communities also face issues with housing need. However, there is significantly less research or data on the extent of housing need. This is partly because homelessness tends to be less visible in rural areas.³ This is exacerbated by an existing lack of services, forcing households in need of assistance to move to urban areas.⁴

Those who are experiencing homelessness in rural areas are often Indigenous and non-Indigenous **women fleeing situations of domestic abuse**.⁵

The lack of safe and affordable housing in these communities **leaves women vulnerable** to continued violence, economic adversity, and involvement with child welfare services.⁶

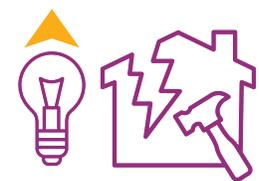
Households in rural areas also struggle with **higher utility costs and housing that is older** and in higher need of repairs.⁷



48,455
renter households
in Edmonton spend
more than 30%
of their income
on housing costs



There are **NO**
neighbourhoods in
Edmonton or Calgary
that are **affordable to a**
household working at
minimum wage



Households in rural
areas struggle with
higher utility costs
and housing that is
older and in **higher**
need of repairs



2.9% of households in Alberta live in subsidized housing



46% of working renter households have less than 1 month of savings

Alberta

- 2.9% of households live in subsidized housing, among the lowest proportions of all the provinces.*
- More than 146,000 renter households spend more than 30% of their household income on shelter costs.*
- 55% of working tenants have less than a month of savings (more than 240,000 households). This is higher than the national rate and among the highest provincial rates, indicating that working tenants in Alberta were more financially insecure on average.^{8*}

Canada

- 46% of working renter households have less than 1 month of savings.^{8*}
 - 24% have less than 1 week of savings.
 - 42% have less than 2 weeks of savings.

Affordable housing on the private market is rapidly being eroded, and evictions and arrears have been growing.

What is Affordable Housing?



Unless otherwise noted, data is from Statistics Canada, CMHC (Canada Mortgage and Housing Corporation) and/or Government of Alberta.

¹ Claveau, *The Canadian Housing Survey, 2018*; Novac et al., "Housing Discrimination in Canada: The State of Knowledge."
² Macdonald, "Unaccommodating - Rental Wage in Canada."
³ Alberta Rural Development Network, "Rural Homelessness Estimation Project: Provincial Report"; Bruce, *Housing Needs of Low-Income People Living in Rural Areas*.
⁴ Waegemakers Schiff, Schiff, and Turner, "Rural Homelessness in Western Canada."

⁵ Pijl and Belanger, "Lost in Transition."
⁶ Groening et al., *Housing Needs of Indigenous Women Leaving Intimate Partner Violence in Northern Communities*.
⁷ Bruce, *Housing Needs of Low-Income People Living in Rural Areas*.
⁸ Tranjan, *The Rent Is Due Soon: Financial Insecurity and COVID-19*.