

ABSTRACT

This report explores locational differences in the incidence of those experiencing housing affordability problems between 1991 and 2001 in Ontario. Three variables were created for this purpose using publicly available census data (PUMF): Toronto, CMAs and Other/Rural. The following key research questions were considered:

1. Are there differences between affordability rates in rural and urban locations?
2. What are the identified characteristics of low-income households experiencing affordability problems? (e.g. income, education, age, etc.)
3. Do differences in the identified characteristics between rural and urban locations help to explain differences in the intensity of low-income and housing affordability problems in these locations?
4. What are the planning implications of any identified differences between rural and urban locations?

In considering these questions, this report takes the following structure:

- Summary of general trends in each of the locales (including in population, incidence of low-income, and affordability)
- Household trends in each of the locales (including household size, income and employment)
- Primary maintainer characteristic trends in each of the locales (including employment income, labour force participation, monthly payments, education, gender trends, age, immigrant status).
- Comparison of immigrant and non-immigrant primary maintainer trends (to consider attraction and impact of immigrant populations to rural areas)

The investigation revealed that Other/Rural locales experienced comparatively dramatic increases in the proportion of households with affordability problems, and an increasing divide between those above and below the low income cut off (LICO). Several factors were found to have contributed to the change in affordability, including: low relative incomes and rates of full-time work, low relative household size, increase in the proportion renters, increasing proportions university educated low-income, increase in senior aged populations, and increase in immigrant populations. Recommendations for future planning directions lastly consider loosening restrictive zoning regulations, promoting local control and economic development, and immigrant oriented programming.