

How do we create an effective housing strategy in Canada?
New report spans 24 years and Canada's largest urban centres – offers surprising facts to
policy-makers

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Calgary – A considerable momentum has developed around the perceived need for a national affordable housing strategy. The issue is almost always about average families being increasingly unable to afford a detached home. But for those families with incomes well below average, a housing crisis means something very different. It means the danger that they may not be able to afford any housing at all; that they could become homeless.

Today, The School of Public Policy with authors Ronald Kneebone and Margarita Wilkins released a report that presents facts based on the affordability of housing in each of Canada's nine largest urban centers from data spanning 24 years, between 1990-2014. This large data span helps to better understand if housing affordability is a new issue or one of long-standing and identifies in what cities the affordable housing crisis is greatest.

According to co-author Ronald Kneebone, "When examining housing affordability it is important to drill down to the level of cities because national averages have little relevance for describing housing markets that are decidedly local. It is also important to look at the cost of housing that those with low incomes actually seek to rent; average rents have little relevance to the very poor."

The data presented in the paper focuses on the affordability of the lowest-cost housing available to the very poor and identifies the affordability of housing for different family compositions as well as for different types of accommodations. These facts show that the affordability of housing for the very poor is not, and has not always been, uniformly bad in all cities and for all family compositions. For example, in 2014, a couple with two children living on low income in Montreal could devote just **28%** of income to renting a 2-bedroom apartment while the same family, if living in Calgary, would have needed to spend just over twice that amount, **57%**, of income on rent. For those living on low income, **Calgary is the least affordable housing market in Canada.**

Any attempt to create a national housing strategy must account for the variances among different types of families on social assistance, and the different situation in various cities. The design of any such strategy should recognize who is in need, the size of the need, and where that need is greatest.

The paper can be downloaded at www.policyschool.ca

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