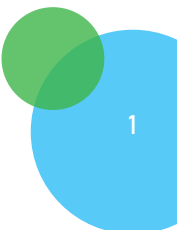




# HART Community Housing Report: City of Winnipeg

**Draft v1**  
**2024-06-21**



## Executive Summary

The City of Winnipeg had 34,425 households in core housing need (CHN) as of 2021, representing 12% of all households examined for CHN (Table 13, pg. ). This measure of housing need does not capture housing need among students, farm workers, nor people experiencing homelessness. The rate of CHN is slightly lower than it was in 2016, when it was 13%, but a greater drop in CHN was seen across Canada which likely reflected the temporary income boost to lower income households due to CERB payments in 2020. Given that CHN dropped by 2.6 percentage points (from 12.7% to 10.1%) across Canada, it is very possible that Winnipeg's rate of CHN would have risen between 2016 and 2021 without the CERB effect (more discussion on the effect of CERB on page 7).

In Winnipeg, as in most places in Canada, CHN is highest among households earning under 50% of median household income (Table 13, pg. 26), single-person households (Table 17, pg. 28), and renter households (Table 21, pg. 30). These Very Low and Low income households could only afford a shelter cost of up to \$1000/month in 2021. Single-mother-led households, indigenous households, and new-migrant-led households experiencing rates of CHN above the community average (27%, 19% and 19% respectively in 2021; Table 25, pg. 33).

Looking at CHN by age, households led by someone under the age of 24 were unusually high at 19%. We say unusually high since the rate across Canada was 13.5% in 2021, and even among comparable cities, like Regina and Edmonton, youth-led households tend to have a lower rate of CHN than those led by someone over the age of 85 (18% in Winnipeg in 2021; Table 25, pg. 33).

We forecast that an additional 23,087 households will form between 2021 and 2031, a growth of 7% (Table 29, pg. 39). Most of those households are expected to be earning over 80% of median household income, with only 12% (approx. 2800) of new households earning under 50% of median income.

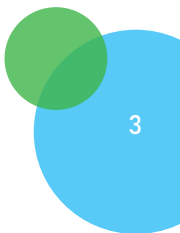
We also forecast that 40% of new households by 2031 will only need a 1-bedroom home ((Table 29, pg. 39)). By contrast, only 18% of existing dwellings have zero or one bedrooms (Figure 5, pg. 14 & Table 46, pg. 51). Some households will certainly want to have more bedrooms than they need, but there must also be households who would prefer to have a smaller, more affordable, dwelling if one were available, especially among seniors who may not have the cash flow and personal mobility to maintain a larger dwelling.

# Table of Contents

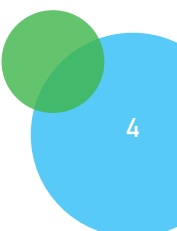
Glossary of Terms .....	5
Disclaimers.....	6
Introduction .....	9
Part 1: Existing Demographics and Housing .....	11
Community Demographic Profile .....	11
Profile of Existing Housing Stock – City of Winnipeg .....	13
Profile of Households .....	16
Households by Income .....	16
Households by Household Size .....	18
Households by Tenure, Subsidized Housing .....	19
Households by Actual Shelter Cost.....	20
Part 2: Existing Housing Need in 2021.....	23
Note on Private Households vs Households Examined for Core Housing Need.....	24
Core Housing Need by Income/Affordability .....	25
Core Housing Need by Household Size.....	28
Core Housing Need by Tenure .....	30
Core Housing Need by Priority Populations .....	33
Part 3: Future Housing Need in 2031.....	36
Methodology.....	36
Estimating Unit Mix.....	36
How communities could build upon these projections.....	37
Results.....	38
Discussion of results .....	38
Future Housing Need in Winnipeg and other CSDs for comparison .....	42
By household size:.....	43

The Housing Assessment Resource Tools

[hart.ubc.ca](http://hart.ubc.ca)



By household income/affordability: .....	45
Appendix A: Full data tables .....	47
Population rates (2006, 2011, 2016, 2021) .....	47
Headship rate by region (2006, 2021) .....	48
Number of Constructions from 1920 to 2021.....	49
Dwellings by structural type by year of construction .....	50
Dwellings by structural type and number of bedrooms.....	51
Income categories and affordable monthly shelter costs (2016, 2021).....	52
Total households by household size (2006, 2016, 2021) .....	56
Total households by income/affordability (2006, 2016, 2021) .....	58
Appendix B: Data Sources .....	60
Appendix C: Family type bedroom requirements.....	62
Appendix D: Priority Populations.....	64



## Glossary of Terms

- **Core Housing Need (CHN):** Defined by the Canada Mortgage and Housing Corp. (CMHC) as: “Core housing need is a 2-stage indicator. It helps to identify households living in dwellings considered unsuitable, inadequate, or unaffordable. It also considers if income levels are such that they could not afford alternative suitable and adequate housing in their community.”<sup>1</sup>
- **Households examined for Core Housing Need:** A subset of Total Households that excludes households that were not assessed for CHN for one reason or another (see disclaimer section below for more detail).
- **Total Households or Total Private Households:** This refers to the universe of households included in HART’s data order. The full definition is: “Owner and tenant private households with household total income greater than zero in non-farm, non-reserve occupied private dwellings.”
- **Vulnerable/Priority Populations:** Canada’s National Housing Strategy has identified groups of people who are disproportionately in housing need or experience other barriers to housing.
- **Households (HHs):** Household refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad.
- **Dwellings:** In general terms a dwelling is defined as a set of living quarters. Dwelling may be unoccupied, seasonal, or under construction, but for the purposes this report a dwelling will refer to a private dwelling occupied by usual residents. ([Full Census definition](#))
- **Headship rate:** A statistic used to describe the proportion of the population that maintains a household. Furthermore, someone maintains a household when they are responsible for paying the majority of shelter costs associated with the dwelling
- **Census subdivision (CSD):** A geographic area generally corresponding to a municipality.
- **Census division (CD):** An intermediate geographic area between the province/territory level and the municipality (census subdivision).
- **Subsidized housing:** In census data, this refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.
- **Primary Household Maintainer (PHM):** The person in the household who pays the shelter costs. ([Full Census definition](#))
- **Area Median Household Income (AMHI):** HART’s custom data order grouped households into categories relative to the community’s median household income:
  - o **Very low income:** 20% or less of AMHI, generally equivalent to shelter allowance for welfare recipients.
  - o **Low income:** 21-50% AMHI, roughly equivalent to one full-time minimum wage job.
  - o **Moderate income:** 51-80% AMHI, equivalent to starting salary for a professional job.
  - o **Average income:** 81-120% AMHI, representing about 20% of total Canadian households.
  - o **High income:** More than 120% AMHI, approximately 40% of Canadian households.
- **Affordable shelter cost:** HART determines whether housing is affordable or not based on CMHC’s benchmark that a shelter is unaffordable if a household pays more than 30% of their pre-tax income towards shelter costs.

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<sup>1</sup> <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-research/core-housing-need>

# Disclaimers

## 1. Core Housing Need and its Limitations

HART relies on the Canadian Census, which is collected every five years by Statistics Canada. While the Census is the most consistent, reliable, nationwide source of disaggregated data, there are gaps and flaws in its data capture. These carry over to our model.

For one, only private, non-farm, non-reserve, owner- or renter-HHs with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for 'Core Housing Need.' This means there are critical gaps especially within indigenous communities living on reserve and the homeless.

Other groups that are excluded from measurement include:

- Non-family HH with at least one HH maintainer aged 15 to 29 attending school.<sup>2</sup>
- HH within Single Resident Occupancy (SRO) homes, long-term housing, and other forms of congregate housing (including long-term care or rooming houses).<sup>3</sup>
- Unsheltered households (in encampments or sleeping rough)
- Those in emergency homelessness or domestic violence shelters
- People in any form of congregate housing (long term care homes, rooming houses)
- Those in illegal apartments

Census data also (beyond data on overcrowding according to National Occupancy Standards), does not adequately capture the housing need experienced by individuals or households who would prefer to be living in other circumstances: adults still living with their parents or roommates who would prefer to have their own homes, or people living in violent relationships. Similarly, this does is not well suited to capture migration pressure and household

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<sup>2</sup> These HH are considered not to be in Core Housing Need, regardless of their housing circumstances. Attending school is considered a transitional phase, and low incomes earned by student households are viewed as being a temporary condition: [Statistics Canada](#).

<sup>3</sup> For census purposes, households are classified into three groups: private households, collective households and households outside Canada. These examples are forms of collective households, and only private households are assessed for CHN.

displacement/replacement in communities outside of major centers due to affordability concerns. As a result, our data likely estimates the floor, not the ceiling, of housing need.

## 2. Random rounding, suppression and totals

When showing count data, Statistics Canada employs random rounding in order to reduce the possibility of identifying individuals within the tabulations. Random rounding transforms all raw counts to random rounded counts. Reducing the possibility of identifying individuals within the tabulations becomes pertinent for very small (sub)populations. All counts are rounded to a base of 5, meaning they will end in either 0 or 5. The random rounding algorithm controls the results and rounds the unit value of the count according to a predetermined frequency. Counts ending in 0 or 5 are not changed. In cases where count values are very low, to avoid disclosure of individuals, statistic suppression methods are employed. This results in aggregate count data varying slightly from the sum of disaggregated count data.

## 3. Effect of CERB

Core Housing Need dropped across the country from 2016 to 2021 in contrast to the rising cost of housing over that period. A likely explanation for this discrepancy was the introduction of the [Canada Emergency Response Benefit \(CERB\)](#), which provided financial support to employed and self-employed Canadians during the pandemic. In Figure 1 we can see that median incomes rose dramatically for the lowest 10% of earners in Canada between 2019 and 2020, when CERB was most active – increasing over 500%. This unusual increase was also apparent in the second decile of earners with an increase of 66%, but quickly drops off, with only a 2% increase for the highest 50% of earners (i.e. the top half of income distribution).

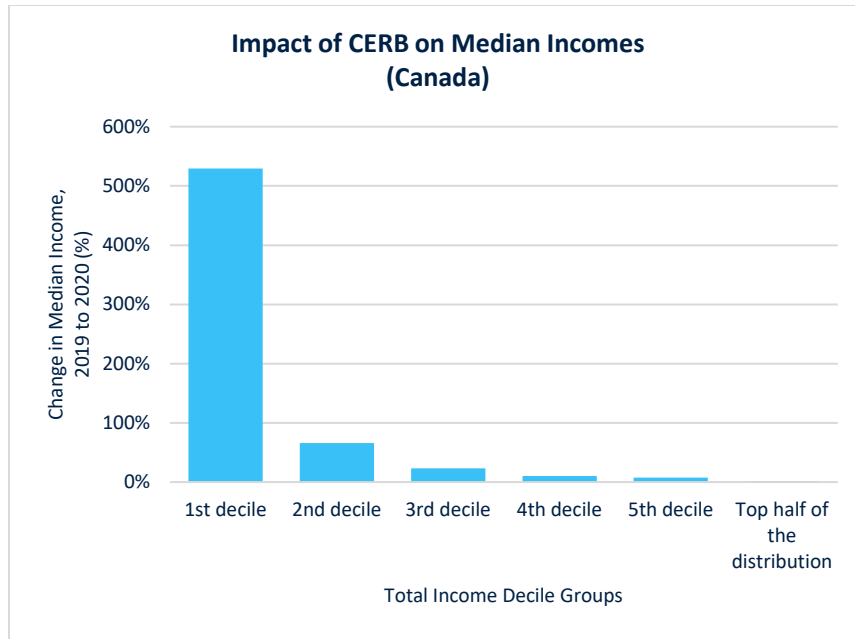


Figure 1: Statistics Canada. Table 98-10-0089-01.

This result can be seen in HART's census data too. The total number of households in Canada grew by 6%, but the number of households in the Very Low income category – capturing households earning equal to or less than 20% of household median income – dropped by 19%. There is also a significant rise in households in the Low income category (13% compared to 6% for all households), and above average increases in the Moderate and Median categories.

Combined, these results support the notion that CERB skewed the low end of the income distribution towards higher incomes, and, since Core Housing Need measures affordability relative to a household's income, likely lifted many households out of Core Housing Need temporarily.

HART Income Categories	2016 – Canada HHs	2021 – Canada HHs	% Change
Very Low	627,130	510,595	-19%
Low	2,304,285	2,603,455	13%
Moderate	2,461,610	2,695,275	9%
Median	2,847,825	3,036,295	7%
High	5,557,455	5,841,730	5%
<b>Total</b>	<b>13,800,321</b>	<b>14,689,371</b>	<b>6%</b>

Table 1: Change in households by income category from 2016 to 2021 - HART.



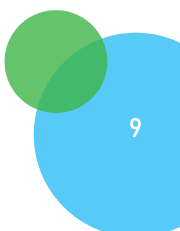
## Introduction

The Housing Assessment Resource Tools (HART) project has been engaged to prepare a report of Housing Need for City of Winnipeg.

HART is funded by the Canada Mortgage and Housing Corporation (CMHC) to research data-based solutions to Canada's housing crisis. This funding allows us to leverage our expertise to generate reports for communities and organizations that will form the foundation of a Housing Needs Assessment (HNA). There are numerous approaches to preparing an HNA. This report will focus on quantitative data on Core Housing Need (CHN) collected by Statistics Canada as part of the Census of Population.

This report will focus on housing need within the census subdivision (CSD) that covers the City of Winnipeg along with some other comparable cities across Canada: Regina (SK), Edmonton (AB), and Hamilton (ON).

Before examining housing need, this report will look at the historical demographic trends in the broader region as encapsulated by Division No. 11 (CD, MB). This leads into a snapshot of the current state of housing as we review the type and age of dwellings in the housing stock. We study the characteristics of the households occupying those dwellings, paying close attention to renters - particularly those in subsidized housing - and vulnerable populations - particularly single-parents, indigenous households, and senior-led households.



Name of Census Geography	Census Geocode	Level of Geography
Division No. 11 (CD, MB)	4611	CD
Winnipeg CY (CSD, MB)	4611040	CSD
Regina CY (CSD, SK)	4706027	CSD
Edmonton CY (CSD, AL)	4811061	CSD
Hamilton C (CSD, ON)	3525005	CSD

*Table 2: List of geographic regions reviewed.*

## Part 1: Existing Demographics and Housing

### Community Demographic Profile

	City of Winnipeg			
Census Year	2006	2011	2016	2021
Median Age	38.7	39.0	38.8	39.0
Population	633,455	663,617	705,244	749,607
% of population aged 15+	82%	83%	82%	82%
% of population aged 65+	14%	14%	15%	17%

Table 3: Demographic profile – City of Winnipeg.

The City of Winnipeg grew steadily between 2006 and 2021, growing a bit faster between 2011 and 2021 at an annual rate of 1.3% during that time. The median age has remained steady around 39 years old over those 15 years, though the proportion of the population over the age of 65 has risen from 14% to 17% between 2006 and 2021 (Table 3). This seems to be driven by above average growth in the population aged 25–34 between 2006–2021 which grew an average of 1.9% per year (Figure 2, Table 42 in Appendix A, pg 47). Children under the age of 15 also represent a large and growing (at least between 2011–2021) segment of the population.

Population by Age, 2006-2021 - [City of Winnipeg]

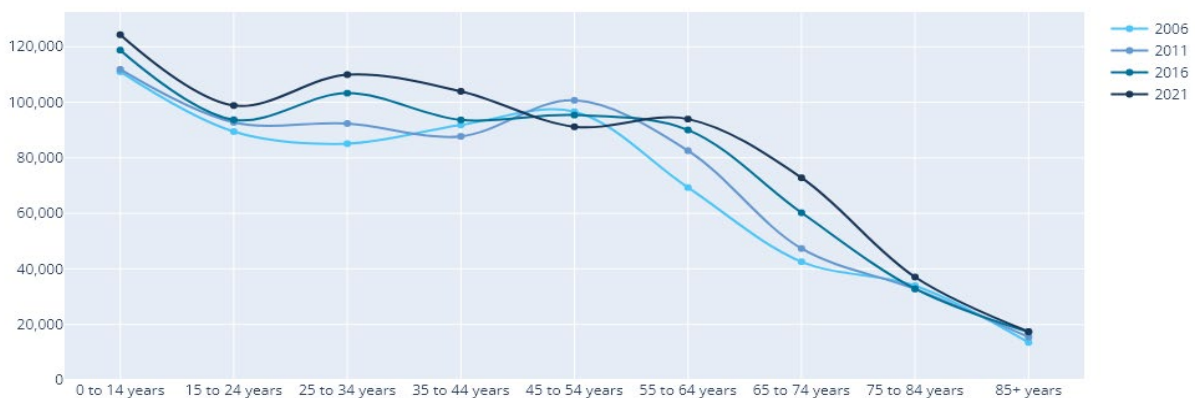
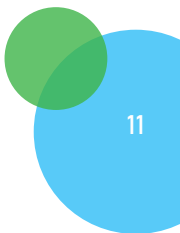


Figure 2: Population by age from 2006 to 2021 in City of Winnipeg

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The headship rate shown in Figure 3 (and Table 43 in Appendix A, pg 48) can be an interesting metric for connecting demographic changes with a community's housing needs as it represents the fraction of individuals who lead a household, named "Primary Household Maintainers" by Statistics Canada. The actual headship rate as a value is not necessarily important since it captures cultural differences in what a household looks like – for example, the cultural attitudes towards children moving out, or senior family members moving in with their children – but it does allow for a comparison across age groups and across time. Generally, one would expect a trend of headship starting low in youth and plateauing in middle age as individuals have higher incomes and more savings to pay for their own home.

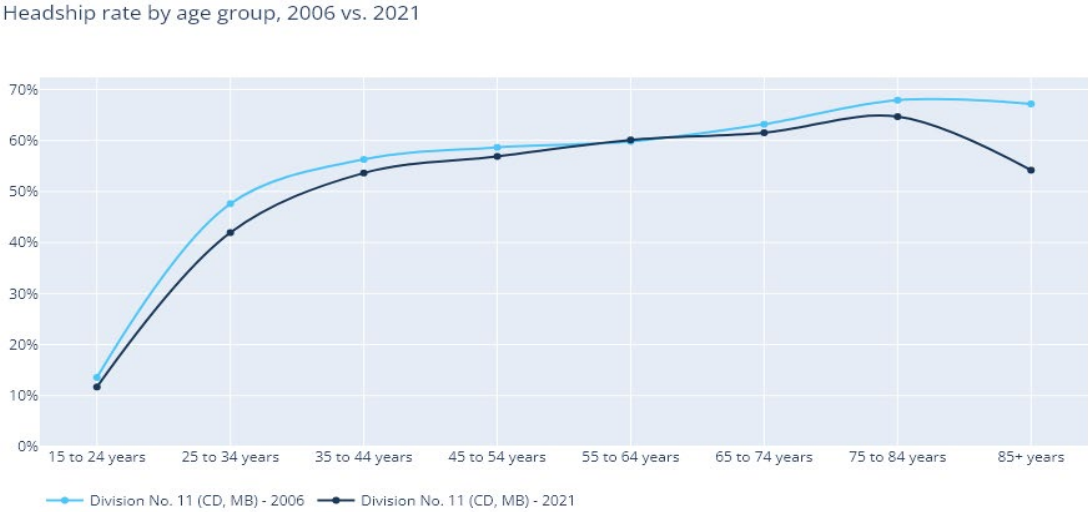


Figure 3: Headship rate by age groups - 2006 vs. 2021.

Looking at Figure 3 we see that the headship rate in the region was lower in 2021 for most age groups than it was in 2006. This change is greatest among 25-34 year-olds where it dropped about 12% from 0.476 to 0.419, and among those age 85 and older where it dropped 20%, from 0.672 (which was already quite high) to 0.542.

Younger and older people tend to be more sensitive to affordability concerns when deciding whether to live alone or not due to having lower incomes on average, although older people may also be moving into long-term care facilities or with relatives for health care support. Still, the overall trend towards lower headship rates in the City of Winnipeg and surrounding area points to worsening housing affordability.

## Profile of Existing Housing Stock – City of Winnipeg

Housing stock in 2021 by Period of Construction - [City of Winnipeg]

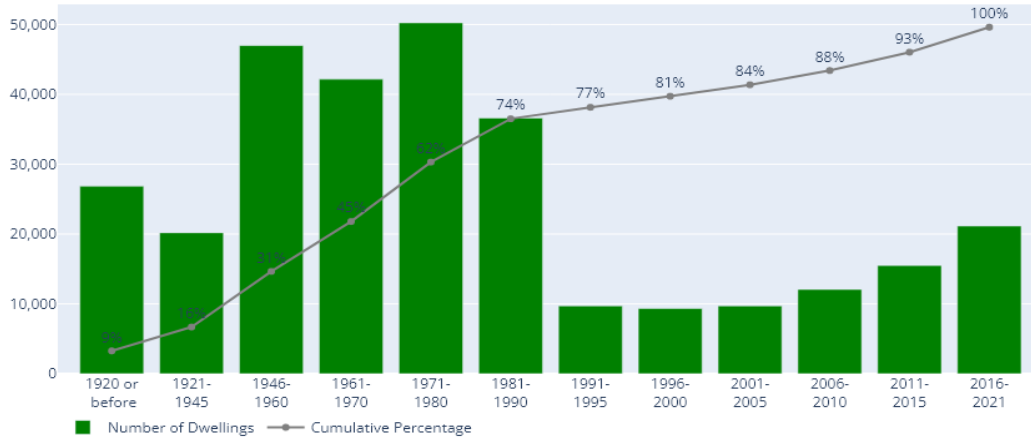


Figure 4: 2021 Housing stock by Period of Construction – City of Winnipeg.

*When looking at the stock of existing housing reported in the census, and visualized in Figure 4 above, please note the uneven time intervals along the horizontal axis can be misleading.*

Most – 74% – of the dwellings in the City of Winnipeg, as of 2021, were built before 1990 (Figure 4 and Table 44 in Appendix A, pg. 49). New construction slowed between 1991–2005, but has been ramping back up, with over 20,000 new dwellings built between 2016 and 2021, representing 7% of the housing stock as of 2021. This matches the rate of new builds between 1961 and 1970, though not quite the peak of construction seen between 1971–1980 when over 50,000 new units were constructed.

These numbers do not include dwellings that have since been demolished, but we tend to use 70 years as a rule of thumb for how long a dwelling can last with decent care. Certainly some homes will last more or less as long depending on a wide variety of factors, and indeed we see that 9% of Winnipeg’s existing housing stock was built in or before 1920 and is now over 100 years old. By 2030, any homes built before 1960 will be at least 70 years older, which represents 31% of homes as of 2021 – around 94,000. This is a significant fraction of Winnipeg’s housing stock and maintaining these homes as adequate dwellings should be something the City thinks about as their loss would detract from any newly built homes.

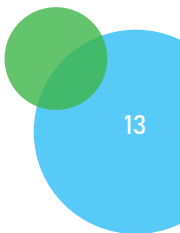


Figure 5 looks at the type of building built in each year (see also Table 45 in Appendix A pg. 50). Single-family detached homes have accounted for over half of the homes built in each time period, though there has been a steady growth in other building types since 2001. Between 2016 and 2021, there were almost as many low-rise (under 5 storeys) and duplexes built as single-family detached (6,215 and 7,680 units respectively) along with nearly 4000 high-rise apartments. Still, 60% of existing high-rise apartments were built before 1981.

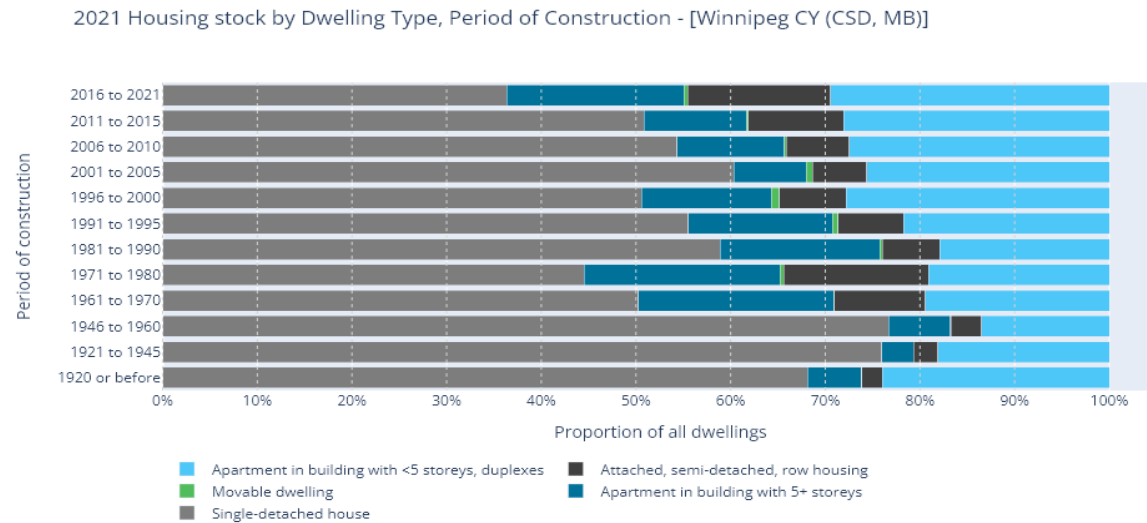


Figure 5: 2021 Housing stock by Dwelling Type, Period of Construction – City of Winnipeg.

We can also examine the number of bedrooms by the dwelling type (Figure 6, also see Table 46 in Appendix A, pg. 51). Over half – 57% – of all homes are single-family detached, and 81% of those homes have 3-or-more bedrooms. Overall, 55% of homes have 3-or-more bedrooms.

Most homes with 2-or-fewer bedrooms are either low-rises/duplexes (41%) or high-rise apartments (29%). Attached, semi-detached, and row homes represent a small share of the housing stock overall (8%) and most are with 2- or 3-bedroom units (25% and 56% respectively).

2021 Housing stock by Number of Bedrooms, Dwelling Type - [Winnipeg CY (CSD, MB)]

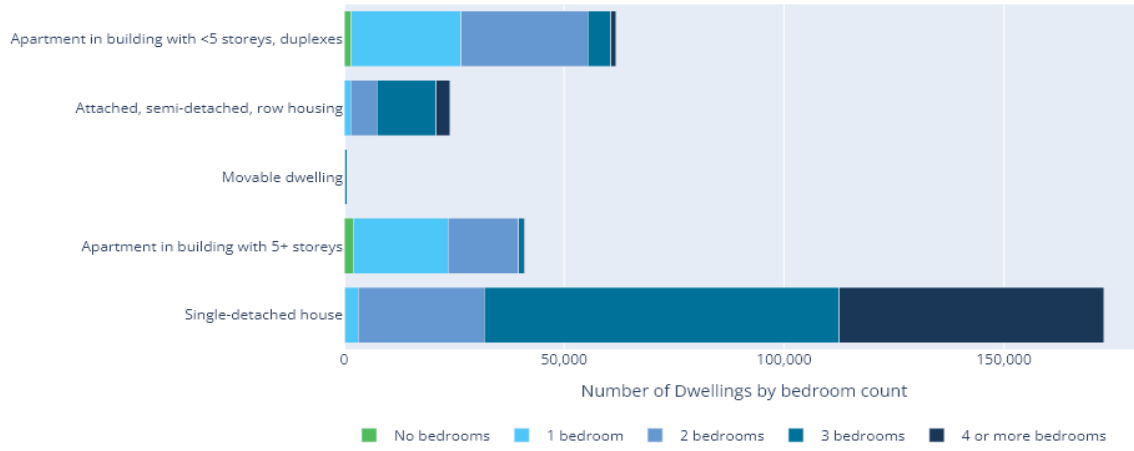


Figure 6: 2021 Housing stock by Number of Bedrooms, Dwelling Type – City of Winnipeg.

## Profile of Households

Before further analysis of Core Housing Need, it will help to examine some characteristics of all households in the community. This section will consider how households are grouped by income, by household size (i.e. how many individuals per household), by owners and renter, and lastly by certain vulnerable populations that CMHC has identified as having the greatest need of suitable, adequate, and affordable housing.

### Households by Income

HART classifies households into five variable categories in relation to Area Median Household Income (AMHI).<sup>4</sup> Median household income changes from year to year and varies at different geographic levels. Therefore, a given household may be in a different income group depending on the median household income of that geography, or if their income changes more or less than the median.

**Households by Income – City of Winnipeg**

	Census Year	2006	2016	2021	2006 to 2016 % Change	2016 to 2021 % Change
<b>Income Categories</b>	AMHI	\$50,000 (2005\$)	\$68,500 (2015\$)	\$80,000 (2020\$)		
<b>Very Low</b>	<20% of AMHI	13,605	14,900	12,200	10%	-18%
<b>Low</b>	21-50%	42,545	43,785	48,430	3%	11%
<b>Moderate</b>	51-80%	46,820	50,690	55,960	8%	10%
<b>Median</b>	81-120%	51,100	57,480	65,005	12%	13%
<b>High</b>	>120%	106,245	113,370	118,155	7%	4%
<b>Total</b>		260,315	280,220	299,745	8%	7%

*Table 4: Change in number of households by income in 2006, 2016, and 2021 – City of Winnipeg.*

Between 2016 and 2021, as well as 2006 to 2016, households with a median income grew most quickly (13% and 12%), representing 21.7% of households in 2021 compared to 19.6% in 2006. The greatest change between 2016 and 2021 was the 18% drop in the number of Very Low income households. This is a result we saw across Canada and is most likely related to the fact that CERB and other government income

<sup>4</sup> Read more about our income categories in our HNA Methodology document on our website: <https://hart.ubc.ca/housing-needs-assessment-tool/>



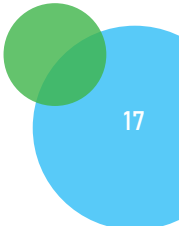
transfers were unusually high in tax year 2020 (tax returns from the year before the census are used for income data) and had the most significant impact on lower income households (see Disclaimers section above for more discussion on CERB), causing many households who would have had a Very Low income appear to have a Low or Moderate income, and probably some Low income households reported as Moderate income. This effect was strongest among households in the bottom 30% of income (Figure 1) so we think it's unlikely that many Moderate income households were affected enough to move into Median income.

Ultimately, we think that the 18% decline in Very Low income households between 2016 and 2021 was temporary. The relative distribution of Very Low and Low income households in 2016 is probably more accurate, though we cannot say for sure. This report will often group Very Low and Low income households together to account for this uncertainty.

In any case, we can confirm that the number of households earning under 80% of median income grew at the same 7% rate of those households earning over 80% (Table 5).

Households by Income	City of Winnipeg			
	Census Year	2016	2021	% Change
Equal to & Under 80% AMHI		109,375	116,590	7%
Over 80% AMHI		170,850	183,160	7%
<b>Total</b>		280,220	299,745	7%

*Table 5: Change in number of households by income (under/over 80% of AMHI) for 2016 and 2021 – City of Winnipeg*



## Households by Household Size

Households by Household Size – City of Winnipeg					
HH Size (# of persons)	2006	2016	2021	%Δ 2006- 2016	%Δ 2016-2021
<b>1 person</b>	81,860	84,280	90,430	3%	7%
<b>2 persons</b>	82,955	89,835	95,915	8%	7%
<b>3 persons</b>	39,035	42,535	45,345	9%	7%
<b>4 persons</b>	36,320	38,255	40,850	5%	7%
<b>5+ persons</b>	20,145	25,320	27,205	26%	7%
<b>Total</b>	260,315	280,220	299,745	8%	7%

*Table 6: Change in number of households by household size between 2006, 2016, and 2021 – City of Winnipeg.*

Remarkably enough, between 2016 and 2021, the growth in households was the same for each size of household that we assess, all 7%. 2 person-sized households represent the largest category followed closely by single-person households (32% and 30% respectively). Considering that these households only need a 1- or 2-bedroom unit, there is some imbalance when only 45% of dwellings have 2-or-fewer bedrooms. Certainly, some households will want more bedrooms for more space if they expect to grow their household, but this may also lead to a higher demand for smaller units that either pushes up prices or forces some households to pay for a larger home than they would otherwise want to.

## Households by Tenure, Subsidized Housing

Census Year	City of Winnipeg		
	2006	2016	2021
<b>Owner HHs</b>	169,640	182,135	189,415
<b>Renter HHs</b>	90,680	98,085	110,335
<b>% Owner</b>	65%	65%	63%
<b>% Renter</b>	35%	35%	37%

*Table 7: Number of households by tenure (owner/renter) between 2006, 2016, and 2021 – City of Winnipeg*

In 2021, there are relatively more renters than owners in Winnipeg than the Canadian average of 66.5% owners and 33.1% renters, which is not surprising for a large city. The proportion of renters has increased modestly from 35% in 2006 to 37% in 2021.

The census also allows for renter households to be split by those with subsidized housing and those without. This definition of subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.

In 2021, Winnipeg had 17,505 households in some form of subsidized housing, representing 16% of all renters (Table 8). This is down from 18% in 2016 when there were both more subsidized households and fewer unsubsidized rental households.

Census Year	City of Winnipeg	
	2016	2021
<b>Renter HHs in Subsidized Housing</b>	17,930	17,505
(Examined for CHN)	(16,990)	(16,810)
<b>Renter HHs not Subsidized</b>	80,155	92,830
(Examined for CHN)	(74,675)	(88,655)
<b>% Renters in Subsidized Housing</b>	18%	16%

*Table 8: Change in renter households with subsidized housing, or not, between 2016 and 2021 – City of Winnipeg.*

*Households Examined for CHN have been included in parenthesis to be referenced against Table 11).*

## Households by Actual Shelter Cost

HART's census data order included a custom arrangement of households by the actual monthly shelter cost they report. This arrangement grouped households in a similar manner to HART's income grouping above which starts with AMHI, but seeks to group households by shelter costs that would be affordable to each income category. For each income category we first multiple each value by 30%, our affordability benchmark, and then convert the *annual* income value to a *monthly* shelter cost by dividing by 12 months. This allows us to see how housing affordability has changed over time while accounting for any changes in income that may have occurred.

Total HHs by Actual Shelter Cost – City of Winnipeg					
Actual monthly shelter cost			Number of Households		
Affordable to income group	2016 (AMHI = \$68,500)	2021 (AMHI = \$80,000)	2016	2021	%Δ 2016-2021
Very Low	< \$343	< \$400	28,990	33,055	14%
Low	\$344-\$856	\$401-\$1,000	87,445	89,180	2%
Moderate	\$857-\$1,370	\$1,001-\$1,600	96,245	108,430	13%
Median	\$1,371-\$2,055	\$1,601-\$2,400	51,160	53,105	4%
High	> \$2,055	> \$2,400	16,380	15,980	-2%
<b>Total</b>			<b>280,220</b>	<b>299,745</b>	<b>7%</b>

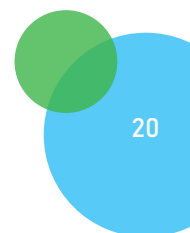
Table 9: Total households by actual monthly shelter cost paid in 2016 vs 2021 – City of Winnipeg.

Total HHs by Actual Shelter Cost – City of Winnipeg					
Actual monthly shelter cost			Number of Households		
Affordable to income group	2016 (AMHI = \$68,500)	2021 (AMHI = \$80,000)	2016	2021	%Δ 2016-2021
Very Low	< \$343	< \$400	28,990	33,055	14%
Low	\$344-\$856	\$401-\$1,000	87,445	89,180	2%
Moderate	\$857-\$1,370	\$1,001-\$1,600	96,245	108,430	13%
Median	\$1,371-\$2,055	\$1,601-\$2,400	51,160	53,105	4%
High	> \$2,055	> \$2,400	16,380	15,980	-2%
<b>Total</b>			<b>280,220</b>	<b>299,745</b>	<b>7%</b>

Table 9 looks at the distribution of households by shelter costs paid, looking all private households (i.e. "Total HHs"). To start, there were almost 30,000 households paying under \$343/month in shelter cost in

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2016 which would have been affordable to a household earning a Very Low income. By 2021, there were over 33,000 households with a shelter cost affordable to a Very Low income household – specifically under \$400/month. This represents a 14% increase in the number of households paying a Very Low shelter cost, the highest growth of any of the 5 categories.

In 2021, 77% of households had a shelter cost under \$1600/month. Only 39% of households had a Very Low, Low, or Moderate income (Table 4), so there are certainly enough inexpensive dwellings in Winnipeg, but whether a dwelling is affordable depends as much on income as on the cost of the dwelling.

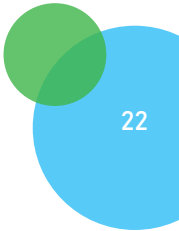
Looking at the census metropolitan area (CMA) of Winnipeg – which is somewhat larger than the census subdivision we’ve been looking at thus far (329k households in the CMA vs 300k in the CSD) – we can look at how the median household income is different depending on the actual shelter cost paid by households, and how this is different for owners and renters (Table 10).

The first thing to notice is that the median owner household income was more than twice the median income of all renter households in 2021 (\$104k vs \$52k). The second thing is that the households with the lowest shelter costs are mostly owners: 76% of households paying under \$500/month in shelter costs are owner; 76% paying under \$750/month are owners; and 66% paying under \$1000/month are owners.

There are twice as many owner households overall as there are renters so we would expect there to be more owner households in any given category, but we can also see that the gap in incomes between owners and renters was larger among households with a low shelter cost: among households paying under \$500/month, median income was 2.4x higher for owners than renters; and among households paying between \$500-\$750/month, the median owner’s income was 2.8x greater than the median renter.

<b>Winnipeg (Census Metropolitan Area, MB) – 2021</b>				
	Owner		Renter	
<b>Monthly Shelter Cost</b>	# of HHs	Median Income (\$/yr)	# of HHs	Median Income (\$/yr)
<b>All HHs</b>	216,340	104,000	113,305	51,600
Less than \$500	31,515	63,600	9,915	26,200
\$500 to \$749	35,835	90,000	11,360	31,600
\$750 to \$999	19,870	89,000	22,875	42,000
\$1,000 to \$1,249	20,920	90,000	27,230	54,800
\$1,250 to \$1,499	24,185	101,000	19,065	65,500
\$1,500 to \$1,999	42,775	119,000	17,365	75,500
\$2,000 to \$2,499	23,740	139,000	3,845	86,000
\$2,500 to \$2,999	10,130	160,000	1,000	77,500
\$3,000 and over	7,360	196,000	645	73,000

Table 10: Median household income by actual shelter cost and tenure – Winnipeg CMA, 2021. Source: Statistics Canada [Table: 98-10-0253-01](#).



## Part 2: Existing Housing Need in 2021

This section will explore Core Housing Need (CHN) at the CSD level for those communities in Table 2. CHN is a 2-stage indicator that identifies households living in dwellings considered unsuitable (too few bedrooms), inadequate (in need of major repair) or unaffordable (paying more than 30% of pre-tax household income). The second stage considers if income levels are such that they could not afford alternative suitable and adequate housing in their community. CHN will be explored from several different dimensions: affordability, size of household, tenure, and amongst vulnerable populations.

In this section, HART uses CMHC's affordability benchmark that a shelter is unaffordable if a household pays more than 30% of their pre-tax income towards shelter costs. HART's custom data order grouped households into categories relative to the community's median household income:

- **Very low income:** 20% or less of Area Median Income (AMHI), generally equivalent to shelter allowance for welfare recipients.
- **Low income:** 21-50% AMHI, equivalent to one full-time minimum wage job.
- **Moderate income:** 51-80% AMHI, equivalent to starting salary for a professional job.
- **Average Income:** 81-120% AMHI, representing about 20% of total Canadian households.
- **High Income:** More than 120% AMHI, approximately 40% of Canadian households.

To calculate the affordable shelter cost for each group we apply the 30% shelter-cost-to-income benchmark to the range of household incomes captured in each income group. We also convert the annual incomes into monthly affordable shelter costs since rents, mortgages, and utilities are usually paid monthly. Appendix A has the complete tables of incomes and affordable shelter costs for each income group, by community, for census years 2016 and 2021.

*Please note that the totals may not match the sum of the categories due to random rounding and suppression applied to the underlying data by Statistics Canada. The total given in the tables below is the total reported in the data and is more accurate than the sum of the categories since some categories may be suppressed due to low cell count. Likewise, random rounding may lead to the sum of groups being greater than the total if the groups were all rounded up.*

## Note on Private Households vs Households Examined for Core Housing Need

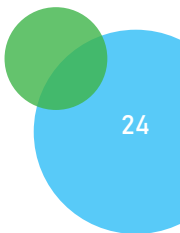
Nearly all of the households reported in Part 1 of this report are the “full universe” of private households included in HART’s census data order – see the Definitions section for more detail. We generally use this data variable as often as possible since it includes the most households. However, when calculating the rate of CHN, it is more accurate to compare those HHs in CHN with those HHs that were examined for CHN. The difference is trivial sometimes, but other times there may be a significant difference between the two. Looking at Table 11 below for example, The City of Winnipeg had about 9000 private households that were not examined for CHN in 2016.

	City of Winnipeg	
Census Year	2016	2021
<b>Total – Private HHs</b>	280,220	299,745
<b>HHs Examined for CHN</b>	271,115	292,545
<b>HHs in CHN</b>	34,630	34,425
<b>% of HHs in CHN</b>	13%	12%

*Table 11: Total Private Households, Households Examined for CHN, and HHs in CHN for 2016 and 2021 – City of Winnipeg*

Only private, non-farm, non-reserve and owner- or renter-households with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for CHN.

Non-family households with at least one maintainer aged 15 to 29 attending school are considered not to be in CHN regardless of their housing circumstances. Attending school is considered a transitional phase by CMHC and low incomes earned by student households are viewed as being a temporary condition.





## Core Housing Need by Income/Affordability

Core housing need is closely associated with income since affordability, measured as shelter cost compared to income, is one of the measurements of CHN need. In Winnipeg, like most of Canada, affordability is also the primary reason why any household is in CHN. Table 12 shows the number of households in CHN and how many are paying an unaffordable shelter cost: 85% of households in CHN have an unaffordable shelter. Some households are also living in a dwelling in need of repair (inadequate), or have too few bedrooms for the household members (unsuitable), or all three.

2021 Households by Income – Winnipeg CY (CSD, MB)					
<i>Income</i>	HHs in CHN	HHs in CHN - Affordability only	HHs in CHN - Affordability and Suitability*	HHs in CHN - Affordability and Adequacy**	HHs in CHN - Affordability, Suitability and Adequacy
Very Low	4,750	3,960	120	500	20
Low	22,060	17,185	1,410	1,430	70
Moderate	7,145	3,190	960	335	60
Median	475	115	35	-	-
High	-	-	-	-	-
Total	34,425	24,450	2,525	2,275	165

*Table 12: Households in core housing need, and households in core housing need for at least affordability, in 2021 – Winnipeg CY (CSD, MB).*

*\*Core Housing Need defines a dwelling as Unsuitable when there are not enough bedrooms for the size and make-up of resident households according to the National Occupancy Standards.*

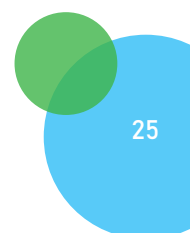
*\*\*Core Housing Need defines Adequacy as a dwelling in need of major repairs, like defective plumbing or wiring.*

Overall, we see in Table 14 and Table 13 that CHN decreased slightly between 2016 and 2021 in both Winnipeg and the region of Division No. 11 (which is mostly Winnipeg). This decrease was seen across Canada and was likely only a temporary decrease caused by CERB payments to lower income households in 2020 that provided enough income to make their shelter costs affordable as far as CHN is concerned. With that in mind we expect that the rates of CHN in 2016 are closer to reality than those of 2021, but we will need to wait for data from the 2026 census to be confident of that.

The rate of CHN is greatest among Very Low income households – 78% of Winnipeg's Very Low income households were in CHN in 2021, down from 83% in 2016. Yet, Very Low income households represent

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only a small fraction of all households (4% in 2021; see Table 4) so there are far more Low income households in CHN: in 2021, 22,060 Low income households were in CHN, representing 64% of all households in CHN in Winnipeg.

13% of Moderate income households were in CHN in 2021, which is relatively high compared to the other cities examined in this report (Tables 15 & 16). Likewise, there are a handful of Median income households in CHN – 475 in 2021, down slightly from 505 in 2016. For Median income households, the housing need is predominately related to overcrowding: in 2021, 225 of the 475 households in CHN were below the suitability standard only, with another 60 below suitability and another standard. These households probably have a Median-level income due to having many people working to generate income but living together to save on shelter costs.

<b>Core Housing Need by Income/Affordability – Winnipeg CY (CSD, MB)</b>				
	2016		2021	
<i>Income</i>	<b>HHs in CHN</b>	<b>% in CHN</b>	<b>HHs in CHN</b>	<b>% in CHN</b>
Very Low	5,855	83%	4,750	78%
Low	21,245	50%	22,060	46%
Moderate	7,020	14%	7,145	13%
Median	505	1%	475	1%
High	0	0%	0	0%
<b>Total</b>	<b>34,630</b>	<b>13%</b>	<b>34,425</b>	<b>12%</b>

Table 13: Households in core housing need, and the rate of core housing need, by income in 2016 and 2021 – Winnipeg CY (CSD, MB).

<b>Core Housing Need by Income/Affordability - Division No. 11 (CD, MB)</b>				
	2016		2021	
<i>Income</i>	<b>HHs in CHN</b>	<b>% in CHN</b>	<b>HHs in CHN</b>	<b>% in CHN</b>
Very Low	5,880	83%	4,750	78%
Low	21,275	50%	22,075	46%
Moderate	7,020	14%	7,150	13%
Median	505	1%	480	1%
High	0	0%	0	0%
<b>Total</b>	<b>34,675</b>	<b>13%</b>	<b>34,460</b>	<b>12%</b>

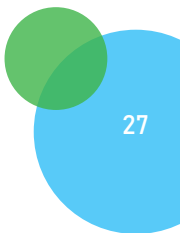
Table 14: Households in core housing need, and the rate of core housing need, by income in 2016 and 2021 – Division No. 11 (CD, MB).

2016 Core Housing Need by Income – CSDs for comparison						
Income	Regina CY (CSD, SK)		Edmonton CY (CSD, AB)		Hamilton C (CSD, ON)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	1,285	86%	4,740	77%	4,535	74%
Low	8,220	56%	34,220	58%	20,725	58%
Moderate	2,095	14%	10,075	16%	5,245	14%
Median	335	2%	180	0%	260	1%
High	0	0%	0	0%	0	0%
<b>Total</b>	<b>11,930</b>	<b>14%</b>	<b>49,215</b>	<b>14%</b>	<b>30,765</b>	<b>15%</b>

Table 15: Households in core housing need, and the rate of core housing need, by income, in 2016 – Regina CY (CSD, SK), Edmonton CY (CSD, AB), Hamilton C (CSD, ON).

2021 Core Housing Need by Income – CSDs for comparison						
Income	Regina CY (CSD, SK)		Edmonton CY (CSD, AL)		Hamilton C (CSD, ON)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	980	77%	4,095	76%	3,850	76%
Low	6,680	44%	35,815	54%	20,715	55%
Moderate	1,560	9%	6,245	8%	3,490	9%
Median	70	0%	0	0%	0	0%
High	0	0%	0	0%	0	0%
<b>Total</b>	<b>9,285</b>	<b>10%</b>	<b>46,155</b>	<b>12%</b>	<b>28,050</b>	<b>13%</b>

Table 16: Households in core housing need, and the rate of core housing need, by income, in 2021 – Regina CY (CSD, SK), Edmonton CY (CSD, AB), Hamilton C (CSD, ON).



## Core Housing Need by Household Size

In Winnipeg, 1 person-sized households were far more likely to be in CHN than larger households in 2021: 20% of single-person households were in CHN, while the next highest rate of CHN was 9% among 3 person and 5-or-more person households. Moreover, single-person households were the only household size category that did not see a decrease in the rate of CHN between 2016 and 2021, while the largest decrease in CHN was among 5+ person-sized households who went from 13% in 2016 to 9% in 2021.

Single-person households represented 50% of all households in CHN in 2021 in Winnipeg. 2-person households form the largest of the five household size categories (Table 6), but these households had a much lower rate of CHN in both 2016 and 2021 and therefore have much fewer households in CHN than single-person households.

Winnipeg and Regina had similar rates of CHN by household size in both 2016 and 2021 (Tables 19 & 20). Compared to Edmonton and Hamilton, Winnipeg has less CHN among single-person households, but more CHN among larger households.

<b>Core Housing Need by Household Size – Winnipeg CY (CSD, MB)</b>				
	2016		2021	
<i>HH Size</i>	<b>HHs in CHN</b>	<b>% in CHN</b>	<b>HHs in CHN</b>	<b>% in CHN</b>
1 p.	15,845	20%	17,310	20%
2 p.	7,515	9%	7,360	8%
3 p.	4,525	11%	4,200	9%
4 p.	3,460	9%	3,005	7%
5+ p.	3,280	13%	2,545	9%
<b>Total</b>	<b>34,630</b>	<b>13%</b>	<b>34,425</b>	<b>12%</b>

*Table 17: Households in core housing need, and the rate of core housing need, by household size in 2016 and 2021 – Winnipeg (CSD, MB).*

<b>Core Housing Need by Household Size - Division No. 11 (CD, MB)</b>				
	2016		2021	
<i>HH Size</i>	<b>HHs in CHN</b>	<b>% in CHN</b>	<b>HHs in CHN</b>	<b>% in CHN</b>
1 p.	15,865	20%	17,325	20%
2 p.	7,535	9%	7,370	8%
3 p.	4,535	11%	4,200	9%
4 p.	3,465	9%	3,010	7%
5+ p.	3,280	13%	2,555	9%
<b>Total</b>	<b>34,675</b>	<b>13%</b>	<b>34,460</b>	<b>12%</b>

Table 18: Households in core housing need, and the rate of core housing need, by household size in 2016 and 2021 – Division No. 11 (CD, MB).

<b>2016 Core Housing Need by Household Size – CSDs for comparison</b>						
<i>HH Size</i>	Regina CY (CSD, SK)		Edmonton CY (CSD, AB)		Hamilton C (CSD, ON)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
1 p.	5,220	21%	20,895	23%	14,960	27%
2 p.	2,585	9%	11,345	10%	7,225	11%
3 p.	1,575	12%	6,670	12%	3,515	11%
4 p.	1,140	10%	5,220	10%	2,645	9%
5+ p.	1,420	21%	5,075	15%	2,420	13%
<b>Total</b>	<b>11,930</b>	<b>14%</b>	<b>49,215</b>	<b>14%</b>	<b>30,765</b>	<b>15%</b>

Table 19: Households in core housing need, and the rate of core housing need, by household size in 2016 – Regina CY (CSD, SK), Edmonton CY (CSD, AB), Hamilton C (CSD, ON).

<b>2021 Core Housing Need by Household Size – CSDs for comparison</b>						
<i>HH Size</i>	Regina CY (CSD, SK)		Edmonton CY (CSD, AL)		Hamilton C (CSD, ON)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
1 p.	4,725	18%	25,850	24%	16,505	28%
2 p.	1,780	6%	9,490	8%	6,280	9%
3 p.	1,270	9%	5,090	8%	2,645	8%
4 p.	770	6%	3,310	6%	1,525	5%
5+ p.	735	9%	2,415	6%	1,095	5%
<b>Total</b>	<b>9,285</b>	<b>10%</b>	<b>46,155</b>	<b>12%</b>	<b>28,050</b>	<b>13%</b>

Table 20: Households in core housing need, and the rate of core housing need, by household size in 2021 – Regina CY (CSD, SK), Edmonton CY (CSD, AB), Hamilton C (CSD, ON).

## Core Housing Need by Tenure

Across Canada, renter households are far more likely to be in CHN than owner households, and this is also true of Winnipeg. We saw that CHN is driven by unaffordability (Table 12), and renters tend to have a much lower median income (Table 10). In 2021, renters were almost 5x more likely to be in CHN than owners (24% vs 5%, Table 21). So, although there are twice as many owner households than renter, there are almost three times as many renter households in CHN than owner households in CHN.

There is no significant difference in CHN among owners with or without mortgages, but we do see that renters in subsidized housing are much more likely to be in CHN: 39% compared to 21% of renters not in subsidized housing. Subsidized housing is usually only available to lower income households so, again, income is likely the root of this discrepancy.

CHN by tenure in Winnipeg shows a very similar to the other cities included here for comparison (Tables 23 & 24).

<b>Core Housing Need by Tenure – Winnipeg CY (CSD, MB)</b>				
	2016		2021	
<i>Tenure</i>	<b>HHs in CHN</b>	<b>% in CHN</b>	<b>HHs in CHN</b>	<b>% in CHN</b>
Owner	9,220	5%	8,865	5%
With mortgage	6,470	6%	6,190	5%
Without mortgage	2,750	4%	2,670	4%
Renter	25,400	28%	25,565	24%
Subsidized	7,805	46%	6,635	39%
Not subsidized	17,595	24%	18,930	21%
<b>Total</b>	<b>34,630</b>	<b>13%</b>	<b>34,425</b>	<b>12%</b>

Table 21: Households in core housing need, and the rate of core housing need, by tenure in 2016 and 2021 – Winnipeg CY (CSD, MB). Note, categories may not match totals due to random rounding in data.

<b>Core Housing Need by Tenure - Division No. 11 (CD, MB)</b>				
	2016		2021	
<i>Tenure</i>	<b>HHs in CHN</b>	<b>% in CHN</b>	<b>HHs in CHN</b>	<b>% in CHN</b>
Owner	9,265	5%	8,890	5%
With mortgage	6,490	6%	6,210	5%
Without mortgage	2,775	4%	2,680	4%
Renter	25,415	28%	25,570	24%
Subsidized	7,805	46%	6,635	39%
Not subsidized	17,610	24%	18,930	21%
<b>Total</b>	<b>34,675</b>	<b>13%</b>	<b>34,460</b>	<b>12%</b>

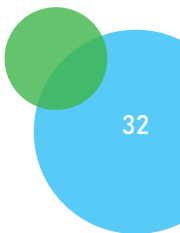
Table 22: Households in core housing need, and the rate of core housing need, by tenure in 2016 and 2021 – Division No. 11 (CD, MB). Note, categories may not match totals due to random rounding in data.

<b>2016 Core Housing Need by Tenure – CSDs for comparison</b>						
<i>Tenure</i>	Regina CY (CSD, SK)		Edmonton CY (CSD, AB)		Hamilton C (CSD, ON)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	3,035	5%	15,895	7%	8,445	6%
With mortgage	2,020	6%	10,775	7%	5,465	7%
Without mortgage	1,015	5%	5,115	6%	2,985	5%
Renter	8,895	34%	33,315	28%	22,320	35%
Subsidized	3,330	63%	6,830	53%	4,585	45%
Not subsidized	5,565	26%	26,485	25%	17,730	33%
<b>Total</b>	<b>11,930</b>	<b>14%</b>	<b>49,215</b>	<b>14%</b>	<b>30,765</b>	<b>15%</b>

Table 23: Households in core housing need, and the rate of core housing need, by tenure, in 2016 – Regina CY (CSD, SK), Edmonton CY (CSD, AB), Hamilton C (CSD, ON).

<b>2021 Core Housing Need by Tenure – CSDs for comparison</b>						
<i>Tenure</i>	Regina CY (CSD, SK)		Edmonton CY (CSD, AL)		Hamilton C (CSD, ON)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	2,475	4%	13,635	5%	7,940	6%
With mortgage	1,520	4%	8,260	5%	4,620	5%
Without mortgage	955	4%	5,370	6%	3,320	6%
Renter	6,815	23%	32,520	24%	20,115	28%
Subsidized	1,865	42%	5,885	46%	3,170	31%
Not subsidized	4,950	20%	26,635	21%	16,950	27%
<b>Total</b>	<b>9,285</b>	<b>10%</b>	<b>46,155</b>	<b>12%</b>	<b>28,050</b>	<b>13%</b>

*Table 24: Households in core housing need, and the rate of core housing need, by tenure, in 2021 – Regina CY (CSD, SK), Edmonton CY (CSD, AB), Hamilton C (CSD, ON).*





## Core Housing Need by Priority Populations

*Note: A given household could fall into several priority populations simultaneously. For example, a single mother-led household would also be counted in the women-led category, and additional characteristics may also apply. Separate categories should not be combined.*

A description of each population is provided in Appendix D:

*Note: The population with the highest rate of CHN in each municipality has been highlighted in dark green.*

Core Housing Need by Priority Populations – Winnipeg CY (CSD, MB)				
	2016		2021	
Priority Populations	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	9,570	12%	8,000	9%
HH with cognitive, mental, or addictions activity limitation	4,625	12%	5,205	10%
Indigenous HH	8,265	22%	7,895	19%
Visible minority HH	8,900	15%	9,355	11%
Woman-led	19,605	18%	19,565	15%
Black-led HH	1,545	19%	2,075	16%
New migrant-led HH	3,210	26%	2,470	19%
Refugee claimant-led HH	1,440	19%	1,670	18%
Single mother-led HH	6,765	30%	6,490	27%
HH head under 24	1,790	24%	1,905	19%
HH head over 65	8,740	13%	9,910	13%
HH head over 85	1,685	20%	1,655	18%
Community (all HHs)	34,630	13%	34,425	12%

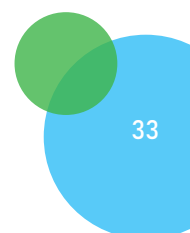
*Table 25: Households in core housing need, and the rate of core housing need, by priority population in 2016 and 2021 – Winnipeg CY (CSD, MB).*

In both 2016 and 2021, single-mother-led households experienced the highest rate of CHN: 30% in 2016 and 27% in 2021. Single-mothers experience a high rate of CHN across Canada, presumably since they most often only have one source of income but need to provide bedrooms for themselves and their children.

Indigenous households (defined as at least 50% of household members identifying as Indigenous) and new migrant-led households also experience high rates of core housing need. In 2021, both groups had around 1-in-5 households in CHN, although there are many more Indigenous households than new-migrant-led households. Refugee-claimant-led households also saw a high rate of CHN – 18% in 2021.

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Looking at CHN by age, households led by someone under the age of 24 were unusually high at 19%. We say unusually high since the rate across Canada was 13.5% in 2021, and even among the other reports we have prepared youth-led households are usually faring better than those led by someone over the age of 85. In this case however, those over the age of 85 still experience a high rate of CHN at 18%, down from 20% in 2016, while in 2016, youth-led households experienced a 24% rate of CHN.

Like Winnipeg, our comparison cities show similarly high rates of CHN among single-mother-led households, indigenous households, and new migrant-led households (Tables 27 & 28). In terms of CHN by age of the primary household maintainer (PHM), Hamilton shows a similar pattern to Winnipeg, having a high rate of CHN among youth-led households, even above consistently high rate of CHN among PHM's over the age of 85.

<b>Core Housing Need by Priority Populations - Division No. 11 (CD, MB)</b>				
	2016		2021	
<i>Priority Populations</i>	<b>HHs in CHN</b>	<b>% in CHN</b>	<b>HHs in CHN</b>	<b>% in CHN</b>
HH with physical activity limitation	9,580	11%	8,005	9%
HH with cognitive, mental, or addictions activity limitation	4,635	12%	5,205	10%
Indigenous HH	8,280	22%	7,890	19%
Visible minority HH	8,900	15%	9,355	11%
Woman-led	19,635	18%	19,575	15%
Black-led HH	1,545	19%	2,075	16%
New migrant-led HH	3,210	26%	2,470	19%
Refugee claimant-led HH	1,440	19%	1,670	18%
Single mother-led HH	6,775	30%	6,490	27%
HH head under 24	1,790	24%	1,905	19%
HH head over 65	8,755	13%	9,905	13%
HH head over 85	1,685	20%	1,655	18%
Community (all HHs)	34,675	13%	34,460	12%

*Table 26: Households in core housing need, and the rate of core housing need, by priority population in 2016 and 2021 – Division No. 11 (CD, MB).*

2016 Core Housing Need by Priority Populations – CSDs for comparison						
	Regina CY (CSD, SK)		Edmonton CY (CSD, AL)		Hamilton C (CSD, ON)	
<i>Priority Populations</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	3,295	13%	13,040	13%	8,845	14%
HH with cognitive, mental, or addictions activity limitation	1,735	14%	6,325	14%	4,270	15%
Indigenous HH	2,865	33%	5,510	23%	1,625	25%
Visible minority HH	2,265	18%	17,345	16%	6,615	20%
Woman-led	6,890	20%	25,855	20%	17,810	21%
Black-led HH	385	22%	4,065	25%	1,510	25%
New migrant-led HH	1,005	23%	4,100	21%	1,065	35%
Refugee claimant-led HH	525	33%	4,325	24%	2,545	26%
Single mother-led HH	2,700	39%	8,885	34%	6,025	31%
HH head under 24	715	22%	2,515	18%	1,155	27%
HH head over 65	3,210	17%	11,780	19%	9,080	16%
HH head over 85	710	28%	1,920	26%	1,530	20%
Community (all HHs)	11,930	14%	49,215	14%	30,765	15%

*Table 27: Households in core housing need, and the rate of core housing need, by priority population in 2016 – Regina CY (CSD, SK), Edmonton CY (CSD, AB), Hamilton C (CSD, ON).*

2021 Core Housing Need by Priority Populations – CSDs for comparison						
	Regina CY (CSD, SK)		Edmonton CY (CSD, AL)		Hamilton C (CSD, ON)	
<i>Priority Populations</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	2,310	9%	10,380	10%	6,810	11%
HH with cognitive, mental, or addictions activity limitation	1,460	9%	6,790	10%	4,090	10%
Indigenous HH	2,215	21%	5,465	18%	1,325	19%
Visible minority HH	1,850	10%	14,930	11%	6,570	14%
Woman-led	5,225	13%	25,085	16%	15,970	17%
Black-led HH	290	11%	4,105	18%	1,560	18%
New migrant-led HH	625	15%	2,795	14%	985	18%
Refugee claimant-led HH	380	19%	3,925	18%	2,385	18%
Single mother-led HH	1,870	25%	7,705	25%	4,645	22%
HH head under 24	520	15%	2,405	17%	880	22%
HH head over 65	2,495	11%	13,310	17%	9,615	15%
HH head over 85	565	19%	1,995	21%	1,540	19%
Community (all HHs)	9,285	10%	46,155	12%	28,050	13%

*Table 28: Households in core housing need, and the rate of core housing need, by priority population in 2021 – Regina CY (CSD, SK), Edmonton CY (CSD, AB), Hamilton C (CSD, ON).*

## Part 3: Future Housing Need in 2031

### Methodology

There are numerous ways to perform projection estimates for the growth in households, all with unique advantages and drawbacks. One of HART's goals is to use methods that are nationally applicable and are easily understood for results to be comparable between communities and widely accepted by national agencies.

HART's method for projecting household growth, which is applied to each cross section of income category and household size, allows us to estimate the number of households, their size, and income, assuming 'Business as Usual' growth and policy. The estimation of growth uses a line of best fit for each income category and household size across 3 historical censuses: 2006, 2016, and 2021.

Specifically, we use the "TREND" function in MS Excel, setting the number of households in 2006 as period 0, 2016 as period 2, and 2021 as period 3. Then we use the "TREND" function to extrapolate period 5, which is equivalent to 2031. Last, we round to the nearest ten or hundred households to communicate the roughness of the estimate. We apply this method to the subtotals and the totals separately, so this method will result in different subtotals by income or household size than it will for the total number of households in the community.

These projections should be contextualized in every community based on immigration, demographic shifts, changes to housing supply (growth and demolitions), and impacts from economic development that lead to growth or declines in key industries that could impact housing demand.

### Estimating Unit Mix

In addition to income and household size, HART is able to estimate the household growth by family type, which allows our projections to be used for community planning by estimating the types of units required. See Appendix C for more information on this methodology.

Calculating household growth by income or household size is possible for most communities since we are only disaggregating by one dimension (i.e., total households split by income, or total households split by household size). To estimate the units needed by number of bedrooms however, we need to disaggregate households by 3 dimensions: household income, household size, and family type. Performing this split on small communities may result in values being suppressed, and the estimate

being inaccurate. Therefore, we generally only estimate the unit mix in 2031 for communities with over 10,000 total households.

#### How communities could build upon these projections

Household growth and housing stock influence each other, which makes household projections difficult. However, it also points to additional information communities may leverage to fine-tune their projections.

Incorporating information on planned development is likely fruitful. Official community plans (OCPs) typically identify what kind of housing is being prioritized in terms of supply. Development cost charges (DCC), fees levied on new developments to offset cost of infrastructure (such as sewer and water) required to service the constructed units, are a part of many municipalities' 10-year plans and can indicate what types of developments are most likely to happen. In addition, local Finance and Planning departments often set estimates and goals regarding the number of dwellings planned for a ten-year period. These could be used to project changes in housing stock, which could refine estimates of unit mix.

Secondly, while birth/mortality rates, international and intra-provincial migration are too detailed to incorporate into our projection methodology - which aims to be replicable over time, accessible, and comparable across geographies - they may be more reasonably integrated at the local scale and may help to fine-tune community projections. Communities are experts in their local dynamics and are best suited to make such adjustments. Similarly, changing demographics, e.g., age cohort structures, divorce rates, and changes in single person-household formation, for instance, could help fine-tune household growth projections. Moreover, many municipalities have already been conducting population projections; these projections could be used to triangulate projections produced via the HART methodology.

This section will first estimate future housing need for the Division No. 11 (CD, MB) in terms both affordability and number of bedrooms. Then we will estimate future housing need for all other communities around the Division No. 11 (CD, MB) by affordability as well as by household size, but not together.

## Discussion of results

Based on the last 15 years, our methodology projects an additional 23k households to form between 2021 and 2031 in Division No. 11, representing a 7% growth rate (Table 29). This total is likely an underestimate since our methodology uses a linear projection, and does not account for recent demographic projections, but the split by unit size and income/affordability can still be applied to more rigorous household projections and may be available.

The growth among households who need at least 1-bedroom (single people and couples) is unusually low at 5%, and highest among Moderate and Median income households (8% and 9%). This is typically a fast-growing segment, and is definitely the largest: in 2021 we estimate that 158k of the approximately 300k households in the region only need a 1-bedroom unit (53%, Table 32), but only 40% of new households between 2021 and 2031 will need a 1-bedroom unit.

In terms of income/affordability, our projections expect there to be as many net new Median income households as High income, even though there were almost twice as many High income households in 2021, but we did see in Table 4 that Median income households were the fastest growing segment between 2006-2016 and 2016-2021.

## Results

The tables below are organized as follows:

- a) Projected change in Number of Households between 2021 and 2031,
  - Equal to Table (c) minus Table (d)
- b) Implied 10-year growth rate in Number of Households (2021 to 2031),
  - Equal to Table (c) divided by Table (d)
- c) Projected Number of Households in 2031
- d) Number of Households in 2021, and
- e) Number of Households in CHN in 2021 (for comparison).

### a) Projected change in Number of Households between 2021 to 2031

Projected change in Number of Households 2021 to 2031 – Division No. 11 (CD, MB)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	118	1,601	3,133	3,174	1,186	9,214
2	23	524	771	2,199	1,580	5,098
3	103	101	314	1,312	2,206	4,038
4	110	165	390	698	1,893	3,257
5+	36	52	249	286	853	1,477
<b>Total</b>	<b>391</b>	<b>2,445</b>	<b>4,859</b>	<b>7,671</b>	<b>7,719</b>	<b>23,087</b>

Table 29: Projected change in number of households between 2021 and 2031, by income (affordability) and unit size (number of bedrooms) – Division No. 11 (CD, MB).

### b) Implied 10-year growth rate in Number of Households (2021 to 2031)

Implied 10-year growth rate in Number of Households (2021 to 2031) – Division No. 11 (CD, MB)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	1%	4%	8%	9%	3%	5%
2	1%	8%	7%	15%	5%	8%
3	14%	3%	6%	12%	6%	7%
4	62%	16%	16%	15%	13%	14%
5+	144%	19%	25%	19%	16%	18%
<b>Total</b>	<b>3%</b>	<b>5%</b>	<b>8%</b>	<b>11%</b>	<b>6%</b>	<b>7%</b>

Table 30: Implied 10-year growth rate in number of households between 2021 and 2031, by income (affordability) and unit size (number of bedrooms) – Division No. 11 (CD, MB).

### c) Projected Number of Households in 2031 by need in terms of Unit Size & Affordability

Projected Number of Households in 2031 – Division No. 11 (CD, MB)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	9,913	39,876	40,083	37,729	40,121	<b>167,724</b>
2	1,498	6,609	11,556	16,719	28,650	<b>65,033</b>
3	793	2,941	5,359	11,472	36,271	<b>56,838</b>
4	285	1,175	2,695	5,243	15,788	<b>25,187</b>
5+	61	312	1,234	1,746	5,938	<b>9,292</b>
<b>Total</b>	<b>12,551</b>	<b>50,915</b>	<b>60,929</b>	<b>72,911</b>	<b>126,769</b>	<b>324,077</b>

Table 31: Projected change in number of households in 2031, by income (affordability) and unit size (number of bedrooms) – Division No. 11 (CD, MB).

### d) Households in 2021 by need in terms of Unit Size & Affordability

Number of Households in 2021 – Division No. 11 (CD, MB)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	9,795	38,275	36,950	34,555	38,935	<b>158,510</b>
2	1,475	6,085	10,785	14,520	27,070	<b>59,935</b>
3	690	2,840	5,045	10,160	34,065	<b>52,800</b>
4	175	1,010	2,305	4,545	13,895	<b>21,930</b>
5+	25	260	985	1,460	5,085	<b>7,815</b>
<b>Total</b>	<b>12,160</b>	<b>48,470</b>	<b>56,070</b>	<b>65,240</b>	<b>119,050</b>	<b>300,990</b>

Table 32: Estimated number of households in 2021 by income (affordability) and unit size (number of bedrooms) – Division No. 11 (CD, MB). Note that estimating the needs of households by unit size may result in a different grand total than actual households in 2021.



### e) Existing Core Housing Need by need in terms of Unit Size & Affordability

2021 Households in CHN – Division No. 11 (CD, MB)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	4,310	15,470	0	0	0	19,780
2	310	3,745	2,270	0	0	6,325
3	65	1,940	2,560	55	0	4,620
4	20	705	1,615	235	0	2,575
5+	0	200	705	150	0	1,055
Total	4,705	22,060	7,150	440	0	34,355

*Table 33: Actual number of households in core housing need in 2021, by income and number of bedrooms – Division No. 11 (CD, MB).*

## Future Housing Need in Winnipeg and other CSDs for comparison

Included below are tables reporting the results from applying the projection methodology to households by income and households by household size separately, without estimating the size of unit the household will need. The tables below cover the City of Winnipeg, and the other cities that have been included above for comparison: the City of Regina (Saskatchewan), the City of Edmonton (Alberta), and the City of Hamilton (Ontario).

Similar to above, tables will be presented first for Household Size and then Income/Affordability in the following order:

- a) Projected change in Number of Households between 2021 and 2031,
  - Equal to Table (c) minus Table (d)
- b) Implied 10-year growth rate in Number of Households (2021 to 2031),
  - Equal to Table (c) divided by Table (d)
- c) Projected Number of Households in 2031, and
- d) Number of Households in 2021.

## Discussion of results

Table 35 shows some interesting patterns and differences in projected growth by household size between Winnipeg and our comparison cities. Like Regina and Edmonton, growth is relatively higher for larger households, though overall Winnipeg is growing at a much slower pace – around half as quickly as Regina and Edmonton. Hamilton's overall growth is similar (8% vs 7% for Winnipeg over 10 years) but, in Hamilton, smaller households are growing more quickly than larger ones – 1 and 2-person households are growing above the community average (11% and 9% respectively) while 4 and 5+ person-sized households are growing below the community rate: 0% and 5% respectively.

By household size:

**a) Projected change in Number of Households between 2021 to 2031**

HH Size	Winnipeg CY (CSD, MB)	Regina CY (CSD, SK)	Edmonton CY (CSD, AL)	Hamilton C (CSD, ON)
1p.	3,870	3,255	11,460	7,330
2p.	7,585	3,675	18,915	6,740
3p.	3,755	1,765	11,755	2,440
4p.	2,350	1,620	11,280	240
5+ p.	4,995	1,795	9,990	1,130
<b>Total</b>	<b>22,655</b>	<b>12,115</b>	<b>63,315</b>	<b>17,780</b>

*Table 34: Projected change in number of households between 2021 and 2031, by household size - City of Winnipeg, Regina CY (CSD, SK), Edmonton CY (CSD, AB), Hamilton C (CSD, ON).*

**b) Implied 10-year growth rate in Number of Households (2021 to 2031)**

HH Size	Winnipeg CY (CSD, MB)	Regina CY (CSD, SK)	Edmonton CY (CSD, AL)	Hamilton C (CSD, ON)
1p.	4%	11%	10%	11%
2p.	7%	12%	15%	9%
3p.	8%	13%	19%	6%
4p.	5%	13%	19%	0%
5+ p.	18%	22%	25%	5%
<b>Total</b>	<b>7%</b>	<b>13%</b>	<b>16%</b>	<b>8%</b>

*Table 35: Implied 10-year growth rate in number of households between 2021 and 2031, by household size - City of Winnipeg, Regina CY (CSD, SK), Edmonton CY (CSD, AB), Hamilton C (CSD, ON).*

### c) Projected Number of Households in 2031

HH Size	Winnipeg CY (CSD, MB)	Regina CY (CSD, SK)	Edmonton CY (CSD, AL)	Hamilton C (CSD, ON)
1p.	94,300	30,900	125,700	68,500
2p.	103,500	34,000	141,900	77,800
3p.	49,100	15,300	72,800	37,600
4p.	43,200	14,000	68,100	32,800
5+ p.	32,200	9,600	49,400	22,300
<b>Total</b>	<b>322,400</b>	<b>103,800</b>	<b>457,800</b>	<b>238,900</b>

Table 36: Projected number of households in 2031, by household size - Winnipeg CY (CSD, MB), Regina CY (CSD, SK), Edmonton CY (CSD, AB), Hamilton C (CSD, ON).

### d) Number of Households in 2021

HH Size	Winnipeg CY (CSD, MB)	Regina CY (CSD, SK)	Edmonton CY (CSD, AL)	Hamilton C (CSD, ON)
1p.	90,430	27,645	114,240	61,170
2p.	95,915	30,325	122,985	71,060
3p.	45,345	13,535	61,045	35,160
4p.	40,850	12,380	56,820	32,560
5+ p.	27,205	7,805	39,410	21,170
<b>Total</b>	<b>299,745</b>	<b>91,685</b>	<b>394,485</b>	<b>221,120</b>

Table 37: Actual number of households in 2021, by household size - Winnipeg CY (CSD, MB), Regina CY (CSD, SK), Edmonton CY (CSD, AB), Hamilton C (CSD, ON).

By household income/affordability:

**a) Projected change in Number of Households between 2021 to 2031**

Income	Winnipeg CY (CSD, MB)	Regina CY (CSD, SK)	Edmonton CY (CSD, AL)	Hamilton C (CSD, ON)
Very Low	300	-340	-1,070	640
Low	2,370	2,665	12,200	3,110
Moderate	4,840	2,400	11,740	3,505
Median	7,595	3,300	18,350	4,240
High	7,445	4,085	22,100	6,395
<b>Total</b>	<b>22,555</b>	<b>12,115</b>	<b>63,315</b>	<b>17,880</b>

Table 38: Projected change in number of households between 2021 and 2031, by income – City of Winnipeg, Regina CY (CSD, SK), Edmonton CY (CSD, AB), Hamilton C (CSD, ON).

**b) Implied 10-year growth rate in Number of Households (2021 to 2031)**

Income	Winnipeg CY (CSD, MB)	Regina CY (CSD, SK)	Edmonton CY (CSD, AL)	Hamilton C (CSD, ON)
Very Low	2%	-13%	-8%	7%
Low	4%	17%	17%	8%
Moderate	8%	13%	15%	8%
Median	11%	16%	21%	9%
High	6%	11%	14%	7%
<b>Total</b>	<b>7%</b>	<b>13%</b>	<b>16%</b>	<b>8%</b>

Table 39: Implied 10-year growth rate in number of households between 2021 and 2031, by income – City of Winnipeg, Regina CY (CSD, SK), Edmonton CY (CSD, AB), Hamilton C (CSD, ON).

### c) Projected Number of Households in 2031

Income	Winnipeg CY (CSD, MB)	Regina CY (CSD, SK)	Edmonton CY (CSD, AL)	Hamilton C (CSD, ON)
Very Low	12,500	2,100	11,100	9,000
Low	50,800	18,300	80,200	41,800
Moderate	60,800	19,900	85,400	43,700
Median	72,600	23,300	105,400	50,400
High	125,600	40,200	175,700	94,100
<b>Total</b>	<b>322,300</b>	<b>103,800</b>	<b>457,800</b>	<b>239,000</b>

*Table 40: Projected number of households in 2031, by income - Winnipeg CY (CSD, MB), Regina CY (CSD, SK), Edmonton CY (CSD, AB), Hamilton C (CSD, ON).*

### d) Number of Households in 2021

Income	Winnipeg CY (CSD, MB)	Regina CY (CSD, SK)	Edmonton CY (CSD, AL)	Hamilton C (CSD, ON)
Very Low	12,500	2,440	12,170	8,360
Low	50,800	15,635	68,000	38,690
Moderate	60,800	17,500	73,660	40,195
Median	72,600	20,000	87,050	46,160
High	125,600	36,115	153,600	87,705
<b>Total</b>	<b>322,300</b>	<b>91,685</b>	<b>394,485</b>	<b>221,120</b>

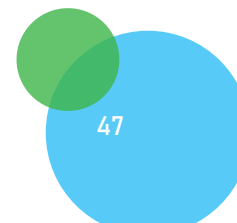
*Table 41: Actual number of households in 2021, by income - Winnipeg CY (CSD, MB), Regina CY (CSD, SK), Edmonton CY (CSD, AB), Hamilton C (CSD, ON).*

## Appendix A: Full data tables

### Population rates (2006, 2011, 2016, 2021)

Age group	2006	2011	2016	2021
0 to 14 years	111,020	111,860	118,790	124,350
15 to 24 years	89,470	92,790	93,715	98,855
25 to 34 years	85,110	92,375	103,285	109,970
35 to 44 years	91,850	87,730	93,655	103,960
45 to 54 years	96,625	100,715	95,415	91,190
55 to 64 years	69,320	82,600	90,050	93,965
65 to 74 years	42,600	47,340	60,235	72,820
75 to 84 years	33,955	32,750	32,845	37,075
85+ years	13,500	15,455	17,255	17,430
Total	633,455	663,615	705,245	749,605

Table 42: Population by age group for census years 2006, 2011, 2016, and 2021. City of Winnipeg.



### Headship rate by region (2006, 2021)

Year	2006						2021					
	Division No. 11 (CD, MB)			City of Winnipeg			Division No. 11 (CD, MB)			City of Winnipeg		
Count Type	HHs	Population	Headship Rate	HHs	Population	Headship Rate	HHs	Population	Headship Rate	HHs	Population	Headship Rate
15 to 24 years	12,205	89,995	13.60%	12,200	89,470	13.60%	11,625	99,390	11.70%	11,615	98,855	11.70%
25 to 34 years	40,715	85,510	47.60%	40,685	85,110	47.80%	46,370	110,560	41.90%	46,285	109,970	42.10%
35 to 44 years	51,935	92,275	56.30%	51,745	91,850	56.30%	56,090	104,605	53.60%	55,860	103,960	53.70%
45 to 54 years	56,930	97,080	58.60%	56,725	96,625	58.70%	52,210	91,800	56.90%	51,940	91,190	57.00%
55 to 64 years	41,650	69,645	59.80%	41,485	69,320	59.80%	56,830	94,560	60.10%	56,510	93,965	60.10%
65 to 74 years	27,005	42,745	63.20%	26,935	42,600	63.20%	45,055	73,250	61.50%	44,825	72,820	61.60%
75 to 84 years	23,090	34,010	67.90%	23,040	33,955	67.90%	24,105	37,275	64.70%	23,965	37,075	64.60%
85+ years	8,325	12,395	67.20%	8,315	12,385	67.10%	9,455	17,455	54.20%	9,440	17,430	54.20%
Total	261,850	636,175	41.20%	261,130	633,455	41.20%	301,735	753,935	40.00%	300,430	749,605	40.10%

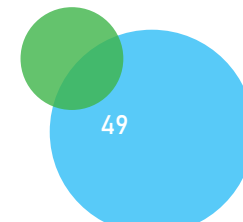
Table 43: Households, population, and headship rate by age group, 2006 and 2021, for Division No. 11 (CD, MB) and Winnipeg CY (CSD, MB).



## Number of Constructions from 1920 to 2021

City of Winnipeg	1920 or before	1921 to 1945	1946 to 1960	1961 to 1970	1971 to 1980	1981 to 1990	1991 to 1995	1996 to 2000	2001 to 2005	2006 to 2010	2011 to 2015	2016 to 2021
Number of Dwellings	26,835	20,180	46,990	42,170	50,240	36,605	9,700	9,330	9,695	12,060	15,490	21,135
Cumulative Percentage	9%	16%	31%	45%	62%	74%	77%	81%	84%	88%	93%	100%

Table 44: : Number of dwellings by period of construction, and cumulative percentage, as of 2021, for Division No. 11 (CD, MB) and Winnipeg CY (CSD, MB).



## Dwellings by structural type by year of construction

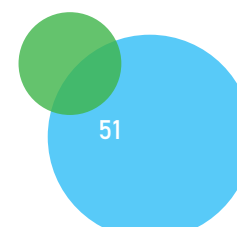
City of Winnipeg	1920 or before	1921 to 1945	1946 to 1960	1961 to 1970	1971 to 1980	1981 to 1990	1991 to 1995	1996 to 2000	2001 to 2005	2006 to 2010	2011 to 2015	2016 to 2021	Total by Construction Period
Apartment in building with 5+ storeys	1,550	675	3,080	8,695	10,380	6,185	1,480	1,280	745	1,360	1,675	3,960	41,075
Movable dwelling	0	0	10	25	200	100	55	80	60	30	35	80	680
Single-detached house	18,270	15,320	36,030	21,190	22,380	21,555	5,385	4,720	5,845	6,555	7,870	7,680	172,790
Attached, semi-detached, row housing	580	520	1,540	4,075	7,700	2,215	675	655	560	800	1,560	3,200	24,100
Apartment in building with <5 storeys, duplexes	6,430	3,655	6,330	8,185	9,580	6,555	2,105	2,595	2,480	3,310	4,345	6,215	61,790
<b>Total by Structural Type</b>	<b>26,835</b>	<b>20,180</b>	<b>46,990</b>	<b>42,170</b>	<b>50,240</b>	<b>36,605</b>	<b>9,700</b>	<b>9,330</b>	<b>9,695</b>	<b>12,060</b>	<b>15,490</b>	<b>21,135</b>	<b>300,430</b>

Table 45: Dwellings by period of construction and building type, as of 2021, for Winnipeg CY (CSD, MB).

## Dwellings by structural type and number of bedrooms

City of Winnipeg	No bedrooms	1 bedroom	2 bedrooms	3 bedrooms	4 or more bedrooms	Total
Single-detached house	195	3,030	28,685	80,645	60,235	172,790
Apartment in building with 5+ storeys	1,995	21,585	16,140	1,255	95	41,070
Movable dwelling	0	20	240	395	20	675
Attached, semi-detached, row housing	140	1,310	5,990	13,460	3,205	24,105
Apartment in building with <5 storeys, duplexes	1,675	24,985	28,785	5,255	1,090	61,790

*Table 46: Number of dwellings by structural type and number of bedrooms, 2021. (1) Category "Apartment in building with <5 storeys, duplexes" represents the sum of the original Statistics Canada categories "Apartment or flat in a duplex" and "Apartment in a building that has fewer than five storeys". (2) Category "Attached, semi-detached, row housing" represents the sum of original Statistics Canada categories "Other single-attached house", "Row house", and "Semi-detached house".*



Income categories and affordable monthly shelter costs (2016, 2021)

2016 – Income (table 1 of 2)	
Community	Division No. 11 (CD, MB)
AMHI	\$68,500
Very Low	< \$13,700
Low	\$13,701-\$34,250
Moderate	\$34,251-\$54,800
Median	\$54,801-\$82,200
High	> \$82,200

Table 47: Annual household income ranges for HART income categories, 2016 – Division No. 11 (CD, MB).

2016 – Income (table 2 of 2)				
Community	City of Winnipeg	Regina CY (CSD, SK)	Edmonton CY (CSD, AL)	Hamilton C (CSD, ON)
AMHI	\$68,500	\$82,000	\$88,000	\$69,000
Very Low	< \$13,700	< \$16,400	< \$17,600	< \$13,800
Low	\$13,701-\$34,250	\$16,401-\$41,000	\$17,601-\$44,000	\$13,801-\$34,500
Moderate	\$34,251-\$54,800	\$41,001-\$65,600	\$44,001-\$70,400	\$34,501-\$55,200
Median	\$54,801-\$82,200	\$65,601-\$98,400	\$70,401-\$105,600	\$55,201-\$82,800
High	> \$82,200	> \$98,400	> \$105,600	> \$82,800

Table 48: Annual household income ranges for HART income categories, 2016 – City of Winnipeg, Winnipeg CY (CSD, MB), Regina CY (CSD, SK), Edmonton CY (CSD, AL).

2016 – Affordable monthly shelter cost by income (table 1 of 2)	
Community	Division No. 11 (CD, MB)
AMHI	\$68,500
Very Low	< \$343
Low	\$344-\$856
Moderate	\$857-\$1,370
Median	\$1,371-\$2,055
High	> \$2,055

Table 49: Implied affordable monthly shelter costs for each HART income category, 2016 – Division No. 11 (CD, MB).

2016 – Affordable monthly shelter cost by income (table 2 of 2)				
Community	City of Winnipeg	Regina CY (CSD, SK)	Edmonton CY (CSD, AL)	Hamilton C (CSD, ON)
AMHI	\$68,500	\$82,000	\$88,000	\$69,000
Very Low	< \$343	< \$410	< \$440	< \$345
Low	\$344-\$856	\$411-\$1,025	\$441-\$1,100	\$346-\$863
Moderate	\$857-\$1,370	\$1,026-\$1,640	\$1,101-\$1,760	\$864-\$1,380
Median	\$1,371-\$2,055	\$1,641-\$2,460	\$1,761-\$2,640	\$1,381-\$2,070
High	> \$2,055	> \$2,460	> \$2,640	> \$2,070

Table 50: Implied affordable monthly shelter costs for each HART income category, 2016 – City of Winnipeg, Winnipeg CY (CSD, MB), Regina CY (CSD, SK), Edmonton CY (CSD, AL).

2021 – Income (table 1 of 2)	
Community	Division No. 11 (CD, MB)
AMHI	\$80,000
Very Low	< \$16,000
Low	\$16,001-\$40,000
Moderate	\$40,001-\$64,000
Median	\$64,001-\$96,000
High	> \$96,000

Table 51: Annual household income ranges for HART income categories, 2021 – Division No. 11 (CD, MB).

2021 – Income (table 2 of 2)				
Community	City of Winnipeg	Regina CY (CSD, SK)	Edmonton CY (CSD, AL)	Hamilton C (CSD, ON)
AMHI	\$80,000	\$88,000	\$91,000	\$86,000
Very Low	< \$16,000	< \$17,600	< \$18,200	< \$17,200
Low	\$16,001-\$40,000	\$17,601-\$44,000	\$18,201-\$45,500	\$17,201-\$43,000
Moderate	\$40,001-\$64,000	\$44,001-\$70,400	\$45,501-\$72,800	\$43,001-\$68,800
Median	\$64,001-\$96,000	\$70,401-\$105,600	\$72,801-\$109,200	\$68,801-\$103,200
High	> \$96,000	> \$105,600	> \$109,200	> \$103,200

Table 52: Annual household income ranges for HART income categories, 2021 – City of Winnipeg, Winnipeg CY (CSD, MB), Regina CY (CSD, SK), Edmonton CY (CSD, AL).

2021 – Affordable monthly shelter cost by income (table 1 of 2)	
Community	Division No. 11 (CD, MB)
AMHI	\$80,000
Very Low	< \$400
Low	\$401-\$1,000
Moderate	\$1,001-\$1,600
Median	\$1,601-\$2,400
High	> \$2,400

Table 53: Implied affordable monthly shelter costs for each HART income category, 2021 – Division No. 11 (CD, MB).

2021 – Affordable monthly shelter cost by income (table 2 of 2)				
Community	City of Winnipeg	Regina CY (CSD, SK)	Edmonton CY (CSD, AL)	Hamilton C (CSD, ON)
AMHI	\$80,000	\$88,000	\$91,000	\$86,000
Very Low	< \$400	< \$440	< \$455	< \$430
Low	\$401-\$1,000	\$441-\$1,100	\$456-\$1,138	\$431-\$1,075
Moderate	\$1,001-\$1,600	\$1,101-\$1,760	\$1,139-\$1,820	\$1,076-\$1,720
Median	\$1,601-\$2,400	\$1,761-\$2,640	\$1,821-\$2,730	\$1,721-\$2,580
High	> \$2,400	> \$2,640	> \$2,730	> \$2,580

Table 54: Implied affordable monthly shelter costs for each HART income category, 2021 – City of Winnipeg, Winnipeg CY (CSD, MB), Regina CY (CSD, SK), Edmonton CY (CSD, AL).

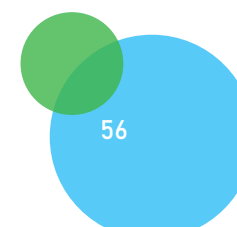
Total households by household size (2006, 2016, 2021)

2006					
HH Size (persons)	Division No. 11 (CD, MB)	Winnipeg CY (CSD, MB)	Regina CY (CSD, SK)	Edmonton CY (CSD, AL)	Hamilton C (CSD, ON)
1 p.	81,930	81,860	22,710	89,405	51,425
2 p.	83,250	82,955	25,195	96,825	60,995
3 p.	39,160	39,035	11,405	45,700	31,305
4 p.	36,475	36,320	10,175	40,165	31,175
5+ p.	20,220	20,145	5,190	24,835	18,560
<b>Total</b>	<b>261,030</b>	<b>260,315</b>	<b>74,675</b>	<b>296,925</b>	<b>193,460</b>

Table 55: Total households by household size, 2006 - City of Winnipeg, Hamilton C (CSD, ON), Winnipeg CY (CSD, MB), Regina CY (CSD, SK), Edmonton CY (CSD, AL).

2016					
HH Size (persons)	Division No. 11 (CD, MB)	Winnipeg CY (CSD, MB)	Regina CY (CSD, SK)	Edmonton CY (CSD, AL)	Hamilton C (CSD, ON)
1 p.	84,380	84,280	25,875	97,010	59,345
2 p.	90,270	89,835	29,135	116,820	67,785
3 p.	42,725	42,535	13,355	58,640	33,635
4 p.	38,500	38,255	11,930	51,500	30,855
5+ p.	25,410	25,320	7,060	35,030	19,185
<b>Total</b>	<b>281,280</b>	<b>280,220</b>	<b>87,350</b>	<b>359,000</b>	<b>210,795</b>

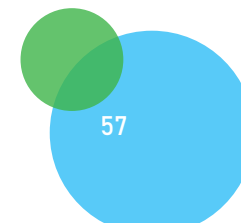
Table 56: Total households by household size, 2016 - City of Winnipeg, Hamilton C (CSD, ON), Winnipeg CY (CSD, MB), Regina CY (CSD, SK), Edmonton CY (CSD, AL).





2021					
<i>HH Size (persons)</i>	Division No. 11 (CD, MB)	Winnipeg CY (CSD, MB)	Regina CY (CSD, SK)	Edmonton CY (CSD, AL)	Hamilton C (CSD, ON)
1 p.	90,590	90,430	27,645	114,240	61,170
2 p.	96,425	95,915	30,325	122,985	71,060
3 p.	45,545	45,345	13,535	61,045	35,160
4 p.	41,160	40,850	12,380	56,820	32,560
5+ p.	27,320	27,205	7,805	39,410	21,170
<b>Total</b>	<b>301,040</b>	<b>299,745</b>	<b>91,685</b>	<b>394,485</b>	<b>221,120</b>

Table 57: Total households by household size, 2021 - City of Winnipeg, Hamilton C (CSD, ON), Winnipeg CY (CSD, MB), Regina CY (CSD, SK), Edmonton CY (CSD, AL).



Total households by income/affordability (2006, 2016, 2021)

2006					
<i>Income</i>	Division No. 11 (CD, MB)	Winnipeg CY (CSD, MB)	Regina CY (CSD, SK)	Edmonton CY (CSD, AL)	Hamilton C (CSD, ON)
Very Low	13,635	13,605	3,590	15,715	9,645
Low	42,610	42,545	12,230	48,655	34,130
Moderate	46,950	46,820	13,250	53,785	33,785
Median	51,280	51,100	14,810	58,070	36,505
High	106,555	106,245	30,800	120,705	79,395
<b>Total</b>	<b>261,030</b>	<b>260,315</b>	<b>74,675</b>	<b>296,925</b>	<b>193,460</b>

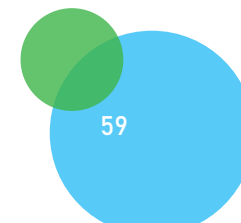
Table 58: Total households by income group, 2006 - City of Winnipeg, Hamilton C (CSD, ON), Winnipeg CY (CSD, MB), Regina CY (CSD, SK), Edmonton CY (CSD, AL).

2016					
<i>Income</i>	Division No. 11 (CD, MB)	Winnipeg CY (CSD, MB)	Regina CY (CSD, SK)	Edmonton CY (CSD, AL)	Hamilton C (CSD, ON)
Very Low	14,940	14,900	3,535	15,670	11,410
Low	43,930	43,785	15,160	60,335	37,215
Moderate	50,880	50,690	15,400	64,380	36,635
Median	57,755	57,480	17,905	75,625	39,115
High	113,775	113,370	35,345	142,990	86,420
<b>Total</b>	<b>281,280</b>	<b>280,220</b>	<b>87,350</b>	<b>359,000</b>	<b>210,795</b>

Table 59: Total households by income group, 2016 - City of Winnipeg, Hamilton C (CSD, ON), Winnipeg CY (CSD, MB), Regina CY (CSD, SK), Edmonton CY (CSD, AL).

2021					
<i>Income</i>	Division No. 11 (CD, MB)	Winnipeg CY (CSD, MB)	Regina CY (CSD, SK)	Edmonton CY (CSD, AL)	Hamilton C (CSD, ON)
Very Low	12,215	12,200	2,440	12,170	8,360
Low	48,470	48,430	15,635	68,000	38,690
Moderate	56,070	55,960	17,500	73,660	40,195
Median	65,230	65,005	20,000	87,050	46,160
High	119,060	118,155	36,115	153,600	87,705
<b>Total</b>	<b>301,040</b>	<b>299,745</b>	<b>91,685</b>	<b>394,485</b>	<b>221,120</b>

Table 60: Total households by income group, 2021 – City of Winnipeg, Hamilton C (CSD, ON), Winnipeg CY (CSD, MB), Regina CY (CSD, SK), Edmonton CY (CSD, AL).

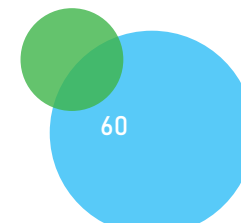


## Appendix B: Data Sources

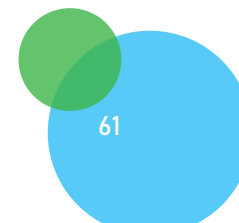
1. Population, number of households
  - a. 2006 Census Profile <https://www12.statcan.gc.ca/census-recensement/2006/dp-pd/prof/92-591/>
  - b. 2011 Census Profile <https://www12.statcan.gc.ca/census-recensement/2011/dp-pd/prof/index.cfm?Lang=E>
  - c. 2016 Census Profile: <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>
  - d. 2021 Census Profile: <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/index.cfm?Lang=E>
2. Number of households by age of primary household maintainer (note that HART data was used for the 85+ age group in 2006, 2016, and 2021)
  - a. 2006 Census: Statistics Canada. Data table 97-554-XCB2006034
  - b. 2011 National Household Survey: Statistics Canada. Data table 99-014-X2011045
  - c. 2016 Census: Statistics Canada Catalogue no. 98-400-X2016227
  - d. 2021 Census: Statistics Canada. Table 98-10-0232-01 Age of primary household maintainer by tenure: Canada, provinces and territories, census divisions and census subdivisions
3. Dwellings by structural type and period of construction
  - a. 2016 Census: Statistics Canada Catalogue no. 98-400-X2016222
  - b. 2021 Census: Statistics Canada. Table 98-10-0233-01 Dwelling condition by tenure: Canada, provinces and territories, census divisions and census subdivisions
4. Households by tenure, presence of mortgage, subsidized housing
  - a. 2016 Census: Statistics Canada, 2023, "HART - 2016 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", <https://doi.org/10.5683/SP3/QMNEON>, Borealis, V1
  - b. 2021 Census: Statistics Canada, 2023, "HART - 2021 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", <https://doi.org/10.5683/SP3/8PUZQA>, Borealis, V8

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5. Households by vulnerable population
  - a. 2016 Census: HART (see source 4 above)
  - b. 2021 Census: HART (see source 4 above)
6. Households by income category and household size
  - a. 2006 Census: Statistics Canada, 2023, "HART - 2006 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", <https://doi.org/10.5683/SP3/KW09ZA>, Borealis, V1
  - b. 2016 Census: HART (see source 4 above)
  - c. 2021 Census: HART (see source 4 above)



## Appendix C: Family type bedroom requirements

We use the National Occupancy Standards<sup>5</sup> (NOS) as our basic set of assumptions. However, the NOS allows for children to share a bedroom if they are the same sex which introduces some complication. For simplicity, we assume that each child needs their own bedroom.

For the purpose of translating household sizes to bedroom requirements, HART uses only the specific categories **bolded** in the list below:

- Census family households
- One-census-family households without additional persons
  - One couple census family without other persons in the household
    - **Without children**
    - **With children**
  - **One lone-parent census family without other persons in the household**
- **One-census-family households with additional persons**
  - One lone-parent census family with other persons in the household
- **Multiple-family households**
- **Non-census-family households**
- Non-family households: One person only
- Two-or-more person non-census-family household

HART elected to use these groups because they account for all categories that would affect the type of unit needed to house them. For example, the aggregate category “non-census-family households” was chosen as both (i) one person households and (ii) two or more-person non-census-family households would have the same type of bedroom requirement, i.e., one bedroom per individual in the non-census-family household. Appendix C: Family type bedroom requirements describes how to convert household size and family type into number of bedrooms.

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<sup>5</sup> <https://www.cmhc-schl.gc.ca/professionals/industry-innovation-and-leadership/industry-expertise/affordable-housing/provincial-territorial-agreements/investment-in-affordable-housing/national-occupancy-standard>

Family Type	Description	Bedroom requirements
One couple census family without other persons in the household - Without children	Married or common-law couple. These will always be two-person households.	Couples may share a bedroom. This family type requires a minimum of 1 bedroom. Beds = 1
One couple census family without other persons in the household - With children	Married or common-law couple with child(ren).	Couples may share a bedroom. This family type requires a unit with bedrooms equal to the household size - 1. For instance, a couple with 2 children (household size = 4) requires a unit with (4 - 1=3) 3 bedrooms. Beds = HH size - 1
One lone-parent census family without other persons in the household	Single parent with child(ren).	As parent and child(ren) each require their own bedroom, the required number of bedrooms is equal to the size of the household. Beds = HH size
One census-family households with additional persons	One census family (couple with child[ren]) with other persons in the household, such as grandparent, roommate.	The couple can share a bedroom but we assume each child needs their own bedroom. Beds = HH size - 1
One lone-parent census-family household with additional persons	One lone-parent census family (single parent with child[ren]) with other persons in the household, such as grandparent, roommate.	Since adults and child(ren) each require their own bedroom, the required number of bedrooms is equal to the size of the household. Beds = HH size
Multiple-family households	A household in which two or more census families live. An example of this could be two single mothers sharing a home with their respective children, or a married couple living with one partner's parents. Household size will be four or more in nearly all cases. In most communities, this family type is rare.	We cannot infer how many members are adults or children so we assume all are adults with at least two couples who can each share a bedroom. Beds = HH size - 2
Non-census-family households	A non-couple or parent household. This classification includes one-person households and two or more-person non-census-family household.	Since each adult requires their own bedroom, the required number of bedrooms is equal to the size of the household. Beds = HH size

## Appendix D: Priority Populations

Priority population	Census Variable	Definition
Women-led HH	PHM is female	A female-led HH.
Single mother-led HH	PHM is a female lone-parent	A female-led sole parent HH with children, defined as a priority population by the CMHC.
Indigenous HH	Indigenous HH status	Indigenous HH status is defined as 50% or more of HH members self-identifying as indigenous in the census.
Racialized HH	Visible minority HHS	Racialized HH status is defined as 50% or more of HH member self-identifying as a visible minority in the census.
Black-led HH	PHM is black	A HH where the PHM self-identifies as black.
New migrant-led HH	PHM is a recent immigrant (immigrated 2016 - 2021)	A HH led by an individual who immigrated within 5 years of the census.
Refugee claimant-led HH	PHM immigrated with a refugee status	A HH led by an individual who immigrated with refugee status.
HH head under 25	PHM is 24 years or under	A HH led by an individual who is 24 years old or younger.
HH head over 65	PHM is between 65 years and over	This census measure (PHM is 24 years or under) is under-represented in the survey for CHN because non-family HHS with at least one maintainer aged 15 to 29 attending school are considered not to be in 'core housing need' regardless of their housing circumstances.
HH head over 85	PHM is between 85 years and over	A HH where a senior, 65 years of age or older, is the PHM.
HH with physical activity limitation	HH has at least one person with activity limitations reported for (q11a, q11b, q11c or q11f or combined)	A HH where a senior, 85 years of age or older, is the PHM. This category is a subset of HH head over 65.
HH with mental activity limitation	HH has at least one person with activity limitations reported for q11d and q11e or combined q11d and q11e health issues	A HH with one or more persons with an activity limitation.