HOUSING MARKET INSIGHT
Montreal CMA

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"Renter profiles were fairly consistent across the various geographic sectors of Greater Montréal. Most renters were people living alone, with relatively low incomes. The data revealed that lower-income households also moved slightly less often than other households and tended to stay within the sector where they already lived, when they did move. Finally, there did not seem to be a significant movement of less affluent renters to sectors of the CMA where the rents were less costly."

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Who are the renters in the various sectors of Greater Montréal?

In each large geographic sectors of the Montréal area, people living alone accounted for about 50% of all renter households.

In Greater Montréal, 35% of renter households had incomes below $30,000, and this proportion rose to 60% for those with incomes below $50,000. Most of these renters were persons living alone. These results applied to the vast majority of geographic sectors in Greater Montréal.

Households with incomes above $100,000 accounted for only 5% to 8% of renters in most sectors of the Montréal area. However, in Griffintown, Outremont and L'Île-des-Sœurs, where rents are generally high, the proportions of renters varied between 20% and 25%.

The gaps in (median) incomes between people living alone who were renters and those who bought a condominium varied between 65% and 155%, depending on the sector of Greater Montréal. The lower incomes of certain Montréal area renter households were therefore limiting their potential for homeownership.

Lower-income households generally moved somewhat less often than more affluent households and also tended to move within the sector where they already lived. As well, there did not seem to be a significant movement of lower-income renter households to sectors of the CMA where the rents were less costly.

The strength of the housing market in the Montréal census metropolitan area (CMA) has continued to receive a lot of media attention. In order to deepen the knowledge about this market, a *Housing Market Insight* report on the profiles of homebuyer households in Greater Montréal was published last year.[1] That study highlighted, among other things, the similarities and also the differences between these profiles, both by housing type[2] and by geographic sector of the metropolitan area.

While it may be interesting to explore the characteristics of homebuyers, the fact remains that nearly half (45%) of Greater Montréal area households are renters. Given the size and weight of this group on the Montréal real estate market, it becomes just as relevant to examine their profiles across the various geographic sectors of the CMA, once again using data from the latest Canadian census (2016).

In addition to providing us with more knowledge on renter households in Greater Montréal, this study could also help better target and better measure the impacts of the various programs and policies intended for these clients. These data also complement the rental housing market information (starts, vacancy rates, etc.) already published by CMHC, thereby providing a better overall view of this market.

People living alone: about 50% of all renter households in the Montréal CMA

In the Montréal CMA, 48% of renter households were people living alone. It is important to note that this figure was generally valid for all large geographic sectors of the metropolitan area (see table 1 in the appendix). Certain zones had proportions that were slightly lower

(North Shore, at 46%) or slightly higher (Saint-Jean-sur-Richelieu, at 52%), but none stood out significantly from the overall CMA.

Within the city of Montréal, home to most renters in the CMA,[3] the percentages of renter households who were persons living alone hovered around 50% in most boroughs (see table 2 in the appendix). Some zones, such as Le Plateau-Mont-Royal, Rosemont and Ville-Marie, had proportions close to 60%, while others, such as Saint-Laurent and Saint-Léonard, had proportions of only about 33%.

These results on the proportions of people living alone reflect those found in a previous *Housing Market Insight* issue on homebuyer profiles,[4] which indicated that households of this type also often bought condominiums. The following text box presents a brief comparison between these two groups of people living alone: renters and condominium buyers.

People living alone: significant income gaps between renters and condominium buyers

In the Montréal CMA, about 50% of renters are people living alone, while around 45% of condominium buyers are also people living alone. For each of the large geographic sectors of the CMA, the proportions of people living alone within these two groups are relatively similar and vary only slightly from one zone to another (see table A).

Even though the demographic composition of these two groups was relatively similar, there was a major difference between them: the median income of condominium buyer one-person households was about double that of renter one-person households in the Montréal CMA. Across the various geographic sectors in Greater Montréal, the income gaps varied between 65% and 155% (see table B).

In light of these figures, it would appear that the step to homeownership for renters living alone was a relatively high one.[31] The same analysis, but this time by age group, also revealed that the income gap between renters and condominium buyers widened as these households got older.

For example, in the Montréal CMA, the gap in median income between persons living alone aged 25 to 34 who were renters and those who

Table A: Proportions of People Living Alone Among Renter and Condominium Buyer Households in the Montréal CMA in 2016		
CMA geographic sectors	**Proportion (%) of People Living Alone Among Renter Households**	**Proportion (%) of People Living Alone Among Condominium Buyer Households**
City of Montréal	48.0	44.3
Island of Montréal (excluding the city of Montréal)	47.4	31.3
Island of Montréal	48.0	43.2
Laval	44.8	44.6
North Shore (west)	48.8	49.2
North Shore (centre)	44.8	43.8
North Shore (east)	43.5	45.8
North Shore	45.9	46.7
South Shore (west)	47.5	43.8
Longueuil Agglomeration	48.2	43.8
South Shore (east)	48.4	47.4
South Shore	48.1	44.7
Saint-Jean-sur-Richelieu	52.2	38.1
Vaudreuil-Soulanges	48.2	45.3
Montréal CMA	47.7	44.1

Sources: Statistics Canada, 2016 Census; CMHC, calculations

were condominium buyers was about 60%.[32] The gaps were about 75% for individuals aged 35 to 44, 90% for those aged 45 to 54 and 113% for those aged 55 to 64. The various geographic sectors of Greater Montréal generally showed similar trends in the results by age group.

One hypothesis that could explain this situation is that households who remain renters throughout their lives probably do not see their incomes rise considerably over time, while the contrary likely happens among homeowner (or homebuyer) households. The income gap between the two groups would consequently widen over the years.

Table B: Median Incomes of One-Person Renter and Condominium Buyer Households in the Montréal CMA in 2016			
CMA geographic sectors	Median Before-Tax Income ($) in 2015 of One-Person Renter Households	Median Before-Tax Income ($) in 2015 of One-Person Condominium Buyer Households	Income Gap (%) Between Renters and Condominium Buyers
City of Montréal	24,689	54,095	119
Island of Montréal (excluding the city of Montréal)	30,604	56,044	83
Laval	28,161	52,875	88
North Shore (west)	23,348	49,038	110
North Shore (centre)	27,798	53,277	92
North Shore (east)	26,609	49,330	85
South Shore (west)	26,266	43,006	64
Longueuil Agglomeration	27,561	55,463	101
South Shore (east)	29,106	53,297	83
Saint-Jean-sur-Richelieu	24,652	63,299	157
Vaudreuil-Soulanges	28,139	47,407	68
Montréal CMA	25,477	53,022	108

*Median income data for the overall North Shore, the overall South Shore and the overall Island of Montréal were not available, so they were not included in the table.

Sources: Statistics Canada, 2016 Census; CMHC, calculations

However, people living alone were not the only renters on the Montréal market. Couples with or without children accounted for about 30% of renters in each of the large geographic sectors of Montréal. For lone-parent households, the proportions hovered between 10% and 15%, depending on the geographic sector.[5]

Still, the fact that many renters were people living alone could only be the reflection of the demographic makeup of Greater Montréal, that is, that the overall population was mainly composed of people living alone and some couples with or without children, for example.

In this regard, the data revealed that 33% of all households (homeowners and renters) in the Montréal CMA were people living alone. However, it should be recalled that persons living alone accounted for 48% of all renter households. People living alone who were renters were therefore overrepresented relative to their demographic weight in the CMA.

This same finding also applied to all large geographic sectors of the CMA (see table 1). In most cases, the gaps between the demographic weight of people living alone and their proportion of renters hovered around 20 percentage points. For the city of Montréal, though, this gap was smaller.

Other than people living alone, lone-parent households, although to a lesser extent, were also a group whose proportion of renters was overrepresented relative to its demographic weight (which was not the case for couples with or without children). These results were effectively in line with the fact that people living alone and lone-parent households in Greater Montréal were more likely to be in core housing need.[6]

Given that one-person households (and lone-parent households) also generally had lower incomes than other types of households (see Figure 1), the next section presents an analysis of the Montréal renter household profile from an income standpoint.

Montréal renters: mostly households in the lower income ranges

For this section, a slight adjustment was made to the data: the data on households attending an educational institution[7] (referred to here as students) were excluded from the analysis. These households were generally young renters with incomes in the lowest ranges.

It is likely that these households will achieve higher incomes in the medium term and that their financial situation was only temporary. For these reasons, students were therefore excluded from this analysis,[8] which focused solely on households whose financial situation was probably less temporary. However, given the non-negligible number of students

Table 1: Proportions of People Living Alone Among Renter Households and Among All Households in the Montréal CMA in 2016			
CMA geographic sectors	Proportion (%) of People Living Alone Among Renter Households	Proportion (%) of People Living Alone Among All Households	Gap (% points)
City of Montréal	48.0	40.8	7.2
Island of Montréal (excluding the city of Montréal)	47.4	26.6	20.8
Island of Montréal	48.0	39.3	8.7
Laval	44.8	26.1	18.7
North Shore (west)	48.8	28.9	19.9
North Shore (centre)	44.8	24.3	20.5
North Shore (east)	43.5	23.1	20.4
North Shore	45.9	25.4	20.5
South Shore (west)	47.5	23.8	23.7
Longueuil Agglomeration	48.2	31.5	16.7
South Shore (east)	48.4	22.7	25.7
South Shore	48.1	27.7	20.4
Saint-Jean-sur-Richelieu	52.2	31.9	20.3
Vaudreuil-Soulanges	48.2	22.7	25.5
Montréal CMA	47.7	33.0	14.7

Sources: Statistics Canada, 2016 Census; CMHC, calculations

Figure 1

Median Before-Tax Income ($) in 2015 by Household Type, Montréal CMA
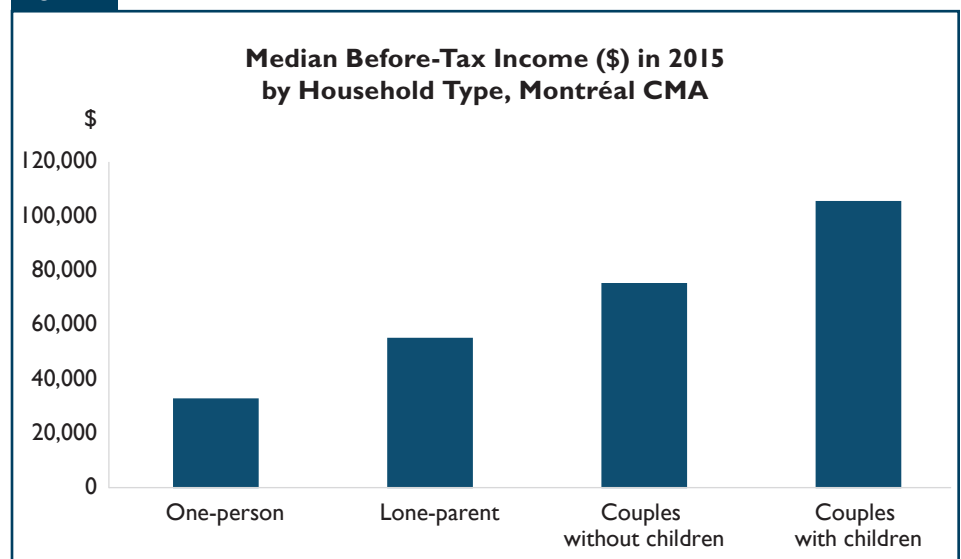
Sources: Statistics Canada, 2016 Census; CMHC, calculations

in the Montréal CMA, a future *Housing Market Insight* issue will provide a more detailed look at their situation on the real estate market.

In the Montréal CMA, about 35% of all renter households had before-tax incomes below $30,000.[9] As for renter households with incomes

below $50,000, they accounted for just over 60% of all renter households in the metropolitan area.

The results across all large geographic sectors of the CMA were quite similar to those for the metropolitan area (see table 2). However, the municipalities located on the Island of Montréal, with the exception of the city of Montréal, had a lower proportion of renter households with incomes below $30,000 (or $50,000). The rents in these municipalities were among the highest in the CMA,[10] likely making it more difficult for lower-income households to rent there.

Conversely, in Saint-Jean-sur-Richelieu and the municipalities located in the western part of the North Shore, there were higher proportions of renter households with incomes below $30,000 or $50,000. In this case, the rents in these municipalities were among the lowest in the CMA.[11]

These last two results also raise an interesting question: did more lower-income households move than other types of households, perhaps to geographic sectors where the rents were lower? The last section of this report (page 7) takes a closer look at this question and provides some possible answers.

Notwithstanding the slight differences from one geographic zone to another, all sectors in Greater Montréal had one thing in common: the vast majority of renters with incomes below $50,000 were one-person households (between 60% and 68%, depending on the sector). They were followed by lone-parent households (between 13% and 17%), couples without children (between 10% and 14%) and, lastly, couples with children (between 3% and 9%).[12]

Table 2: Proportions of Renter Households in the Montréal CMA in 2016 With Before-Tax Incomes Below $30,000 and $50,000		
CMA geographic sectors	Proportion (%) of Renter Households* With Incomes** Below $30,000	Proportion (%) of Renter Households* With Incomes** Below $50,000
City of Montréal	36.2	61.8
Island of Montréal (excluding the city of Montréal)	30.4	54.8
Island of Montréal	35.9	61.4
Laval	32.4	60.9
North Shore (west)	38.7	67.4
North Shore (centre)	30.7	58.4
North Shore (east)	32.3	61.2
North Shore	34.7	63.2
South Shore (west)	34.6	63.4
Longueuil Agglomeration	34.3	61.2
South Shore (east)	30.0	58.5
South Shore	33.6	61.2
Saint-Jean-sur-Richelieu	39.2	68.0
Vaudreuil-Soulanges	31.7	60.4
Montréal CMA	35.3	61.7

*Excluding student households.
**Before-tax income in 2015.
Sources: Statistics Canada, 2016 Census; CMHC, calculations

An analysis of the same data by age group also revealed that 27% of renter households aged under 35 had incomes below $30,000, and this proportion rose to about 55% for those with incomes below $50,000. This age group was in fact the only one where renter households were overrepresented relative to the group's demographic weight (15% of all households, but 22% of all renters). Once again, this last result was in line with the fact that younger households as a group were more likely to be in core housing need.[13]

While renter households in the other age groups were not overrepresented relative to their demographic weight, these households still had income profiles that were similar to that of young renter households. In the case of renter households aged from 35 to 54, 53% had incomes below $50,000, and that proportion rose to 70% for renter households aged from 55 to 74 and to 83% for those aged 75 or older.

The results with regard to the fact that large proportions of renter households had relatively lower incomes also extended across the various boroughs of Montréal (see table 3 in the appendix). However, some boroughs (or parts of boroughs), such as Outremont, Griffintown[14] and L'Île-des-Sœurs[15] stood out, with much lower percentages[16] of households whose incomes were below $50,000.

There were many more households with incomes above $100,000, though, in these same districts, where the rents were often higher, as these households accounted for 20% to 25% of all renters there. This came in contrast with the situation in most of the other boroughs of Montréal and also in all the other large geographic sectors of the metropolitan area, where the proportions of such households often varied between just 5% and 8%.

Across the Montréal area, these high-income renter households, while few in number, were often couples with or without children. The Griffintown district still stood out with a significant proportion of people living alone who were renters and whose incomes were above $100,000.

In that district, many of these households were young,[17] probably professionals wanting to stay close to downtown, without choosing to buy a condominium. In Outremont and L'Île-des-Sœurs, high-income renter households were rather aged 35 to 54 or 55 to 74.

Lower-income renter households generally somewhat less mobile

In this section, we will look into a question raised earlier in this report: did lower-income households move (referred to here using the terms *mobile* or *mobility*) proportionally more than other types of households, perhaps to geographic sectors where the rents were lower?

To this end, we made two methodological adjustments. First, student households were once again excluded from the analysis. Given that they are more mobile (and also have lower incomes), their inclusion would potentially alter our reading of the mobility of less affluent households.

Second, the mobility of renter households was examined only for those who moved **within** the CMA.[18] In other words, households who lived outside of Greater Montréal (other regions of Canada or other countries) before coming to rent an apartment in the area were also excluded.

This exclusion mainly served to limit the (upward) impact that new immigrants had on the mobility figures for certain geographic sectors of the CMA, such as the Island of Montréal, Laval and the Longueuil Agglomeration.[19]

In fact, in the vast majority of cases, newly arrived immigrants[20] were renters with low incomes. Including these households who left another country to come and settle in the metropolitan area would therefore have considerably altered the mobility figures, which would have made it impossible for us to verify whether less affluent households in Greater Montréal had a greater tendency to move than other households.

Once adjusted, the data revealed that lower-income renter households were slightly less mobile than other households, in most geographic sectors (see table 3).

Table 3: Proportions of Renter Households Having Moved in the Montréal CMA in 2016			
CMA geographic sectors	Proportion (%) of Renter Households* With Incomes** Below $30,000 Who Lived at a Different Address a Year Earlier	Proportion (%) of Renter Households* With Incomes** Above $30,000 Who Lived at a Different Address a Year Earlier	Proportion (%) of Renter Households* Who Lived at a Different Address a Year Earlier
City of Montréal	14.7	14.6	14.6
Island of Montréal (excluding the city of Montréal)	13.6	15.7	15.0
Laval	14.0	15.7	15.1
North Shore (west)	17.0	20.4	19.1
North Shore (centre)	19.4	19.6	19.6
North Shore (east)	17.4	21.5	20.2
South Shore (west)	15.5	18.0	17.2
Longueuil Agglomeration	14.5	17.0	16.2
South Shore (east)	15.6	19.0	17.9
Saint-Jean-sur-Richelieu	16.1	18.3	17.5
Vaudreuil-Soulanges	16.0	19.3	18.2

*Excluding student households and households who lived outside the Montréal CMA a year earlier.
**Before-tax income in 2015.
Sources: Statistics Canada, 2016 Census; CMHC, calculations

The only jarring element in this table: the city of Montréal, where the mobility of households with incomes below $30,000 was similar to that of households with incomes above that amount. A more in-depth analysis of the data did however reveal that lower-income households were in fact less mobile than other households, except those with relatively high incomes.[21] The low mobility of more affluent households therefore concealed the gap between lower-income households and other households.

And what about the geographic sectors to where Montréal area renters move? A first look at the situation for all households (homeowners and renters) revealed that most (often between 70% and 80%) moved within the sector where they already lived (see last column of table 4).

In a previous issue of *Housing Market Insight—Montréal CMA*,[22] it was noted that, for households who moved after buying a home,[23] the proportions of those who stayed in the same geographic sector were lower, at around 60% to 70%.[24]

In other words, when people moved after buying a home, a non-negligible proportion of them moved to a different sector of Greater Montréal, generally in locations where house prices were lower.[25] For example, the previous *Housing Market Insight* issue indicated that many households had left the city of Montréal to go live in the suburbs, just like many households had left Laval or the Longueuil Agglomeration to go and settle in more outlying suburbs,[26] where houses were less costly to buy.

In the case of renter households, the data presented in table 4 show that these movements from one geographic sector to another in the CMA were less significant, hence that moves often took place within the sector where the household already lived.

There were also generally somewhat more lower-income households than more affluent households who moved within the same geographic sector where they lived or, inversely, fewer who moved to a different sector of the CMA (see second and third columns of table 4).

In the appendix, tables 4 to 14 show, for each of the large sectors of the CMA, the geographic origins of renter households having moved, according to their income range. A quick look at the tables reveals that less affluent households did not significantly migrate (or more significantly migrate than other households) to geographic sectors where the rents were lower.

For example, the western part of the North Shore, where the rents were generally lower, attracted relatively few renters from Montréal, Laval or the central part of the North Shore, whereas this same sector did attract many buyers from the latter zones. This finding also held true for several other zones in the CMA.

Table 4: Proportions of Renter Households Having Stayed in the Same Sector After Moving in the Montréal CMA in 2016			
CMA geographic sectors	Proportion (%) of Renter Households* With Incomes** Below $30,000 Who Stayed in the Same Sector After Moving	Proportion (%) of Renter Households* With Incomes** Above $30,000 Who Stayed in the Same Sector After Moving	Proportion (%) of Households* Who Stayed in the Same Sector After Moving
City of Montréal	92.0	90.1	90.5
Island of Montréal (excluding the city of Montréal)	79.1	78.6	77.4
Laval	74.2	73.0	69.4
North Shore (west)	77.9	73.4	67.8
North Shore (centre)	69.3	57.4	56.2
North Shore (east)	79.1	79.9	72.3
South Shore (west)	83.7	77.7	70.4
Longueuil Agglomeration	80.1	75.8	74.4
South Shore (east)	82.1	72.0	65.4
Saint-Jean-sur-Richelieu	87.4	83.0	81.3
Vaudreuil-Soulanges	74.4	79.5	68.0

*Excluding student households and households who lived outside the Montréal CMA a year earlier.
**Before-tax income in 2015.
Sources: Statistics Canada, 2016 Census; CMHC, calculations

Vaudreuil-Soulanges stood out somewhat from the other sectors, though, as this zone attracted a significant proportion of lower-income households from municipalities located on the Island of Montréal (excluding the city of Montréal). It should be recalled that the rents in this last sector were among the highest in the CMA, which could explain this migration of less affluent renter households to Vaudreuil-Soulanges.[27]

For the city of Montréal, it was unfortunately impossible to determine the moves that took place between the various boroughs, so it could not be ascertained whether lower-income households went to settle in neighbourhoods where the rents were less costly.

Still, in the end, the data presented in tables 3 and 4[28] show that lower-income households moved less often than more affluent households and also tended to move more often within the geographic sector where they already lived. Lower-income households did not appear either to move more than other households to sectors where the rents were less costly.

Several reasons can likely explain these results. First, all of the costs associated with a change of address (move, hookups, etc.) can limit moves by lower-income households.

Second, household transportation costs (automobile, public transit, etc.) can also be affected upwards following a move, as in the case of a renter household leaving the Island of Montréal to go live further out in the suburbs, where rents are less expensive. The potential savings on rent could ultimately be reallocated to other budget items such as transportation.

Third, the gaps in apartment rents between the various geographic sectors in Greater Montréal were probably not as significant as the differences in prices that may exist when buying a home, such as a condominium,[29] for instance.

Fourth, the rental housing stock in the Montréal CMA is also quite varied (structure size, year of construction, etc.), meaning that several rent levels can exist in the same sector.[30] Households therefore do not necessarily have to move to a different geographic sector in order to find an apartment (although the features of various apartments, at the same rent level, could vary considerably from one sector of the CMA to another).

As well, some lower-income households may live in subsidized or social housing, which can limit the probability that they will move elsewhere. The scarcity of available apartments in certain rent ranges and in certain geographic sectors (sectors with low vacancy rates) can also limit moves.

Lastly, households may want to choose to stay in specific sectors of the CMA, given the resources located there, the communities established there, etc.

Conclusion

In this *Housing Market Insight* issue, renter profiles across the various geographic sectors of Greater Montréal were established. The profiles were rather consistent, dominated by people living alone and households with relatively lower incomes. The profile of renter households in Greater Montréal was also generally in line with that of households in core housing need. The proportions of high-income renter households were rather low in the Montréal CMA, except in a few geographic sectors.

As well, lower-income households did not appear to migrate more significantly than other households, thus invalidating the hypothesis that they were more mobile in order to go and settle in sectors of Greater Montréal where the rents were less expensive.

Further studies would be needed to better understand the determinants of this mobility. Are the reasons purely economic or financial, or do other factors have significant impacts? A better understanding of the determinants of this migration could also help better target programs and policies intended for these clients.

Still, the profile of renters in Greater Montréal, combined with other rental housing market data published by CMHC (starts, vacancy rates, etc.), provides a better overall view of this market in order to make more informed decisions.

Appendix

Table 1: Proportion of People Living Alone Among Renter Households in the Montréal CMA in 2016	
CMA geographic sectors	**Proportion (%) of People Living Alone Among Renter Households**
City of Montréal	48.0
Island of Montréal (excluding the city of Montréal)	47.4
Island of Montréal	48.0
Laval	44.8
North Shore (west)	48.8
North Shore (centre)	44.8
North Shore (east)	43.5
North Shore	45.9
South Shore (west)	47.5
Longueuil Agglomeration	48.2
South Shore (east)	48.4
South Shore	48.1
Saint-Jean-sur-Richelieu	52.2
Vaudreuil-Soulanges	48.2
Montréal CMA	47.7

Sources: Statistics Canada, 2016 Census; CMHC, calculations

Table 2: Proportion of People Living Alone Among Renter Households in the City of Montréal in 2016	
City of Montréal boroughs	**Proportion (%) of People Living Alone Among Renter Households**
Ahuntsic-Cartierville	49.7
Anjou	43.8
Côte-des-Neiges–Notre-Dame-de-Grâce	44.5
Lachine	49.3
LaSalle	43.7
Le Plateau-Mont-Royal	56.5
Le Sud-Ouest	49.4
Le Sud-Ouest (excluding Griffintown)	49.0
Griffintown	53.1
L'Île-Bizard–Sainte-Geneviève	52.4
Mercier–Hochelaga-Maisonneuve	51.0
Montréal-Nord	41.8
Outremont	42.6
Pierrefonds-Roxboro	40.7
Rivière-des-Prairies–Pointe-aux-Trembles	43.7
Rosemont–La Petite-Patrie	56.7
Saint-Laurent	33.4
Saint-Léonard	33.7
Verdun	46.7
Verdun (excluding L'Île-des-Sœurs)	47.3
L'Île-des-Sœurs	44.3
Ville-Marie	57.8
Villeray–Saint-Michel–Parc-Extension	44.2
City of Montréal	48.0

Sources: Statistics Canada, 2016 Census; CMHC, calculations

Table 3: Proportions of Renter Households in the City of Montréal in 2016 With Before-Tax Incomes (2015) Below $30,000 and $50,000		
City of Montréal boroughs	Proportion (%) of Renter Households* With Incomes** Below $30,000	Proportion (%) of Renter Households* With Incomes** Below $50,000
Ahuntsic-Cartierville	37.4	63.5
Anjou	30.4	59.3
Côte-des-Neiges–Notre-Dame-de-Grâce	36.7	61.0
Lachine	37.4	64.3
LaSalle	31.5	59.1
Le Plateau-Mont-Royal	35.7	57.2
Le Sud-Ouest	38.4	62.8
Le Sud-Ouest (excluding Griffintown)	39.1	64.4
Griffintown	30.2	44.9
L'Île-Bizard–Sainte-Geneviève	37.5	64.9
Mercier–Hochelaga-Maisonneuve	37.4	64.4
Montréal-Nord	41.4	69.4
Outremont	21.1	39.8
Pierrefonds-Roxboro	34.2	61.6
Rivière-des-Prairies–Pointe-aux-Trembles	34.8	63.2
Rosemont–La Petite-Patrie	36.6	62.7
Saint-Laurent	31.1	57.2
Saint-Léonard	28.2	55.3
Verdun	31.7	56.7
Verdun (excluding L'Île-des-Sœurs)	33.6	59.9
L'Île-des-Sœurs	23.3	43.1
Ville-Marie	41.2	62.6
Villeray–Saint-Michel–Parc-Extension	39.7	65.8
City of Montréal	36.2	61.8

*Excluding student households.
**Before-tax income in 2015.
Sources: Statistics Canada, 2016 Census; CMHC, calculations

Table 4: Origins of Renter Households Living in the City of Montréal by Large Sector of the Montréal CMA		
CMA geographic sectors	Proportion (%) of Renter Households* With Incomes** Below $30,000 by Origin	Proportion (%) of Renter Households* With Incomes** Above $30,000 by Origin
City of Montréal	92.0	90.1
Island of Montréal (excluding the city of Montréal)	0.9	1.0
Laval	2.0	2.3
North Shore (west)	0.6	0.4
North Shore (centre)	0.3	0.5
North Shore (east)	1.0	1.6
South Shore (west)	0.8	0.7
Longueuil Agglomeration	1.6	1.9
South Shore (east)	0.5	0.5
Saint-Jean-sur-Richelieu	0.1	0.2
Vaudreuil-Soulanges	0.2	0.6
Montréal CMA	100.0	100.0

*Excluding student households and households who lived outside the Montréal CMA a year earlier.
**Before-tax income in 2015.
Sources: Statistics Canada, 2016 Census; CMHC, calculations
Note: Percentages may not add to 100% because of rounding.

Table 5: Origins of Renter Households Living on the Island of Montréal (excluding the city of Montréal) by Large Sector of the Montréal CMA		
CMA geographic sectors	Proportion (%) of Renter Households* With Incomes** Below $30,000 by Origin	Proportion (%) of Renter Households* With Incomes** Above $30,000 by Origin
City of Montréal	12.8	12.9
Island of Montréal (excluding the city of Montréal)	79.1	78.6
Laval	1.5	1.3
North Shore (west)	0.0	0.0
North Shore (centre)	0.0	0.7
North Shore (east)	1.5	0.7
South Shore (west)	1.0	0.7
Longueuil Agglomeration	0.0	1.1
South Shore (east)	1.0	0.0
Saint-Jean-sur-Richelieu	0.0	0.0
Vaudreuil-Soulanges	4.1	3.7
Montréal CMA	100.0	100.0

*Excluding student households and households who lived outside the Montréal CMA a year earlier.
**Before-tax income in 2015.
Sources: Statistics Canada, 2016 Census; CMHC, calculations
Note: Percentages may not add to 100% because of rounding.

Table 6: Origins of Renter Households Living in Laval by Large Sector of the Montréal CMA		
CMA geographic sectors	Proportion (%) of Renter Households* With Incomes** Below $30,000 by Origin	Proportion (%) of Renter Households* With Incomes** Above $30,000 by Origin
City of Montréal	10.9	14.6
Island of Montréal (excluding the city of Montréal)	0.8	0.6
Laval	74.2	73.0
North Shore (west)	2.4	3.2
North Shore (centre)	3.2	2.9
North Shore (east)	4.3	3.9
South Shore (west)	0.8	0.4
Longueuil Agglomeration	2.4	1.4
South Shore (east)	0.5	0.0
Saint-Jean-sur-Richelieu	0.0	0.2
Vaudreuil-Soulanges	0.8	0.3
Montréal CMA	100.0	100.0

*Excluding student households and households who lived outside the Montréal CMA a year earlier.
**Before-tax income in 2015.
Sources: Statistics Canada, 2016 Census; CMHC, calculations
Note: Percentages may not add to 100% because of rounding.

Table 7: Origins of Renter Households Living in the Western Part of the North Shore by Large Sector of the Montréal CMA		
CMA geographic sectors	Proportion (%) of Renter Households* With Incomes** Below $30,000 by Origin	Proportion (%) of Renter Households* With Incomes** Above $30,000 by Origin
City of Montréal	5.7	5.4
Island of Montréal (excluding the city of Montréal)	0.0	0.3
Laval	4.4	5.6
North Shore (west)	77.9	73.4
North Shore (centre)	6.8	9.4
North Shore (east)	2.5	4.8
South Shore (west)	0.5	0.7
Longueuil Agglomeration	1.4	0.3
South Shore (east)	0.0	0.0
Saint-Jean-sur-Richelieu	0.5	0.3
Vaudreuil-Soulanges	0.5	0.9
Montréal CMA	100.0	100.0

*Excluding student households and households who lived outside the Montréal CMA a year earlier.
**Before-tax income in 2015.
Sources: Statistics Canada, 2016 Census; CMHC, calculations
Note: Percentages may not add to 100% because of rounding.

Table 8: Origins of Renter Households Living in the Central Part of the North Shore by Large Sector of the Montréal CMA		
CMA geographic sectors	Proportion (%) of Renter Households* With Incomes** Below $30,000 by Origin	Proportion (%) of Renter Households* With Incomes** Above $30,000 by Origin
City of Montréal	6.0	7.6
Island of Montréal (excluding the city of Montréal)	0.0	0.0
Laval	7.3	9.7
North Shore (west)	8.7	14.7
North Shore (centre)	69.3	57.4
North Shore (east)	5.3	8.8
South Shore (west)	0.0	0.6
Longueuil Agglomeration	1.3	0.6
South Shore (east)	0.0	0.6
Saint-Jean-sur-Richelieu	0.0	0.6
Vaudreuil-Soulanges	0.0	0.6
Montréal CMA	100.0	100.0

*Excluding student households and households who lived outside the Montréal CMA a year earlier.
**Before-tax income in 2015.
Sources: Statistics Canada, 2016 Census; CMHC, calculations
Note: Percentages may not add to 100% because of rounding.

Table 9: Origins of Renter Households Living in the Eastern Part of the North Shore by Large Sector of the Montréal CMA		
CMA geographic sectors	Proportion (%) of Renter Households* With Incomes** Below $30,000 by Origin	Proportion (%) of Renter Households* With Incomes** Above $30,000 by Origin
City of Montréal	10.0	8.2
Island of Montréal (excluding the city of Montréal)	0.0	0.3
Laval	2.3	4.5
North Shore (west)	4.3	1.9
North Shore (centre)	2.3	3.1
North Shore (east)	79.1	79.9
South Shore (west)	0.0	0.3
Longueuil Agglomeration	0.7	0.8
South Shore (east)	0.0	0.4
Saint-Jean-sur-Richelieu	0.0	0.5
Vaudreuil-Soulanges	0.0	0.8
Montréal CMA	100.0	100.0

*Excluding student households and households who lived outside the Montréal CMA a year earlier.
**Before-tax income in 2015.
Sources: Statistics Canada, 2016 Census; CMHC, calculations
Note: Percentages may not add to 100% because of rounding.

Table 10: Origins of Renter Households Living in the Western Part of the South Shore by Large Sector of the Montréal CMA		
CMA geographic sectors	Proportion (%) of Renter Households* With Incomes** Below $30,000 by Origin	Proportion (%) of Renter Households* With Incomes** Above $30,000 by Origin
City of Montréal	7.2	7.4
Island of Montréal (excluding the city of Montréal)	0.0	1.2
Laval	0.0	1.2
North Shore (west)	0.0	0.0
North Shore (centre)	0.0	0.0
North Shore (east)	1.3	0.6
South Shore (west)	83.7	77.7
Longueuil Agglomeration	2.0	8.6
South Shore (east)	3.3	0.6
Saint-Jean-sur-Richelieu	1.3	1.5
Vaudreuil-Soulanges	0.0	0.6
Montréal CMA	100.0	100.0

*Excluding student households and households who lived outside the Montréal CMA a year earlier.
**Before-tax income in 2015.
Sources: Statistics Canada, 2016 Census; CMHC, calculations
Note: Percentages may not add to 100% because of rounding.

Table 11: Origins of Renter Households Living in the Longueuil Agglomeration by Large Sector of the Montréal CMA		
CMA geographic sectors	Proportion (%) of Renter Households* With Incomes** Below $30,000 by Origin	Proportion (%) of Renter Households* With Incomes** Above $30,000 by Origin
City of Montréal	9.1	9.8
Island of Montréal (excluding the city of Montréal)	0.4	0.5
Laval	0.9	1.1
North Shore (west)	0.6	0.6
North Shore (centre)	0.0	0.2
North Shore (east)	1.5	1.3
South Shore (west)	2.2	3.4
Longueuil Agglomeration	80.1	75.8
South Shore (east)	4.5	6.2
Saint-Jean-sur-Richelieu	0.7	0.9
Vaudreuil-Soulanges	0.0	0.3
Montréal CMA	100.0	100.0

*Excluding student households and households who lived outside the Montréal CMA a year earlier.
**Before-tax income in 2015.
Sources: Statistics Canada, 2016 Census; CMHC, calculations
Note: Percentages may not add to 100% because of rounding.

Table 12: Origins of Renter Households Living in the Eastern Part of the South Shore by Large Sector of the Montréal CMA		
CMA geographic sectors	**Proportion (%) of Renter Households*With Incomes** Below $30,000 by Origin**	**Proportion (%) of Renter Households*With Incomes** Above $30,000 by Origin**
City of Montréal	3.4	4.5
Island of Montréal (excluding the city of Montréal)	0.0	0.0
Laval	1.7	1.2
North Shore (west)	1.7	0.6
North Shore (centre)	0.0	0.0
North Shore (east)	0.0	0.6
South Shore (west)	0.0	0.9
Longueuil Agglomeration	11.1	16.7
South Shore (east)	82.1	72.0
Saint-Jean-sur-Richelieu	1.7	1.8
Vaudreuil-Soulanges	0.0	0.0
Montréal CMA	100.0	100.0

*Excluding student households and households who lived outside the Montréal CMA a year earlier.
**Before-tax income in 2015.
Sources: Statistics Canada, 2016 Census; CMHC, calculations
Note: Percentages may not add to 100% because of rounding.

Table 13: Origins of Renter Households Living in Saint-Jean-sur-Richelieu by Large Sector of the Montréal CMA		
CMA geographic sectors	**Proportion (%) of Renter Households*With Incomes** Below $30,000 by Origin**	**Proportion (%) of Renter Households*With Incomes** Above $30,000 by Origin**
City of Montréal	4.6	2.6
Island of Montréal (excluding the city of Montréal)	0.0	0.0
Laval	0.0	1.3
North Shore (west)	0.0	0.7
North Shore (centre)	0.0	0.0
North Shore (east)	0.0	2.0
South Shore (west)	1.7	2.6
Longueuil Agglomeration	2.9	3.0
South Shore (east)	2.9	4.9
Saint-Jean-sur-Richelieu	87.4	83.0
Vaudreuil-Soulanges	0.0	0.0
Montréal CMA	100.0	100.0

*Excluding student households and households who lived outside the Montréal CMA a year earlier.
**Before-tax income in 2015.
Sources: Statistics Canada, 2016 Census; CMHC, calculations
Note: Percentages may not add to 100% because of rounding.

Table 14: Origins of Renter Households Living in Vaudreuil-Soulanges by Large Sector of the Montréal CMA		
CMA geographic sectors	**Proportion (%) of Renter Households* With Incomes** Below $30,000 by Origin**	**Proportion (%) of Renter Households* With Incomes** Above $30,000 by Origin**
City of Montréal	10.3	11.7
Island of Montréal (excluding the city of Montréal)	10.3	3.9
Laval	0.0	2.0
North Shore (west)	0.0	2.0
North Shore (centre)	2.6	1.0
North Shore (east)	0.0	1.0
South Shore (west)	2.6	1.0
Longueuil Agglomeration	0.0	1.0
South Shore (east)	0.0	0.0
Saint-Jean-sur-Richelieu	0.0	0.0
Vaudreuil-Soulanges	74.4	79.5
Montréal CMA	100.0	100.0

*Excluding student households and households who lived outside the Montréal CMA a year earlier.

**Before-tax income in 2015.

Sources: Statistics Canada, 2016 Census; CMHC, calculations

Note: Percentages may not add to 100% because of rounding.

ENDNOTES

[1] *Housing Market Insight—Montréal CMA*, June 2018.

[2] Single-family homes, condominiums and income properties.

[3] About 65% of renter households in the Montréal CMA lived in the city of Montréal.

[4] *Housing Market Insight—Montréal CMA*, June 2018.

[5] Another 5% to 10% of renters were other types of households, such as roommates.

[6] A household is said to be in core housing need if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards). For more details, see https://www. cmhc-schl.gc.ca/en/housing-observer-online/2018-housing-observer/13-point-6-percent-urban-households-were-core-housing-need-2016.

[7] Elementary, junior high school or high school; trade school, business school, community college, technical institute, CEGEP or other non-university institution; or university. Attendance since September 2015 (the Census was conducted in May 2016).

[8] Generally, excluding students changed the results presented in this section by only a few percentage points.

[9] Incomes from 2015.

[10] For more details, see the latest *Rental Market Report—Montréal CMA*.

[11] For more details, see the latest *Rental Market Report—Montréal CMA*.

[12] Another 3% to 5% of renters were other types of households, such as roommates.

[13] Seniors are also more likely to be in core housing need. For more details, see https://www.cmhc-schl.gc.ca/en/housing-observer-online/2018-housing-observer/13-point-6-percent-urban-households-were-core-housing-need-2016.

[14] Sector defined by the 0069.02, 0070.02 and 0077.00 census tracts.

[15] Sector defined by the H3E forward sortation area (FSA).

[16] About 15 percentage points lower than the proportion for the city of Montréal.

[17] Most aged under 35, but also some aged 35 to 54.

[18] More specifically, between May 2015 and May 2016.

[19] These sectors received the most immigrants in the Montréal CMA.

[20] Arrived between 2011 and 2016, enumerated in the 2016 Census.

[21] Households with incomes above $70,000.

[22] For more details, see the June 2018 issue of *Housing Market Insight—Montréal CMA*.

[23] For this report, adjustments had to be made to the results previously published in the *Housing Market Insight* report. Indeed, the data on student households and households who lived outside the CMA were also excluded to ensure better comparability of the results.

[24] For more details, see the June 2018 issue of *Housing Market Insight—Montréal CMA*.

[25] For more details, see the June 2018 issue of *Housing Market Insight—Montréal CMA*.

[26] For more details, see the June 2018 issue of *Housing Market Insight—Montréal CMA*.

[27] Still, the proportion of renter households in Vaudreuil-Soulanges who came from the Island of Montréal (excluding the city of Montréal) was lower than the proportion of households who made the same move but when buying a home.

[28] And in tables 4 to 14 in the appendix.

[29] For example, the average monthly rents for one-bedroom apartments in 2018 generally varied between $600 and $720, depending on the geographic sector of the Montréal CMA (Island of Montréal, Laval, North Shore, South Shore, Vaudreuil-Soulanges and Saint-Jean-sur-Richelieu). The monthly mortgage payments (25-year amortization, 5% down payment and 3.49% mortgage rate) when buying a condominium in each of these sectors varied between $1,000 and $1,800.

[30] This is probably the case in the city of Montréal and its many boroughs.

[31] While we did not specifically calculate the additional income that would be needed for these renters to buy a home (or qualify for a mortgage), we still compared their situation with that of households who actually bought a condominium on the market.

[32] When excluding student renter households, as is done in the next section of this report, the gap falls to 50% for households aged 25 to 34. For the other age groups, the results change only marginally.

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