

RESEARCH HIGHLIGHT

2011 Census/National Household Survey Housing Series: Issue 11 — The Secondary Rental Market in Canada: Estimated Size and Composition

April 2016

Socio-economic Series

INTRODUCTION

There are many different kinds of rental housing. One way of characterizing this diversity is to distinguish between what are often called the primary and secondary rental markets, that is, between purpose-built market housing intended to be rented (the primary market) and other rented housing (the secondary market). Much of the latter housing could at some point revert to owner-occupancy.

This Research Highlight estimates the number of secondary rental units and their share of the rental market in Canada and in census metropolitan areas (CMAs). It describes the mix of housing types in the secondary market, compares the rents charged to those prevailing in the primary market and investigates the socio-economic makeup of renters in the two markets.

Definitions, concepts and methods

For information on definitions, concepts, and methods used in this Highlight, see the annex. It elaborates on the distinction between the primary and secondary markets and the composition of each.

FINDINGS

The secondary market is home to more than half of renter households

Since 1996, the secondary rental market has consistently accounted for almost half of rented homes in CMAs (see Figure 1). The estimated share dropped moderately from

1996 to 2006, a period of strong homeownership demand and increasing ownership rates. It then rose from 2006 to 2011, years touched by recession and characterized by weaker employment growth and rising rental demand.

The secondary market accounts for an even higher percentage of the rental market in Canada as a whole than in CMAs collectively. In 2011, more than half of renter households in Canada lived in homes in the secondary market—an estimated 2.2 million out of 4.1 million households.¹

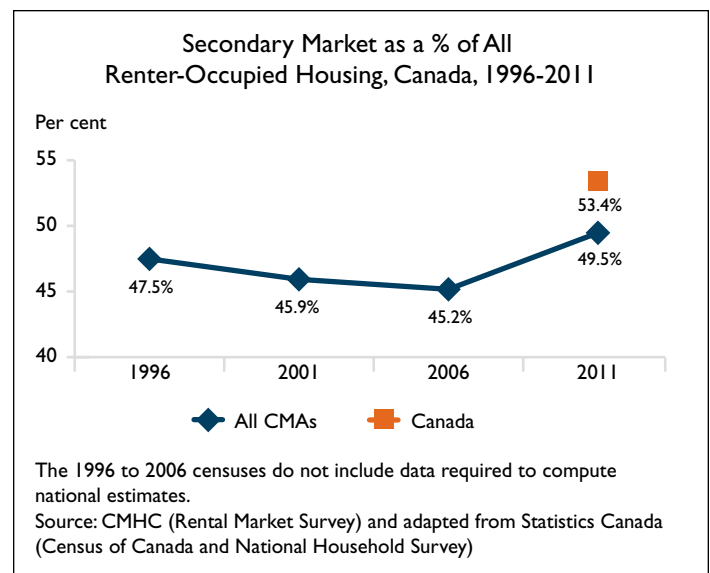


Figure 1 More than half of renter households occupy secondary market units

¹ Because it relies on content added to the National Household Survey in 2011, the method used here to estimate the secondary market share in Canada cannot be replicated in previous census years. See the Annex for details.

The secondary market is an important source of rental supply in every CMA

The relative sizes of primary and secondary markets vary significantly across Canada. The secondary share of the rental market is relatively low in many, but by no means all, CMAs in Atlantic Canada and Quebec, and relatively high in CMAs in British Columbia (see Figure 2). It is also high in parts of Canada outside CMAs: large, purpose-built rental complexes, especially high-rise apartment buildings, are far less common outside CMAs than in major urban centres.

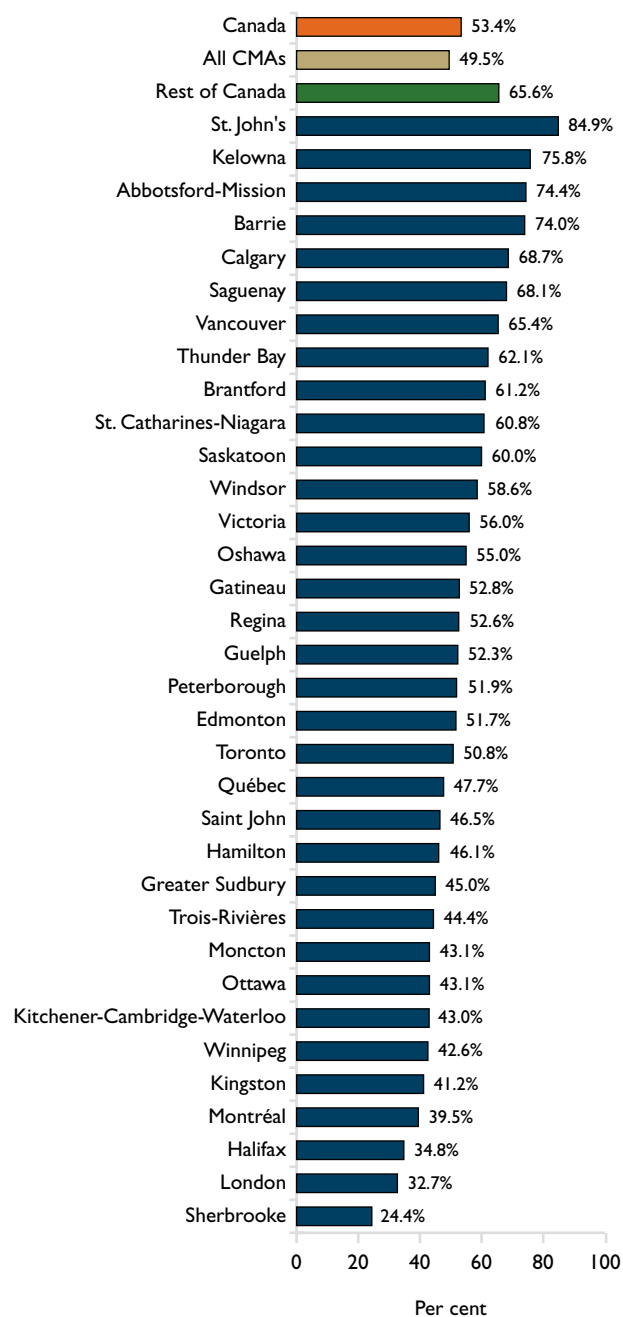
Even in those CMAs where the secondary market is comparatively small, secondary units are nonetheless an important source of rental housing. In all but a handful of CMAs, at least 40 % of renter households found homes in the secondary market in 2011.

Apartments are the most common type of secondary rental market housing

The secondary market is characterized by a diversity of housing types. In 2011, apartments (most of them condominiums or subsidized housing) were the most common type of secondary market housing, accounting for 41% of all secondary units in Canada (see Figure 3).² Single-detached houses made up another quarter of the national total. Duplexes, the structure type group into which many accessory suites and basement apartments would fall, represented 16% of the secondary market³. Semi-detached houses and row houses together accounted for about the same percentage as duplexes.

There is considerable local variation in the composition of secondary market housing. In two thirds of CMAs, apartments were the most common type of secondary market housing in 2011. In others, single-detached homes or duplexes were the largest single component.

Secondary Market as a % of All Renter-Occupied Housing, Canada and Census Metropolitan Areas, 2011



Source: CMHC (Rental Market Survey) and adapted from Statistics Canada (National Household Survey)

Figure 2 Secondary market shares vary considerably across Canada

² Apartments in the secondary rental market comprise units in structures with fewer than three units, rented condominiums and publicly initiated (subsidized) units.

³ Statistics Canada defines a duplex as "One of two dwellings, located one above the other." The NHS does not ask respondents if they live in basement suites or accessory apartments.

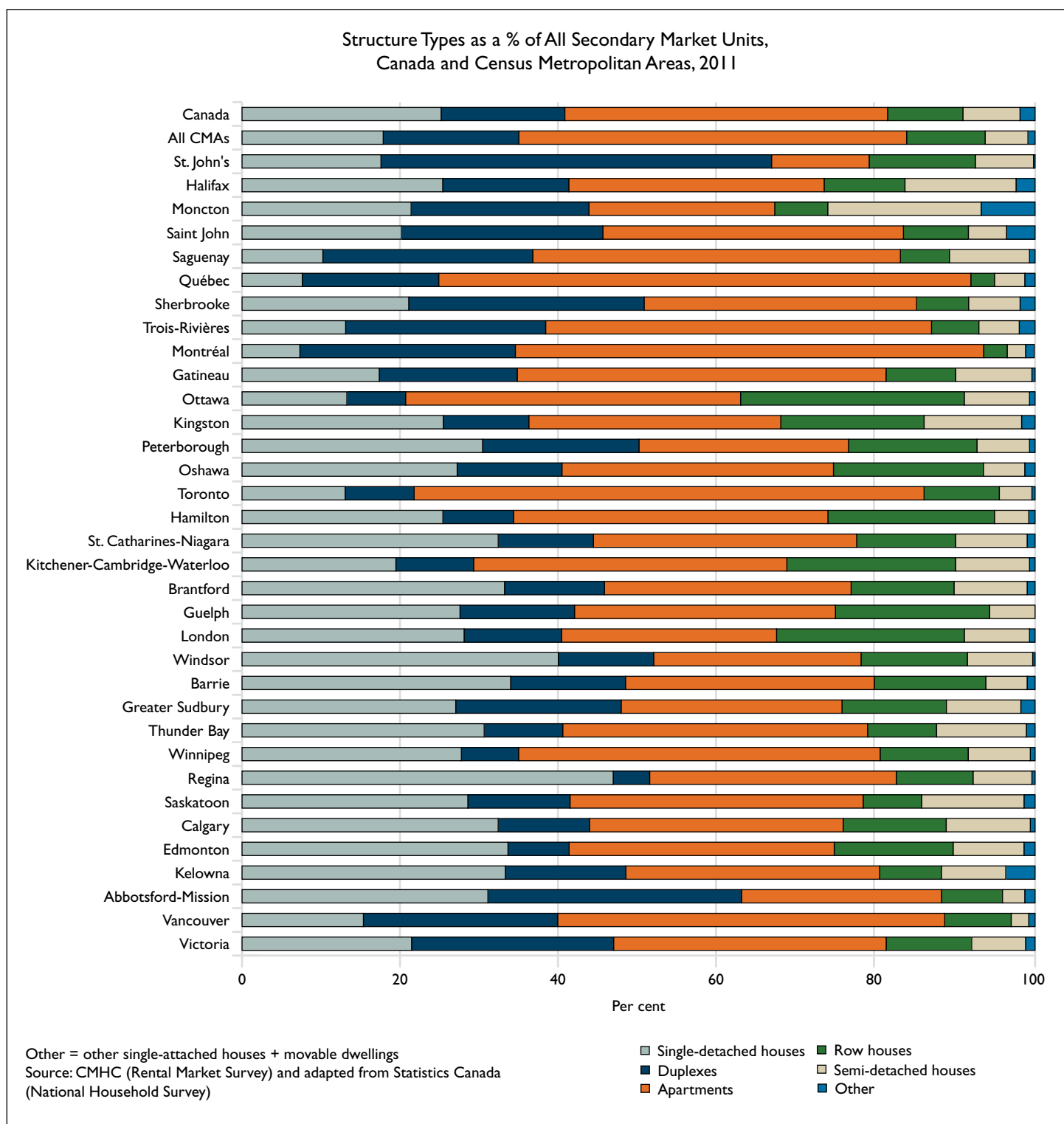


Figure 3 Apartments are the largest secondary market component

Differences across CMAs in the mix of dwelling types in the secondary market likely reflect a range of factors, including the makeup of the housing stock in each centre, community size, and local rental market conditions. In the three largest CMAs—Toronto, Montréal, and Vancouver—apartments represented close to half or more of the secondary market.

Condominiums are an important source of secondary market housing in many communities

Many secondary market renters live in condominiums. Condominiums made up just over a fifth (21%) of the secondary market in Canada in 2011 and 25% of the market in CMAs (see Figure 4). Many of the communities in which condominiums held higher-than-average shares of the secondary market were places where condominiums are popular, that is, where the stock of condominiums was relatively large. They included Toronto and most CMAs in Western Canada.

There were other CMAs, however, such as Sherbrooke and London, where condominiums were not a particularly large component of the housing stock yet made up a substantial portion of the secondary market. Ultimately, the mix of housing in the secondary market reflects both the characteristics of the local housing stock as well as the demand for particular types of rental housing. Condominiums, for example, can offer renters attractive central locations and amenities such as recreational facilities, but these often come, as discussed below, at the cost of higher-than-average rents.

The secondary market provides both affordable and high-end rental housing

Monthly shelter costs on average are moderately higher in the secondary market than in the primary market but vary considerably by housing type (see Figure 5). Not surprisingly, subsidized housing provides the most affordable accommodation in the secondary

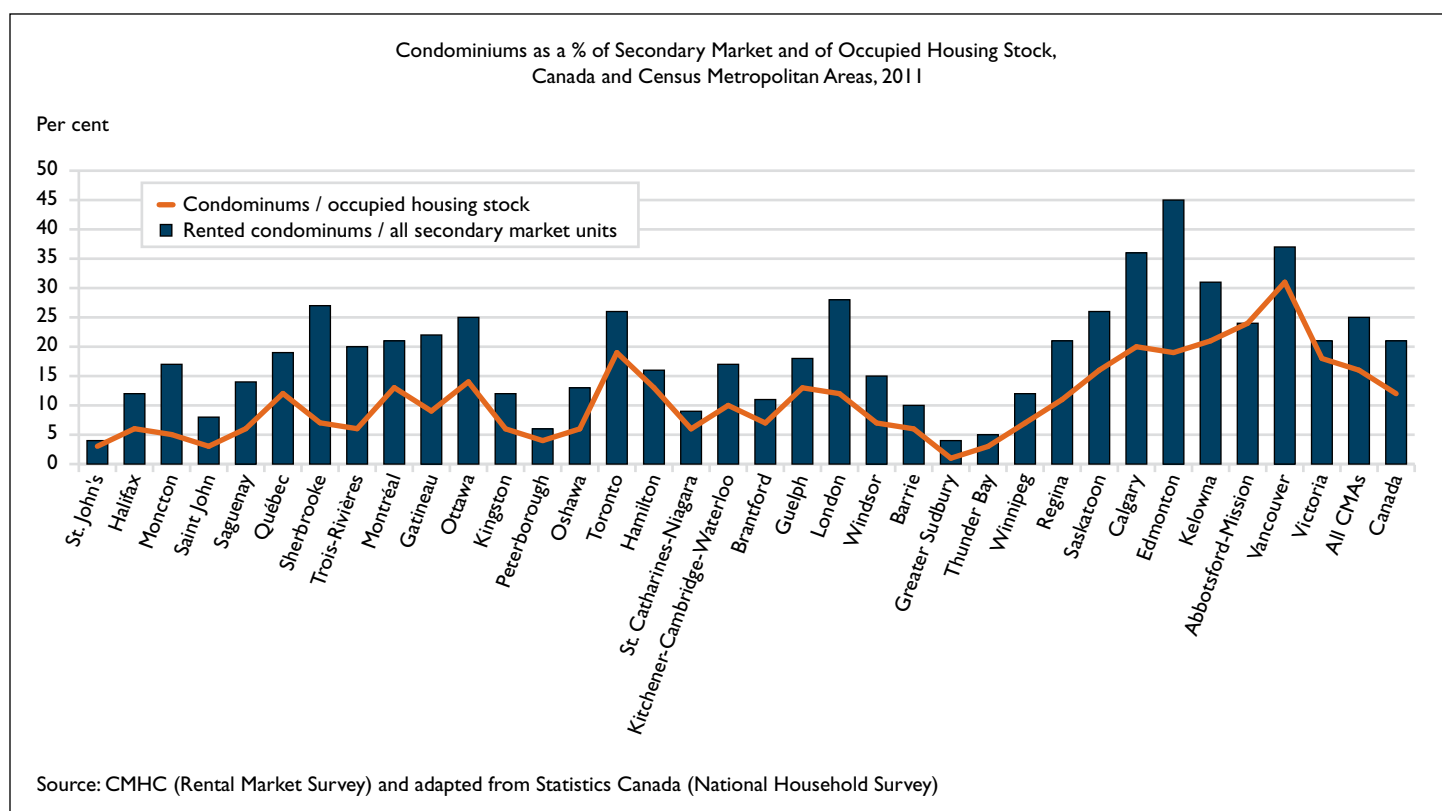


Figure 4 Condominiums account for upwards of 25% of secondary rentals in some markets

market. Duplexes (including accessory apartments and basement suites) and “other” units also cost less than average.⁴ In contrast, average costs for condominiums, single-detached houses, and semi-detached houses are a good deal higher than average.⁵

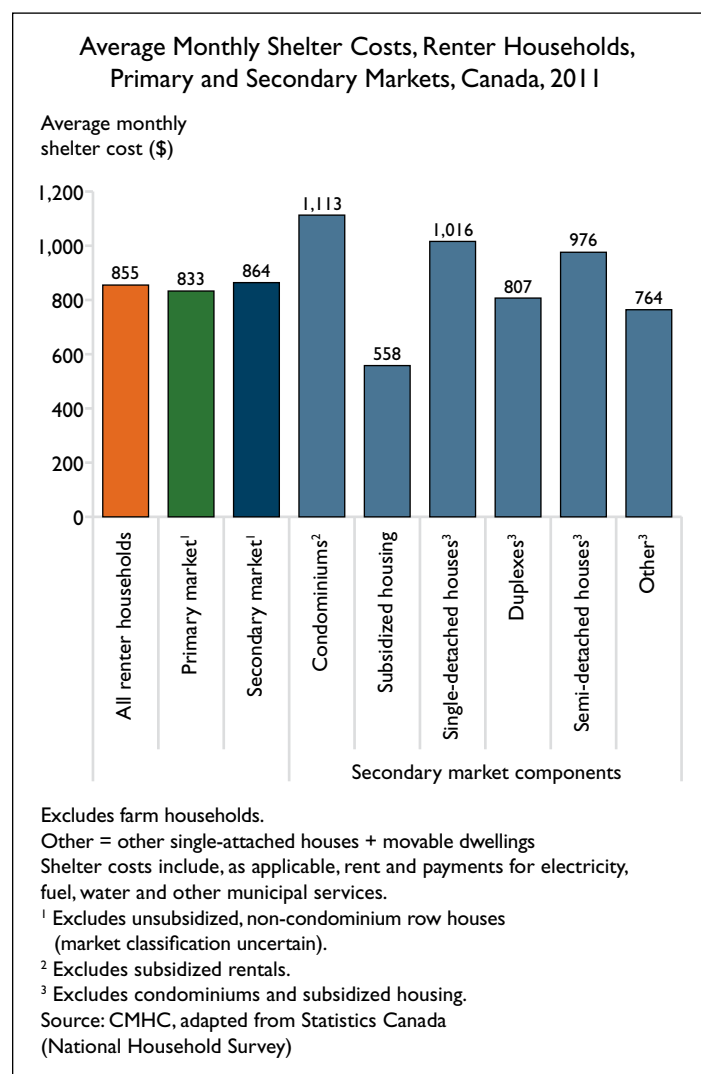


Figure 5 Condominiums are the most expensive type of secondary market rental

Costs reflect the attributes of each type of housing. Single-detached houses, semi-detached houses and some condominiums (for example, row houses) typically offer more living space than standard rental apartments.⁶ Many would also have yards.

Condominiums can have other attractions as well, such as entertainment and recreational facilities, security features and locations in established neighbourhoods. Many condominiums are of relatively recent construction and hence may have more modern designs, appliances, and finishes than older rental apartments.

Shelter costs for each housing type in the secondary market range widely (see Figure 6). To varying degrees, each type supplies units at the affordable end of the cost spectrum. Most also include appreciable numbers of relatively costly rentals.⁷ By comparison to the primary market, the secondary market in 2011 had a higher proportion of low-cost (less than \$500 a month) rentals—more than half of them subsidized units. It also had a higher proportion of rentals costing \$1,250 or more—a majority of them single-detached houses or condominiums.

Many low-income households find housing in the secondary market

The incomes of secondary market renters are consistent with the relatively high proportions of affordable and high-end rentals in the market. There was a greater percentage of renters in the secondary market with before-tax household incomes of less than \$20,000 and of renters with before-tax incomes of \$75,000 or more when compared to the primary market (see Figure 7).

The mix of income ranges in the secondary market and in other rental housing varied from community to community. Among the three largest CMAs, the difference in the percentages of low-income renters in the primary and secondary markets was particularly pronounced in Toronto.

⁴ The “other” category groups housing types that account for a very small share of the secondary market (see Figure 3). They comprise moveable dwellings and other single-attached houses (single units attached to another building).

⁵ Rankings obtained from the NHS of the relative costs of different types of secondary market housing are consistent with data from our Secondary Rental Market Survey (SRMS), which show accessory suites being the least expensive housing type and condominiums and single-detached houses the most expensive. The SRMS collects vacancy and rent information annually in selected CMAs. For information about the SRMS, see <https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/SrmsMethodology>.

⁶ Freehold row houses cannot be identified in NHS data. All row houses other than condominiums and subsidized units are excluded from the shelter cost estimates presented in Figure 5. See the annex for details on the method used to estimate shelter costs in the primary and secondary markets using the NHS.

⁷ To put affordability in context, a unit renting for \$1,250 a month (\$15,000 per year) including utilities would be deemed affordable using the conventional 30% affordability benchmark to households earning more than \$50,000 a year. In 2010, the median income of households in Canada was \$61,072 and that of renter households was \$35,684.

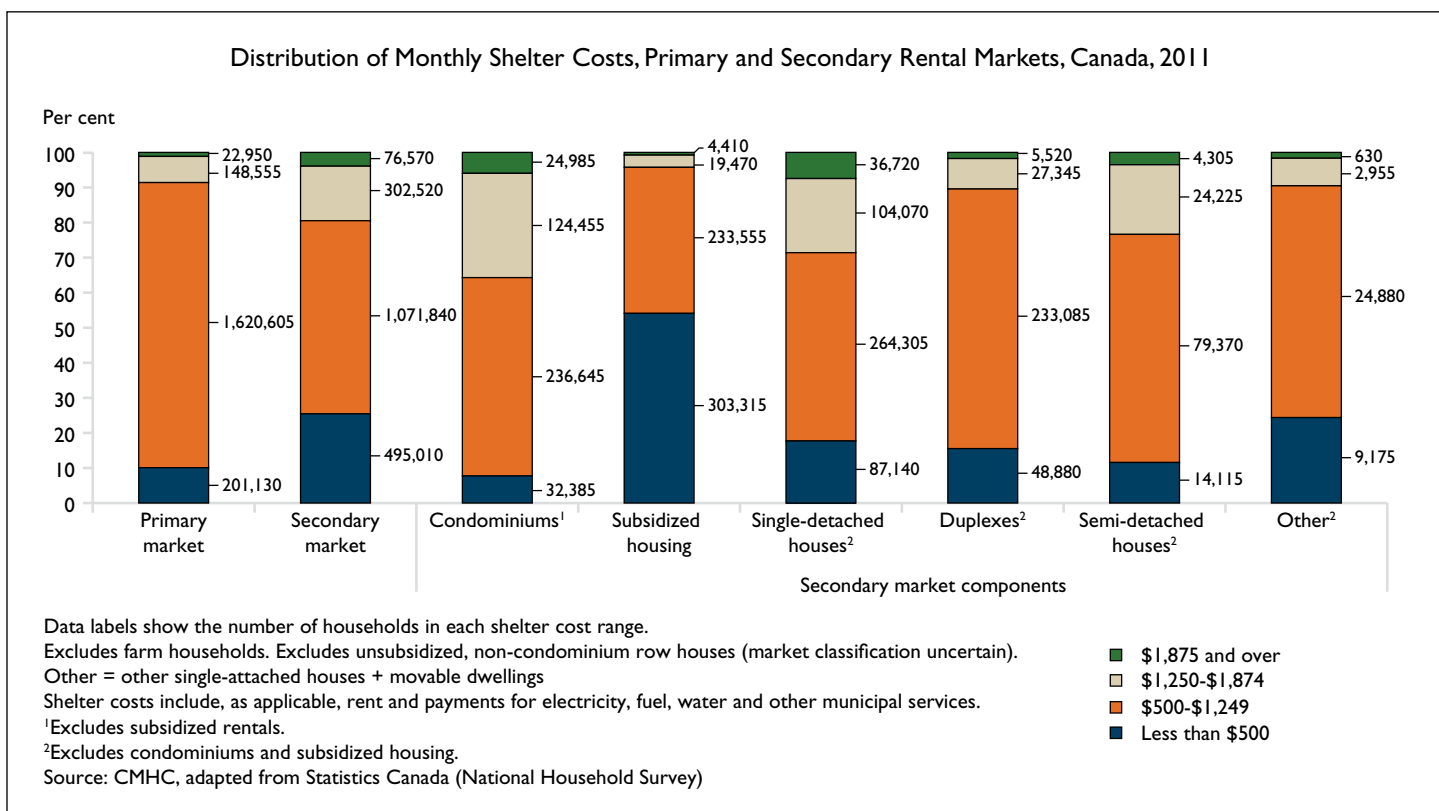


Figure 6 The secondary market includes high proportions of both low-cost and high-cost rentals

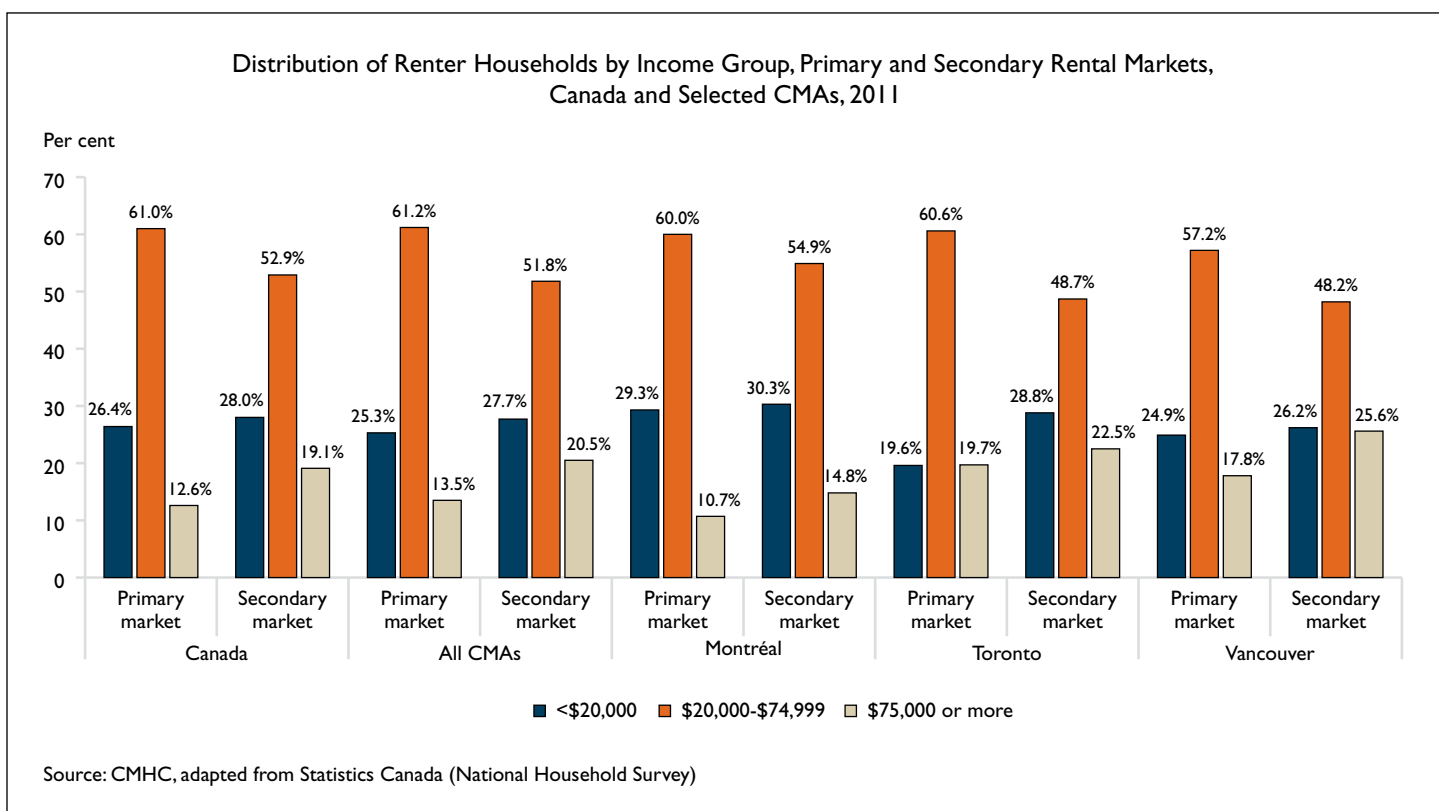


Figure 7 Low-income and high-income renters occur relatively more frequently in the secondary market

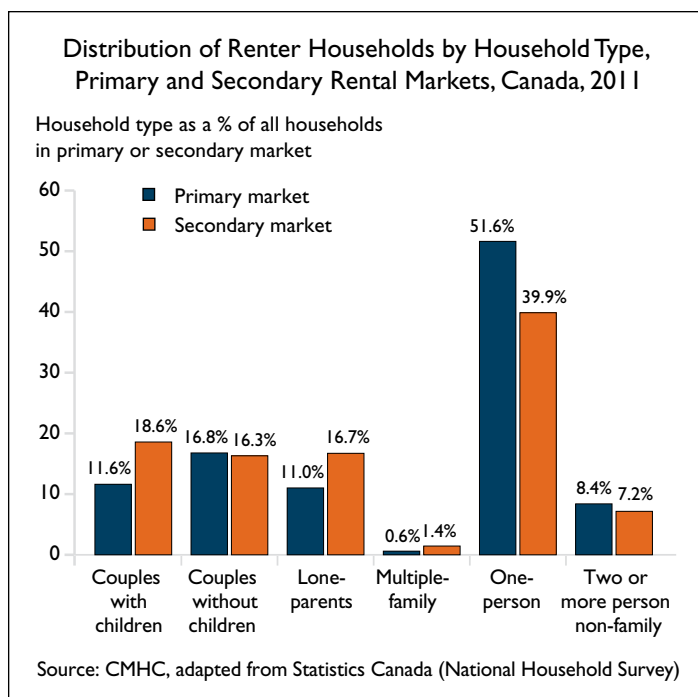


Figure 8 Families with children account for a relatively high proportion of secondary market renters

In 2011, around half of renter households in the secondary market with incomes under \$20,000 lived in subsidized housing. Almost two thirds of those with incomes of \$75,000 or more lived in unsubsidized freehold single-detached houses or unsubsidized condominiums.

Secondary market housing is popular with families who have children

Families with children make up a disproportionate share of secondary market renters. In 2011, couples with children, lone-parent families and multi-family households⁸ were each overrepresented in the ranks of secondary market renters by comparison to their shares of the primary market (see Figure 8).

As discussed above, the diversity of housing in the secondary market includes structure types, such as single-detached and semi-detached houses, that are typically more spacious than other rental units and therefore likely to appeal to families with children. In 2011, single-detached houses were the most common type of secondary market housing among couples with children and multi-family households (see Figure 9).

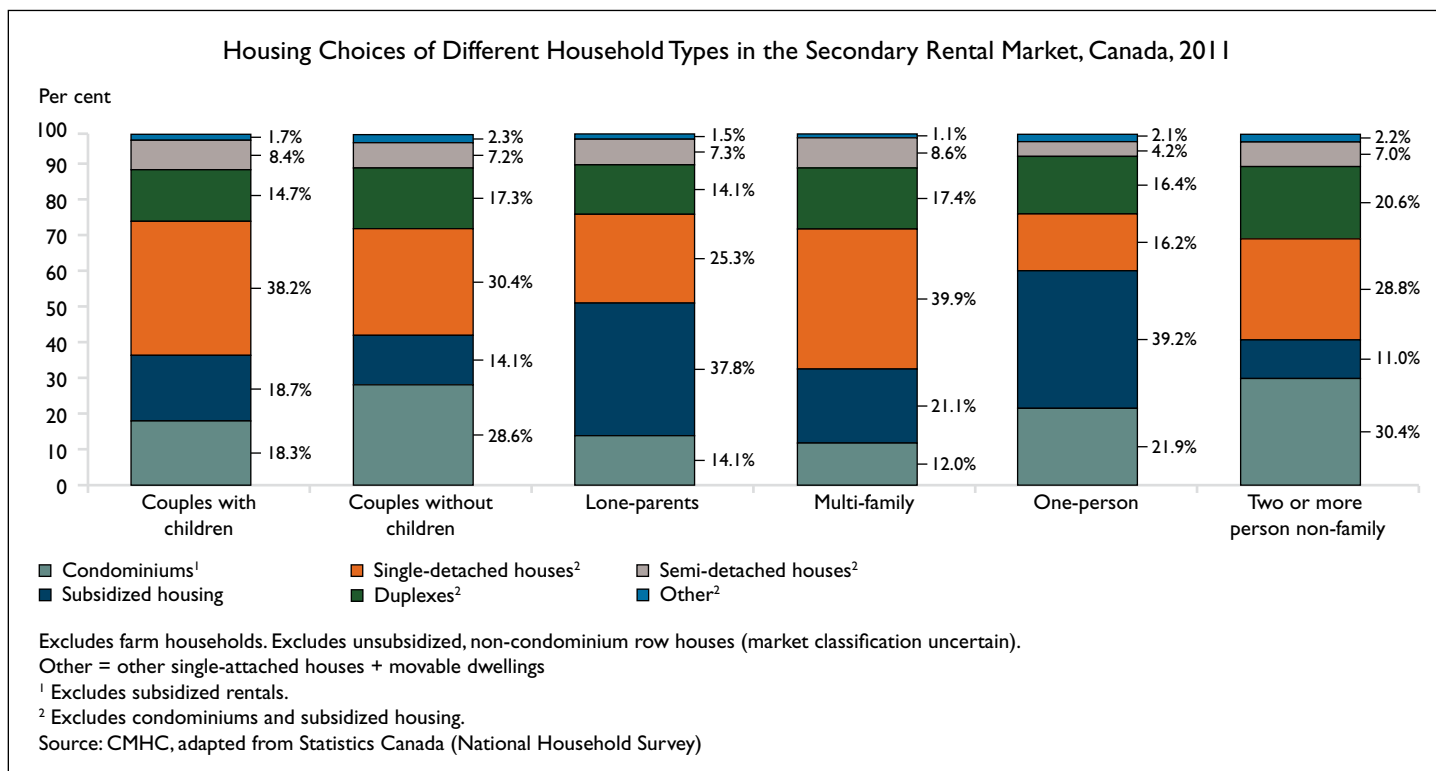


Figure 9 Single-detached houses are most popular with multi-family households and couples with children

⁸ Multi-family households are households that include more than one census family. Census families comprise couples with or without children and lone-parent families.

In contrast, more lone parents lived in subsidized housing than in any other type of secondary market housing. The same was true for one-person households.

Secondary market renters come from all age groups

Though similar to that of other renters, the age makeup of secondary market renter households is weighted somewhat more heavily toward households with middle-aged (35-54) maintainers (see Figure 10). This difference is consistent with the comparatively high proportion of families with children living in the secondary market.

Among households with maintainers under age 35, condominiums were the most common type of secondary market housing in 2011. In middle age (35-54), single-detached houses were the most popular choice. At ages of 55 or older, subsidized housing was the most common type of secondary market rental.

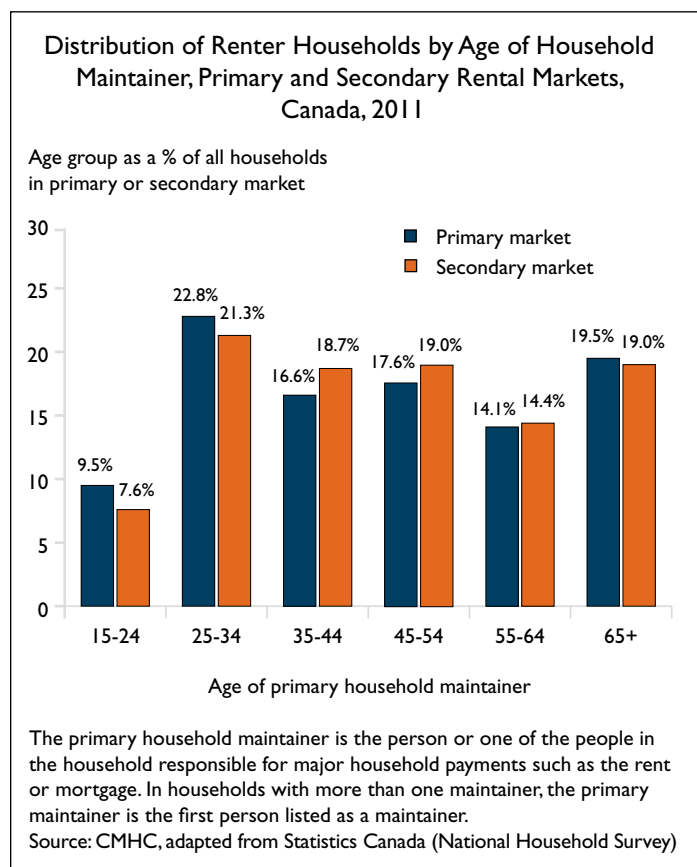


Figure 10 Middle-aged households account for a larger share of secondary market renters than of primary market renters

SUMMARY AND IMPLICATIONS

The secondary rental market comprises all rentals except those in privately initiated, purpose-built rental structures of three units or more. It includes a diversity of housing—rented condominiums, subsidized housing, and rentals in structures of fewer than three units.

Though labelled “secondary,” the secondary market is not less important than the primary. In 2011, more than half of renter households in Canada resided in secondary market units. These units accounted for a substantial portion of the rental supply in every CMA.

They housed a diverse population that, by comparison to the primary market, included relatively high numbers of low-income households, high-income households, families with children and households with middle-aged maintainers. Families with children were drawn to relatively spacious housing choices, especially single-detached houses. The diversity of incomes in the secondary market reflected a supply that included higher percentages of both low-cost and high-cost rentals than the primary market. A majority of the lowest-cost housing in the secondary market was subsidized.

Much of the housing in the secondary market, including condominiums and accessory suites, could revert to owner-occupancy.⁹ At the same time, units not currently being rented and newly created secondary units could become part of the secondary supply in the future. This kind of flexible adjustment to changing market conditions and needs is apt to be more rapid than construction of new rental projects, a characteristic that further underscores the importance of the contribution of the secondary market to rental supply in Canada.

⁹ Subsidized housing is an exception.

ANNEX

1. Glossary

The **primary rental market (primary market)** is defined in this Research Highlight as occupied rental units in privately initiated, purpose-built, rental structures of three units or more, both in apartments and in row housing structures.¹⁰

The **secondary rental market (secondary market)** comprises all occupied rental units other than those in the primary rental market (see Table A1).

Our **Rental Market Survey (RMS)** is conducted on a sample basis in all urban areas with populations of 10,000 or more and targets only privately initiated structures with at least three rental units that have been on the market for at least three months.¹¹

A **census metropolitan area (CMA)** is an urban area with a total population of at least 100,000 and a core population of at least 50,000.

A **census agglomeration (CA)** is an urban area that is not a CMA and has a core population of at least 10,000.

For renters, **shelter costs** include, as applicable, rent and payments for electricity, fuel, water and other municipal services.

Table A1 Definitions of primary and secondary rental markets

Primary Rental Market	Secondary Rental Market
All rental units in occupied privately initiated, purpose-built rental structures with at least three rental units (apartments and row housing).	All rental units not in the primary rental market: <ul style="list-style-type: none"> ▪ Rented condominiums ▪ Publicly initiated (subsidized) rental units ▪ Freehold row house rentals ▪ Rental units in structures with fewer than 3 units

2. Methodology

i. Method for estimating the size of the secondary market

In this Research Highlight the size of the secondary rental market is estimated residually—as the difference between the total number of renter households and the number of occupied units in the primary market. Estimates of the total number of renter households come from the 2011 National Household Survey (NHS) and the 1996, 2001 and 2006 Censuses of Population.

In CMAs and CAs

In communities with populations of 10,000 or more, the estimate of the number of occupied units in the primary market is the RMS count of occupied rental units in privately initiated, purpose-built rental structures of at least three units. Accordingly, estimates in this Highlight of the size of the secondary market in CMAs and CAs¹² were generated as the difference between the estimated total number of households and the RMS estimate of occupied rental units in each community (see the bottom part of Table A2).

Table A2 Method used to estimate the size of the secondary rental market in Canada, CMAs and CAs

Canada
Renter households counted by the 2011 NHS
<i>minus</i>
i. occupied rental units counted by the RMS and ii. occupied unsubsidized, non-condominium apartments counted by the NHS in areas outside CMAs and CAs.
CMAs and CAs
Renter households counted by the 2011 NHS or Census prior to 2011
<i>minus</i>
i. occupied rental units counted by the RMS.

¹⁰ There could be some tenants in these private market units whose rent is being subsidized.

¹¹ For more information on the RMS, see <https://www03.cmhsc-schl.gc.ca/hmip-pimh/en/TableMapChart/RmsMethodology>.

¹² CA estimates are included in the national total but are not shown separately.

ANNEX (CONTINUED)

In Canada as a whole

The RMS does not survey purpose-built rentals in communities with populations of less than 10,000. To estimate the size of the secondary market in Canada as a whole, an estimate of the number of primary market rentals in these smaller communities is required given the residual methodology described above.

In this Research Highlight, in communities with populations of less than 10,000, the number of rented unsubsidized, non-condominium apartments counted by the NHS in areas outside CMAs and CAs is used as an estimate of the primary rental market and is also subtracted from the total number of rental units to obtain an estimate of the size of the secondary market (see the top part of Table A2).

The above adjustment for the number of primary market rentals in areas of Canada outside CMAs and CAs has a modest effect on the estimated size of the secondary market in Canada. Without this adjustment, the estimated number of households housed in the secondary market in 2011 would be 2.3 million, or 56.0% of all renter households. With the adjustment, the estimate of the size of the secondary rental market drops to 2.2 million households, or 53.4% of all renter households.

The NHS estimate of purpose-built rentals in areas of Canada outside CMAs and CAs—unsubsidized, non-condominium apartments—would include an unknown number of rentals in structures of fewer than three units, which would fall into the secondary market under the definitions in this Research Highlight.¹³

The method used to develop the national secondary market estimate relies on information on rented condominiums and subsidized housing collected for the first time by the NHS in 2011. Calculations therefore cannot be replicated in previous census years.

ii. Undercoverage

Secondary market estimates presented in this Highlight may understate the true size of the secondary market given incomplete household coverage by the census and NHS. The number of renter households in Canada not counted (missed) by the census or NHS is unknown. Excluding incompletely enumerated Indian reserves and settlements, Statistics Canada estimates that the 2011 Census missed 2.22% of Canada's population (not households).¹⁴

iii. Boundary changes

Secondary market estimates presented here reflect CMA boundaries at the time data were collected. They are not adjusted for boundary changes that occurred after data collection.

iv. Comparability of census and national household survey estimates

Methodological changes introduced to the census program in 2011 could also affect estimates presented here. In 2011, the voluntary NHS replaced the former mandatory long census questionnaire. Statistics Canada has cautioned that because of the change from a mandatory to a voluntary survey, data from the NHS may not be strictly comparable to those from earlier censuses.

v. Estimation of shelter costs

Comparisons in this Highlight of the shelter costs of primary and secondary market renters are derived exclusively from the NHS. The NHS does not distinguish purpose-built from other rentals, nor do NHS definitions provide unambiguous separation of structures into those with three units or more and those with fewer units. As a result, assigning renter households enumerated by the NHS to primary and secondary market groups involves a degree of uncertainty for some types of housing.

¹³ What evidence there is suggests that most apartments enumerated by the NHS are not in structures with fewer than three units. The 2011 RMS counted 1,723,343 occupied apartments in privately initiated structures of three units or more in communities with populations of 10,000 or more. In 2011, the NHS counted 1,886,835 households renting unsubsidized, non-condominium apartments located in CMAs or CAs, only about 163,000 more than the number counted by the RMS.

¹⁴ Statistics Canada, *Census Technical Report: Coverage*, Catalogue no. 98-303-X2011001 (Ottawa: Statistics Canada, 2015), p.8.

ANNEX (CONTINUED)

Shelter cost estimates in this Highlight were generated using the following assignment logic (see Table A3 for a summary):

- **Rented condominiums** clearly are part of the secondary market.
- **Rentals in structures that are known to have fewer than three units** (structure types other than apartments and row houses) also fall unambiguously in the secondary market.
- **Unsubsidized, non-condominium apartment rentals** are assigned in the shelter cost estimation to the primary market even though some may be in structures with fewer than three units.¹⁵
- All **subsidized rentals** identified by the NHS are assigned to the secondary market, even though some renters benefitting from rent subsidies likely live in privately initiated rental structures of three units or more.
- The market status of **unsubsidized, non-condominium row house rentals** cannot be determined. These units could be freehold (secondary market) or purpose-built rentals (primary market).¹⁶ They are excluded from shelter cost comparisons.

Because the NHS did not collect shelter cost information for farm operators, 2011 shelter cost estimates presented in this Highlight exclude renter households who lived on and operated farms. The NHS counted 5,450 such renter households in Canada.

Table A3 Rental market classifications of NHS housing types

NHS housing type	Market classification
Apartments – non-condo, unsubsidized	Primary
Apartments – condominium	Secondary
Apartments – subsidized	Secondary
Row houses – condominium	Secondary
Row houses – subsidized	Secondary
Row houses – non-condo, unsubsidized ¹	Indeterminate
All other rentals (structures with < 3 units) ²	Secondary

¹ These units could be part of the primary market (in privately initiated rental developments) or the secondary market (in freehold row houses). NHS data do not distinguish between these two types of row house rentals.

² Structures with fewer than three units comprise single-detached houses, semi-detached houses, other single-attached houses, duplexes and movable dwellings. For details on Statistics Canada's structure type definitions, see <http://www12.statcan.gc.ca/nhs-enm/2011/ref/dict/dwelling-logements013-eng.cfm>.

vi. Method for examining demographic and income characteristics of secondary market renters

Unlike shelter cost estimates, data on the demographic and income characteristics of primary and secondary market renters discussed in this Highlight include farm households. For these analyses, secondary market estimates are derived on a residual basis—as the difference between all renter households and the primary and indeterminate groups listed in Table A3.¹⁷

¹⁵ Statistics Canada defines such apartments as “A dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys.”

¹⁶ Based on comparison of the counts of row houses in the RMS and NHS, these rentals may be fairly evenly split across the two markets. In 2011, the NHS counted a total of 116,560 unsubsidized, non-condominium row houses occupied by tenants in the CMAs and CAs, while the RMS counted 69,231 occupied privately initiated row house rental units in the primary market.

¹⁷ The alternative of adding across the multitude of secondary market types listed in Table A3 would produce very slightly different numbers because subsidized and unsubsidized breakdowns are unavailable for farm households. The subsidized housing question on the NHS, like shelter cost questions, was not asked of farm households.

ACKNOWLEDGEMENTS

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Alternative text and data for figures

Figure 1 Secondary market as a % of all renter-occupied housing, Canada, 1996-2011

Year	All CMAs (%)	Canada (%)
1996	47.5	*
2001	45.9	*
2006	45.2	*
2011	49.5	53.4

*The 1996 to 2006 censuses do not include data required to compute national estimates

Source: CMHC (Rental Market Survey) and adapted from Statistics Canada (Census of Canada and National Household Survey)

Figure 2 Secondary market as a % of all renter-occupied housing, Canada and Census Metropolitan Areas, 2011

Census Metropolitan Areas	Secondary market (%)
Canada	53.4
All CMAs	49.5
Rest of Canada	65.6
St. John's	84.9
Kelowna	75.8
Abbotsford-Mission	74.4
Barrie	74.0
Calgary	68.7
Saguenay	68.1
Vancouver	65.4
Thunder Bay	62.1
Brantford	61.2
St. Catharines-Niagara	60.8
Saskatoon	60.0
Windsor	58.6
Victoria	56.0
Oshawa	55.0
Gatineau	52.8
Regina	52.6
Guelph	52.3
Peterborough	51.9
Edmonton	51.7
Toronto	50.8
Québec	47.7
Saint John	46.5
Hamilton	46.1
Greater Sudbury/Grand Sudbury	45.0
Trois-Rivières	44.4
Moncton	43.1
Ottawa	43.1
Kitchener-Cambridge-Waterloo	43.0
Winnipeg	42.6
Kingston	41.2
Montréal	39.5
Halifax	34.8
London	32.7
Sherbrooke	24.4

Source: CMHC (Rental Market Survey) and adapted from Statistics Canada (National Household Survey)

Figure 3 Structure types as a % of all secondary market units, Canada and Census Metropolitan Areas, 2011

Census Metropolitan Area	Apartments (%)	Single-detached houses (%)	Duplexes (%)	Row houses (%)	Semi-detached houses (%)	Other (%)
Canada	41.0	25.0	16.0	10.0	7.0	2.0
All CMAs	49.0	18.0	17.0	10.0	5.0	1.0
Victoria	34.0	21.0	26.0	11.0	7.0	1.0
Vancouver	49.0	15.0	24.0	8.0	2.0	1.0
Abbotsford-Mission	25.0	31.0	32.0	8.0	3.0	1.0
Kelowna	32.0	33.0	15.0	8.0	8.0	4.0
Edmonton	33.0	33.0	8.0	15.0	9.0	1.0
Calgary	32.0	32.0	12.0	13.0	11.0	1.0
Saskatoon	37.0	28.0	13.0	7.0	13.0	1.0
Regina	31.0	47.0	5.0	10.0	7.0	0.0
Winnipeg	46.0	28.0	7.0	11.0	8.0	1.0
Thunder Bay	38.0	31.0	10.0	9.0	11.0	1.0
Greater Sudbury/Grand Sudbury	28.0	27.0	21.0	13.0	9.0	2.0
Barrie	31.0	34.0	15.0	14.0	5.0	1.0
Windsor	26.0	40.0	12.0	13.0	8.0	0.0
London	27.0	28.0	12.0	24.0	8.0	1.0
Guelph	33.0	27.0	14.0	19.0	6.0	0.0
Brantford	31.0	33.0	13.0	13.0	9.0	1.0
Kitchener-Cambridge-Waterloo	39.0	19.0	10.0	21.0	9.0	1.0
St. Catharines-Niagara	33.0	32.0	12.0	13.0	9.0	1.0
Hamilton	40.0	25.0	9.0	21.0	4.0	1.0
Toronto	64.0	13.0	9.0	9.0	4.0	0.0
Oshawa	34.0	27.0	13.0	19.0	5.0	1.0
Peterborough	26.0	30.0	20.0	16.0	7.0	1.0
Kingston	32.0	25.0	11.0	18.0	12.0	2.0
Ottawa	42.0	13.0	7.0	28.0	8.0	1.0
Gatineau	47.0	17.0	17.0	9.0	10.0	0.0
Montréal	59.0	7.0	27.0	3.0	2.0	1.0
Trois-Rivières	49.0	13.0	25.0	6.0	5.0	2.0
Sherbrooke	34.0	21.0	30.0	7.0	6.0	2.0
Québec	67.0	8.0	17.0	3.0	4.0	1.0
Saguenay	46.0	10.0	26.0	6.0	10.0	1.0
Saint John	38.0	20.0	25.0	8.0	5.0	4.0
Moncton	23.0	21.0	22.0	7.0	19.0	7.0
Halifax	32.0	25.0	16.0	10.0	14.0	2.0
St. John's	12.0	18.0	49.0	13.0	7.0	0.0

Other = other single-attached houses + movable dwellings

Source: CMHC (Rental Market Survey) and adapted from Statistics Canada (National Household Survey)

Figure 4 Condominiums as a % of secondary market and of occupied housing stock, Canada and Census Metropolitan Areas, 2011

Census Metropolitan Area	Rented condominiums / all secondary market units (%)	Condominiums / occupied housing stock (%)
St. John's	4.0	3.0
Halifax	12.0	6.0
Moncton	17.0	5.0
Saint John	8.0	3.0
Saguenay	14.0	6.0
Québec	19.0	12.0
Sherbrooke	27.0	7.0
Trois-Rivières	20.0	6.0
Montréal	21.0	13.0
Gatineau	22.0	9.0
Ottawa	25.0	14.0
Kingston	12.0	6.0
Peterborough	6.0	4.0
Oshawa	13.0	6.0
Toronto	26.0	19.0
Hamilton	16.0	13.0
St. Catharines-Niagara	9.0	6.0
Kitchener-Cambridge-Waterloo	17.0	10.0
Brantford	11.0	7.0
Guelph	18.0	13.0
London	28.0	12.0
Windsor	15.0	7.0
Barrie	10.0	6.0
Greater Sudbury/Grand Sudbury	4.0	1.0
Thunder Bay	5.0	3.0
Winnipeg	12.0	7.0
Regina	21.0	11.0
Saskatoon	26.0	16.0
Calgary	36.0	20.0
Edmonton	45.0	19.0
Kelowna	31.0	21.0
Abbotsford-Mission	24.0	24.0
Vancouver	37.0	31.0
Victoria	21.0	18.0
All CMAs	25.0	16.0
Canada	21.0	12.0

Source: CMHC (Rental Market Survey) and adapted from Statistics Canada (National Household Survey)

Research Highlight

2011 Census/National Household Survey Housing Series: Issue 11 — The Secondary Rental Market in Canada: Estimated Size and Composition

Figure 5 Average monthly shelter costs, renter households, primary and secondary markets, Canada, 2011

All renter households	Primary market ¹	Secondary market ¹						
		Total	Condominiums ²	Subsidized housing	Single-detached houses ³	Duplexes ³	Semi-detached houses ³	Other ³
855	833	864	1,113	558	1,016	807	976	764

Excludes farm households. Other = other single-attached houses + movable dwellings

Shelter costs include, as applicable, rent and payments for electricity, fuel, water and other municipal services.

¹ Excludes unsubsidized, non-condominium row houses (market classification uncertain).

² Excludes subsidized rentals.

³ Excludes condominiums and subsidized housing.

Source: CMHC, adapted from Statistics Canada (National Household Survey)

Figure 6 Distribution of monthly shelter costs, primary and secondary rental markets, Canada, 2011

Percentage	All renter households	Primary market	Secondary market						
			Total	Condominiums ¹	Subsidized housing	Single-detached houses ²	Duplexes ²	Semi-detached houses ²	Other ²
Less than \$500	705,220	201,130	495,010	32,385	303,315	87,140	48,880	14,115	9,175
\$500-\$1,249	2,777,535	1,620,605	1,071,840	236,645	233,555	264,305	233,085	79,370	24,880
\$1,250-\$1,874	485,890	148,555	302,520	124,455	19,470	104,070	27,345	24,225	2,955
\$1,875 & over	104,135	22,950	76,570	24,985	4,410	36,720	5,520	4,305	630

Data show the number of households in each shelter cost range.

Excludes farm households. Excludes unsubsidized, non-condominium row houses (market classification uncertain).

Other = other single-attached houses + movable dwellings

Shelter costs include, as applicable, rent and payments for electricity, fuel, water and other municipal services.

¹ Excludes subsidized rentals.

² Excludes condominiums and subsidized housing.

Source: CMHC, adapted from Statistics Canada (National Household Survey)

Figure 7 Distribution of renter households by income group, primary and secondary rental markets, Canada and Selected CMAs, 2011

Geography	Market type	Income groups		
		Less than \$20,000 (%)	\$20,000-\$74,999 (%)	\$75,000 or more (%)
Canada	Primary market	26.4	61.0	12.6
	Secondary market	28.0	52.9	19.1
All CMAs	Primary market	25.3	61.2	13.5
	Secondary market	27.7	51.8	20.5
Montréal	Primary market	29.3	60.0	10.7
	Secondary market	30.3	54.9	14.8
Toronto	Primary market	19.6	60.6	19.7
	Secondary market	28.8	48.7	22.5
Vancouver	Primary market	24.9	57.2	17.8
	Secondary market	26.2	48.2	25.6

Source: CMHC, adapted from Statistics Canada (National Household Survey)

Figure 8 Distribution of renter households by household type, primary and secondary rental markets, Canada, 2011

Household type	Primary market (%)	Secondary market (%)
Couples with children	11.6	18.6
Couples without children	16.8	16.3
Lone-parents	11.0	16.7
Multiple-family	0.6	1.4
One-person	51.6	39.9
Two or more person non-family	8.4	7.2

Source: CMHC, adapted from Statistics Canada (National Household Survey)

Figure 9 Housing choices of different household types in the secondary rental market, Canada, 2011

Household type	Condominiums ¹ (%)	Subsidized housing (%)	Single-detached houses ² (%)	Duplexes ² (%)	Semi-detached houses ² (%)	Other ² (%)
Couples with children	18.3	18.7	38.2	14.7	8.4	1.7
Couples without children	28.6	14.1	30.4	17.3	7.2	2.3
Lone-parents	14.1	37.8	25.3	14.1	7.3	1.5
Multiple-family	12.0	21.1	39.9	17.4	8.6	1.1
One-person	21.9	39.2	16.2	16.4	4.2	2.1
Two or more person non-family	30.4	11.0	28.8	20.6	7.0	2.2

Excludes farm households. Excludes unsubsidized, non-condominium row houses (market classification uncertain).

Other = other single-attached houses + movable dwellings

¹ Excludes subsidized rentals.² Excludes condominiums and subsidized housing.

Source: CMHC, adapted from Statistics Canada (National Household Survey)

Figure 10 Distribution of renter households by age of household maintainer, primary and secondary rental markets, Canada, 2011

Age of primary household maintainer	Primary market (%)	Secondary market (%)
15-24	9.5	7.6
25-34	22.8	21.3
35-44	16.6	18.7
45-54	17.6	19.0
55-64	14.1	14.4
65+	19.5	19.0

The primary household maintainer is the person or one of the people in the household responsible for major household payments such as the rent or mortgage. In households with more than one maintainer, the primary maintainer is the first person listed as a maintainer.

Source: CMHC, adapted from Statistics Canada (National Household Survey)