HOUSING MARKET INSIGHT
Québec CMA

CANADA MORTGAGE AND HOUSING CORPORATION

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"Québec-area renters tend to concentrate in the central sectors of La Cité-Limoilou and Sainte-Foy–Sillery, even though these sectors are also the least affordable. In terms of age, not surprisingly, the two groups with a strong propensity to rent are younger households (aged under 35) and households aged 75 and over. Lastly, most renters are single persons."

Mbea Bell
Economist

Who are the renters in the various geographic sectors of the Québec area?

Highlights

- Québec-area renters live mainly in the central sectors of La Cité-Limoilou, Sainte-Foy–Sillery and Les Rivières.

- Two age groups account for relatively large proportions of renters: younger households (aged under 35), who generally opt for the central sectors, and households aged 75 and over, who stand out with a stronger tendency to live in newly built dwellings.

- Most renters are one-person households. In 2016, such households accounted for 54.5% of renters, but represented only 35.2% of all households.

- The Basse-Ville is the sector of the Québec census metropolitan area (CMA) where renter households have the lowest median income. In 2016, 28.6% of renter households in the Québec CMA with incomes below $30,000 lived in the Basse-Ville.

- In 2016, Sainte-Foy–Sillery and the Haute-Ville were the sectors with the highest relative housing costs for renters. In these two sectors, households earning the median income spent, respectively, 25.7% and 24.8% of their income to pay their rent.

Introduction

The conventional rental market[1] in the Québec census metropolitan area (CMA) has been booming for the past few years. In fact, even with the relatively high levels of conventional rental housing completions,[2] the vacancy rate in this market experienced two consecutive annual decreases, falling from 4.9% in 2016 to 3.3% in 2018. This tightening was therefore largely due to the increase in demand for rental housing. To gain better insight into this market, it is worthwhile to understand who the renters are in the various sectors of the Québec area. Based on a special compilation of data from the Statistics Canada 2016 Census, this *Housing Market Insight* issue will focus on an analysis of the renter profile in the Québec CMA. This report will highlight the various characteristics of renter households by geographic sector, household composition, age and income, housing affordability, and household mobility.
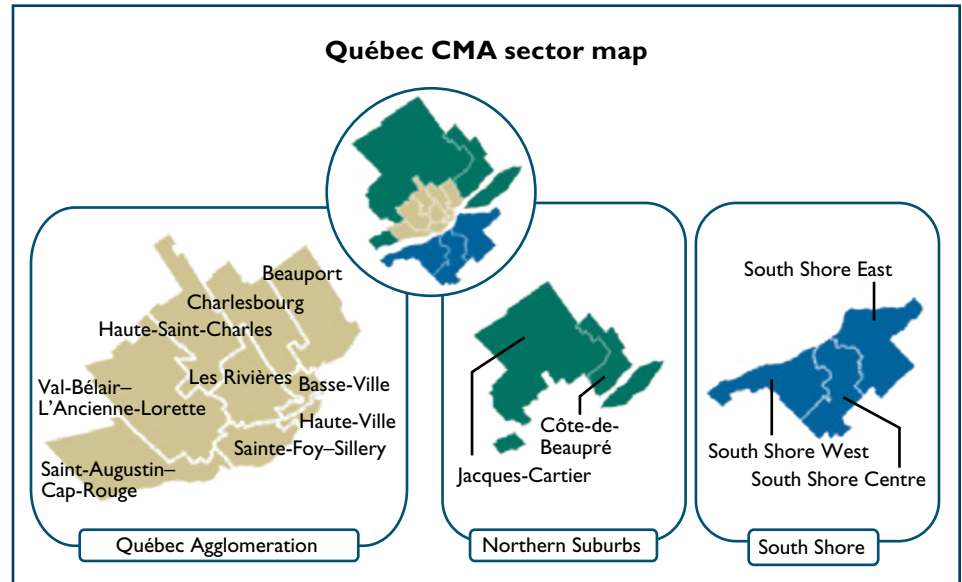
Geographic sectors: Québec-area renters are concentrated in the central sectors

Québec-area renters live mainly in the central sectors. La Cité-Limoilou, which includes the Québec Haute-Ville and Basse-Ville sectors, was home to more than 30% of renters, but to only 17.1% of all households, in the Québec CMA in 2016. The Sainte-Foy–Sillery and Les Rivières sectors were also home to proportionally more renters relative to their demographic weight (see figure 1).
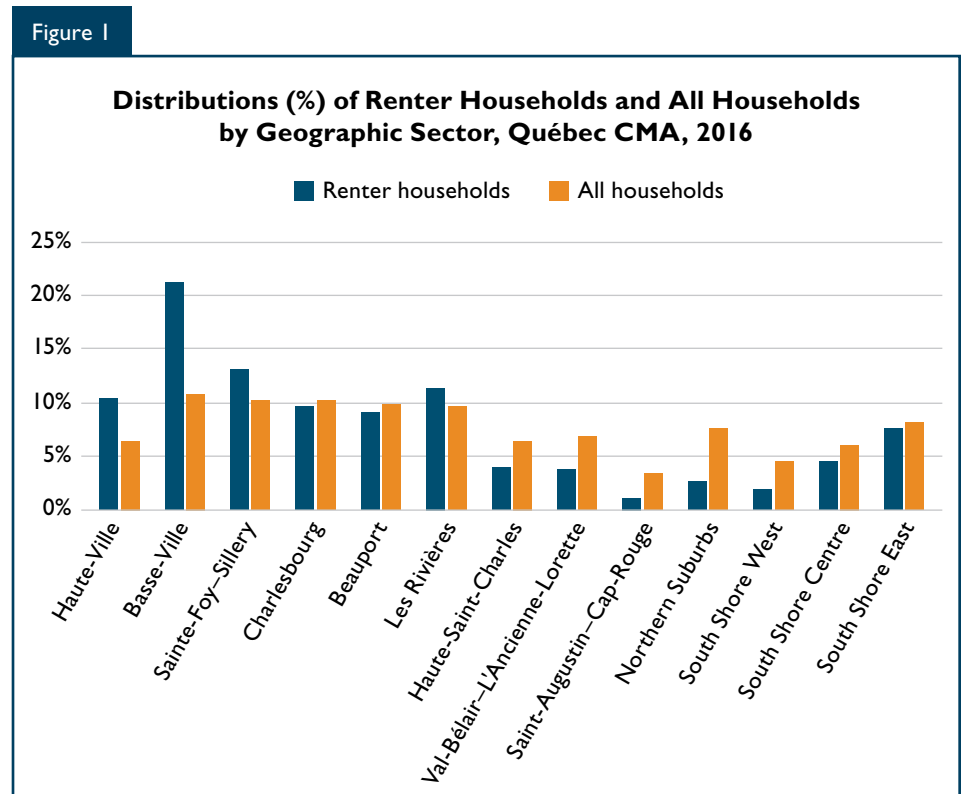
The concentration of renters in these central, high-density sectors largely reflects the relatively significant size of their rental housing stock.[3] The presence of employment hubs (downtown and Sainte-Foy) and educational institutions in

these sectors encouraged their densification. As well, certain parts of the Haute-Ville and Basse-Ville sectors are former working-class neighbourhoods, which contributes to the rather high renter rates there.[4]

Conversely, the Québec suburbs and the South Shore are home to fewer renters. This is attributable, in part, to the fact that single-detached housing developments were mainly built in the suburbs.

Québec CMA sector map

Source: CMHC

Figure 1

Distributions (%) of Renter Households and All Households by Geographic Sector, Québec CMA, 2016

Sources: Statistics Canada (special compilation from Census 2016), CMHC calculations

Age groups: renter rates are relatively high among young people and seniors

In terms of age, as could be expected, two groups of households show a relatively strong tendency to be renters: young people and seniors (see figure 2). The age group with the strongest propensity to rent their dwellings in the Québec area is composed of young people aged under 35. In 2016, the renter rates among households aged 15 to 24 (88.3%) and those aged 25 to 34 (56.4%) were well above the average for all households (39.8%). Several reasons account for the significant presence of young people on the rental market; for example, they may not yet be firmly established in their careers,[5] they may be having difficulty saving up for a down payment to buy a home, or they may simply prefer the freedom associated with renting.

Young renter households are also concentrated in the central neighbourhoods. In 2016, the Sainte-Foy–Sillery sector was home to the largest share (27.3%) of renters aged under 25. La Cité-Limoilou also had a relatively large share of young renters. The presence of several CEGEPs and universities contributes to the strong concentration of young renters in these sectors.

The other age group that is overrepresented among renters in the area is made up of people aged 75 and over. In 2016, such households had a renter rate of 45.7%, slightly above the average for all households. The reason for this is that some older homeowner households return to the rental market looking for dwellings that are, for example, smaller and easier to maintain. It should be noted that, with the aging of the population,

Figure 2

Renter Household Rates (%) by Age Group, Québec CMA, 2016

Legend: Renter rate — Average for all households
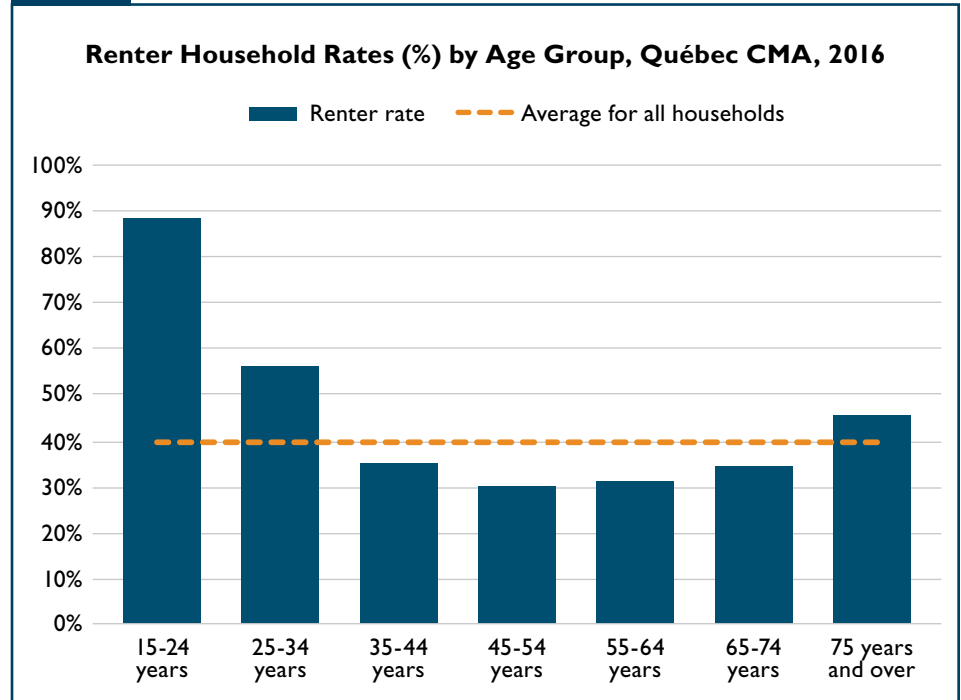
Sources: Statistics Canada (special compilation from Census 2016), CMHC calculations

demand for rental housing from people in this age group is bound to increase in the coming years.

While younger and older people have higher renter rates than the average for all households, they live in different types of dwellings on the rental market. Households aged 75 and over had a greater tendency to rent housing units in newly built structures.[6] One of the reasons for this result is that a significant portion of renter households aged 75 and over live in seniors' residences (which are generally newer than conventional rental housing projects).

Household types: most renters are single persons

One-person households represented the majority of renters in the Québec area. In 2016, such households accounted for 54.5% of renters—

a proportion that was much higher than their demographic weight (see figure 3). It should be recalled that single persons have, on average, much lower incomes than all households combined,[7] which makes it more difficult for them to access homeownership. As well, single persons have a greater-than-average tendency to rent in the central sector of La Cité-Limoilou. Lone-parent families also tend to be renters more often than the average for all households in the Québec CMA.

Couples with or without children have a lesser propensity to opt for renting than the average for all households. This is not surprising, since these families have higher incomes than the average for all households.[8] In addition, their need for large dwellings with several bedrooms often prompts these families to buy single-family houses.

Household incomes: renters have lower incomes in the Basse-Ville

In this section on household incomes, the student population was excluded. In general, the low incomes of students are only a temporary situation.

One of the characteristics generally observed among renters is that they have lower incomes than owners, regardless of household type. This is confirmed by the latest census data. The median before-tax income of renter households in the Québec area was $40,930 in 2016 (compared to $88,726 for owners). In 2016, nearly one third of renter households had incomes below $30,000, and 61.9% of them had incomes below $50,000.

A large proportion of renter households with relatively low incomes live in the Basse-Ville sector of the Québec area. In 2016, 28.6% of renters with incomes below $30,000 lived in this sector, compared to 21.2% of all renters (see figure 4). The Basse-Ville was in fact the only sector in the Québec CMA where low-income renters were overrepresented. This is due to the relatively low rents in this sector[9] and the particularly high renter rate there.

Housing affordability: Sainte-Foy–Sillery and the Haute-Ville are the least affordable sectors for renters
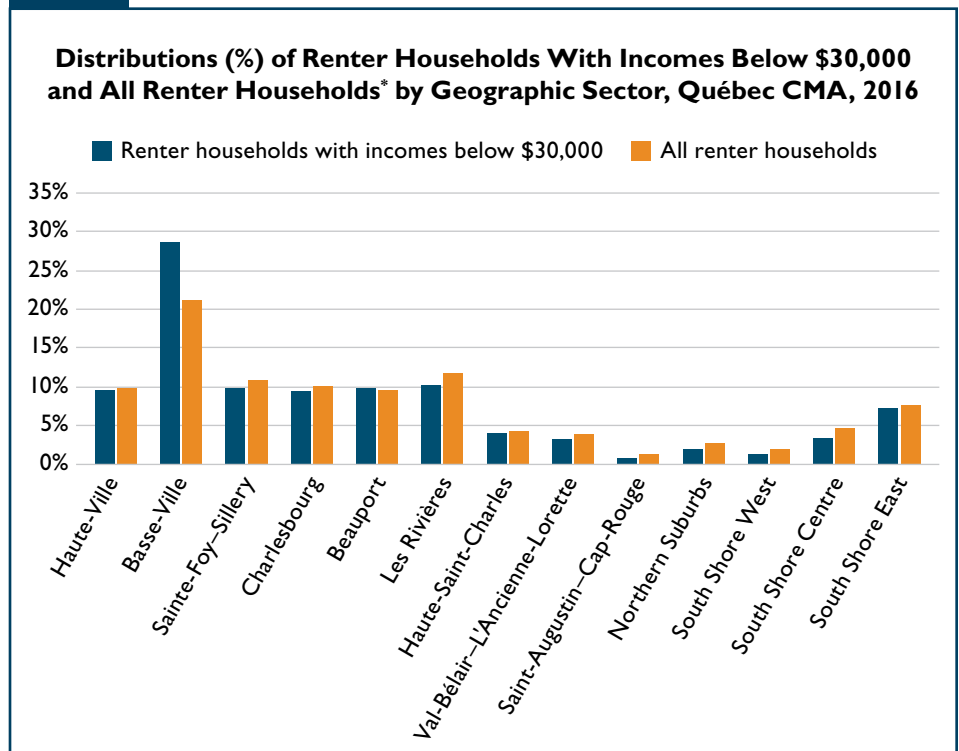
To determine the actual housing costs for renters in the various geographic sectors of the Québec area, it is useful to analyze both median incomes and median rents. Table 1 shows the **median rent-to-median income ratio**[10] for each sector in 2016. The sector with the highest rent relative

Figure 3

Distributions (%) of Renter Households and All Households by Household Type, Québec CMA, 2016
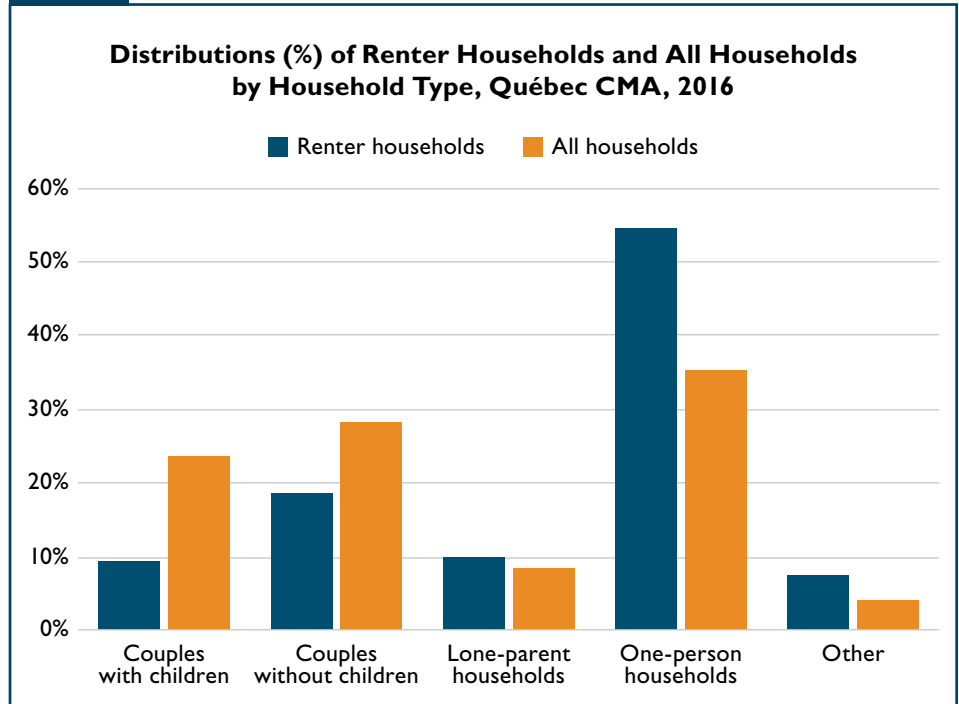
Sources: Statistics Canada (special compilation from Census 2016), CMHC calculations

Figure 4

Distributions (%) of Renter Households With Incomes Below $30,000 and All Renter Households* by Geographic Sector, Québec CMA, 2016

*Excluding students.
Sources: Statistics Canada (special compilation from Census 2016), CMHC calculations

to income for renters in 2016 was Sainte-Foy–Sillery. In this sector, the typical renter household spent 25.7% of its income to pay rent. The second most expensive sector for renters was the Haute-Ville, with a median rent-to-median income ratio of 24.8%. It is not surprising to see that renters make a greater financial effort to live in these two particularly well-liked sectors of the Québec area.

The Basse-Ville sector also had a median rent-to-median income ratio (24.2%) that was above the average for the CMA (22.6%). Unlike for the first two sectors, this result was mainly because of the relatively low incomes of the households in the Basse-Ville. Lastly, it was in the Northern Suburbs (15.6%), in Saint-Augustin–Cap-Rouge (17.1%) and on the South Shore[11] that renters made relatively less financial effort to rent their dwellings. One of the reasons for this could be the greater proportions of families (whose median income is higher) among the renter households in the outlying sectors.

The median rent-to-median income ratio is a good indicator of actual rent costs in the various geographic sectors. However, this ratio does not take into account all the shelter costs to be assumed by renters, with the other expenses being payments for electricity, fuel, water and other municipal services, as applicable. Thus, obtaining a more general measure of the rental housing affordability of the various sectors consists in establishing the proportion of households who spend 30% or more of their before-tax income on shelter costs.[12] Table 2 presents the proportions of renter households who lived in housing that fell below the affordability standard in the various sectors of the Québec CMA in 2016.

Table 1: Median rent-to-median income ratios (%) in 2016, Québec CMA			
	Median Income of Renter Households ($)	Median Rent for Two-Bedroom Apartments ($)	Median Rent*-to-Median Income Ratio (%)
Sainte-Foy–Sillery	40,205	860	25.7
Haute-Ville	41,282	854	24.8
Basse-Ville	33,738	680	24.2
Québec CMA	40,324	758	22.6
Charlesbourg	42,203	785	22.3
Haute-Saint-Charles	41,013	750	21.9
Beauport	39,562	720	21.8
South Shore East	41,630	715	20.6
Les Rivières	42,713	725	20.4
Val-Bélair–L'Ancienne-Lorette	43,959	740	20.2
South Shore Centre	45,114	724	19.3
South Shore West	47,565	737	18.6
Saint-Augustin–Cap-Rouge	56,025	800	17.1
Northern Suburbs	54,367	705	15.6

*Annual median rent for two-bedroom apartments.
Sources: Statistics Canada (special compilation from Census 2016), CMHC (data and calculations)

Table 2: Proportions (%) of renter households living in housing falling below the affordability standard in 2016, Québec CMA			
	Renter Households	Renter Households Below the Affordability Standard	Proportion of Renter Households Below the Affordability Standard (%)
Haute-Ville	14,200	4,620	32.5
Sainte-Foy–Sillery	17,945	5,700	31.8
Beauport	12,570	3,705	29.5
Basse-Ville	29,545	8,400	28.4
Québec CMA	139,010	38,720	27.9
Les Rivières	15,920	4,375	27.5
Charlesbourg	13,460	3,585	26.6
South Shore Centre	6,285	1,590	25.3
Haute-Saint-Charles	5,575	1,405	25.2
South Shore East	10,530	2,515	23.9
Val-Bélair–L'Ancienne-Lorette	5,160	1,190	23.1
South Shore West	2,675	585	21.9
Saint-Augustin–Cap-Rouge	1,590	325	20.4
Northern Suburbs	3,550	725	20.4

Sources: Statistics Canada (special compilation from Census 2016), CMHC calculations

The proportions of households living in housing that fell below the affordability standard confirm that the Haute-Ville (32.5%) and Sainte Foy–Sillery (31.8%) were the two least affordable sectors for renters in the Québec area. Two other sectors had above-average proportions of households who lived in housing that fell below the affordability standard: Beauport (29.5%) and the Basse-Ville (28.4%). Once again, the Northern Suburbs and Saint-Augustin–Cap-Rouge stood out as the most affordable sectors in terms of housing for their renters. In closing, it should be noted that, compared to the other CMAs across the country, the Québec area remains relatively affordable for renters (see the text box).

Québec CMA remains one of the most affordable areas for renters in the country

When compared with the other metropolitan areas across the country, the Québec CMA had one of the lowest percentages of renter households who lived in housing falling below the affordability standard in 2016 (see figure 5). Only the Saguenay CMA was more affordable. Overall, the province of Quebec stood out with rather favourable conditions for renters. In fact, the five most affordable CMAs for renters were in Quebec. However, it should be pointed out that, even if the Québec CMA was relatively more affordable for renters than the other metropolitan areas across the country, in Québec, some types of households with relatively low incomes (lone-parent households and one-person households) had much higher percentages of renters living in housing that fell below the affordability standard than the average for all households.

Figure 5

Proportions (%) of Renter Households Living in Housing Falling Below the Affordability Standard, by CMA, 2016
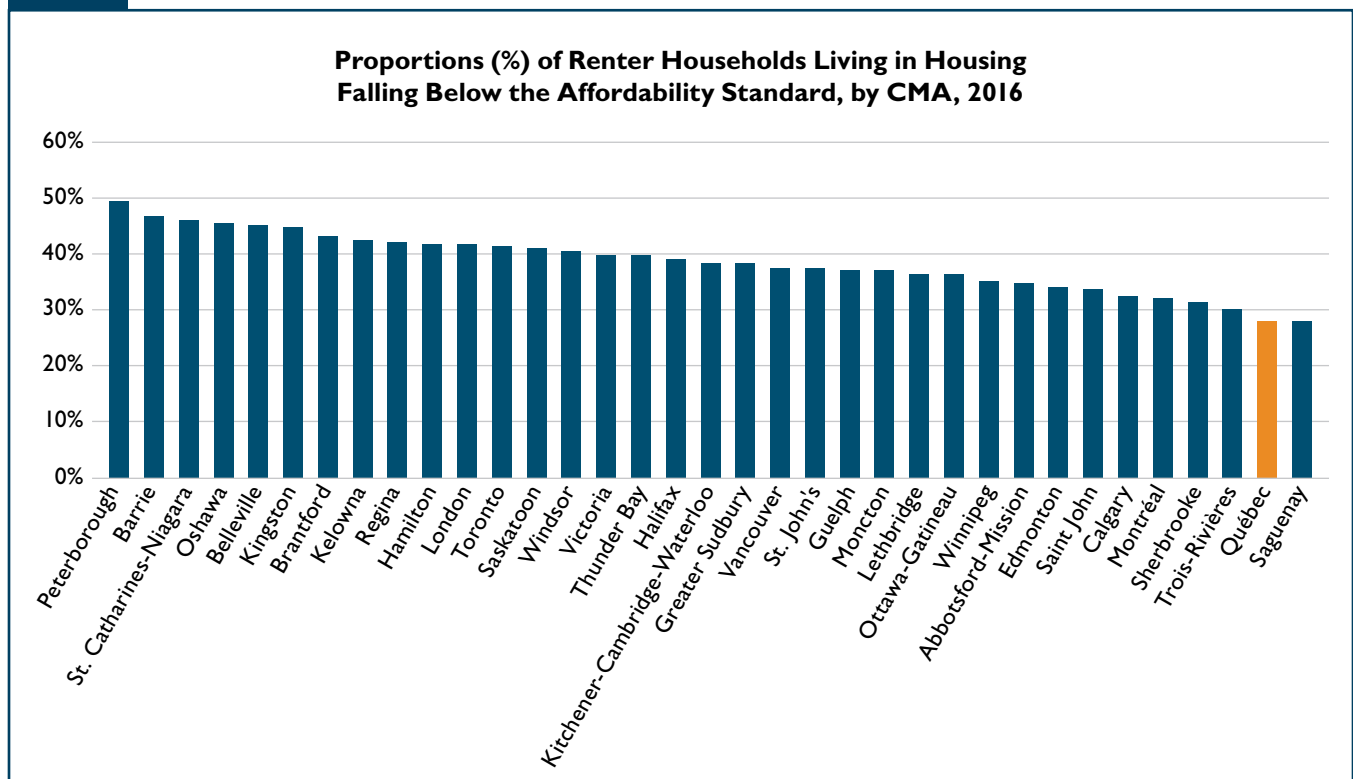
Sources: Statistics Canada (special compilation from Census 2016), CMHC calculations

Renter mobility: Québec Agglomeration attracts relatively more new renters

Data from the 2016 Census was also used to analyze renter mobility the Québec area.[13] This section will focus on renter households who changed addresses in the 12 months prior to May 2016.[14] There were 31,525 such households, or 21.9% of all renters in the Québec CMA. This mobility rate was relatively stable in the area, regardless of household income levels.

About 80% of renters who moved in 2016 in the Québec CMA already lived there, while 17.4% previously lived in municipalities outside the area and 3.2% came from outside the country. It should be noted that 75% of the renters from abroad were concentrated in La Cité-Limoilou and Sainte-Foy–Sillery.

Within the Québec CMA, the Québec Agglomeration[15] attracted the most renters from the South Shore and the Northern Suburbs, on a net basis. Table 3 shows the moves made by renters between these three large sectors of the Québec CMA, based on their location of origin. As can be seen, there were 110 more households who left the South Shore to rent a dwelling in the Québec Agglomeration than those who did the opposite.[16] The attraction of renters from the Northern Suburbs to the Québec Agglomeration was even stronger, as the latter sector recorded a net gain of 255 households.

Disaggregation of the net balances of renter moves within the CMA in 2016 for the age groups with a strong propensity to rent (see tables A-6 and A-7, appended) revealed that the Québec Agglomeration attracted relatively more young renters from both the South Shore (+85 households) and the Northern Suburbs (+150 households). However,

Table 3: Moves made by renters in the 12 months prior to May 2016, Québec CMA					
Destinations	**Origins**				
	Québec Agglome-ration	**South Shore**	**Northern Suburbs**	**Outside Québec CMA**	**Outside Canada**
Québec Agglomeration	20,040	545	405	4,255	965
South Shore	435	2,885	20	970	40
Northern Suburbs	150	10	485	240	10

Sources: Statistics Canada (special compilation from Census 2016), CMHC calculations

the Québec Agglomeration gained relatively more renters aged 65 and over from the Northern Suburbs (+45 households) but also lost relatively more of them to the South Shore (-55 households).

What elements of the Québec-area renter profile contributed to the tightening of the conventional rental market between 2016 and 2018?

Since the 2016 Census, the vacancy rate in the conventional rental market experienced two consecutive annual decreases (falling from 4.9% in 2016 to 3.3% in 2018). This tightening was largely due to the strong rental housing demand.[17] The highlights of the Québec-area renter profile in 2016, presented in this report, allow us to analyze the trend in demand for rental housing from a new angle.

The renter profile in 2016 confirmed that young people aged under 35 represented a large pool of renters. As well, the renter rate of households in that age group increased, rising from 60.1% in 2011 to 62.9% in 2016. Given the tighter mortgage financing conditions and gradually rising interest rates, it is likely that the renter rate of young people has continued to climb since 2016. This contributed to boosting demand for rental housing.

It was also shown that, in 2016, households aged 75 and over had a greater-than-average tendency to

rent their dwellings. Now, with the aging of the population accelerating in the Québec area, rental housing demand from this age group has increased since 2016.

Among the large geographic sectors, rental market conditions have tightened more significantly in the Québec Agglomeration than on the South Shore or in the Northern Suburbs over the last two years.[18] This result could be due, in part, to the more significant net gain in the Québec Agglomeration of renters having moved from the South Shore and the Northern Suburbs,[19] as was demonstrated with the data from the 2016 Census. Additionally, the renewed gains in net international migration in the Québec CMA since 2016 also supported rental housing demand in the Québec Agglomeration, particularly in the La Cité-Limoilou and Sainte-Foy–Sillery sectors.

Conclusion

This *Housing Market Insight* issue highlighted the various characteristics of renter households in the Québec area by geographic sector, household composition, age and income, housing affordability, and household mobility. There are essentially three takeaways from this study: (i) Québec-area renters live mainly in the central sectors of La Cité-Limoilou and Sainte-Foy–Sillery, even though these are also the least affordable sectors; (ii) the two age groups with relatively large proportions of renters are young

households (aged under 35), who generally opt for the central sectors, and households aged 75 and over, who stand out with a more marked presence in newly built dwellings; and (iii) most renters in the area are one-person households.

The trend in demand for rental housing in the Québec area in the coming years will depend on several factors. Will baby boomer households (whose demographic weight is bound to grow) largely turn to the rental market when they retire? Will the renter rate of young people aged under 35 continue to rise? Will net migration in the area keep increasing? Data from our next surveys of the conventional rental market will enable us to track the strength of the rental housing demand in the area.

Appendix and data for figures

Table A-1 (figure 1): Distributions (%) of renter households and all households by geographic sector, Québec CMA, 2016

Sector	Renter Households (%)	All Households (%)
Haute-Ville	10.4	6.3
Basse-Ville	21.2	10.8
Sainte-Foy–Sillery	13.1	10.1
Charlesbourg	9.6	10.3
Beauport	9.0	9.9
Les Rivières	11.4	9.6
Haute-Saint-Charles	4.0	6.4
Val-Bélair–L'Ancienne-Lorette	3.7	6.9
Saint-Augustin–Cap-Rouge	1.2	3.5
Northern Suburbs	2.6	7.6
South Shore West	1.9	4.6
South Shore Centre	4.4	6.1
South Shore East	7.5	8.0
All sectors	100.0	100.0

Sources: Statistics Canada (special compilation from Census 2016), CMHC calculations

Table A-2 (figure 2): Renter household rates (%) by age group, Québec CMA, 2016

Age group	Renter Household Rate (%)
15 to 24 years	88.3
25 to 34 years	56.4
35 to 44 years	35.2
45 to 54 years	30.2
55 to 64 years	31.3
65 to 74 years	34.4
75 years and over	45.7
Average for all households	39.8

Sources: Statistics Canada (special compilation from Census 2016), CMHC calculations

Table A-3 (figure 3): Distributions (%) of renter households and all households by household type, Québec CMA, 2016

Household type	Renter Households (%)	All Households (%)
Couples with children	9.3	23.5
Couples without children	18.7	28.4
Lone-parent households	10.0	8.6
One-person households	54.5	35.2
Other	7.5	4.3
All household types	100.0	100.0

Sources: Statistics Canada (special compilation from Census 2016), CMHC calculations

Table A-4 (figure 4): Distributions (%) of renter households with incomes below $30,000 and all renter households* by geographic sector, Québec CMA, 2016

Sector	Renter Households With Incomes Below $30,000 (%)	All Renter Households (%)
Haute-Ville	9.7	9.8
Basse-Ville	28.6	21.2
Sainte-Foy–Sillery	9.8	11.0
Charlesbourg	9.5	10.2
Beauport	9.8	9.6
Les Rivières	10.3	11.8
Haute-Saint-Charles	4.1	4.3
Val-Bélair–L'Ancienne-Lorette	3.2	3.9
Saint-Augustin–Cap-Rouge	0.8	1.2
Northern Suburbs	2.0	2.7
South Shore West	1.4	2.0
South Shore Centre	3.5	4.7
South Shore East	7.2	7.7
All sectors	100.0	100.0

*Excluding students.
Sources: Statistics Canada (special compilation from Census 2016), CMHC calculations

Table A-5 (figure 5): Proportions (%) of renter households living in housing falling below the affordability standard, by CMA, 2016	
Census metropolitan area (CMA)	Proportions (%) of Renter Households Living in Housing Falling Below the Affordability Standard
Peterborough	49.6
Barrie	46.8
St. Catharines-Niagara	45.9
Oshawa	45.7
Belleville	45.4
Kingston	44.9
Brantford	43.3
Kelowna	42.4
Regina	42.2
Hamilton	41.8
London	41.6
Toronto	41.4
Saskatoon	41.2
Windsor	40.7
Victoria	39.9
Thunder Bay	39.8
Halifax	39.0
Kitchener-Cambridge-Waterloo	38.4
Greater Sudbury	38.2
Vancouver	37.5
St. John's	37.4
Guelph	37.2
Moncton	37.2
Lethbridge	36.6
Ottawa-Gatineau	36.3
Winnipeg	35.3
Abbotsford-Mission	34.9
Edmonton	33.9
Saint John	33.9
Calgary	32.7
Montréal	32.3
Sherbrooke	31.4
Trois-Rivières	30.2
Québec	27.8
Saguenay	27.8

Sources: Statistics Canada (special compilation from Census 2016), CMHC calculations

Table A-6: Moves made by renters in the 12 months prior to May 2016, households aged under 35, Québec CMA					
	Origins				
Destinations	Québec Agglome-ration	South Shore	Northern Suburbs	Outside Québec CMA	Outside Canada
Québec Agglomeration	10,700	290	205	2,675	605
South Shore	205	1,405	30	455	20
Northern Suburbs	55	10	195	120	0

Sources: Statistics Canada (special compilation from Census 2016), CMHC calculations

Table A-7: Moves made by renters in the 12 months prior to May 2016, households aged 65 and over, Québec CMA					
	Origins				
Destinations	Québec Agglome-ration	South Shore	Northern Suburbs	Outside Québec CMA	Outside Canada
Québec Agglomeration	2,240	45	55	305	20
South Shore	100	420	0	180	0
Northern Suburbs	10	0	30	30	0

Sources: Statistics Canada (special compilation from Census 2016), CMHC calculations

ENDNOTES

[1] The conventional rental market excludes seniors' housing.

[2] From 2016 to 2018, conventional rental housing completions in the Québec CMA averaged at 2,434 units annually, which was well above the average annual rate from 2010 to 2015 (1,204 units).

[3] The Haute-Ville, Basse-Ville, Sainte-Foy–Sillery and Les Rivières sectors had 61.9% of the private conventional rental housing stock in the Québec area in 2016 (dwellings included in the CMHC Rental Market Survey universe, that is, dwellings in privately initiated structures of three or more housing units).

[4] In 2016, the Basse-Ville and Haute-Ville sectors had the highest renter rates, at 78.2% and 65.6%, respectively. By comparison, the average renter rate for the Québec CMA was 39.8%.

[5] In 2016, the proportions of students among renters aged under 25 and those aged 25 to 34 were 55.8% and 28.0%, respectively. Source: Statistics Canada.

[6] In 2016, 31.3% of renters aged 75 and over lived in apartments built in 1996 or after, compared to only 18.9% of renters aged under 35. Source: Statistics Canada.

[7] The median income of one-person renter households in 2016 was $29,730, compared to $40,930 for all renter households (excluding the student population). Source: Statistics Canada.

[8] In 2016, the median incomes of renter couples with children ($74,515) and those without children ($60,350) were above the average for all renter households ($40,930), excluding the student population. Source: Statistics Canada.

[9] The average rent for two-bedroom apartments in the Basse-Ville was $702 in 2016, compared to $808 for the overall Québec CMA. These rents are attributable, in part, to the fact that the Basse-Ville has a relatively older rental housing stock than the other sectors.

[10] This ratio takes into account all renter households (including students).

[11] The median rent-to-median income ratios were 18.6% in the South Shore West sector, 19.3% in the South Shore Centre sector and 20.6% in the South Shore East sector.

[12] To find out more about this housing affordability threshold, see https://www.cmhc-schl.gc.ca/en/developing-and-renovating/develop-new-affordable-housing/programs-and-information/about-affordable-housing-in-canada.

[13] Using the census data, we can identify the moves made by renters between the three large sectors of the CMA (Québec Agglomeration, Northern Suburbs and South Shore) but not analyze those between sectors within the Québec Agglomeration.

[14] It should be noted that renter moves can vary from year to year. However, the data from the 2016 Census give an indication of recent renter moves.

[15] The Québec Agglomeration includes the cities of Québec, L'Ancienne-Lorette and Saint-Augustin-de-Desmaures.

[16] During the 12 months prior to May 2016, 545 households from the South Shore rented an apartment in the Québec Agglomeration, while 435 households from the Québec Agglomeration rented an apartment on the South Shore, such that the Québec Agglomeration recorded a net gain of 110 renters from the South Shore (545 − 435 = 110). Source: Statistics Canada.

[17] For more details, see the 2018 issue of the *Rental Market Report—Québec CMA*.

[18] The vacancy rate in the Québec Agglomeration fell from 5.0% in 2016 to 3.3% in 2018, for a drop of 1.7 percentage points (compared to a decrease of 1.2 percentage points on the South Shore and an increase of 1.0 percentage point in the Northern Suburbs).

[19] It should be noted that the renter moves established in this report do not take into account the moves to homeownership by former renters.

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