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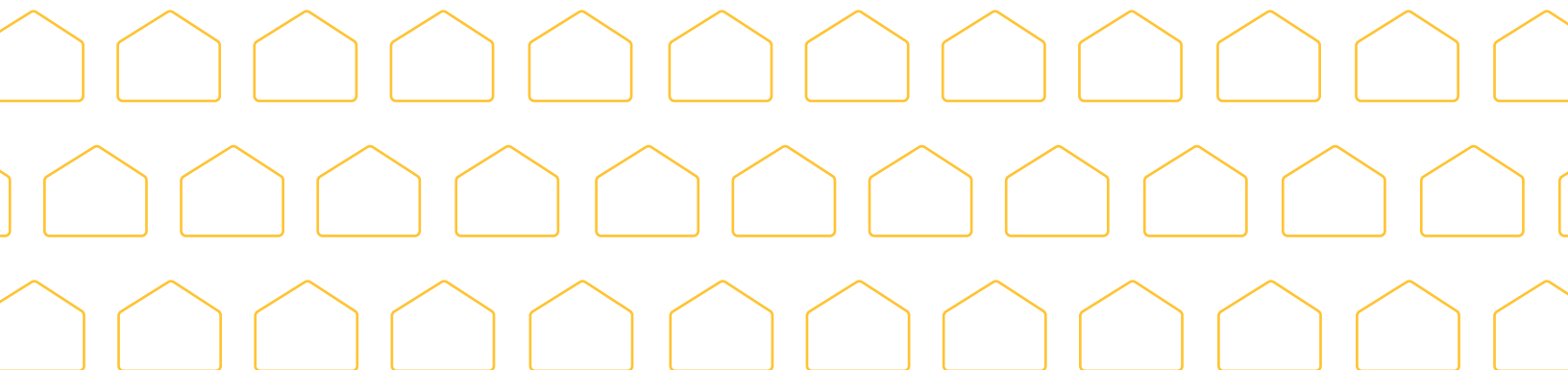


On Student Housing in Canada

Research Report
August 2022



PHARE
2021





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UTILE

The **Unité de travail pour l'implantation de logement étudiant (UTILE)** is a social economy enterprise whose aim is to study, develop, and promote affordable student housing in Québec, while supporting other groups with the same objectives across Canada. UTILE works to include the student population in the rental market, improve access to post-secondary education, disseminate better information for the student population, develop affordable student housing, and increase inter-regional equity. UTILE's team is composed of young professionals and students from the fields of management, urban planning, communications, statistics, and the arts. UTILE has completed the development of two affordable student housing projects in the city of Montréal and currently has several other projects across Québec either under construction or in development.

FLASH Survey

The **Fostering Learning and Awareness on Student Housing (FLASH)** study is a survey conducted by UTILE every three years. The first survey was conducted on four university campuses in Montréal and Québec City in 2014. In 2017, the next edition reached almost the entire university population of Québec with the participation of a dozen student associations and post-secondary institutions. For the first time, the FLASH 2021 survey was extended to all of Canada, asking students about their housing conditions across the country.

Acknowledgments

UTILE would like to thank all of the institutions, student unions and students across the country who participated in this landmark survey. Thank you also to the McConnell Foundation and the Canadian Federation of Students (CFS) whose financial support made this report possible.

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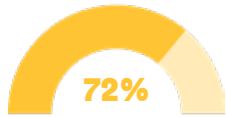
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IN BRIEF

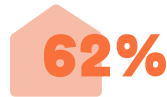
STUDENT RENTERS IN CANADA

1 500 000 In Canada, about 1.5 million university students were renters in 2021. Nearly 1.3 million of them lived in apartments on the private market – that is, outside of a university residence.

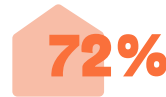


72% of university students are tenants (61% on the private market and 6% in university residences)

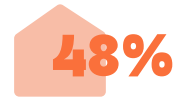
Among renting university students in Canada...



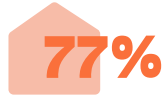
62% have an income of \$20 000 or less per year



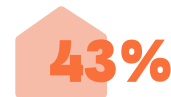
72% allocate 30% or more of their income to housing costs



48% have debt related to their studies



77% do not receive any financial assistance from their parents for the payment of their rent



43% said they live in an apartment in need of repair



17% said they had felt unsafe in their apartment



DIFFERENCE BETWEEN STUDENT AND MARKET RENTS IN 2021

In Canada, the student population pays rents 25% higher than the rest of renter households.

1000\$

Median rent per apartment on the rental market*

1250\$

Median rent per apartment among students surveyed

* According to public data for the primary rental market from the Canada Mortgage and Housing Corporation for the year 2021.

SUMMARY

There is little or no data on the landscape and conditions of student housing in Canada. This is because existing data on the rental market, produced by the Canada Mortgage and Housing Corporation (CMHC), does not isolate student households. Furthermore, by defining students' "usual residence" as "their parents' residence if they return to live with their parents during the year, even if they live elsewhere while studying or working in the summer,"¹ Statistics Canada's census demographics underestimate student residential demand.

With the creation of the Prospection des habitudes et aspirations résidentielles étudiantes (PHARE), this situation has changed. UTILE has completed four editions of the survey since 2014. The latest edition of the survey, conducted for the first time across Canada in the winter of 2021, collected more than 18,000 responses. This FLASH survey has produced the most extensive documentation to date of the housing conditions of the university student population across the country.

Conducted with the collaboration of more than 70 partners and student organizations, representing some 50 institutions in ten Canadian provinces, the survey shows that:

- ▶ Seven out of ten university students surveyed in Canada leave their home city for their studies;
- ▶ More than seven out of ten students are renters. In total numbers, we estimated that over 1.5 million students are renters, of which 1.3 million are in the conventional private market;
- ▶ The proportion of students who rent varies between provinces, with British Columbia (64%) and Québec (77%) at the extremes;
- ▶ Sixty-one percent of students surveyed rent in the private non-student rental market and away from home, while 6% rent in student residences;
- ▶ Most student renters live in two-bedroom (32.6%) and three-bedroom (33.4%) dwellings. Larger dwellings are less popular among those coming from outside their province of study, who favour one-bedroom dwellings.
- ▶ The median monthly rent paid by student renters in Canada (\$1,250) is 25% higher than the median monthly rent paid by the general population (\$1,000). Student renters who travel from other Canadian provinces and territories to study pay the highest total rent. In fact, the student renter population from outside of Canada pays less for their rent than out of province Canadian students.
- ▶ While those from their city of study are the most likely to be employed (70%), students who travel for school (out-of-region, out-of-province, and out-of-country) are more likely to be unemployed;
- ▶ Across Canada, most students (62%) earn an annual income of \$20,000 or less;

¹ Statistics Canada. Dictionary Census of the Population, 2016. <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop126-fra.cfm>

- ▶ While nearly three out of four students surveyed live in a shared apartment, students with higher annual incomes are more likely to live alone. This suggests that sharing housing may be more of a cost-cutting strategy than a preference for some student renters;
- ▶ More than four in ten (43%) of the dwellings occupied by student renters in Canada require minor or major repairs. Those with lower annual incomes are more likely to live in housing that requires major repairs. Of student renters surveyed who earn less than \$10,000 per year, 12% live in housing that requires major repairs, compared to 7% of those earning more than \$40,000 per year;
- ▶ In terms of financial aid, more than three out of four (77%) student renters in Canada do not receive parental assistance for rent. For tuition, 68% of student renters receive no parental assistance. Furthermore, more than half of student renters (52%) do not receive government assistance (loans and/or grants). Nearly two in ten student renters (17%) receive no parental or government financial assistance.
- ▶ Almost half (48%) of respondents have student debt. The proportion of renters increases as the debt load increases, suggesting that student renters are more indebted than their peers who do not rent;
- ▶ Across the country, more than seven out of ten student renters (72%) spend more than 30% of their annual income on housing and are therefore considered to be in a precarious financial and housing situation. This situation is particularly critical in Ontario and British Columbia, where 87% and 86% of the student renter population, respectively, have a housing expenditure to income ratio of over 30%;
- ▶ Nearly one out of five renters surveyed (17.5%) in Canada admitted to feeling unsafe in their housing. Moreover, the proportion of people identifying their mental health as “very fragile” or “fragile” is more pronounced as the housing expenditure to income ratio increases, reaching nearly 30% for rent to income ratios above 70%.

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1. INTRODUCTION

Since 2013, UTILE has been dedicated to the study, promotion, and expansion of student housing in the social economy in Québec, notably by conducting the PHARE survey. The 2014 and 2017 editions of the survey documented the housing situation of 11,000 and 17,000 university students respectively in Québec, while the 2019 edition was a first opportunity to survey the province's CEGEP community, thanks to the participation of over 11,000 college students.

For the first time, the FLASH 2021 survey includes students outside the province of Québec. This most recent FLASH survey, which was expanded to a pan-Canadian scale, reached more than 18,500 university students in all 10 Canadian provinces, shedding new light on the housing situation of the country's post-secondary student population.

1.1. METHODOLOGY

This report focuses on the results of the FLASH 2021 survey at the Canadian level.

The FLASH 2021 survey was distributed to members of 71 participating student organizations via the Limesurvey platform. Participation in the project was voluntary for those student organizations or administrations that agreed to distribute the survey to their members. Individuals who received an electronic invitation to complete the survey could choose to complete it voluntarily. Surveys were distributed via email during the Winter 2021 semester between January and April. Depending on the campus, initial invitations were sometimes followed by reminder emails, or accompanied by a participation incentive prize to encourage more people to complete the survey. Student organizations participating in the survey were also encouraged to post reminders on their respective social media channels.

Figure 1: Educational Insitutions Reached



To establish a primary reference for a total number of the post-secondary student population, our analyses use the estimates of 1,377,597 full-time and part-time university students, combined with 806,376 college students (excluding Québec), for a total of 2,183,973 post-secondary students in Canada (Statistics Canada, 2019-2020)². Table 1 shows the post-secondary enrollment for each province/region and territory.

² Statistics Canada. Table 37-10-0011-01 Post-secondary enrollments, by field of study, registration status, program type, credential type and gender. https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3710001101&request_locale=en

Table 1: Post-secondary Enrollment by Province, Region, and Territory

Provinces and Regions	Total college enrollment (excluding Québec)	Total university enrollment	Total post-secondary enrollment
British Columbia	105,319	192,118	297,435
Prairies	99,426	226,215	325,641
Alberta	63,795	140,028	203,823
Saskatchewan	18,207	38,574	56,784
Manitoba	17,424	47,610	65,034
Ontario	351,382	556,270	907,650
Québec	214,777	314,968	529,743
Atlantic	30,666	88,029	118,695
Nova Scotia	10,920	46,116	57,033
New Brunswick	8,907	18,999	27,909
Newfoundland and Labrador	7,074	18,174	25,251
Prince Edward Island	3,765	4,740	8,505
Territories	4,803	0	4,803
Total	806,376	1,377,597	2,183,973

In order to compare the situation and residential conditions of the student population with other renting households in the country, we refer, when possible, to data from the October 2020 CMHC Rental Housing Survey³.

1.2. SAMPLE SELECTED

In total, nearly one million (937,631) university students across the country were contacted to complete the questionnaire. 18,513 completed surveys were validated, bringing the response rate to 2% (Table 2)⁴. To explain this response rate, some factors can be identified:

- ▶ The use of social media networks to reach the student community on some campuses leads to an unknown proportion of students actually being reached by the survey;

³ CMHC 2021. Housing Market Information Portal—2020 data. <https://www03.cmhc-schl.gc.ca/hmip-pimh/#TableMapChart/1/1/Canada>

⁴ Data processing from the FLASH report may result in somewhat different results from the PHARE 2021 report published on January 2022.

- ▶ Since the survey was sent out electronically, it is possible that the invitation was lost in some people's junk mail;
- ▶ Since the email invitation was sent through the student associations' internal mailing lists, it is possible unsubscribed members could not be contacted;
- ▶ In the context of the COVID-19 pandemic and remote learning conditions, it is likely that mobilization and promotion of the survey were hampered by the increased difficulty in reaching the student population. Similarly, due to the pandemic, students may have experienced an increase in email solicitation, which may explain why the survey invitation was simply lost in the inboxes of many.

Table 2: Distribution of Respondents by Institution

Educational institutions	Number of Responses	Number of Responses	Total Population Reached⁵
British Columbia	2,951	1.4%	215,300
Camosun College	116	0.9%	13,000
Capilano University	12	0.2%	7,500
College of New Caledonia	10	0.2%	5,000
Douglas College	200	0.8%	25,500
Emily Carr University	119	6.0%	2,000
Justice Institute of British Columbia	23	3.3%	700
Okanagan College	19	0.2%	10,000
Simon Fraser University	842	2.5%	34,000
University of British Columbia	590	1.0%	58,000
University of the Fraser Valley	3	0.0%	15,000
University of Victoria	135	0.9%	15,000
Thompson River University	586	5.9%	10,000
Vancouver Community College	100	0.8%	13,000
Vancouver Island University	147	2.2%	6,600
<i>Other/I don't know/I don't want to answer</i>	38	-	-
Prairies	1346	2.0%	65,900
Brandon University	148	4.0%	3,700
University of Alberta	787	2.1%	37,500
University of Manitoba (graduate students only)	293	7.9%	3,700
University of Saskatchewan	27	0.1%	21,000
<i>Other/I don't know/I don't want to answer</i>	91		
Ontario	3,119	1.0%	335,475
Algoma University	56	2.8%	2,000
Conestoga College	376	2.0%	18,700
Laurentian University	219	4.9%	4,500
McMaster University	299	1.0%	30,400
Ontario College of Art and Design	267	5.7%	4,700
Queen's University	214	1.1%	19,500
Saint Paul University	16	1.3%	1,200
St. Clair College	58	0.4%	14,000
St. Lawrence College (Cornwall Campus)	39	3.9%	1,000
University of Ottawa	79	0.2%	37,000

⁵ The total number of students reached refers to the student members of each of the student associations that collaborated in the research.

University of Toronto	331	0.4%	92,975
University of Windsor	51	0.4%	12,000
Western University	752	1.8%	41,500
York University	330	0.6%	56,000
<i>Other/I don't know/I don't want to answer</i>	56	-	-
Québec	9,757	3.3%	299,606
HEC Montréal (graduate students only)	30	0,8%	4 024
Institut national de la recherche scientifique (INRS)	86	13,2%	647
Polytechnique Montréal	802	8,7%	9 196
Université Concordia	121	0,3%	39 612
Université de Montréal (UdeM)	1 165	2,5%	47 440
Université de Sherbrooke (UdeS)	1 270	5,2%	24 604
Université du Québec à Chicoutimi (UQAC)	233	4,1%	5 674
Université du Québec à Montréal (UQÀM)	1 422	3,7%	38 525
Université du Québec à Rimouski (UQAR)	315	4,8%	6 574
Université du Québec à Trois-Rivières (UQTR)	284	1,9%	14 589
Université du Québec en Outaouais (UQO)	285	4,1%	6 996
Université Laval (UL)	2 394	5,2%	46 151
Université McGill	939	2,5%	37 141
Université TELUQ	159	3,6%	4 383
<i>Other/I don't know/I don't want to answer</i>	58	-	-
Atlantique	638	1,8 %	35 400
Acadia University	40	1.0%	4,500
Memorial University of Newfoundland	341	2.1%	18,000
Saint Mary's University	9	0.1%	6,500
University of New Brunswick (Saint John's)	21	1.2%	1,800
University of Prince Edward Island	221	4.9%	4,600
<i>Other/I don't know/I don't want to answer</i>	4	-	-
Territories	-	-	-
<i>Other/I don't know/I don't want to answer</i>	702	-	-
Total	18,513	2.0%	937,631

There is a notable discrepancy between the proportion of respondents and the proportion of the population reached. Only in the Prairie provinces is the percentage of respondents (7%) equivalent to the proportion of the student population reached in that region (7%). Table 3 highlights that among the students who responded to the survey, more than half (54%) live in the province of Québec, although the Québec student population comprises less than 30% (29%) of the population reached nationwide. Conversely, about one sixth of the students who responded to the survey live in Ontario (18%) and British Columbia (15%), while the proportion of the student population reached in these two provinces was nearly 37% and 23% (Table 3).

Table 3: Proportion of Respondent Population and Total Membership

Provinces/regions	Proportion of Respondents	Proportion of Total Population Reached
British Columbia	15.4%	22.5%
Prairies	7.3%	7.2%
Ontario	17.6%	36.8%
Québec	53.6%	29.0%
Atlantic	3.6%	4.5%

There are several practical reasons for the over-representation of Québec students in our sample. First, the established relationship between UTILE and Québec student associations over the past decade has greatly facilitated the mobilization of the population concerned; some of these associations participating in the survey for the second or third time. Further, Québec student associations often benefit from effective means of communication to reach their members directly, such as access to student email lists, which can be a challenging in other provinces.

1.3. LIMITATIONS

In addition to the challenges posed by the electronic dissemination of the survey outlined above, the results of the FLASH 2021 survey are subject to methodological limitations and selection biases like those of any online survey. Because the survey sampling was uncontrolled and voluntary from the student population on participating campuses, it is non-probability sampling. This method may introduce strong selection biases; for example, it is possible that those with a particular interest in housing issues were more likely to respond to the questionnaire. Conversely, it is also possible that some may have been less willing to share details of their housing situation if it is perceived as socially undesirable⁶, which could affect the representation of these groups in the results (e.g., people experiencing homelessness).

A limitation commonly attributed to online surveys is the under-representation of people who are not connected to the Internet, such as seniors, people living in remote areas or people with low incomes. However, given the COVID-19 pandemic forced the remote delivery of university courses between the

⁶ GINGRAS, M. E. et H. BELLEAU. (2015/05). « Avantages et désavantages du sondage en ligne comme méthode de collecte de données : une revue de littérature ». *Inédit/Working paper*, n. 2015-02. p. 5. Centre Urbanisation, Culture et Société. Institut national de la recherche scientifique. Montréal. <http://espace.inrs.ca/id/eprint/2678/1/Inedit02-15.pdf>

Winter 2020 and Winter 2021 semesters, it can be assumed that the province's student population was generally equipped and adequately connected to the Internet to be able to complete the survey.

Finally, voluntary participation in the survey and some variation in dissemination methods also causes variation in response rates across institutions. As a result, some provinces, cities, and even some colleges and universities are overrepresented in the results, and others are underrepresented or absent. That said, participation was deemed sufficient to conduct summary analyses at the provincial level, with some grouping, and for some largest student cities in the country.

2. CHARACTERISTICS OF RESPONDENTS

2.1. DEMOGRAPHIC CHARACTERISTICS

2.1.1. Age

Respondents were asked to indicate their year of birth (Table 4). Most of the students surveyed (45%) were between 20 and 24 years old. Those under 20 years of age made up 10% of the respondents, while over 37% were 25 years of age or older.

Table 4: Distribution of Respondents by Age

Age	Number of Respondents	%
Under 20 years old	1,860	10.1%
20 to 24 years old	8,246	44.5%
25 to 29 years old	3,902	21.1%
30 to 34 years old	1,570	8.9%
35 to 39 years old	687	3.7%
40 and over years old	724	3.9%
I don't know/I don't want to answer	1,524	8.2%
Total	18,513	100%

2.1.2. Gender

Respondents were asked to choose the option that best describes how they identify themselves in terms of gender (Table 5). Over 67% of respondents identified as female, while over 27% identified as male. Around 3% identified as non-binary, trans, two-spirited or other.

Table 5: Distribution of Respondents by Gender

Gender	Number of Respondents	%
Woman	12,524	67.7%
Man	5,075	27.4%
Non-binary	360	1.9%
Trans Woman/Trans Feminine	23	0.1%
Trans Man/Trans Masculine	72	0.4%
Non-binary trans	76	0.4%
Two-spirit	30	0.2%
I don't know/I don't want to answer	353	1.9%
Total	18,513	100%

2.1.3. Membership in an Underrepresented Group

We asked surveyed students whether they identified with a minority group (Table 6). Note that respondents to this question could select more than one answer.

In addition, they were asked if they identified as Indigenous and almost 2% of respondents identified themselves as such. Of these students, just over 1.3% identified themselves as First Nations, 0.6% as Métis and less than 0.1% as Inuit.

Table 6: Distribution of the Student Population by Underrepresented Group Membership

Self-identification with a particular group	Number of Respondents	%
Indigenous	362	2%
First Nations	243	1.3%
Inuit	7	0.04%
Metis	112	0.6%
Racialized	4,055	21.9%
LGBTQAI2S+	3 032	16.4%
Person with a disability/ies	1,233	6.7%

Further, participants were asked if they identified as a racialized and/or visible minority person. Nearly 22% of respondents answered that they identified as such.

The data also shows that more than 16% of respondents identified as a member of the LGBTQAI2S+ community, and 7% of respondents identified as a person with a disability.

2.1.4. Citizenship and Immigration Status

We asked respondents if they were Canadian citizens and, if not, to specify their immigration status (Table 7). Almost 77% of the participants answered that they were Canadian citizens.

Table 7: Distribution of Respondents by Citizenship/Immigration Status

Citizenship/Immigration status	Number of Respondents	%
Canadian citizenship	14,246	77%
Permanent residence	574	3.1%
Temporary residence (study permit, work permit, etc.)	3,388	18.3%
Refugees	8	0.04%
Refugee claimants	2	0.01%
Non-status residents	3	0.02%
I don't know/I don't want to answer	292	1.6%
Total	18,513	100%

Temporary residents, those with study permits and work permits, were the second-largest group with over 18% of the total students surveyed. Of the remainder, just over 3% responded that they were permanent residents and less than 0.1% responded that they were refugees, asylum seekers or undocumented residents.

2.1.5. Province of Residence

As noted above, over 50% of respondents live in the province of Québec, while about one sixth of students surveyed live in Ontario (18%) and British Columbia (16%). Most of the remaining respondents live in the Prairies or the Atlantic provinces. The detailed breakdown for each of these regions can be found in Table 8 below.

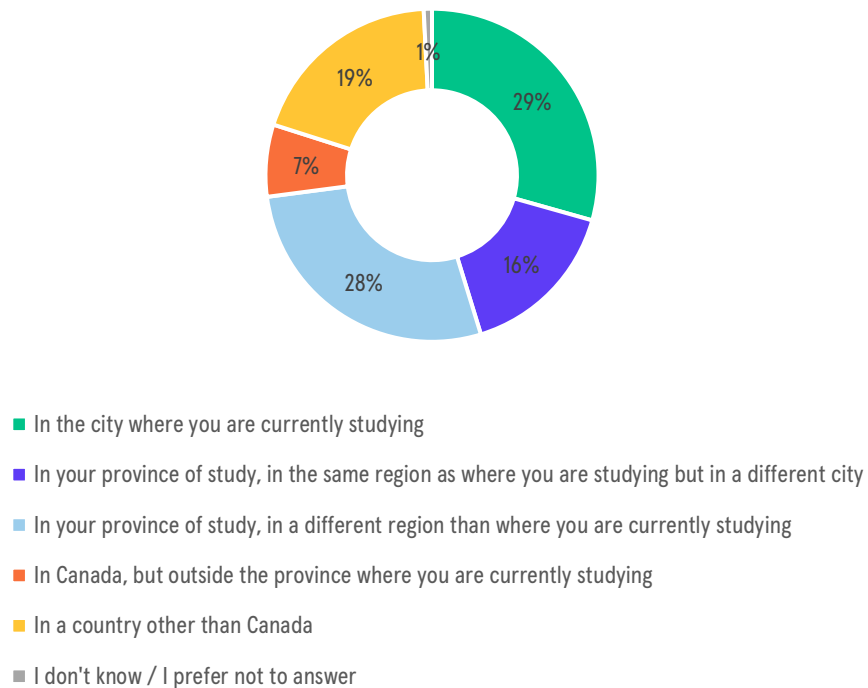
Table 8: Distribution of Respondents by Province of Residence

Province/region and territory of residence	Number of Respondents	%
British Columbia	2,992	16.2%
Prairies	1,346	7.3%
Alberta	854	4.6%
Saskatchewan	44	0.2%
Manitoba	448	2.4%
Ontario	3,197	17.3%
Québec	9,798	52.9%
Atlantic Provinces	654	3.5%
New Brunswick	33	0.2%
Nova Scotia	64	0.4%
Prince Edward Island	222	1.2%
Newfoundland and Labrador	335	1.8%
Canada (province not specified)	47	0.3%
Outside of Canada	186	1%
I don't know/I don't want to answer	283	1.5%
Total	18,513	100%

2.1.6. Place of origin

In order to measure the mobility of students and the draw of particular regions, we asked students to indicate where they lived before starting their college or university studies in their current province of residence (Figure 2).

Figure 2: Distribution of Respondents by Place of Origin



Almost 44% of students studied within their province of origin, but elsewhere than their home city, including 28% in a different region and 16% in a different city. Twenty-nine percent of students remained in their city of origin for post-secondary education.

Also of note, is that nearly one in five students (19%) were originally from outside of Canada. If we include those from other provinces (7%), interprovincial and international student mobility represents over 26% of the survey population.

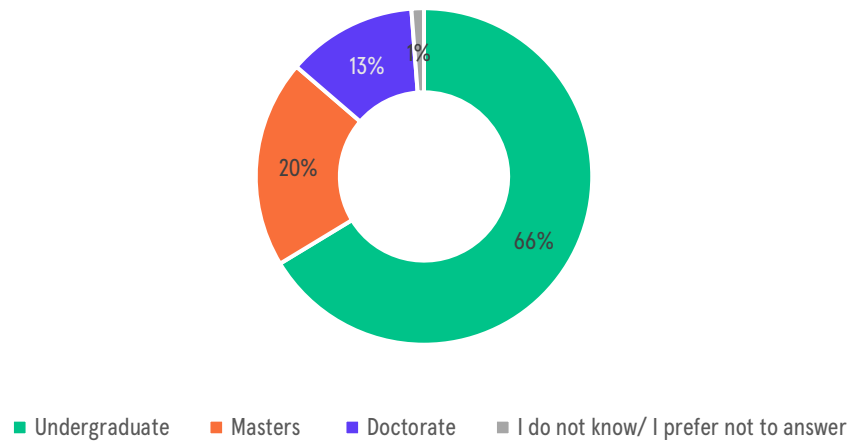
While the majority of respondents study within the same province where they resided prior to starting their post-secondary education (73%), 70% of students surveyed in Canada study outside their home city.

2.2. EDUCATIONAL STATUS

2.2.1. Level of Study

Students were asked to indicate the level of study in which they are currently enrolled (Figure 3).

Figure 3: Distribution of Respondents by Level of Study



Two out of three students are pursuing undergraduate studies (66%). Twenty percent are studying in a master’s program, while 13% are pursuing a doctoral degree.

2.2.2. Enrollment Status

Participants were asked what best describes their enrollment status for the Winter 2021 term (Table 9). Almost 85% indicated that they were full-time students, while 11% were studying part-time.

In addition, almost 3% of students indicated that they were “registered to write a thesis or dissertation.” It should be noted that many institutions do not have a formal registration status for writing a thesis, therefore, an unknown number of students writing a thesis may have responded that they are either full-time or part-time.

Table 9: Distribution of Respondents by Enrollment Status

Enrollment Status	Number of Respondents	%
Full time	15,706	84.8%
Part time	2,067	11.2%
Writing thesis or dissertation	493	2.7%
I don't know/I don't want to answer	247	1.3%
Total	18,513	100%

2.2.3. Number of Years of Post-Secondary Education

Students were asked how many years they have been in college or university. The median number of years respondents had been in post-secondary education ranged from 3 years to less than 4 years.

However, more than one in three respondents (34%) estimated that their total length of post-secondary education was 4 years or more. The complete distribution of responses is provided in Table 10 below.

Table 10: Distribution of Respondents by Number of Years in Post-Secondary Studies

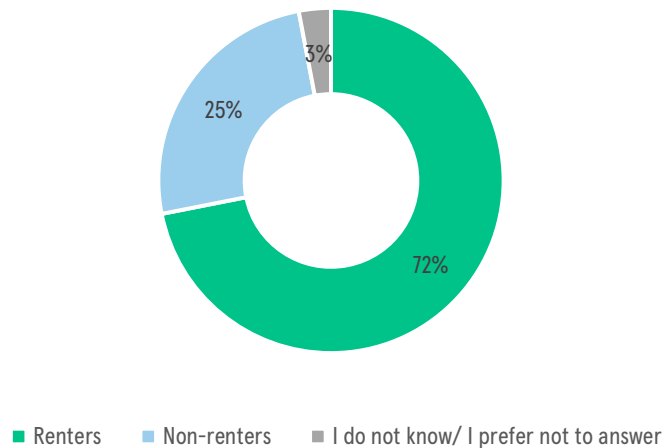
Number of Years	Number of Respondents	%
Less than 1 year	3,167	17.1%
One year to less than 2 years	3,146	17%
2 years to less than 3 years	2,901	15.7%
3 years to less than 4 years	2,991	16.2%
4 years to less than 5 years	2,007	10.8%
5 years to less than 6 years	1,384	7.5%
6 years to less than 7 years	866	4.7%
7 years to less than 8 years	597	3.2%
8 years to less than 9 years	403	2.2%
9 years to less than 10 years	324	1.8%
10 years and more	553	3%
I don't know/I don't want to answer	174	0.9%
Total	18,513	100%

3. THE STUDENT RENTER POPULATION

3.1. TENANCY AND RESIDENTIAL SITUATION

3.1.1. General characteristics of the Student Renter Population

Figure 4: Distribution of Respondents by Current Residential Status



We asked students whether or not they were renting (Figure 4) and, if so, what type of housing they were residing in (Table 11). Overall, nearly 72% of respondents are renters, of which 61% live in private rental housing not dedicated to students and outside the family home. We can therefore estimate that the post-secondary student renter population in Canada is 1,569,705 and the number of student renters in the private rental market is 1,340,136.

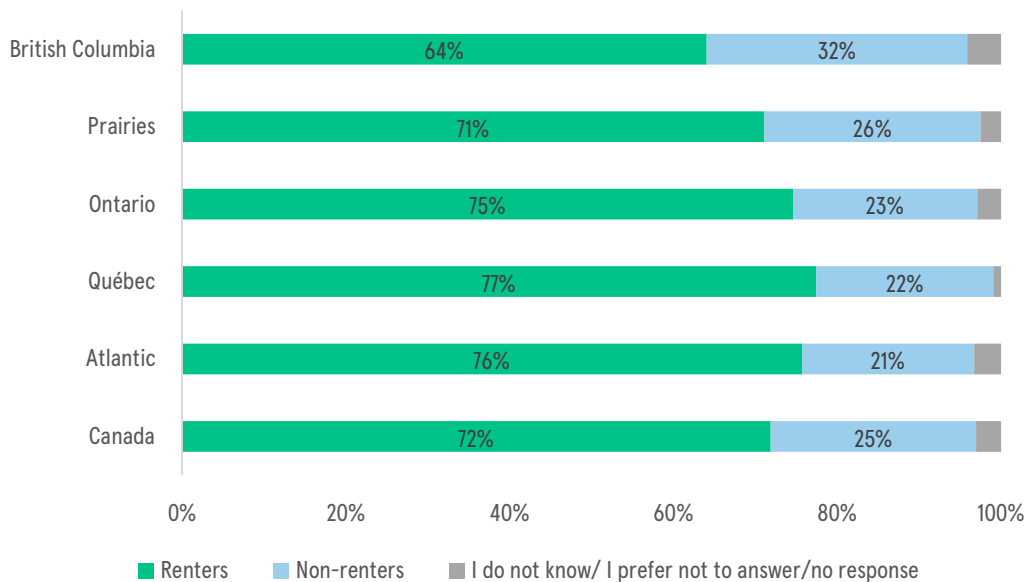
Table 11: Distribution of Respondents by Current Residential Status

Current residential situation	Number of Respondents	%
Renters	13,306	71.9%
In an apartment, studio or other place where I am a tenant	10,645	57.5%
In a student residence operated by my college or university	708	3.9%
In a student residence operated by a private owner	423	2.3%
In social housing (cooperative, subsidized housing or housing NGO)	193	1.0%
With parents or guardians	388	2.1%
In a house where I rent a unit and which is occupied by a family that is not mine	715	3.9%
Renter (other/not specified)	234	1.3%
Non-renters	4,644	25.1%
With parents or guardians	3,295	17.8%
House, Condominium, duplex, etc. that I (co-) own	1,111	6.0%
Non-renter (other/not specified)	238	1.3%
I don't know/I do not wish to answer	563	3.0%
Total	18,513	100%

Of those surveyed, 58% of students rent an apartment, studio, or similar type of housing in the traditional private rental market, equivalent to over 1.2 million students (1,255,787). Of the remaining student renters, nearly 4% live in a student residence managed by a university or college, while about 2% rent in a student residence managed by a private company (for a total of 133,424 people).

Another 2% pay rent while living with their parent(s) or guardian(s), while almost 4% rent a room in a house with an unrelated family. Finally, only 1% of student renters occupy social housing, including co-ops, subsidized housing and non-profit housing.

Figure 5: Distribution of Student Population by Residential Type, by Province/Territory



As shown in Figure 5, there is a slight variation between provinces, with British Columbia (64% renting) and Québec (77% renting) at the extremes.

Table 12 provides a portrait of the student renter population by age of respondent.

Table 12: Distribution of Student Renters by Age

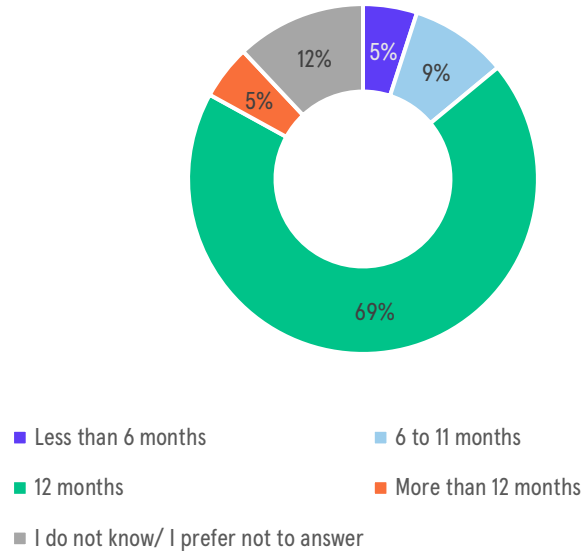
Age Group	% of renters per age range	% of the total renter population
Under 20 years old	54.3%	7.4%
20 to 24 years old	75.1%	48.5%
25 to 29 years old	85.8%	26.4%
30 to 34 years old	82.5%	10.2%
35 to 39 years old	74.9%	4.0%
40 years old and more	60.9%	3.5%
I don't know/I don't want to answer	-	7.7%

More than half of the student renter population indicated that they were under 25 years of age (55.9%), and about 44% were 25 years of age and older. The age group with the most renters is the 25–29 years old, with almost 86% renting. For younger groups, the proportion of renters is lower, which can be explained by a greater propensity to live with their family during their early twenties. We also note that the proportion of student renters decreases with age.

3.1.2. Housing and Lease Characteristics

Several types of lease agreements may be signed, with varying lengths of time. Figure 6 reflects the proportion of renters by the length of the lease or rental agreement.

Figure 6: Distribution of Student Renters by Length of Lease or Rental Agreement



More than two thirds of student tenants (69%) indicated that they have signed a 12-month lease agreement. While 14% have signed for a term of 11 months or less, 5% have a lease of more than 12 months.

Table 13 provides a picture of the residential situation of students according to the number of rooms in the dwelling by region/province.

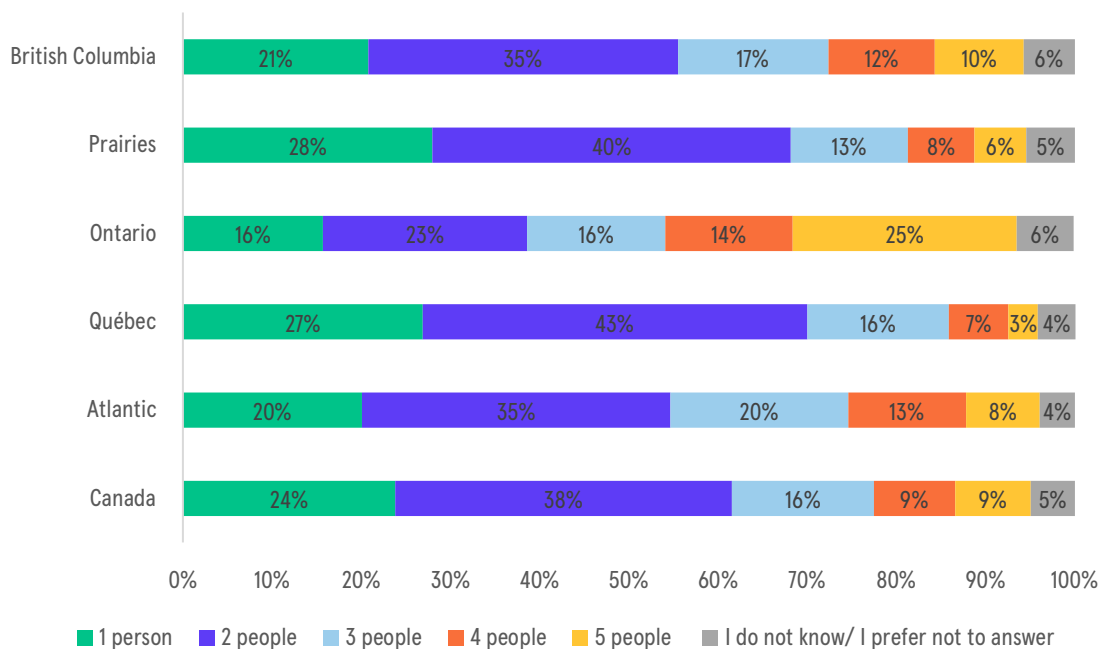
Table 13: Distribution of Student Renters by Housing Type, by Province/Territory

Provinces	Studio	1 bedroom	2 bedrooms	3 bedrooms or more	Total
British Columbia	9.2%	28.4%	29.7%	32.7%	100%
Prairies	8.3%	36.6%	30.7%	24.4%	100%
Ontario	4.9%	21.2%	21.2%	52.8%	100%
Québec	8.1%	26.4%	36.8%	28.4%	100%
Atlantic	3.9%	17.0%	33.8%	45.3%	100%
Canada	7.6%	26.4%	32.6%	33.4%	100%

Across the country, two-bedroom (33%) and three-bedroom or more (33%) dwellings dominate the student residential landscape.

The prevalence of these larger apartments (two and more) is particularly high in the Atlantic provinces (79%) and Ontario (74%). In contrast, the Prairies (45%), British Columbia (38%) and Québec (35%) have a larger proportion of students renting in smaller units (studios and 1 bedrooms) than the Canadian average (34%).

Figure 7: Distribution of Student Renters by Number of People Living in the Dwelling, Including the Respondent, by Province/Territory



The distribution of the student population by number of roommates (Figure 7) also allows us to see the differences in the size of student households across Canada. Across the country, nearly three quarters (72%) of students surveyed live in shared apartments.

If, given the data on the type of housing presented above, we can gather that on average one third (34%) of the student tenants surveyed live in a studio or one-bedroom apartment, this means that some students share these small apartments⁷.

That being said, it is primarily in Ontario that the size of student households is the largest, with 55% of renters being three or more people in the apartment. This proportion rises to one in four (25%) in shared apartments of five or more people.

Conversely, the Prairies (28%) and Québec (27%) have more than one quarter of their student population living alone, surpassing the national average of 24%.

Table 14: Total Rent by Type, Including Utilities, in Canada (FLASH and CMHC)

Housing Types	Median Rent FLASH (April 2021)	Median Rent CMHC (October 2020)	Difference FLASH- CMHC (%)	Average Rent FLASH (April 2021))	Average Rent FLASH (April 2021))	Difference FLASH- CMHC (%)
Studio	\$800	\$795	+0.6%	\$837	\$887	-5.6%
1 bedroom	\$948	\$986	-3.9%	\$1,017	\$1,071	-5.0%
2 bedrooms	\$1,155	\$1,025	+12.7%	\$1,177	\$1,169	+0.7%
3 bedrooms or more	\$1,670	\$1,153	+44.8%	\$1,797	\$1,310	+37.2%

Table 14 highlights the median and average overall rents (including utilities) by unit size for the country as a whole. Comparing the student rents as documented by FLASH 2021 and the rents calculated by CMHC (October 2020)⁸, we note that it is mainly the largest dwellings that present the most significant difference (+45% and +37% respectively) for median and average rents.

⁷ Cyr, Guillaume. April 29, 2022. *420 \$ pour louer un lit dans une petite chambre... avec 2 autres locataires.*

https://www.qub.ca/article/420-pour-louer-un-lit-dans-une-petite-chambre-avec-2-autres-locataires-1071208374?fbclid=IwAR2DIdYc7HE4jExGyZuZMHR14syH2vbpPA1SeEx3hBIK_3EMpwZXBtGt5dE

⁸ CMHC. 2021. *Housing Market Information Portal—2020 data.* <https://www03.cmhc-schl.gc.ca/hmip-pimh/#TableMapChart/1/1/Canada>

Table 15: Comparison of the Median Overall Rent Paid by the Student Renter Population with the Median Rent Calculated by CMHC, by Province/Territory

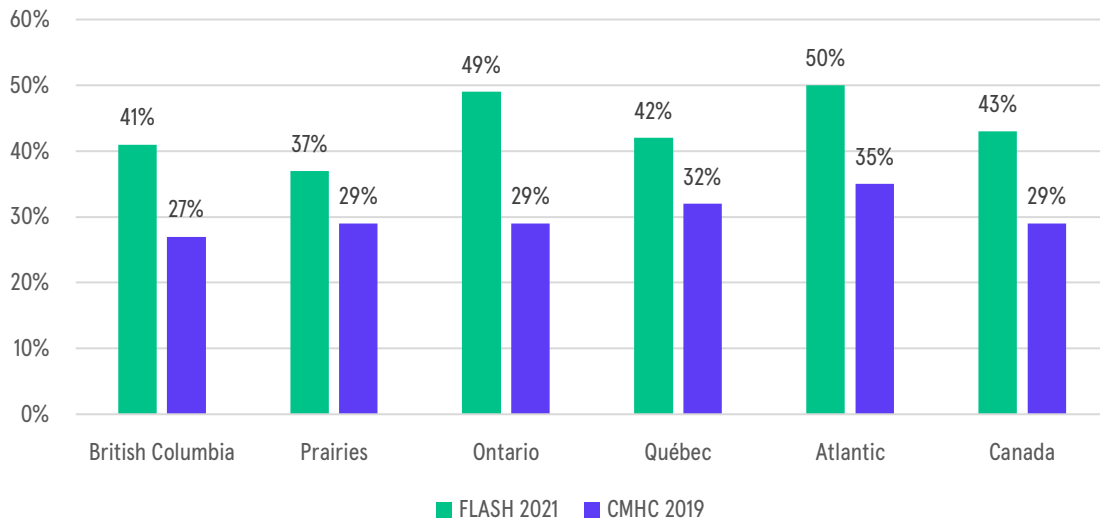
Provinces	Median Rent FLASH (April 2021)	Median Rent CMHC (October 2020)	Difference FLASH-CMHC (\$)	Difference FLASH-CMHC (%)
British Columbia	\$1,700	\$1,300	+\$400	+30.8%
Prairies	\$1,200	\$1,054	+\$146	+13.9%
Ontario	\$2,000	\$1,278	+\$722	+56.5%
Québec	\$935	\$773	+\$162	+21.0%
Atlantic	\$1,010	\$859	+\$151	+17.5%
Canada	\$1,250	\$1,000	+\$250	+25.0%

Table 15 compares provincial median rents. There is a significant variation between the median rents paid by students and those identified by CMHC for all renting households, with a difference of 25% across the country. This gap is highest in Ontario at 57% (\$722). This is followed by British Columbia (31% or \$400), Québec (21% or \$162) and the Atlantic provinces (18% or \$151).

Respondents were also asked to indicate the condition of their current dwelling using three levels: dwelling in good condition requiring only regular maintenance, dwelling in need of minor repairs, or dwelling in need of major repairs (Figure 8). Dwellings in need of major or minor repairs were grouped together to compare the results from FLASH 2021 and CMHC (2019) for each region/province.

It can be seen that, in Canada, 43% of dwellings occupied by the student population surveyed are in need of repair, compared to 32% of those occupied by the general population. This discrepancy is even more pronounced in Ontario (49%) and the Atlantic provinces (50%), where approximately one in two students are in this situation.

Figure 8: Percentage of Dwellings Needing Repair by Province/Region



3.2. FINANCIAL SITUATION

3.2.1. Income

Figure 9 provides an overview of the annual income of student renters (excluding \$0 income) for each region/province. Across Canada, most students (62%) have incomes of \$20,000 or less. Just under one million (997,943) renting students across the country are in this situation.

Figure 9a: Distribution of Annual Income of Student Renters by Province/Region

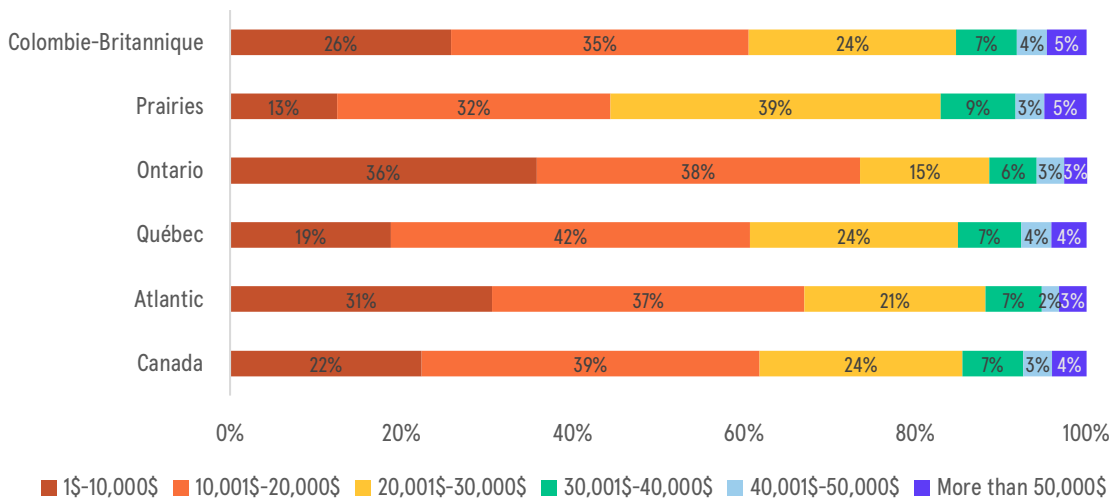
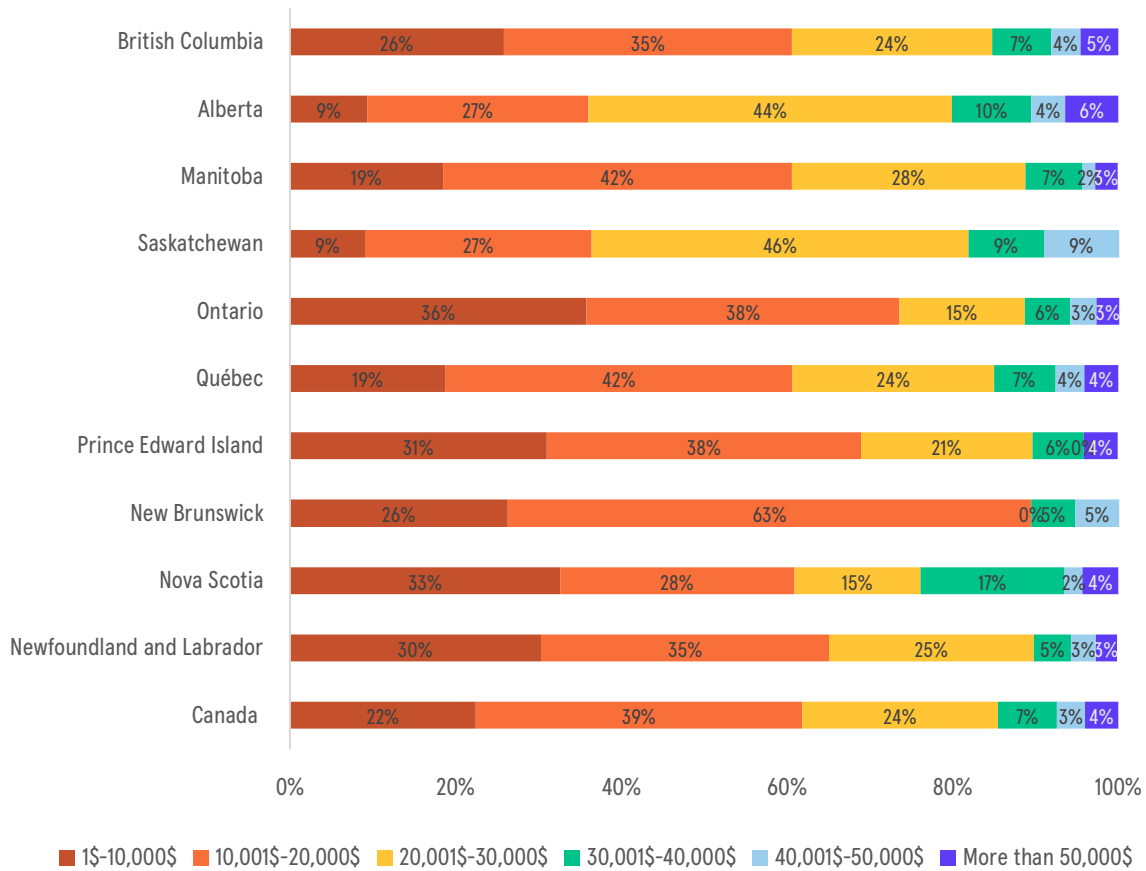


Figure 10b: Distribution of Annual Income of Student Renters by Province/Region



While this proportion is generally comparable in Québec (61%) and British Columbia (61%), it is mainly in Ontario (74%) and the Atlantic Provinces (67%), particularly in New Brunswick (90%), where we see a significant rate of students earning less than \$20,000 annually.

Conversely, in the Prairies (56%), mainly in Saskatchewan (64%) and Alberta (64%), the majority of student renters earn more than \$20,000.

When the types of student renter households are considered against annual income (Table 16), it is evident that student renters with higher annual incomes are also more likely to live alone.

Table 16: Distribution of Student Renter Households by Number of Occupants and Annual Income

Annual Income	1 pers.	2 pers.	3 pers.	4 pers.	5 pers.	6 pers. or more	Total
Less than \$10,000	22%	33%	18%	13%	8%	6%	100%
\$10,001 to \$20,000	23%	41%	19%	9%	4%	4%	100%
\$20,001 to \$30,000	29%	46%	14%	7%	2%	2%	100%
\$30,001 to \$40,000	29%	45%	13%	7%	2%	2%	100%
\$40,001 and more	37%	42%	9%	6%	3%	2%	100%

Such is the case for 37% of people earning \$40,001 or more, while only 22% and 23% of students earning less than \$10,000 or between \$10,001 and \$20,000 respectively. Conversely, people with higher annual incomes are generally less represented in households with more than three occupants.

Table 17: Distribution of Student Renters by Housing condition and Annual Income

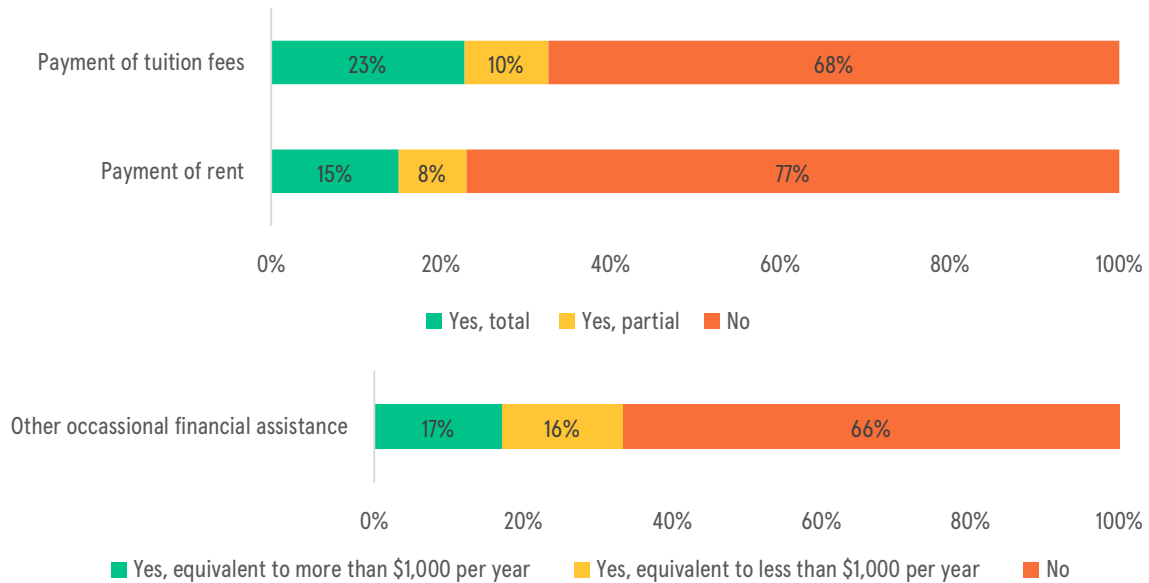
Annual Income	Needing Major Repairs	Needing Minor Repairs	Good Condition	Total
Less than \$10,000	12%	33%	56%	100%
\$10,001 to \$20,000	12%	34%	55%	100%
\$20,001 to \$30,000	10%	32%	57%	100%
\$30,001 to \$40,000	7%	32%	61%	100%
\$40,001 and more	7%	28%	65%	100%

In total, 42.9% of student renters in the country live in housing in need of repair (minor or major). By comparing annual income to the condition of the dwelling (Table 17), we can see that people with lower annual incomes are more likely to live in dwellings in need of major repairs. Conversely, renters with higher incomes are more likely to live in housing that is in good condition. Further, 12% of people making less than \$10,000 per year live in a dwelling requiring major repairs, while this is the case for only 7% of people making more than \$40,000 per year.

3.2.2. Financial Aid and Student Debt

Figure 10 shows that approximately 77% of student tenants do not receive parental assistance with their rent.

Figure 11: Distribution of Student Renters by Parental Support Received

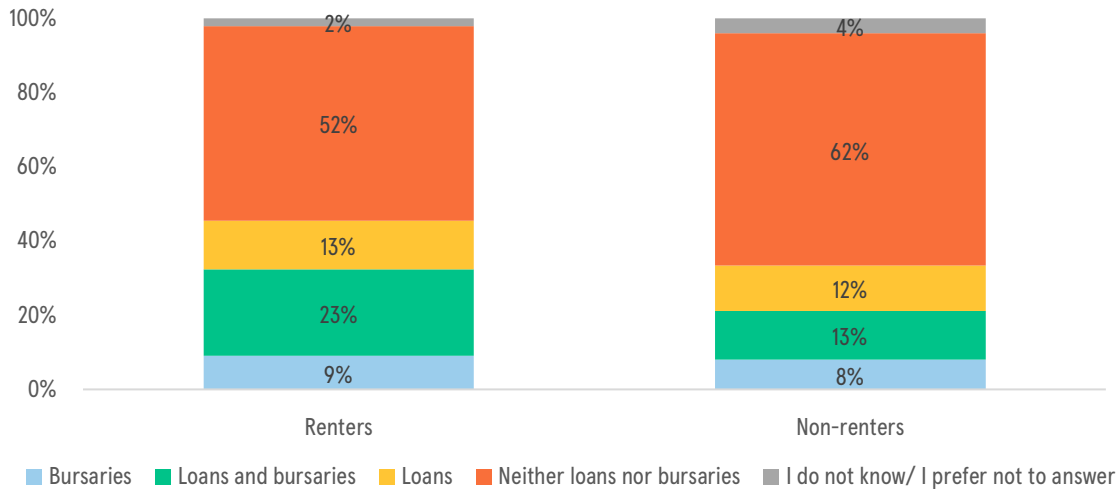


Outside of this group, 15% receive parental assistance covering their entire rent, while 8% receive assistance for a portion of their rent.

For the payment of their tuition fees, 68% of student tenants do not receive any parental assistance. 23% receive parental assistance covering all of their tuition and 10% receive parental assistance covering part of their school fees.

Of the students surveyed, fewer than one in five renters receive parental assistance equivalent to more than \$1,000 per year (17%) or less than \$1,000 (16%). This means that 66% of student renters (1,062,327) receive no financial assistance from their parents.

Figure 12: Distribution of Student Renters by Government Assistance Received, by Type of Housing



While more than half of all students surveyed do not receive loans and/or bursaries, a higher proportion of student renters receive student financial assistance than non-renters, as demonstrated in Figure 11. About 46% of renters receive some form of government assistance, whether it is grants only (9%), a combination of loans and bursaries (23%) or loans only (13%).

In the end, we estimate that over 280,000 student renters (17.4%) receive no financial aid (parental or government).

Table 18: Distribution of Student Population by Amount of Student Debt

Amount of Debt	Distribution of the student population	Proportion of renters in the student population
No education-related debt	46%	68%
\$1–\$10,000	15%	77%
\$10,001 to \$20,000	14%	79%
\$20,001 to \$30,000	8%	82%
\$30,001 to \$40,000	5%	87%
\$40,001–\$50,000	2%	87%
\$50,000 or more	4%	84%
I don't know/ I prefer not to answer	6%	66%
Total	100.0%	-

Table 18 presents the ratios of respondents, according to their respective debt levels. It shows that almost half (48%) of the respondents, i.e. more than one million students (1,048,306), have debt related to their studies.

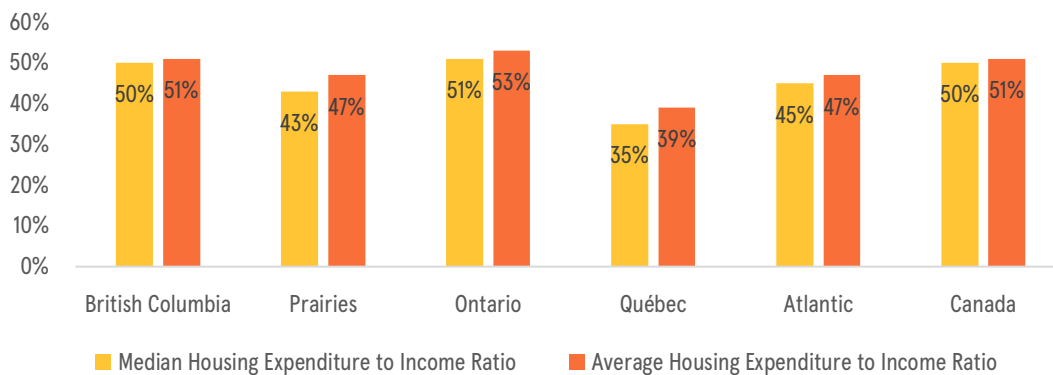
It also shows what proportion of the student population with debt is renting. It can be seen that the proportion of renters increases as the debt ranges increase, suggesting that student renters are proportionately more indebted than their non-renting peers.

3.2.3. Housing Expenditure to Income Ratio

The housing expenditure to income ratio is the ratio of a person’s monthly income dedicated to their housing-related expenses. This ratio is calculated by determining the total spent on housing monthly (including utilities) as a proportion of the total monthly income (salary, loans, grants and parental assistance) before deductions. It should be noted that since loans are included in the calculation of income, and thus part of some students’ income is a source of debt, the financial and housing insecurity that we report is likely to be greater.

Since the FLASH survey made it possible to collect data on the income received by the student population and their rent paid, we can calculate the student population’s housing expenditure to income ratios for each region/province surveyed.

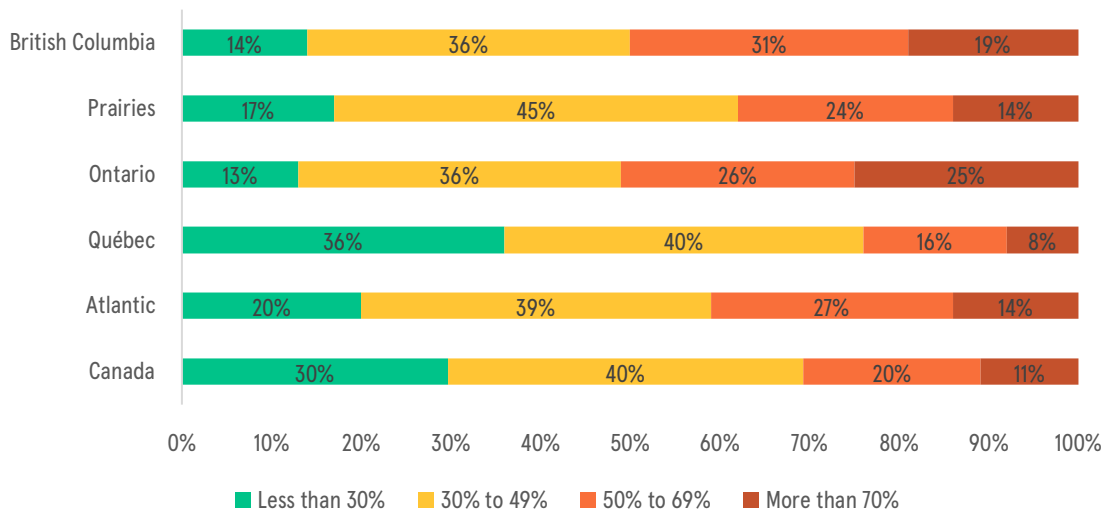
Figure 13: Median and Average Housing Expenditure to Income Ratio of Student Renters by Province



In Canada, it is generally accepted that a housing expenditure to income ratio equal to or greater than 30% is indicative of significant housing insecurity. However, the results of the FLASH 2021, presented in Figure 12, show that in all the provinces surveyed, the median and average affordability ratio exceeds 30% of monthly income spent on housing.

Figure 13 provides a more detailed look at the affordability ratios of the student renter population, both nationally and by each province/region. Those with a reported income of \$0 were not included in this calculation.

Figure 14: Distribution of Student Renter Housing Expenditure to Income Ratios by Province/Region



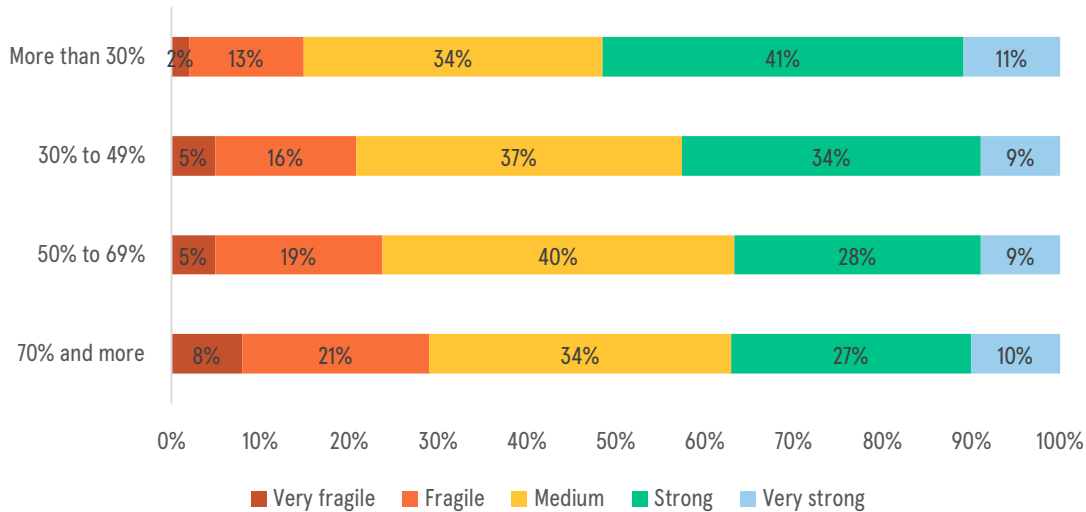
We can observe that for the whole country, more than seven out of ten (72%) student tenants spend 30% or more of their income on housing, and are therefore considered to be in a precarious financial situation. A total of 1,158,902 students in the country are in this situation.

With rents and incomes varying from province to province, there is a fluctuation in affordability rates between provinces. Québec has 64% of its student renters in financially precarious positions, while Ontario and British Columbia have a more extreme situation, with 87% and 86% of their student renters respectively having housing expenditure to income ratios above 30%.

3.3. MENTAL HEALTH AND SENSE OF SECURITY

The FLASH 2021 survey also looked at the mental health of respondents, who were asked to self-assess their mental health on a scale of 1 (very fragile) to 5 (very strong). It also allowed respondents to state whether or not they felt safe in their housing. These concerns were particularly urgent to document in the context of the COVID-19 pandemic, which increasingly made housing the place for most of the activities of student life (studying, socializing, etc.). Thus, feelings of isolation, the difficulties of living with roommates, sometimes in poorly equipped housing, can have an impact on students' feelings of safety and well-being.

Figure 15: Mental Health State of the Student Renter Population as Compared to Housing Expenditure to Income Ratios



We were particularly interested in capturing the link between psychological health and the housing expenditure to income ratio of the student renter population (Figure 14). By comparing these variables, we can see that the proportion of people identifying their psychological health as “very fragile” or “fragile” increases from 15% for housing expenditure to income ratios of less than 30%, to 29% for housing expenditure to income ratios of more than 70%.

When asked if they felt safe in their housing, 17.5% of respondents said they felt unsafe.

3.4. RESIDENTIAL SITUATION AND LIVING CONDITIONS BY PLACE OF ORIGIN

As noted above, the FLASH 2021 survey identified where respondents were from with the question, “Before you started university in your province of study, did you live...?” (Table 19).

Table 19: Distribution of the Student Renter Population by Place of Origin

Place of Residence Before Starting University	% of Student Renters	Estimated student renter population
In the city where you are currently studying	24.7%	286,470
In your province of study, in the same region as where you are studying, but in a different city	12.0%	138,923
In your province of study, in a different region than where you are currently studying	31.0%	358,821

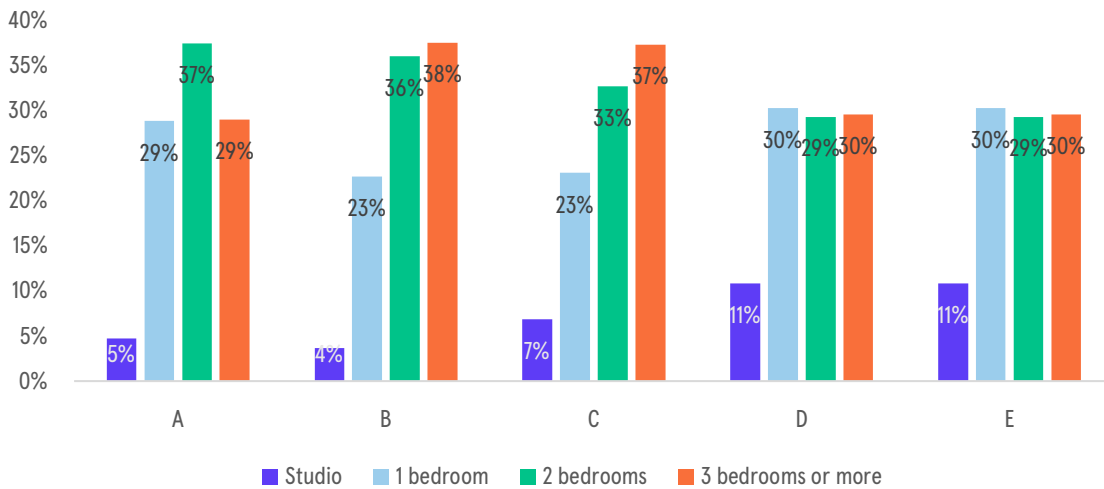
In Canada, but outside the province where you are currently studying	8.3%	95,720
In a country other than Canada	23.4%	271,724
I don't know/I prefer not to answer	0.6%	7,244
Total	100%	1,158,902

Compared to the overall student population (29%), fewer students who rent (25%) were from their current city of study. Likewise, fewer renters (12% versus 16%) were from the same region but from a different city.

Conversely, compared to the broader student population, more student renters have either moved within their province to study (31% vs. 28%), are from a different province than the one in which they are studying (8% vs. 7%), or are from outside Canada (23% vs. 19%).

This section examines, in more detail, the relationship between the origin of student tenants and their living and housing conditions.

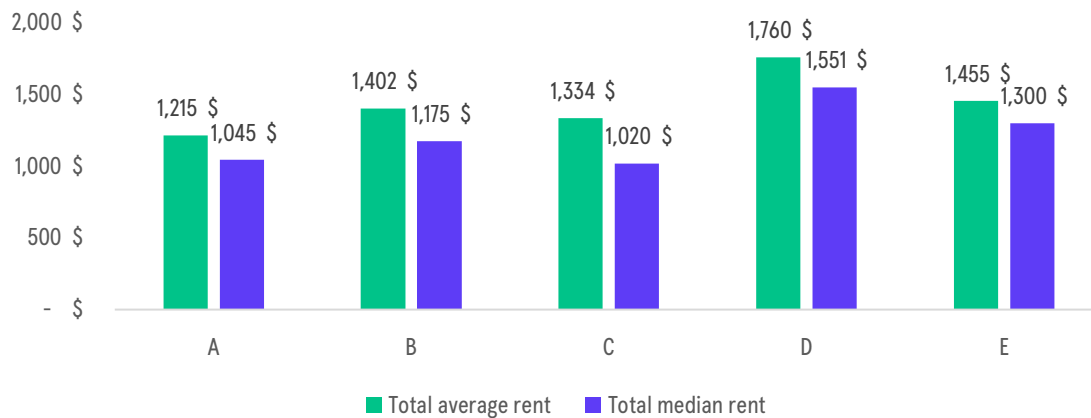
Figure 16: Distribution of the Student Renter Population According to Place of Origin and Type of Housing Occupied



- A:** IN THE CITY WHERE YOU ARE CURRENTLY STUDYING
- B:** IN YOUR PROVINCE OF STUDY, IN THE SAME REGION AS WHERE YOU ARE STUDYING, BUT IN A DIFFERENT CITY
- C:** IN YOUR PROVINCE OF STUDY, IN A DIFFERENT REGION THAN WHERE YOU ARE CURRENTLY STUDYING
- D:** IN CANADA, BUT OUTSIDE THE PROVINCE WHERE YOU ARE CURRENTLY STUDYING
- E:** IN A COUNTRY OTHER THAN CANADA

As noted earlier, the most popular student housing types are generally two-bedroom and three or more apartments. On the other hand, studios and one-bedroom apartments are more popular with students from outside their city of study. In particular, studios appear to be particularly popular with out-of-province and out-of-country students (Figure 15).

Figure 17: Total Rent Paid by the Student Renter Population, by Place of Origin

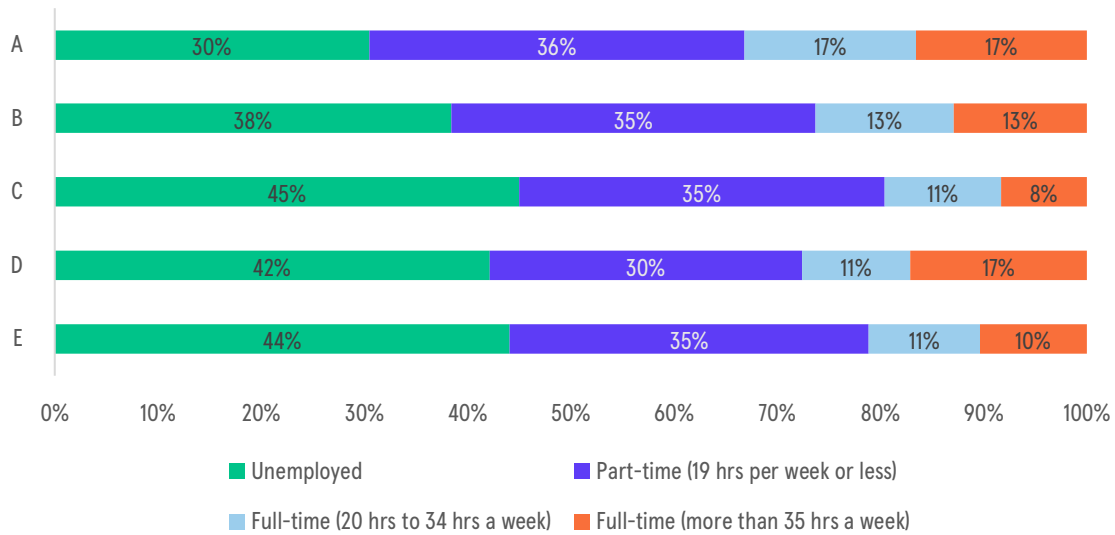


- A:** IN THE CITY WHERE YOU ARE CURRENTLY STUDYING
- B:** IN YOUR PROVINCE OF STUDY, IN THE SAME REGION AS WHERE YOU ARE STUDYING, BUT IN A DIFFERENT CITY
- C:** IN YOUR PROVINCE OF STUDY, IN A DIFFERENT REGION THAN WHERE YOU ARE CURRENTLY STUDYING
- D:** IN CANADA, BUT OUTSIDE THE PROVINCE WHERE YOU ARE CURRENTLY STUDYING
- E:** IN A COUNTRY OTHER THAN CANADA

Respondents were asked to indicate the total monthly rent paid for their entire dwelling. The survey results show that the student renter population from another Canadian province or territory (Group D) pays the highest median and average total rents across all housing types (Figure 16).

Similarly, the student renter population from outside Canada (Group E) pays more for their total rent than the population from their province of study (Groups A, B and C).

Figure 18: Employment Status of the Student Renter Population by Place of Origin



- A:** IN THE CITY WHERE YOU ARE CURRENTLY STUDYING
- B:** IN YOUR PROVINCE OF STUDY, IN THE SAME REGION AS WHERE YOU ARE STUDYING, BUT IN A DIFFERENT CITY
- C:** IN YOUR PROVINCE OF STUDY, IN A DIFFERENT REGION THAN WHERE YOU ARE CURRENTLY STUDYING
- D:** IN CANADA, BUT OUTSIDE THE PROVINCE WHERE YOU ARE CURRENTLY STUDYING
- E:** IN A COUNTRY OTHER THAN CANADA

Although most student renters are employed, when analyzed by place of origin it is clear that employment status diverges between the different groups (Figure 17).

While those from their city of study are the most likely to be employed (53% part-time and 17% full-time), students from more distant locations (groups C, D and E) are more likely to be in the “unemployed” category.

3.5. URBAN IMPACTS

It is necessary to consider the impact of student renters at the city level, particularly because student households are underrepresented in national statistics. Unfortunately, in most existing rental data, housing occupied by students during the course of their education is considered unoccupied, which not only contributes to a misestimation of the demand for housing in neighbourhoods with a high concentration of students, but also to a misunderstanding of their impact on the urban social fabric, as well as a lack of understanding of student housing situations and residential conditions.

Due to a lack of sufficient data in cities with a significant number of college and university student renters, it is not yet possible to rigorously document the living and housing conditions of the student populations who reside there. Keeping only the cities where more than 1% of the renter population surveyed was reached, Table 20 gives an idea of the monthly personal and global rents, including utilities, paid by these student households.

We see that the students who pay the least for their individual rent are located in Rimouski and Sherbrooke (Québec), while those who pay the most are studying and living in Toronto. As mentioned earlier, Ontario has the highest overall median student rents, with London and Toronto at the top of the list.

Table 20: Median Personal and Overall Rents of Student Renters by Canadian Cities

Cities	Median monthly student rents (personal contribution)	Median monthly student rents (entire dwelling)
British Columbia		
Kamloops	\$700	\$1,400
Vancouver (CMA)	\$949	\$1,800
Victoria (CMA)	\$850	\$1,795
Prairies		
Edmonton (CMA)	\$875	\$1 300
Winnipeg	\$877	\$1,200
Ontario		
Kitchener-Waterloo-Cambridge	\$602	\$1,650
London	\$650	\$2,255
Ottawa-Gatineau	\$740	\$1 000
Sudbury	\$730	\$1 300
Toronto (CMA)	\$1 000	\$1 822
Québec		
Longueuil	\$600	\$834
Montréal (CMA)	\$680	\$1 100
Québec	\$530	\$900
Rimouski	\$405	\$732
Saguenay	\$449	\$646
Sherbrooke	\$405	\$695
Atlantic		
Charlottetown	\$747	\$1,300
Saint John's (Newfoundland-Labrador)	\$620	\$1,150
Canada	\$665	\$1,250

The number of students reached in the census metropolitan areas (CMAs) of Toronto, Vancouver, Montréal and Edmonton is sufficient to allow us to draw portraits of the student tenant population in these major urban centres across the country. It is important to note, however, that the number of students reached, as well as the ratio of college and university students—which differs from one city to the next, pose limitations for comparison (particularly with CMHC data, which does not have the same typological distribution). Thus, interpretation risks the generalization of these results to all renter households.

Using data from the FLASH 2021 survey on student housing conditions, the most recent CMHC survey on rental housing, and data collected from Universities Canada and college websites (outside of Québec) to estimate their numbers at the city level, this section nevertheless provides an unprecedented overview of the geographic distribution of student renters, as well as their housing situations and the precariousness conditions faced by students in these four metropolitan areas.

3.5.1. Toronto

There are approximately 313,870 college students and 209,931 university students in Toronto. With a total of 523,601, Toronto’s higher education student population is considered the largest in the country.

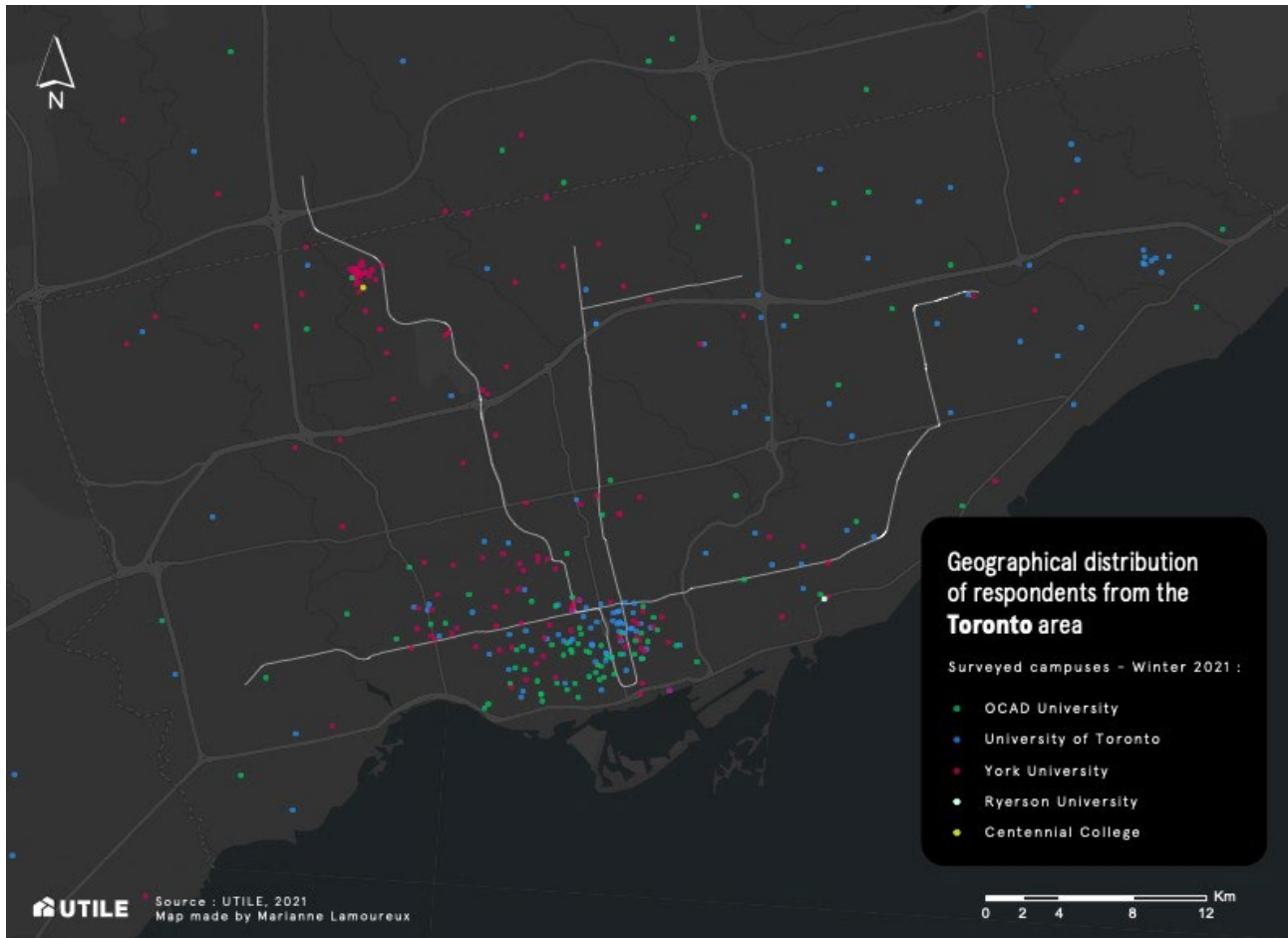
Of the 1,004 students we surveyed, 61% were renters. Table 21 provides an estimate of the total number of students renting in Toronto: 320,210.

Table 21: Distribution of Toronto’s Student Population by Residential Situation

Current residential situation	%	Estimated student population
Renters	61.4%	321,519
Non-renters	35.9%	187,973
I don’t know/I prefer not to answer	2.6%	13,614
Total	100%	523,601

The FLASH 2021 survey also shows the residential location of surveyed student renters in Toronto (Figure 18). Vacancy rates in 2020 reached 3.4% for the metropolitan area as a whole, and 7.3% in the city centre (Table 22).

Figure 19: Geographic Distribution of the Student Population Surveyed in Toronto



Although their presence is observable throughout the region, there is a concentration of student renters around the major colleges and universities, such as the University of Toronto, Ryerson, and OCAD campuses in the downtown core, and York University further north (Figure 18).

When looking at the total housing occupied by students in the Greater Toronto Area, the primary dwellings occupied by student households have two or more bedrooms. Larger units, and the least expensive units, are the least available in Toronto (Table 22 and Table 23).

Table 22: Number of Student Dwellings and Vacancy Rates in Toronto by Housing Type

Type of dwelling	Number of student dwellings	Vacancy rate
Studios	24,583	5.5%
1 chambre	133 104	4,0 %
2 chambres	135 146	2,7 %
3 chambres et plus	33 457	2,1 %
Total	326,290	3.4%

Table 23: Vacancy Rates by Rental Bracket in Toronto

Rental bracket	Vacancy Rate
Less than\$75	5.4% d
\$750 to\$999	1.4%
\$1,000 to\$1,249	1.1%
\$1,250 to\$1,499	1.5%
\$1,500 and more	5.4%

Table 24 below shows the rents paid by Toronto's student population, as identified by FLASH 2021, compared to those paid by the general population, as identified at the CMA level by CMHC in 2020..

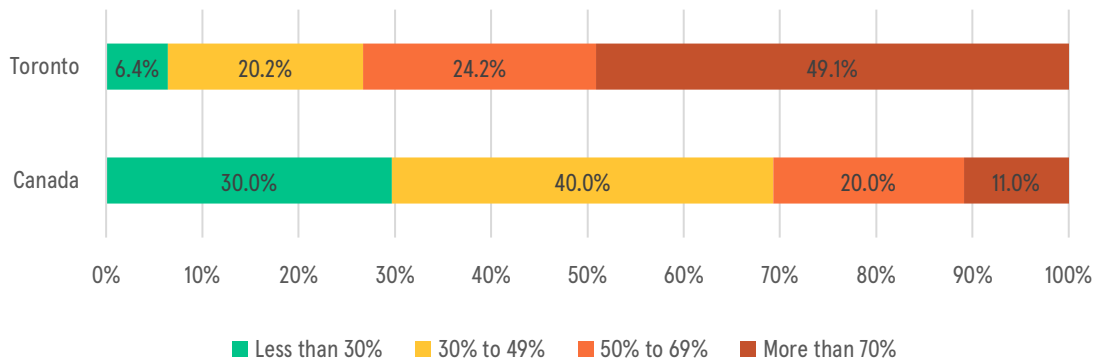
Table 24: Median Rents Paid by the Student Population and the General Population in Toronto

Type of dwelling	Median total rent—students	Median total rent—all (CMHC, 2020)	Difference	Variance
Studio	\$1,025	\$1,200	-\$175	-14.6%
1 bedroom	\$1,445	\$1,400	+\$45	3.2%
2 bedrooms	\$1,800	\$1,550	+\$250	16.1%
3 bedrooms and more	\$2,700	\$1,741	+\$959	55.1%
Total	\$1,822	\$1,484	+\$338	22.8%

The median rent paid by student tenants for all unit sizes combined is estimated to be\$1,822, or 23%, higher than that of the general population. It appears that for almost all housing sizes, the student renter population pays more for their housing than the general population. The gap widens as the size of housing increases, reaching +55% difference (more than\$900) for apartments with 3 bedrooms or more.

This clearly demonstrates that the housing affordability crisis is particularly affecting student renter households. It also highlights the inflationary effect of the lack of student housing when the student renter population competes with other types of households in the private rental market.

Figure 20: Student Renter Housing Expenditure to Income Ratios, Toronto



When it comes to housing affordability, the financial situation of student renters in Toronto is the most critical in the country (Figure 19). The student population with a housing expenditure to income ratio of less than 30% is only 6%, compared to 30% for Canada as a whole.

Again, more than nine out of ten (93%) renting students are insecure in terms of housing affordability thresholds, totalling some 297,795 students. Of these, nearly one quarter (73%) spend more than half of their income on housing.

3.5.2. Vancouver

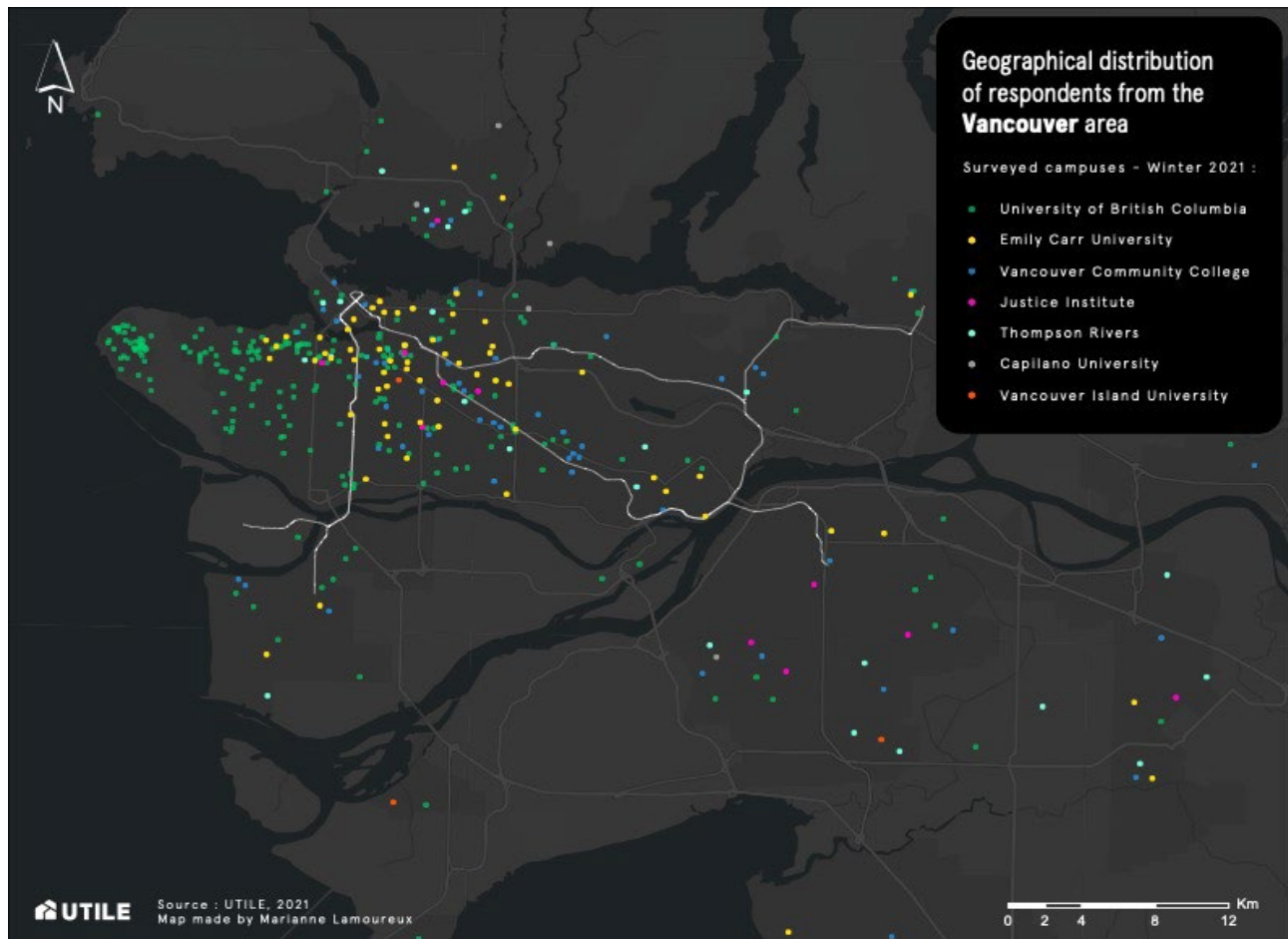
Smaller than in Toronto, the post-secondary student population in Vancouver in 2020 is estimated at 194,582.

Of the 1,848 students surveyed, 62% are renters, representing some 121,193 people overall (Table 25).

Table 25: Distribution of Vancouver's Student Population by Residential Situation

Current residential situation	%	Estimated student population
Renters	62.2%	121,030
Non-renters	34.2%	66,547
I don't know/I prefer not to answer	3.6%	7,005
Total	100%	194,582

Figure 21: Geographic Distribution of the Student Population Surveyed in Vancouver



The mapping of the student renter population in the Greater Vancouver area (Figure 20) shows pockets of concentration around the University of British Columbia and in Burnaby, around Simon Fraser University, and around the BC Institute of Technology. However, the post-secondary student population is more dispersed in the greater Vancouver area, which raises the important issue of transportation.

Table 26: Number of Student Dwellings and Vacancy Rates in Vancouver by Housing Type

Type of dwelling	Median total rent—students	Median total rent—all (CMHC, 2020)
Studio	12,977	2.9%
1 bedroom	69,861	2.5%
2 bedrooms	28,878	2.8%
3 bedrooms and more	4,233	2.3%
Total	115,949	2.6%

According to CMHC, the vacancy rate in the Vancouver CMA was 2.6% in 2020 (Table 26), a number affected by the pandemic context considering that this rate has rarely reached 2% in the last 30 years. As in the case of Toronto, CMHC's data on vacancy rates by rent range tends to show that available units are mostly the most expensive (Table 27).

Table 27: Vacancy Rates by Rental Bracket in Vancouver

Rental bracket	Vacancy rate
Less than \$75	3.1% d
\$750 to \$999	1.0%
\$1,000 to \$1,249	1.2%
\$1,250 to \$1,499	1.9%
\$1,500 and more	4.2%

Neighbourhoods popular with students such as Kitsilano (0.9%), Mount Pleasant (1.5%), Richmond (1.3%), Westside/Kerrisdale (2.1%) and North Burnaby (2.5%) have even more critical vacancy rates. Generally, it is the larger units that are the least available.

Table 28: Median Rents Paid by the Student Population and the General Population in Vancouver

Type of dwelling	Median total rent—students	Median total rent—all (CMHC, 2020)	Difference	Variance
Studio	\$1,200	\$1,250	-\$50	-4.0%
1 bedroom	\$1,425	\$1,390	+\$35	2.5%
2 bedrooms	\$1,700	\$1,650	+\$50	3.0%
3 bedrooms and more	\$2,300	\$1,850	+\$450	29.7%
Total	\$1,800	\$1,436	+\$364	24.3%

Table 28 shows the rents paid by the student renter population in Vancouver, as surveyed by FLASH 2021, compared to those paid by the general population, as surveyed at the CMA level by CMHC in 2020.

Almost equivalent to Toronto, the median rent paid by student tenants in Vancouver for all unit sizes combined is estimated to be \$1,800, again higher (+24.3% or +\$364) than that of the general population. As in Toronto, students surveyed in Vancouver pay more for almost all unit sizes, particularly three-bedroom and more units where the gap is nearly 30%, equivalent to \$450, more than the general population.

Figure 22: Student Renter Housing Expenditure to Income Ratios, Vancouver

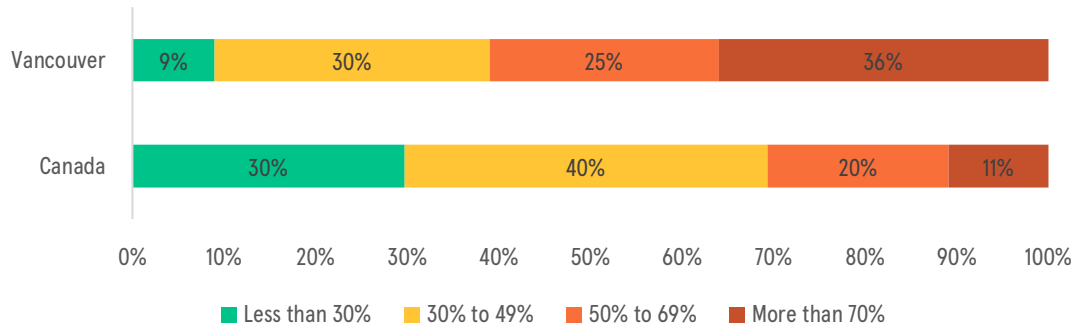


Figure 21 shows the housing expenditure to income ratios of Vancouver’s student population compared to the Canadian average. Once again, it is evident that the situation is more challenging in Vancouver than for the average student across the country. The proportion of students with a housing expenditure to income ratio of less than 30% is slightly higher (9%) than in Toronto (6%).

This means that more than nine out of ten (91% or 110,285) renting students are financially insecure in terms of affordability thresholds. In fact, more than six out of ten (61%) renting students in Vancouver pay more than half of their income for housing (compared to 31% in Canada).

3.5.3. Montréal

As the second-largest hub for post-secondary students in the country, Montréal was home to 197,404 university students in 2020.

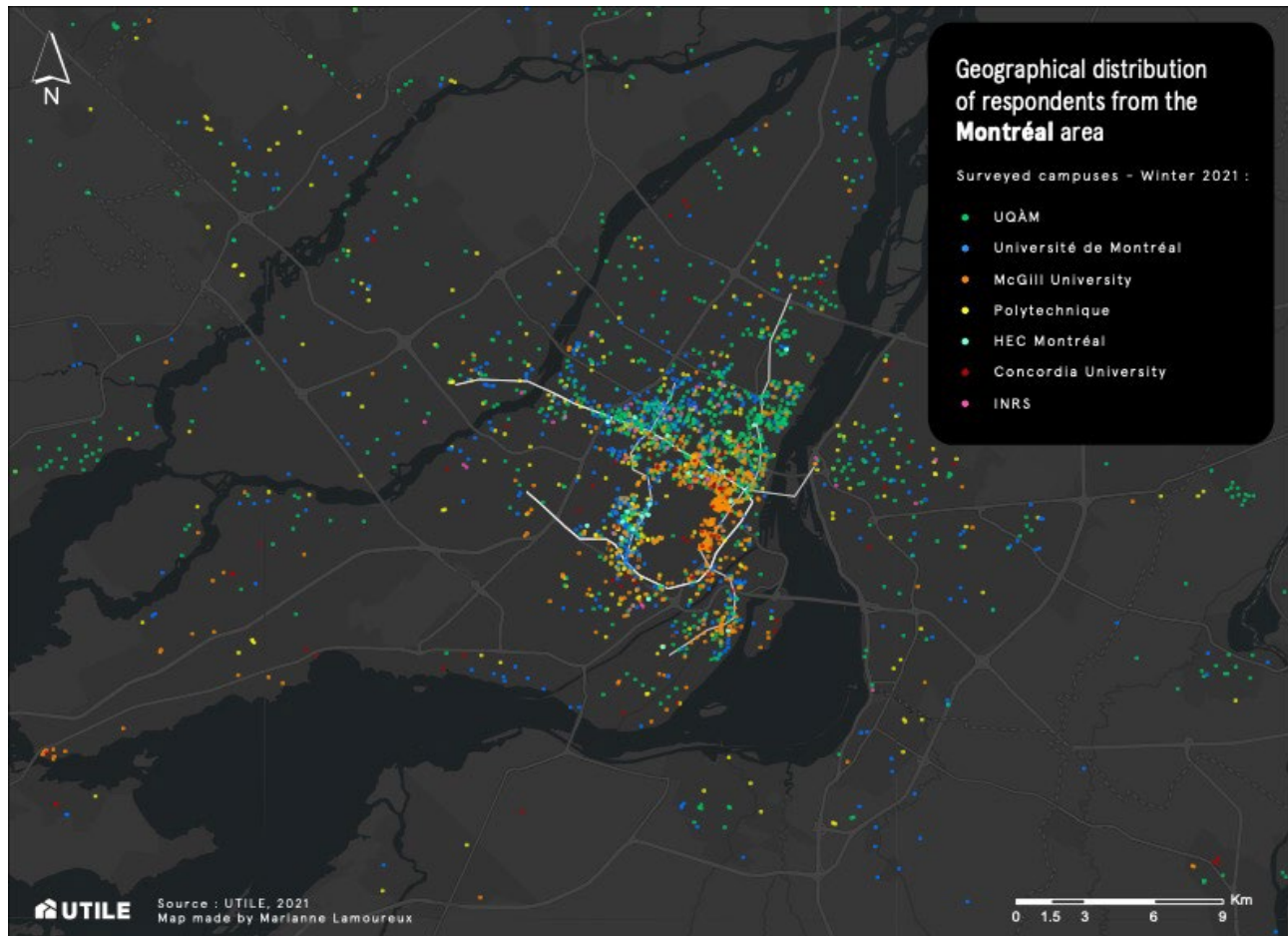
Of the 4,905 university students we surveyed, more than three out of four (77%) are renters, representing some 151,685 people (Table 29)⁹.

Table 29: Distribution of Montréal’s Student Population by Residential Situation

Current residential situation	%	Estimated student population
Renters	76.9%	151,734
Non-renters	22.1%	43,647
I don’t know/I prefer not to answer	1.0%	2,023
Total	100%	197,404

⁹ To allow for comparison with other Canadian cities, we have chosen to include students at the CMA level rather than the Island of Montréal in this calculation. In order to do so, the data may differ from the PHARE 2021 report for Québec.

Figure 23: Geographic Distribution of the Student Population Surveyed in Montréal



Taking into account only the university student renter population that we surveyed, the latter tends to be concentrated around several campuses on the island of Montréal and in proximity to the metro system (Figure 22).

While the vacancy rate in the Montréal CMA was 2.7% in 2020, it is mainly two-bedroom units that have the lowest availability of housing (2.1%), even though they are the most numerous in the rental stock (Table 30).

Table 30: Number of Student Dwellings and Vacancy Rates in Montréal by Housing Type

Type of dwelling	Median total rent—students	Median total rent—all (CMHC, 2020)
Studio	47,336	4.8%
1 bedroom	153,361	3.1%
2 bedrooms	332,843	2.1%
3 bedrooms and more	70,634	2.6%
Total	604,174	2.7%

Table 31 below represents the rents paid by Montréal’s student population, as identified by FLASH 2021, compared to those paid by the general population, as identified at the CMA level by CMHC in 2020.

Table 31: Median Rents Paid by the Student Population and the General Population in Montréal

Type of dwelling	Median total rent—students	Median total rent—all (CMHC, 2020)	Difference	Variance
Studio	\$761	\$650	+\$111	17.1%
1 bedroom	\$845	\$740	+\$105	14.2%
2 bedrooms	\$980	\$810	+\$170	21.0%
3 bedrooms and more	\$1,340	\$1,000	+\$340	34.0%
Total	\$1,100	\$800	+\$300	37.5%

Once again, in Montréal, median rents for students are 38% higher (\$1,100) than those paid by the general population (\$800) for all unit sizes. This gap fluctuates between about +14% (for one-bedroom units) and +34% (for three-bedroom units and more).

Figure 24: Student Renter Housing Expenditure to Income Ratio, Montréal

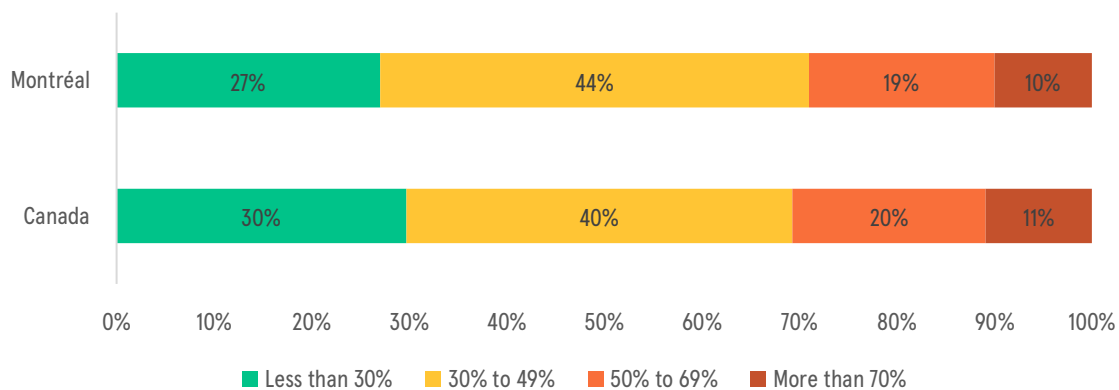


Figure 23 presents the financial insecurity rates of Montréal’s student renter population, compared to the average student in the country. Although the financial situation of student renters in Montréal is the least critical of the four Canadian cities presented in this report, it is still more difficult than for the average student in the country.

In fact, the student renter population with a housing expenditure to income ratio of less than 30% is about one quarter (27%), while nearly three out of four student renters (73% or 110,731 people) are financially precarious with respect to housing affordability thresholds. Nearly one in three (29%) spend more than half their income on housing.

3.5.4. Edmonton

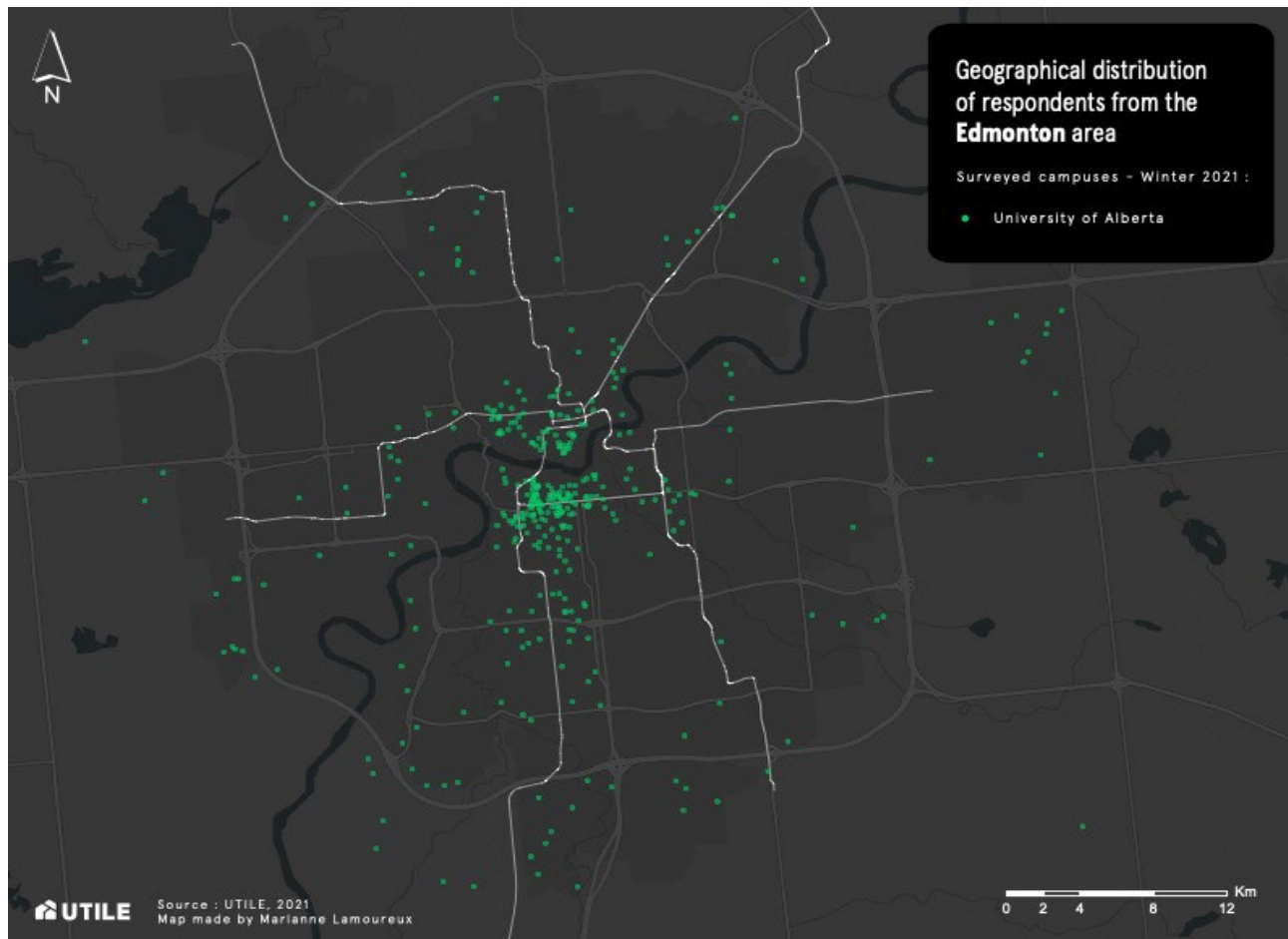
Finally, the post-secondary student population in Edmonton is estimated at about 150,911 people including some 19,600 college students and 131,311 university students.

Of the 665 students surveyed enrolled at the University of Alberta, almost 74% are renters, corresponding to some 96,629 people (Table 32).

Table 32: Distribution of Edmonton’s Student Population by Residential Situation

Current residential situation	%	Estimated student population
Renters	74.3%	97,615
Non-renters	23.5%	30,837
I don’t know/I prefer not to answer	2.2%	2,859
Total	100%	131,311

Figure 25: Geographic Distribution of the Student Population Surveyed in Edmonton



Once again, we see the pattern of a geographical concentration of students in Edmonton (Figure 24), where dwellings with three or more bedrooms have the lowest vacancy rate (4.4%) while the vacancy rate for the Edmonton CMA was 6.1% in 2020 (Table 33).

Table 33: Number of Student Dwellings and Vacancy Rates in Edmonton by Housing Type

Type of dwelling	Median total rent—students	Median total rent—all (CMHC, 2020)
Studio	4,225	8.1%
1 bedroom	31,685	6.9%
2 bedrooms	39,318	7.1%
3 bedrooms and more	9,393	4.4%
Total	84,621	6.8%

Table 34 below represents the rents paid by the Edmonton student population, identified by FLASH 2021, compared to those paid by the general population, as identified at the CMA level by CMHC in 2020.

Table 34: Median Rents Paid by the Student Population and the General Population in Edmonton

Type of dwelling	Median total rent—students	Median total rent—all (CMHC, 2020)	Difference	Variance
Studios	\$973	\$875	+\$98	11.2%
1 bedroom	\$1,000	\$1,000	\$0	0%
2 bedrooms	\$1,260	\$1,250	+\$10	0.8%
3 bedrooms and more	\$1,800	\$1,389	+\$411	29.6%
Total	\$1,300	\$1,169	+\$131	11.2%

The trend continues in Edmonton, where the student population pays about 11% more (\$1,300) than the general population (\$1,169) for all housing sizes. The largest differences are for larger units (+30% or +\$411) and studio apartments (+11% or +\$98), which are in limited supply.

Figure 26: Student Renter Housing Expenditure to Income Ratio, Edmonton

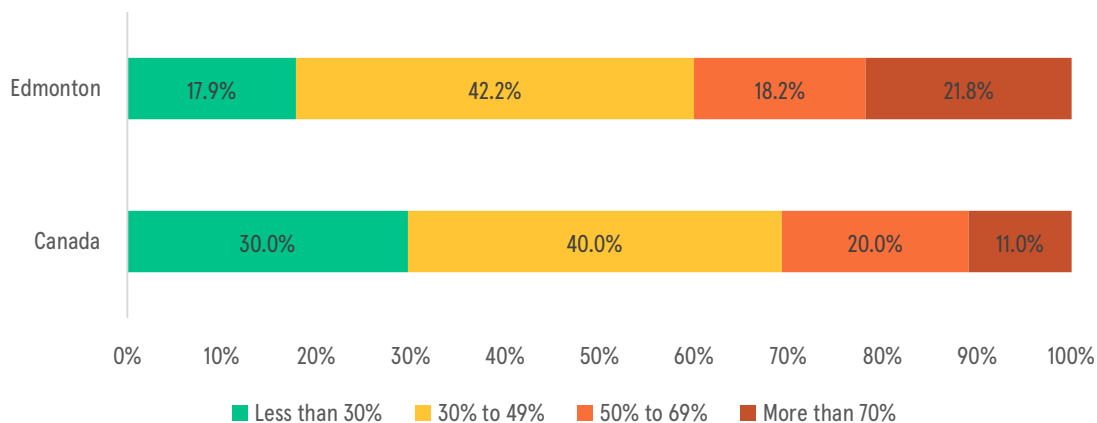


Figure 25 shows the housing expenditure to income ratio of Edmonton’s student renter population compared to the Canadian average. We see that the situation is more difficult for student renters in Edmonton than for the national average.

The student population with a housing expenditure to income ratio of less than 30% is 18%. This means that more than eight out of ten (82% or 79,236) renting students are in financial need with respect to housing affordability thresholds. Slightly less than a quarter (22%) spend 70% or more of their income on housing.

4. CONCLUSION

This first Canada-wide FLASH survey helps to address the invisibility of the realities of student renters, the underestimation of their residential needs in national statistics, and their impact on the social fabric, rents, and availability of housing in the central neighbourhoods of the cities that host them. In this sense, it addresses the specificities of student residential situations as well as the magnitude of these issues.

With more than 1.5 million students renting in all provinces and territories, the post-secondary population in Canada is mainly found in the conventional private rental market. While only a small proportion lives with their parents, a minority lives in residences, and barely 1% benefits from social housing, we have shown that student renters generally pay a higher rent than all other renter households. This gap is most prevalent in Ontario and British Columbia, where it reaches almost +57% (or\$722) and +31% (or\$400), respectively. Québec (+21% or\$162) and the Atlantic provinces (+18% or\$151) follow, although the rents calculated by the CMHC in these regions may be underestimated, according to some experts¹⁰.

In the student housing context, while sharing housing is not always a voluntary choice, it is the reality for nearly three out of four student tenants in Canada. Shared housing allows students to reduce their individual financial burden, although without allowing them to benefit from better living conditions as they will often reside dwellings more in need of repair. The search for large units, which characterizes a large proportion of student households, puts students in competition with families in the housing search. This fact, combined with the scarcity of affordable housing dedicated to student populations, contributes to higher rents for all renters.

It should be noted that across the country, most students (62%) earn an income of\$20,000 or less. Although this situation is most prevalent in Ontario (74%) and the Atlantic provinces (67%), in all provinces surveyed, the median and average housing expenditure exceeds 30% of monthly income spent on housing. This financial precarity affects more than one million student renters in the country and is particularly critical in the large cities surveyed. The housing affordability threshold is exceeded by 93% of student renters surveyed in Toronto, 91% in Vancouver, 82% in Edmonton and 73% in Montréal.

Not surprisingly, this is due to student rents being the highest in these areas, such as in the Toronto CMA, which has the largest post-secondary student population in Canada. The gap between student rents and

¹⁰ Regroupement des comités logement et associations de locataires du Québec (RCLALQ). June 2022. *Sans loi ni toit : Enquête sur le marché incontrôlé des loyers*. https://rclalq.qc.ca/wp-content/uploads/2022/06/Sans-loi-ni-toit_RCLALQ-2022.pdf

those of the general population widens with increasing unit size, reaching +55% difference (more than \$900) for apartments with three bedrooms or more. With generally larger dwellings, this is probably why Ontario has the largest student household size, with more than half of student dwellings consisting of three or more people. Otherwise, with respect to the centre of Toronto, we note a particularly high vacancy rate, which may be attributed in part to the COVID-19 pandemic. It is also possible that access to housing in this area may have been hampered by the very high rents found there.

The precarity of students in Vancouver is also high, as again student renters pay nearly 30% more (\$2,300) than the average household (\$1,850) for three bedrooms and more. Unlike the other cities documented, student renters appear to be more dispersed outside of the central areas, which raises the issue of transportation and may be due to the unaffordability of higher rents in the downtown core.

Even though the residential situation of university student tenants in Montréal seems at first glance to be the least urgent of the large Canadian cities documented, it is still more difficult than for the average Canadian student. In fact, in Montréal, which has the highest proportion of renting students (77%) and where the vacancy rate in 2020 is among the lowest in the country, the rents paid by university students (\$1,100) are 38% higher than those paid by the general population (\$800) for all housing sizes. This gap contributes to increased pressure on different categories of housing such as those that may benefit low-income families and individuals near campuses¹¹.

In Edmonton, the student population once again pays more than the general population for all sizes of housing. Very large units (+30% or +\$411) and studio apartments (+11% or +\$98) show the largest discrepancy.

Finally, with respect to the Atlantic Provinces, we were unfortunately unable to reach enough students for a thorough portrait of where they reside. We can, however, point out that this region of the country deals with issues related to low incomes combined with reduced access to affordable and quality housing. We find that students pay for these conditions by staying with their families longer when possible, resorting to living with roommates, or by turning to less well-maintained housing¹².

In addition to the financial precarity of student renters, the housing occupied by the student population is generally in worse condition than that of the general population. While more than four out of ten student-

¹¹ Office de consultation publique de Montréal. 8 mars 2022. *Rapport de consultation publique MIL Montréal Projet de règlement P-06-069-1*. https://ocpm.qc.ca/sites/ocpm.qc.ca/files/pdf/P115/rapport_final_mil_Montréal.pdf

¹² Radio-Canada. 7 janvier 2021. *Des étudiants victimes de la crise du logement à Moncton*. <https://ici.radio-canada.ca/nouvelle/1760671/universite-moncton-logement-parents-feecum>

occupied dwellings in Canada need repairs, this situation is even more severe in the Atlantic provinces and Ontario, where approximately one out of two students are in this situation.

Responses show that the state of mental health becomes more fragile as the housing expenditure to income ratio increases, that the quality of housing decreases for students with the lowest incomes, and that some students feel insecure and unsafe in their housing. Therefore, it is urgent to no longer neglect the living conditions of the student, which is often overlooked in public policy and action.

It is by following this direction for a decade now that UTILE has made sure to continue to inform all public and non-profit partners who identify the urgency to act in order to “curb the student housing crisis.”¹³ In the spirit of the National Housing Strategy Act, the goal is to significantly improve the supply of student housing while guaranteeing the right to affordable, safe, and appropriate housing for the entire student population¹⁴.

¹³ Affaires Universitaires. March 9, 2022. *Juguler la crise du logement étudiant*.

https://www.affairesuniversitaires.ca/articles-de-fond/article/juguler-la-crise-du-logement-etudiant/?_ga=2.76464983.358677577.1656341730-1253570947.1656341730

¹⁴ Gouvernement du Canada. June 21, 2019. *Loi sur la stratégie nationale sur le logement (ch.29, art.313)*. <https://laws-lois.justice.gc.ca/fra/lois/n-11.2/TexteCompleet.html>