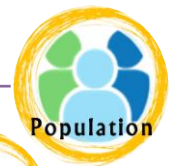


# Town of Mahone Bay

Households, Income & Housing Census  
Highlights: 2006 - 2016



Population



Income



Households



Housing Costs

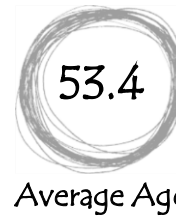
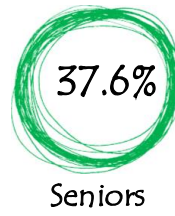


Housing  
Affordability



Housing Stock

# Town of Mahone Bay: 2016 Census Highlights



Between 2006 and 2016, the population increased by **132**, a **14.6%** increase.



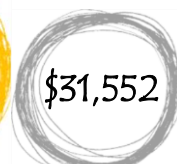
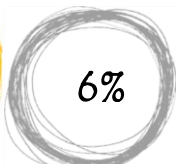
In the past 10 years, the median age of the population has increased by **3.2** years.



Households



Median Household Income



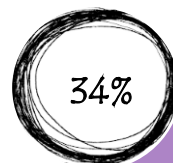
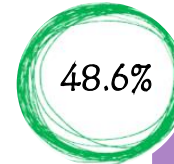
Average Size



The number of households is increasing, but the size is shrinking.



Population below low income measure has increased since 2011 from **13.6%** to **20%**.



Since 2006, tenant shelter costs have increased by **62.9%**.  
Homeowner shelter costs have increased by **51%**.



Core Housing Need has increased by **88.9%** in the past 5 years.

\*Population in households below low-income measure after tax (LIM-AT)

# Households, Income & Housing Highlights for Mahone Bay: Census Data 2006, 2011 & 2016

## Population

	2006		2011		2016	
<b>Total Population</b>	904		943		1,036	
Change over 5 years	↑ 39 (4.3%)				↑93 (9.9%)	
Change over 10 years			↑132 (14.6%)			
<b>Average Age of Population</b>	n/a		n/a		53.4	
<b>Median Age of Population</b>	54.5		55.5		57.7	
<b>Age Distribution</b>						
0-14 years	75	8.3%	110	11.7%	110	10.6%
15-24 years	70	7.7%	50	5.3%	70	6.8%
25-44 years	165	18.3%	155	16.4%	135	13%
45-64 years	290	32%	320	33.9%	330	31.9%
65 years and over	310	34.3%	310	32.9%	390	37.6%
<b>Low-Income Households</b>						
Below Low Income Cut-Off After Tax (LICO-AT)	80 (9.6%)		n/a		65 (6.7%)	
Change over 10 years			↓15 (18.8%)			
Below Low Income Measure After Tax (LIM-AT)	n/a		61 (13.6%)		100 (20%)	
Change over 5 years			↑39 (8.8%)			

## Households

	2006		2011		2016	
<b>Total number of Private Households</b>	425		445		500	
Change over 5 years	↑20 (4.7%)				↑55 (12.4%)	
Change over 10 years			↑75 (17.6%)			
<b>Average Number of Persons/Household</b>	2		2		1.9	
<b>Household size</b>						
1 person	175	41.2%	175	39.3%	200	40%
2 persons	150	35.3%	170	38.2%	200	40%
3 persons	60	14%	55	12.4%	50	10%
4 or more persons	45	10.5%	50	11.2%	55	11%
<b>Household Type</b>						
One-Family Households	240	56.5%	245	55%	285	57%
Multiple-Family Households	0	0%	0	0%	0	0%
Non-Family Households	185	43.5%	185	41.6%	215	43%
Lone-Parent Family Households	75	17.6%	25	5.6%	30	6%
One-Person Households	185	43.5%	175	39.3%	200	40%
<b>Household Maintainers</b>						
1 Household Maintainers	310	73%	270	60.7%	330	66%
2 Household Maintainers	115	27%	175	39.3%	170	34%
3+ Household Maintainers	0	%	0	0%	0	0%
<b>Household Tenure</b>						
<b>Band Housing</b>						
n/a						
<b>Tenant-Households</b>	135	31.8%	125	28.1%	185	37%
Change over 5 years	↓10 (7.4%)				↑60 (48%)	
Change over 10 years			↑50 (37%)			
<b>Homeowner-Households</b>	290	68.2%	320	71.9%	315	63%
Change over 5 years	↑30 (10.2%)				↓5 (1.6%)	
Change over 10 years			↑25 (8.6%)			

## Income

	2006	2011	2016
<b>Household Average Income</b>	\$48,480	\$60,829	\$64,499
Change over 5 years	↑\$12,349 (25.5%)		↑\$3,670 (6%)
Change over 10 years	↑\$16,019 (33%)		
<b>Household Average Income After-Tax</b>	\$40,441	\$50,817	\$53,730
Change over 5 years	↑\$10,376 (25.7%)		↑\$2,913 (5.7%)
Change over 10 years	↑\$13,289 (32.9%)		
<b>Household Median Income</b>	\$36,374	\$49,158	\$53,035
Change over 5 years	↑\$12,784 (35.1%)		↑\$3,877 (7.9%)
Change over 10 years	↑\$16,661 (45.8%)		
<b>Household Median Income After-Tax</b>	\$31,319	\$39,315	\$46,379
Change over 5 years	↑\$7,996 (25.5%)		↑\$7,064 (18%)
Change over 10 years	↑\$15,060 (48.1%)		
<b>One-Person Median Income</b>	\$22,885	\$22,359	\$30,869
Change over 5 years	↓\$526 (2.3%)		↑\$8,510 (38.1%)
Change over 10 years	↑\$7,984 (34.9%)		
<b>One-Person Median Income After-Tax</b>	\$21,540	\$21,298	\$26,987
Change over 5 years	↓\$242 (1.1%)		↑\$5,689 (26.7%)
Change over 10 years	↑\$5,447 (25.3%)		
<b>Economic Family Median Income</b>	\$59,535	\$60,588	\$67,648
Change over 5 years	↑\$2,253 (3.8%)		↑\$5,860 (9.5%)
Change over 10 years	↑\$8,113 (13.6%)		
<b>Economic Family Median Income After-Tax</b>	\$54,341	\$56,032	\$60,992
Change over 5 years	↑\$1,691 (3.1%)		↑\$4,960 (8.9%)
Change over 10 years	↑\$6,651 (12.2%)		
<b>Lone-Parent Family Median Income</b>	\$19,445	\$25,914	\$31,552
Change over 5 years	↑\$6,469 (33.3%)		↑\$5,638 (21.8%)
Change over 10 years	↑\$13,003 (70%)		
<b>Lone-Parent Family Median Income After-Tax</b>	\$18,549	\$25,914	\$31,552
Change over 5 years	↑\$7,365 (39.7%)		↑\$5,638 (21.8%)
Change over 10 years	↑\$13,003 (70.1%)		
<b>2+ Person Household Median Income</b>	n/a	\$60,411	\$67,584
Change over 5 years	n/a		↑\$7,173 (11.9%)
<b>2+ Person Household Median Income After-Tax</b>	n/a	\$55,249	\$61,568
Change over 5 years	n/a		↑\$6,319 (11.4%)

## Housing Costs and Affordability

	2006	2011	2016
<b>Households in Core Housing Need</b>	135 (31.8%)	90 (20.2%)	170 (34%)
Change over 5 years	↓45 (33.3%)		↑80 (88.9%)
Change over 10 years	↑35 (25.9%)		
<b>Tenant Households</b>			
<b>Core Housing Need</b>	80 (59.3%)	39 (31%)	90 (48.6%)
Change over 5 years	↓41 (51.3%)		↑51 (130.7%)
Change over 10 years	↑10 (12.5%)		
<b>Average Monthly Shelter Costs</b>	\$580	\$643	\$945
Change over 5 years	↑\$63 (10.9%)		↑\$302 (47%)
Change over 10 years	↑\$365 (62.9%)		

	2006	2011	2016
<b>Tenant Households</b>			
<b>Median Monthly Shelter Costs</b>	n/a	\$538	\$801
Change over 5 years	n/a		↑\$263 (48.9%)
<b>Tenants living in subsidized housing</b>	n/a	58 (46%)	25 (13.5%)
Change over 5 years	n/a		↓33 (56.9%)
<b>Homeowner Households</b>			
<b>Core Housing Need</b>	55 (19%)	51 (16%)	75 (23.8%)
Change over 5 years	↓ 4 (3%)		↑ 24 (47%)
Change over 10 years	↑20 (36.4%)		
<b>Average Monthly Shelter Costs</b>	\$759	\$820	\$1,146
Change over 5 years	↑\$61 (8%)		↑\$326 (39.8%)
Change over 10 years	↑\$387 (51%)		
<b>Median Monthly Shelter Costs</b>	n/a	\$681	\$934
Change over 5 years	n/a		↑\$253 (37.2%)
<b>Homeowners with a mortgage</b>	n/a	120 (37%)	162 (51.6%)
Change over 5 years	n/a		↑42 (35%)

## Housing Stock

	2006	2011	2016
<b>Period of Construction</b>			
<b>All Dwellings</b>	425		500
Before 1960	265	62.4%	275 55%
1961-1980	70	16.5%	95 19%
1981-1990	45	10.6%	10 2%
1991-2000	35	8.2%	20 8%
2001-2005	15	3.5%	10 2%
2006-2011		55 12.2%	70 14%
2011-2016			35 7%
<b>Suitability</b>			
Suitable	n/a	450 100%	495 100%
Not Suitable	n/a	0 0%	0 0%
<b>Maintenance</b>			
Regular maintenance/minor repairs	395	92.9%	460 93%
Major Repairs	30	7.1%	35 7%
<b>Structural Type of Dwelling</b>			
Single-Detached Dwelling	310		325
Apartment 5+ stories	0		0
Semi-Detached house	0		15
Row House	10		35
Apartment or flat in duplex	0		5
Apartment < 5 stories	70		120
Other single attached house	25		0
Moveable dwelling	0		0
<b>Median Value of Dwellings</b>	n/a		\$259,412
Change over 5 years	n/a		↑\$8,836 (3.5%)
<b>Average value of Dwellings</b>	\$291,604		\$308,114
Change over 5 years	↑\$5,109 (1.8%)		↑\$11,401 (3.8%)
Change over 10 years	↑\$16,510 (5.7%)		

# Definitions

## Core Housing Need

A household is in core housing need if...

- its housing does not meet one or more of the adequacy, suitability or affordability standards, and
- it would have to spend 30% or more of its before-tax income to access acceptable local housing.
  - Acceptable housing is adequate in condition, suitable in size, and affordable.
    - Adequate housing does not require any major repairs, according to residents.
    - Suitable housing has enough bedrooms for the size and makeup of resident households, according to National Occupancy Standard (NOS) requirements.
    - Affordable housing costs less than 30% of before-tax household income.

## Low Income Measure (LIM)

The low income measure (LIM) is the most commonly used low income measure. The LIM is a fixed percentage (50%) of median adjusted household income, where "adjusted" indicates that household needs are taken into account.

Adjustment for household sizes reflects the fact that a household's needs increase as the number of members increases. The LIMs are calculated three times; with market income, before-tax income, and after-tax income.

## Low-Income Cut-Offs (LICOs)

The low income cut-offs (LICOs) are income thresholds below which a family will likely devote a larger share of its income on the necessities of food, shelter and clothing than the average family. The approach is essentially to estimate an income threshold at which families are expected to spend 20 percentage points more than the average family on food, shelter and clothing.

## Shelter Costs

'Shelter cost' refers to the average monthly total of all shelter expenses paid by households that own or rent their dwelling. Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services.

## Why Use After-Tax Measures?

Statistics Canada prefers the use of the after-tax measure. The choice to highlight after-tax rates was made for two main reasons. First, income taxes and transfers are essentially two methods of income redistribution. The before-tax rates only partly reflect the entire redistributive impact of Canada's tax/transfer system because they include the effect of transfers but not the effect of income taxes. Second, since the purchase of necessities is made with after-tax dollars, it is logical to use people's after-tax income to draw conclusions about their overall economic well-being.

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