

# Municipality of the District of Lunenburg

Households, Income & Housing  
Census Highlights: 2006 - 2016



Population



Income



Households



Housing Costs



Housing  
Affordability



Housing Stock

January 2018



**South Shore Housing Action Coalition**

c/o Public Health Services, NSHA  
215 Dominion Street, Suite 200  
Bridgewater, NS B4V 2K7

[sshousingaction@gmail.com](mailto:sshousingaction@gmail.com)

<http://sshac.ca>

SouthShoreHousingActionCoalition

@sshousingaction

# Municipality of the District of Lunenburg: 2016 Census Highlights



Between 2006 and 2016, the population decreased by **301**, a **1.2%** drop.



In the past 10 years, the median age of the population has increased by **6.1** years.



Households



Median Household Income



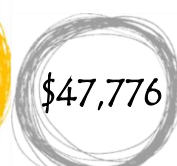
One-Person



Lone-Parent



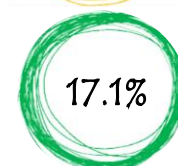
One-Person



Lone-Parent



Average Size



Low-Income\*



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



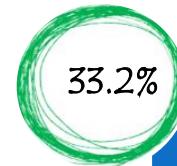
Population below low income measure has increased since 2011 from **16.8%** to **17.1%**.



Tenant Average Shelter Costs



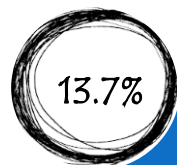
Homeowner Average Shelter Costs



Tenant Core Housing Need



Homeowner Core Housing Need



Core Housing Need



Since 2006, tenant shelter costs have increased by **26.7%**.  
Homeowner shelter costs have increased by **26.2%**.



Core Housing need has increased by **1.9%** in the past 5 years.

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

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

## Population

	2006		2011		2016	
<b>Total Population</b>	25,164		25,118		24,863	
Change over 5 years	↓46 (0.2%)				↓255 (1%)	
Change over 10 years			↓301 (1.2%)			
<b>Average Age of Population</b>	n/a		n/a		47.2	
<b>Median Age of Population</b>	45.7		48.7		51.8	
<b>Age Distribution</b>						
0-14 years	3,545	14.1%	3,270	13%	3,015	12.1%
15-24 years	2,700	10.7%	2,550	10.2%	2,235	9%
25-44 years	6,001	23.8%	5,125	20.4%	4,790	19.3%
45-64 years	8,595	34.2%	9,290	37%	8,840	35.6%
65 years and over	4,325	17.2%	4,880	19.4%	5,985	24%
<b>Low-Income</b>						
Below Low Income Cut-Off After Tax (LICO-AT)	1,409 (5.6%)		n/a		1,120 (4.5%)	
Change over 10 years			↓289 (20.5%)			
Below Low Income Measure After Tax (LIM-AT)	n/a		4,190 (16.8%)		4,230 (17.1%)	
Change over 5 years			↑40 (9.5%)			

## Households

	2006		2011		2016	
<b>Total number of Private Households</b>	10,400		10,725		11,010	
Change over 5 years	↑325 (3.1%)				↑285 (2.7%)	
Change over 10 years			↑610 (5.9%)			
<b>Average Number of Persons/Household</b>	2.4		2.3		2.2	
<b>Household size</b>						
1 person	2,130	20.5%	2,355	22%	2,640	24%
2 persons	4,555	43.8%	4,910	45.7%	5,185	47.1%
3 persons	1,815	17.5%	1,715	16%	1,635	14.9%
4 or more persons	1,905	18.2%	1,750	16.3%	1,555	14%
<b>Household Type</b>						
One-Family Households	7,930	76.3%	7,650	71.3%	7,985	72.5%
Multiple-Family Households	120	11.5%	140	1.3%	130	1.2%
Non-Family Households	2,355	22.6%	2,610	24.3%	2,890	26.3%
Lone-Parent Family Households	870	8.4%	865	8.1%	950	8.6%
One-Person Households	2,120	20.4%	2,350	21.9%	2,640	24%
<b>Household Maintainers</b>						
1 Household Maintainers	6,455	62.1%	6,185	57.7%	6,285	57.1%
2 Household Maintainers	3,910	37.6%	4,475	41.7%	4,615	41.9%
3+ Household Maintainers	35	0.3%	60	0.6%	110	1%
<b>Household Tenure</b>						
<b>Band Housing</b>	n/a					
<b>Tenant-Households</b>	900	8.7%	1,020	9.5%	1,160	10.5%
Change over 5 years	↑120 (13.3%)				↑165 (16.6%)	
Change over 10 years			↑260 (28.9%)			
<b>Homeowner-Households</b>	9,505	91.3%	9,705	90.5%	9,850	89.5%
Change over 5 years	↑200 (2.1%)				↑280 (2.9%)	
Change over 10 years			↑345 (3.6%)			

## Income

	2006	2011	2016
<b>Average Household Income</b>	\$51,441	\$61,032	\$71,733
Change over 5 years	↑\$9,591 (18.6%)		↑\$10,701 (17.5%)
Change over 10 years	↑\$20,292 (39.5%)		
<b>Average Household Income After-Tax</b>	\$43,699	\$52,239	\$59,939
Change over 5 years	↑\$8,540 (19.5%)		↑\$7,700 (14.7%)
Change over 10 years	↑\$16,240 (37.2%)		
<b>Median Household Income</b>	\$45,088	\$50,075	\$58,624
Change over 5 years	↑\$4,987 (11.1%)		↑\$8,549 (17.1%)
Change over 10 years	↑\$13,536 (30%)		
<b>Median Household Income After-Tax</b>	\$39,470	\$45,210	\$51,893
Change over 5 years	↑\$5,740 (14.5%)		↑\$6,683 (14.8%)
Change over 10 years	↑\$12,423 (31.5%)		
<b>One-Person Median Income</b>	\$18,964	\$22,375	\$28,160
Change over 5 years	↑\$3,411 (18%)		↑\$5,785 (25.9%)
Change over 10 years	↑\$9,196 (48.5%)		
<b>One-Person Median Income After-Tax</b>	\$18,280	\$21,514	\$25,783
Change over 5 years	↑\$3,234 (17.7%)		↑\$4,269 (19.8%)
Change over 10 years	↑\$7,503 (41%)		
<b>Median Economic Family Income</b>	\$52,502	\$59,598	\$69,779
Change over 5 years	↑\$7,096 (13.5%)		↑\$10,181 (17.1%)
Change over 10 years	↑\$17,277(32.9%)		
<b>Median Economic Family Income After-Tax</b>	\$45,148	\$47,173	\$60,800
Change over 5 years	↑\$2,025 (4.5%)		↑\$13,627 (28.9%)
Change over 10 years	↑\$15,652 (34.7%)		
<b>Lone-Parent Family Median Income</b>	\$28,537	\$34,843	\$47,776
Change over 5 years	↑\$6,306 (22.1%)		↑\$12,933 (37.1%)
Change over 10 years	↑\$19,239 (67.4%)		
<b>Lone-Parent Family Median Income After-Tax</b>	\$27,567	\$34,388	\$43,290
Change over 5 years	↑\$6,821 (24.7%)		↑\$8,902 (25.9%)
Change over 10 years	↑\$15,723 (57%)		
<b>Two-or-More-Person Household Income</b>	n/a	\$59,385	\$70,044
Change over 5 years	n/a		↑\$10,659 (18%)
<b>Two-or-More-Person Household Median Income After-Tax</b>	n/a	\$53,264	\$61,010
Change over 5 years	n/a		↑\$7,746 (14.5%)

## Housing Costs and Affordability

	2006	2011	2016
<b>Households in Core Housing Need</b>	1,480 (14.2%)	1,600 (15.2%)	1,508 (13.7%)
Change over 5 years	↑120 (8.1%)		↓92 (5.8%)
Change over 10 years	↑28 (1.9%)		
<b>Tenant Households</b>			
<b>Core Housing Need</b>	300 (33.3%)	310 (31.2%)	385 (33.2%)
Change over 5 years	↑10 (3.3%)		↑75 (24.2%)
Change over 10 years	↑85 (28.3%)		
<b>Average Monthly Shelter Costs</b>	\$599	\$665	\$759
Change over 5 years	↑\$66 (11%)		↑\$94 (12.4%)
Change over 10 years	↑\$160 (26.7%)		
	<b>2006</b>	<b>2011</b>	<b>2016</b>

<b>Tenant Households</b>			
<b>Median Monthly Shelter Costs</b>	\$600	\$651	\$727
Change over 5 years	↑\$51 (8.5%)		↑\$76 (11.7%)
Change over 10 years	↑\$127 (21.2%)		
<b>Tenants living in subsidized housing</b>	n/a	40 (4%)	94 (8.1%)
Change over 5 years	n/a		↑54 (5.3%)
<b>Homeowner Households</b>			
<b>Core Housing Need</b>	1,180 (12.4%)	1,310 (13.5%)	1,123 (11.4%)
Change over 5 years	↑130 (11%)		↓187 (14.3%)
Change over 10 years	↓57 (4.8%)		
<b>Average Monthly Shelter Costs</b>	\$600	\$699	\$757
Change over 5 years	↑\$99 (16.5%)		↑\$58 (8.3%)
Change over 10 years	↑\$157 (26.2%)		
<b>Median Monthly Shelter Costs</b>	\$391	\$492	\$584
Change over 5 years	↑\$101 (25.8%)		↑\$92 (18.7%)
Change over 10 years	↑\$193 (49.4%)		
<b>Homeowners with a mortgage</b>	n/a	4,358 (44.9%)	4,570 (46.4%)
Change over 5 years	n/a		↑212 (4.9%)

## Housing Stock

	<b>2006</b>		<b>2011</b>		<b>2016</b>	
<b>Period of Construction</b>						
<b>All Dwellings</b>	10,400		10,725		11,010	
Before 1960	3,935	37.8%	3,765	35.1%	3,755	34.1%
1961-1980	3,070	29.5%	3,025	28.2%	3,145	28.6%
1981-1990	1,735	16.7%	1,650	15.4%	1,475	13.4%
1991-2000	1,175	11.3%	1,130	10.5%	1,195	10.9%
2001-2005	495	4.8%	700	6.5%	515	4.8%
2006-2011			450	4.2%	545	5%
2011-2016					380	3.5%
<b>Suitability</b>						
Suitable	n/a		10,510		10,815	
Not Suitable	n/a		210	2%	190	1.7%
<b>Maintenance</b>						
Regular maintenance/minor repairs	9,305		9,515		9,830	
Major Repairs	1,095	10.5%	1,210	11.5%	1,180	10.7%
<b>Structural Type of Dwelling</b>						
Single-Detached Dwelling	9,315		9,900		10,150	
Apartment 5+ stories	5		0		0	
Semi-Detached house	105		65		75	
Row House	10		10		10	
Apartment or flat in duplex	70		60		50	
Apartment < 5 stories	155		130		145	
Other single attached house	15		20		10	
Moveable dwelling	725		540		565	
<b>Median Value of Dwellings</b>	n/a		\$174,831		\$180,086	
Change over 5 years	n/a				↑\$5,255 (3%)	
<b>Average value of Dwellings</b>	\$162,347		\$205,883		\$226,615	
Change over 5 years	↑\$43,536 (26.8%)				↑\$20,732 (10%)	
Change over 10 years					↑\$64,268 (39.6%)	

# 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.

# References

Statistics Canada. (2007). 2006 Census of Canada. Retrieved January 10, 2018 from Statistics Canada:

<http://www12.statcan.gc.ca/census-recensement/2006/dp-pd/index-eng.cfm>.

Statistics Canada. (2011). 2011 Census of Population: Census Profile. Retrieved on January 10, 2018 from Statistics Canada: <http://www12.statcan.gc.ca/census-recensement/2011/dp-pd/prof/index.cfm?Lang=E> .

Statistics Canada. (2011). 2011 National Household Survey. Retrieved on January 10, 2017 from Statistics Canada: <http://www12.statcan.gc.ca/nhs-enm/2011/dp-pd/prof/index.cfm?Lang=E>.

Statistics Canada (2016). 2016 Census of Canada. Retrieved on January 10, 2018 from <http://www12.statcan.gc.ca/nhs-enm/2011/dp-pd/prof/index.cfm?Lang=E>.