

# Town of Bridgewater

Households, Income & Housing  
Census Highlights: 2006 - 2016



Population



Income



Households



Housing Costs



Housing  
Affordability



Housing Stock

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## South Shore Housing Action Coalition

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

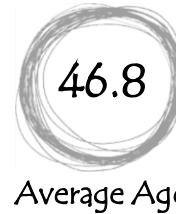
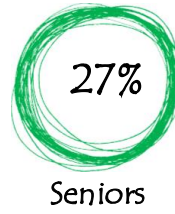
[sshousingaction@gmail.com](mailto:sshousingaction@gmail.com)

<http://sshac.ca>

SouthShoreHousingActionCoalition

@sshousingaction

# Town of Bridgewater: 2016 Census Highlights



Between 2006 and 2016, the population increased by **588**, a **7.4%** increase.



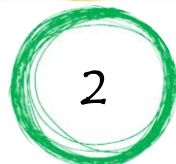
In the past 10 years, the median age of the population has increased by **4.9** years.



Households



Median Household Income



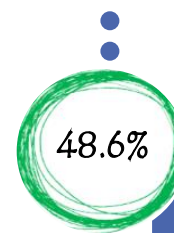
Average Size



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



Population below low income measure has decreased since 2011 from **24.4%** to **22.4%**.



Since 2006, tenant shelter costs have increased by **32.5%**.  
Homeowner shelter costs have increased by **8.4%**.



Core Housing need has increased by **18.2%** in the past 10 years.

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

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

## Population

	2006		2011		2016	
<b>Total Population</b>	7,944		8,241		8,532	
Change over 5 years	↑ 297 (3.7%)				↑ 291 (3.5%)	
Change over 10 years			↑ 588 (7.4%)			
<b>Average Age of Population</b>	n/a		n/a		46.8	
<b>Median Age of Population</b>	44.3		47		49.2	
<b>Age Distribution</b>						
0-14 years	1,120	14%	1,110	13.5%	1,120	13%
15-24 years	965	12.1%	930	11.3%	875	10.3%
25-44 years	1,975	24.9%	1,850	22.5%	1,830	21.5%
45-64 years	2,255	28.4%	2,385	28.9%	2,410	28.2%
65 years and over	1,620	20.4%	1,965	23.8%	2,300	27%
<b>Low-Income</b>						
Below Low Income Cut-Off After Tax (LICO-AT)	779 (10%)		n/a		785 (9.5%)	
Change over 10 years			↑ 6 (0.8%)			
Below Low Income Measure After Tax (LIM-AT)	n/a		1,940 (24.4%)		1,850 (22.4%)	
Change over 5 years			↓ 90 (4.6%)			

## Households

	2006		2011		2016	
<b>Total number of Private Households</b>	3,585		3,795		4,075	
Change over 5 years	↑ 210 (5.6%)				↑ 280 (7.4%)	
Change over 10 years			↑ 490 (13.7%)			
<b>Average Number of Persons/Household</b>	2.2		2.1		2	
<b>Household size</b>						
1 person	1,155	32.2%	1,295	34.1%	1,485	36.4%
2 persons	1,385	38.6%	1,515	39.9%	1,630	40%
3 persons	540	15.1%	490	12.9%	510	12.5%
4 or more persons	520	14.5%	460	12.1%	450	11%
<b>Household Type</b>						
One-Family Households	2,320	64.7%	2,195	57.8%	2,430	59.6%
Multiple-Family Households	15	0.4%	30	0.8%	25	0.6%
Non-Family Households	1,255	35%	1,470	38.7%	1,625	39.9%
Lone-Parent Family Households	370	10.3%	380	10%	485	11.9%
One-Person Households	1,145	11.5%	1,300	34.3%	1,490	36.6%
<b>Household Maintainers</b>						
1 Household Maintainers	2,255	63%	2,470	65.1%	2,725	66.9%
2 Household Maintainers	1,300	36.3%	1,260	33.2%	1,315	32.3%
3+ Household Maintainers	25	0.7%	65	1.7%	351	8.6%
<b>Household Tenure</b>						
<b>Band Housing</b>			n/a			
<b>Tenant-Households</b>	1,305	36.4%	1,430	37.8%	1,770	43.3%
Change over 5 years	↑ 125 (9.6%)				↑ 340 (23.8%)	
Change over 10 years			↑ 465 (35.6%)			
<b>Homeowner-Households</b>	2,280	63.6%	2,365	62.3%	2,310	56.7%
Change over 5 years	↑ 85 (3.7%)				↓ 55 (2.3%)	
Change over 10 years			↑ 30 (1.3%)			

## Income

	2006	2011	2016
<b>Average Household Income</b>	\$50,901	\$53,136	\$59,207
Change over 5 years	↑\$2,235 (4.4%)		↑\$6,071 (11.4%)
Change over 10 years	↑\$8,306 (16.3%)		
<b>Average Household Income After-Tax</b>	\$42,456	\$45,772	\$50,710
Change over 5 years	↑\$3,316 (7.8%)		↑\$4,938 (10.8%)
Change over 10 years	↑\$8,254 (19.4%)		
<b>Median Household Income</b>	\$40,123	\$40,049	\$46,836
Change over 5 years	↓\$74 (0.2%)		↑\$6,787 (16.9%)
Change over 10 years	↑\$6,713 (16.7%)		
<b>Median Household Income After-Tax</b>	\$35,349	\$36,883	\$42,473
Change over 5 years	↑\$1,534 (4.3%)		↑\$5,590 (15.2%)
Change over 10 years	↑\$7,124 (20%)		
<b>One-Person Median Income</b>	\$20,781	\$19,389	\$25,626
Change over 5 years	↓\$1,392 (6.7%)		↑\$6,237 (32.2%)
Change over 10 years	↑\$4,845 (23.3%)		
<b>One-Person Median Income After-Tax</b>	\$19,561	\$19,151	\$24,171
Change over 5 years	↓\$410 (2.1%)		↑\$5,020 (26.2%)
Change over 10 years	↑\$4,610 (23.6%)		
<b>Median Economic Family Income</b>	\$49,932	\$58,874	\$63,642
Change over 5 years	↑\$8,942 (17.9%)		↑\$4,768 (8.1%)
Change over 10 years	↑\$13,710 (27.5%)		
<b>Median Economic Family Income After-Tax</b>	\$43,113	\$53,247	\$56,575
Change over 5 years	↑\$10,134 (23.5%)		↑\$3,328 (6.3%)
Change over 10 years	↑\$13,462 (31.2%)		
<b>Lone-Parent Family Median Income</b>	\$26,362	\$31,647	\$38,528
Change over 5 years	↑\$5,285 (20%)		↑\$6,881 (21.7%)
Change over 10 years	↑\$12,166 (46.1%)		
<b>Lone-Parent Family Median Income After-Tax</b>	\$26,362	\$31,135	\$36,992
Change over 5 years	↑\$4,773 (18.1%)		↑\$5,857 (18.8%)
Change over 10 years	↑\$10,630 (40.3%)		
<b>2+ Person Household Median Income</b>	n/a	\$56,890	\$63,840
Change over 5 years	n/a		↑\$6,950 (12.2%)
<b>2+ Person Household Median Income After-Tax</b>	n/a	\$57,028	\$56,843
Change over 5 years	n/a		↓\$185 (0.3%)

## Housing Costs and Affordability

	2006	2011	2016
<b>Households in Core Housing Need</b>	960 (26.8%)	1,125 (29.6%)	1,135 (27.9%)
Change over 5 years	↑165 (17.2%)		↑10 (0.9%)
Change over 10 years	↑175 (18.2%)		
<b>Tenant Households</b>			
<b>Core Housing Need</b>	660 (50.6%)	754 (52%)	860 (48.6%)
Change over 5 years	↑94 (14.2%)		↑106 (14%)
Change over 10 years	↑200 (30%)		
<b>Average Monthly Shelter Costs</b>	\$637	\$703	\$844
Change over 5 years	↑\$66 (10.4%)		↑\$141 (20%)
Change over 10 years	↑\$207 (32.5%)		

	2006	2011	2016
<b>Tenant Households</b>			
<b>Median Monthly Shelter Costs</b>	\$573	\$651	\$802
Change over 5 years	↑\$78 (13.6%)		↑\$151 (23.2%)
Change over 10 years	↑\$229 (40%)		
<b>Tenants living in subsidized housing</b>	n/a	229 (16%)	176 (15%)
Change over 5 years	n/a		↓53 (23.1%)
<b>Homeowner Households</b>			
<b>Core Housing Need</b>	300 (13.2%)	385 (16.3%)	270 (11.7%)
Change over 5 years	↑ 85 (28.3%)		↓115 (50.2%)
Change over 10 years	↓30 (10%)		
<b>Average Monthly Shelter Costs</b>	\$814	\$834	\$882
Change over 5 years	↑\$20 (2.5%)		↑\$48 (5.8%)
Change over 10 years	↑\$68 (8.4%)		
<b>Median Monthly Shelter Costs</b>	\$585	\$668	\$728
Change over 5 years	↑\$83 (14.2%)		↑\$60 (9%)
Change over 10 years	↑\$143 (24.4%)		
<b>Homeowners with a mortgage</b>	n/a	1,322 (56%)	1,238 (53.6%)
Change over 5 years	n/a		↓84 (6.4%)

## Housing Stock

	2006	2011	2016
<b>Period of Construction</b>			
<b>All Dwellings</b>	3,585	3,795	4,075
Before 1960	1,070   29.9%	1,085   28.6%	1,210   29.7%
1961-1980	1,115   31.1%	1,230   32.4%	1,105   27.1%
1981-1990	670   18.7%	525   13.8%	530   13%
1991-2000	460   12.8%	425   11.2%	520   12.7%
2001-2005	280   7.8%	340   9%	235   5.8%
2006-2011		195   5.1%	250   6.1%
2011-2016			225   5.5%
<b>Suitability</b>			
Suitable	n/a	3,680	3,980
Not Suitable	n/a	115   3%	95   2.3%
<b>Maintenance</b>			
Regular maintenance/minor repairs	3,270	3,455	3,785
Major Repairs	320   8.9%	345   9.1%	290   7.1%
<b>Structural Type of Dwelling</b>			
Single-Detached Dwelling	1,895	2,215	2,025
Apartment 5+ stories	5	5	70
Semi-Detached house	155	185	215
Row House	50	55	85
Apartment or flat in duplex	80	100	110
Apartment < 5 stories	930	995	1,090
Other single attached house	15	10	15
Moveable dwelling	470	235	470
<b>Median Value of Dwellings</b>	n/a	\$165,049	\$170,056
Change over 5 years	n/a		↑\$5,007 (3%)
<b>Average value of Dwellings</b>	\$134,044	\$168,797	\$178,858
Change over 5 years	↑\$34,753 (25.9%)		↑\$10,061 (6%)
Change over 10 years	↑\$44,814 (33.4%)		

# 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:

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