

Town 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

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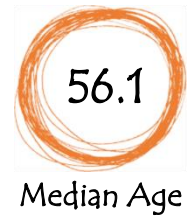
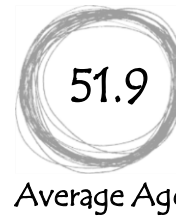
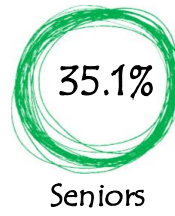
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SouthShoreHousingActionCoalition

@sshousingaction

Town of Lunenburg: 2016 Census Highlights



Between 2006 and 2016, the population decreased by **54**, a **2.3%** drop.



In the past 10 years, the median age of the population has increased by **5.6** years.



Households



Median Household Income



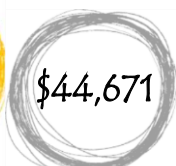
One-Person



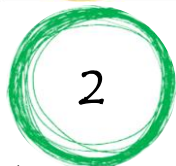
Lone-Parent



One-Person



Lone-Parent



Average Size



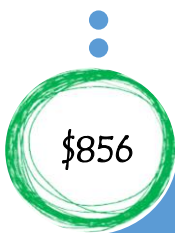
Low-Income*



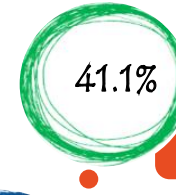
The number of households is increasing, but the size is shrinking.



Population below low income measure has decreased since 2011 from **27.5%** to **20.1%**.



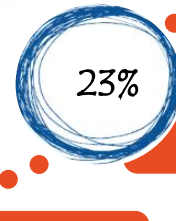
Tenant Average Shelter Costs



Tenant Core Housing Need



Homeowner Average Shelter Costs



Homeowner Core Housing Need



Core Housing Need



Since 2006, tenant shelter costs have increased by **33.3%**.
Homeowner shelter costs have increased by **31.3%**.



Core Housing need has increased by **10.9%** in the past 5 years.

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

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

Population

	2006		2011		2016	
Total Population	2,317		2,313		2,263	
Change over 5 years	↓4 (0.2%)				↓50 (2.2%)	
Change over 10 years			↓ 54 (2.3%)			
Average Age of Population	n/a		n/a		51.9	
Median Age of Population	50.5		52.8		56.1	
Age Distribution						
0-14 years	280	12.1%	245	10.6%	260	11.5%
15-24 years	220	9.5%	220	9.5%	160	7.1%
25-44 years	455	19.6%	420	18.2%	385	17%
45-64 years	680	29.3%	695	30%	660	29.2%
65 years and over	430	18.6%	720	31.1%	795	35.1%
Low-Income						
Below Low Income Cut-Off After Tax (LICO-AT)	224 (10.5%)		n/a		150 (7.2%)	
Change over 10 years			↓74 (3.5%)			
Below Low Income Measure After Tax (LIM-AT)	n/a		585 (27.5%)		420 (20.1%)	
Change over 5 years	n/a				↓165 (28.2%)	

Households

	2006		2011		2016	
Total number of Private Households	990		1,040		1,040	
Change over 5 years	↑50 (5%)				0 (0%)	
Change over 10 years			↑50 (5%)			
Average Number of Persons/Household	2.2		2		2	
Household size						
1 person	335	33.8%	380	36.7%	380	36.5%
2 persons	370	37.4%	405	39.1%	425	40.9%
3 persons	140	14.1%	130	12.6%	120	11.5%
4 or more persons	145	14.6%	120	11.6%	110	10.6%
Household Type						
One-Family Households	610	61.6%	595	57.5%	615	59.1%
Multiple-Family Households	10	1%	10	1%	10	1%
Non-Family Households	355	35.9%	405	39.1%	415	39.9%
Lone-Parent Family Households	75	7.6%	95	9.2%	100	9.6%
One-Person Households	325	32.8%	380	36.7%	380	36.5%
Household Maintainers						
1 Household Maintainers	590	59.6%	655	63.3%	705	67.8%
2 Household Maintainers	385	38.9%	360	34.8%	335	32.2%
3+ Household Maintainers	15	1.5%	0	0%	0	0%
Household Tenure						
Band Housing	n/a					
Tenant-Households	355	35.9%	385	37.2%	365	35.1%
Change over 5 years	↑30 (8.5%)				↓20 (5.2%)	
Change over 10 years			↑10 (2.8%)			
Homeowner-Households	635	64.1%	645	62%	675	64.9%
Change over 5 years	↑10 (1.6%)				↑30 (4.7%)	
Change over 10 years			↑40 (6.3%)			

Income

	2006	2011	2016
Average Household Income	\$48,058	\$51,310	\$69,484
Change over 5 years	↑\$3,252 (6.8%)		↑\$18,174 (35.4%)
Change over 10 years	↑\$21,426 (44.6%)		
Average Household Income After-Tax	\$41,460	\$44,009	\$58,147
Change over 5 years	↑\$2,549 (6.1%)		↑\$14,138 (32.1%)
Change over 10 years	↑\$16,687 (40.2%)		
Median Household Income	\$37,822	\$39,529	\$51,968
Change over 5 years	↑\$1,707 (4.5%)		↑\$12,439 (31.5%)
Change over 10 years	↑\$14,146 (37.4%)		
Median Household Income After-Tax	\$35,016	\$37,850	\$45,483
Change over 5 years	↑\$2,834 (8.1%)		↑\$7,633 (20%)
Change over 10 years	↑\$10,467 (29.9%)		
One-Person Median Income	\$20,543	\$23,923	\$26,112
Change over 5 years	↑\$3,380 (16.5%)		↑\$2,189 (9.2%)
Change over 10 years	↑\$5,569 (27.1%)		
One-Person Median Income After-Tax	\$20,519	\$23,061	\$25,088
Change over 5 years	↑\$2,542 (12.4%)		↑\$2,027 (8.8%)
Change over 10 years	↑\$4,569 (22.3%)		
Median Economic Family Income	\$52,318	\$57,145	\$69,786
Change over 5 years	↑\$4,827 (9.3%)		↑\$12,641 (22.1%)
Change over 10 years	↑\$17,468 (33.4%)		
Median Economic Family Income After-Tax	\$47,788	\$48,818	\$60,459
Change over 5 years	↑\$1,030 (2.2%)		↑\$11,641 (23.8%)
Change over 10 years	↑\$12,671 (26.5%)		
Lone-Parent Family Median Income	\$36,712	\$42,328	\$44,671
Change over 5 years	↑\$5,616 (15.3%)		↑\$2,343 (5.5%)
Change over 10 years	↑\$7,959 (21.7%)		
Lone-Parent Family Median Income After-Tax	\$33,640	\$38,330	\$42,816
Change over 5 years	↑\$4,690 (13.9%)		↑\$4,486 (11.7%)
Change over 10 years	↑\$9,176 (27.3%)		
Two-or-More-Person Household Income	n/a	\$55,007	\$69,120
Change over 5 years	n/a		↑\$14,113 (25.7%)
Two-or-More-Person Household Median Income After-Tax	n/a	\$48,679	\$60,288
Change over 5 years	n/a		↑\$11,609 (23.5%)

Housing Costs and Affordability

	2006	2011	2016
Households in Core Housing Need	275 (27.8%)	373 (36%)	305 (29.3%)
Change over 5 years	↑98 (35.6%)		↓68 (18.2%)
Change over 10 years	↑30 (10.9%)		
Tenant Households			
Core Housing Need	140 (39.4%)	215 (55.8%)	150 (41.1%)
Change over 5 years	↑75 (53.6%)		↓65 (30.2%)
Change over 10 years	↑10 (7.1%)		
Average Monthly Shelter Costs	\$642	\$726	\$856
Change over 5 years	↑\$84 (13.1%)		↑\$130 (17.9%)
Change over 10 years	↑\$214 (33.3%)		

	2006	2011	2016
Tenant Households			
Median Monthly Shelter Costs	\$646	\$706	\$810
Change over 5 years	↑\$60 (9.3%)		↑\$104 (14.7%)
Change over 10 years	↑\$164 (25.4%)		
Tenants living in subsidized housing	n/a	60 (15.6%)	30 (8.1%)
Change over 5 years	n/a		↓30 (50%)
Homeowner Households			
Core Housing Need	135 (21.3%)	150 (23.3%)	155 (23%)
Change over 5 years	↑15 (2.4%)		↑5 (0.8%)
Change over 10 years	↑20 (3.2%)		
Average Monthly Shelter Costs	\$757	\$877	\$994
Change over 5 years	↑\$120 (15.9%)		↑\$117 (13.3%)
Change over 10 years	↑\$237 (31.3%)		
Median Monthly Shelter Costs	\$541	\$705	\$752
Change over 5 years	↑\$164 (30.3%)		↑\$47 (6.7%)
Change over 10 years	↑\$211 (39%)		
Homeowners with a mortgage	n/a	283 (44.6%)	305 (45.2%)
Change over 5 years	n/a		↑22 (7.8%)

Housing Stock

	2006	2011	2016
Period of Construction			
All Dwellings	990	1,035	1,040
Before 1960	665 67.2%	685 66.2%	710 68.3%
1961-1980	220 22.2%	175 16.9%	190 18.3%
1981-1990	45 4.5%	90 8.7%	45 4.3%
1991-2000	45 4.5%	15 1.4%	15 1.4%
2001-2005	10 1%	0 0%	15 1.4%
2006-2011		60 5.8%	45 4.3%
2011-2016			30 2.9%
Suitability			
Suitable	n/a	1,015	1,020
Not Suitable	n/a	20 (1.9%)	25 (2.4%)
Maintenance			
Regular maintenance/minor repairs	880	930	935
Major Repairs	100 10%	100 10.1%	110 10.6%
Structural Type of Dwelling			
Single-Detached Dwelling	715	720	735
Apartment 5+ stories	0	0	0
Semi-Detached house	5	30	20
Row House	0	0	0
Apartment or flat in duplex	60	25	40
Apartment < 5 stories	205	255	230
Other single attached house	5	5	5
Moveable dwelling	0	0	0
Median Value of Dwellings	n/a	\$240,211	\$250,565
Change over 5 years	n/a		↑\$10,354 (4.3%)
Average value of Dwellings	\$196,782	\$264,555	\$271,266
Change over 5 years	↑\$67,773 (34.4%)		↑\$6,711 (2.5%)
Change over 10 years	↑\$74,484 (37.9%)		

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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