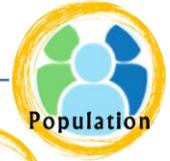


# Municipality of the District of Chester

Households, Income & Housing  
Census Highlights: 2006 - 2016



Population



Income



Households



Housing Costs



Housing  
Affordability



Housing Stock

January 2018



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SouthShoreHousingActionCoalition

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# Municipality of the District of Chester: 2016 Census Highlights



Between 2006 and 2016, the population decreased by **436**, a **4%** drop.



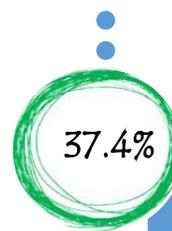
In the past 10 years, the median age of the population has increased by **6.6** years.



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



Population below low income measure has increased since 2011 from **18.3%** to **19.4%**.



Since 2006, tenant shelter costs have increased by **43.8%**.  
Homeowner shelter costs have increased by **37.8%**.



Core Housing need has increased by **20.2%** in the past 5 years.

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

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

## Population

	2006		2011		2016	
<b>Total Population</b>	10,741		10,599		10,310	
Change over 5 years	↓142 (1.3%)				↓289 (2.8%)	
Change over 10 years			↓431 (4.1%)			
<b>Average Age of Population</b>	n/a		n/a		48.5	
<b>Median Age of Population</b>	46.5		49.9		53.1	
<b>Age Distribution</b>						
0-14 years	1,505	14%	1,320	12.5%	1,265	12.3%
15-24 years	1,055	9.8%	995	9%	805	7.8%
25-44 years	2,525	23.5%	2,085	19.7%	1,890	18.3%
45-64 years	3,635	33.8%	3,880	36.6%	3,570	34.6%
65 years and over	2,020	18.8%	2,325	21.9%	2,780	27%
<b>Low-Income</b>						
Below Low Income Cut-Off After Tax (LICO-AT)	857 (8.1%)		n/a		505 (5%)	
Change over 10 years			↓352 (41%)			
Below Low Income Measure After Tax (LIM-AT)	n/a		1,915 (18.3%)		1,970 (19.4%)	
Change over 5 years			↑55 (2.9%)			

## Households

	2006		2011		2016	
<b>Total number of Private Households</b>	4,645		4,760		4,770	
Change over 5 years	↑115 (2.5%)				↑10 (0.2%)	
Change over 10 years			↑125 (2.7%)			
<b>Average Number of Persons/Household</b>	2.3		2.2		2.1	
<b>Household size</b>						
1 person	1,190	26.5%	1,275	26.8%	1,390	29.1%
2 persons	1,970	42.4%	2,125	44.6%	2,145	45%
3 persons	730	15.7%	720	15.1%	645	13.5%
4 or more persons	755	16.3%	635	13.3%	590	12.4%
<b>Household Type</b>						
One-Family Households	3,285	70.1%	3,205	67.3%	3,230	67.7%
Multiple-Family Households	15	0.3%	45	0.9%	35	0.7%
Non-Family Households	1,340	28.9%	1,385	29.1%	1,505	31.6%
Lone-Parent Family Households	360	7.8%	465	9.8%	460	9.6%
One-Person Households	1,190	25.6%	1,275	26.8%	1,385	29%
<b>Household Maintainers</b>						
1 Household Maintainers	2,950	63.5%	2,940	61.8%	2,960	62.1%
2 Household Maintainers	1,660	35.7%	1,780	37.4%	1,770	37.1%
3+ Household Maintainers	35	0.7%	45	1%	45	0.9%
<b>Household Tenure</b>						
<b>Band Housing</b>	n/a					
<b>Tenant-Households</b>	705	15.2%	720	15.1%	775	16.2%
Change over 5 years	↑15 (2.1%)				↑55 (7.6%)	
Change over 10 years			↑70 (9.9%)			
<b>Homeowner-Households</b>	3,940	84.8%	4,040	84.9%	3,995	83.8%
Change over 5 years	↑100 (2.5%)				↓45 (1.1%)	
Change over 10 years			↑55 (1.4%)			

## Income

	2006	2011	2016
<b>Average Household Income</b>	\$55,635	\$63,129	\$75,575
Change over 5 years	↑\$7,494 (13.5%)		↑\$12,446 (19.7%)
Change over 10 years	↑\$19,940 (35.8%)		
<b>Average Household Income After-Tax</b>	\$46,398	\$53,242	\$61,847
Change over 5 years	↑\$6,844(14.8%)		↑\$8,605 (16.1%)
Change over 10 years	↑\$15,449 (33.3%)		
<b>Median Household Income</b>	\$42,776	\$50,273	\$54,336
Change over 5 years	↑\$7,497 (17.5%)		↑\$4,063 (8.1%)
Change over 10 years	↑\$11,560 (27%)		
<b>Median Household Income After-Tax</b>	\$38,122	\$45,458	\$48,729
Change over 5 years	↑\$7,336 (19.2%)		↑\$3,271 (7.2%)
Change over 10 years	↑\$10,607 (27.8%)		
<b>One-Person Median Income</b>	\$26,755	\$27,534	\$26,432
Change over 5 years	↑\$779 (2.9%)		↓\$1,102(4%)
Change over 10 years	↓\$323 (1.2%)		
<b>One-Person Median Income After-Tax</b>	\$18,376	\$24,099	\$24,512
Change over 5 years	↑\$5,723 (31.1%)		↑\$413 (1.7%)
Change over 10 years	↑\$6,136 (33.4%)		
<b>Median Economic Family Income</b>	\$53,889	\$61,788	\$68,282
Change over 5 years	↑\$7,899 (14.7%)		↑\$6,494 (10.5%)
Change over 10 years	↑\$14,393 (26.7%)		
<b>Median Economic Family Income After-Tax</b>	\$47,049	\$55,117	\$60,224
Change over 5 years	↑\$8,068 (17.1%)		↑\$5,107 (9.3%)
Change over 10 years	↑\$13,175 (28%)		
<b>Lone-Parent Family Median Income</b>	\$28,968	\$35,300	\$41,984
Change over 5 years	↑\$6,332 (21.9%)		↑\$6,684 (18.9%)
Change over 10 years	↑\$13,016 (44.9%)		
<b>Lone-Parent Family Median Income After-Tax</b>	\$28,570	\$34,352	\$39,595
Change over 5 years	↑\$5,782 (20.2%)		↑\$5,243 (15.3%)
Change over 10 years	↑\$11,025 (38.6%)		
<b>Two-or-More-Person Household Income</b>	n/a	\$61,995	\$67,920
Change over 5 years	n/a		↑\$5,925 (9.6%)
<b>Two-or-More-Person Household Median Income After-Tax</b>	n/a	\$55,075	\$59,861
Change over 5 years	n/a		↑\$4,786 (8.7%)

## Housing Costs and Affordability

	2006	2011	2016
<b>Households in Core Housing Need</b>	900 (19.4%)	728 (15.3%)	875(18.5%)
Change over 5 years	↓172 (19.1%)		↑147 (20.2%)
Change over 10 years	↓25 (2.8%)		
<b>Tenant Households</b>			
<b>Core Housing Need</b>	270 (38.3%)	252 (35%)	290 (37.4%)
Change over 5 years	↓18 (6.7%)		↑38 (15%)
Change over 10 years	↑20 (7.4%)		
<b>Average Monthly Shelter Costs</b>	\$584	\$702	\$840
Change over 5 years	↑\$118 (20%)		↑\$138 (19.7%)
Change over 10 years	↑\$256 (43.8%)		
	2006	2011	2016

Tenant Households			
<b>Median Monthly Shelter Costs</b>	\$569	\$650	\$775
Change over 5 years	↑\$81 (14.2%)		↑\$125 (19.2%)
Change over 10 years	↑\$206 (36.2%)		
<b>Tenants living in subsidized housing</b>	n/a	58 (5%)	65 (8.4%)
Change over 5 years	n/a		↑7 (12.1%)
Homeowner Households			
<b>Core Housing Need</b>	634 (16.1%)	485 (12%)	595 (14.9%)
Change over 5 years	↓149 (23.5%)		↑110 (22.7%)
Change over 10 years	↓39 (6.2%)		
<b>Average Monthly Shelter Costs</b>	\$593	\$700	\$817
Change over 5 years	↑\$107 (18%)		↑\$117 (16.4%)
Change over 10 years	↑\$224 (37.8%)		
<b>Median Monthly Shelter Costs</b>	\$441	\$530	\$639
Change over 5 years	\$89 (20.2%)		↑\$109 (20.5%)
Change over 10 years	\$198 (44.9%)		
<b>Homeowners with a mortgage</b>	n/a	1778 (44%)	1814 (45.4%)
Change over 5 years	n/a		↑ 36 (2%)

## Housing Stock

	2006		2011		2016	
<b>Period of Construction</b>						
<b>All Dwellings</b>	4,645		4,747		4,770	
Before 1960	1,605	34.6%	1,599	33.7%	1,385	29%
1961-1980	1,390	29.9%	1,292	27.3%	1,285	26.9%
1981-1990	800	17.2%	713	15%	780	16.4%
1991-2000	535	11.5%	619	13%	600	12.6%
2001-2005	320	6.9%	317	6.7%	295	6.2%
2006-2011			203	4.3%	215	4.5%
2011-2016					210	4.4%
<b>Suitability</b>						
Suitable	n/a		4,609		4,705	
Not Suitable	n/a		124	2.7%	65	1.4%
<b>Maintenance</b>						
Regular maintenance/minor repairs	4,155		4,252		4,305	
Major Repairs	495	10.6%	485	10.2%	465	9.7%
<b>Structural Type of Dwelling</b>						
Single-Detached Dwelling	4,140		4,205		4,195	
Apartment 5+ stories	5		5		0	
Semi-Detached house	125		65		80	
Row House	75		105		105	
Apartment or flat in duplex	60		40		75	
Apartment < 5 stories	140		145		105	
Other single attached house	25		15		15	
Moveable dwelling	70		180		180	
<b>Median Value of Dwellings</b>	n/a		\$178,150		\$200,340	
Change over 5 years	n/a				↑\$22,190 (12.5%)	
<b>Average value of Dwellings</b>	\$209,559		\$221,833		\$278,446	
Change over 5 years	↑\$12,274 (5.9%)				↑\$56,613 (25.5%)	
Change over 10 years					↑\$6,887 (32.9%)	

# 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

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