

Town of Lunenburg

Households, Income & Housing
Census Highlights: 2006 - 2016



January 2018



South Shore Housing Action Coalition

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

sshousinaction@gmail.com

<http://sshac.ca>



SouthShoreHousingActionCoalition



@sshousingaction

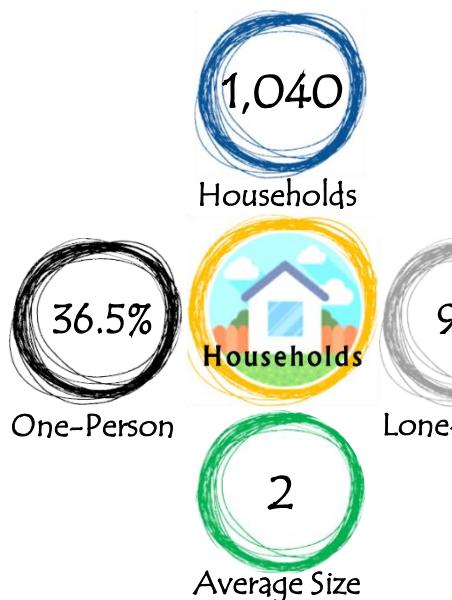
Town of Lunenburg: 2016 Census Highlights



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.



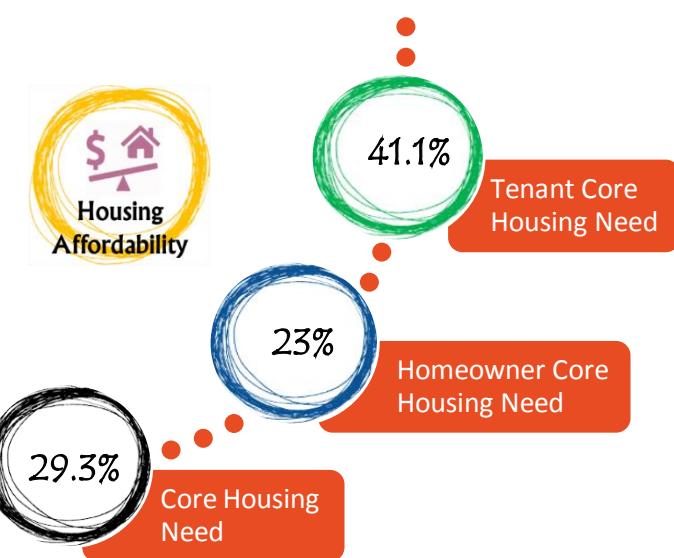
Median Household Income



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%**.



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 | 66.2% | 710 | 68.3% |
| 1961-1980 | 220 | 22.2% | 175 | 16.9% |
| 1981-1990 | 45 | 4.5% | 90 | 8.7% |
| 1991-2000 | 45 | 4.5% | 15 | 1.4% |
| 2001-2005 | 10 | 1% | 0 | 0% |
| 2006-2011 | | 60 | 5.8% | |
| 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% | 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:
<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>.