

Housing Wage

Lunenburg & Queens Counties

September 2019



Monthly Shelter Costs



Monthly Income Required



Hourly Wage Needed



Hours Worked at Min. Wage

Prepared by:



South Shore Housing Action Coalition

*Improving Access to Healthy, Safe, and Affordable
Housing Options for All*

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Introduction

In July 2019 the Canadian Centre for Policy Alternatives released their report, ["Unaccommodating: Rental Housing Wage in Canada"](#). This report maps rental affordability in neighbourhoods across Canada by calculating the "rental housing wage," which is the hourly wage needed to afford an average one bedroom apartment without spending more than 30% of one's earnings. Nationally, the rental housing wage is \$22.40/hr for an average priced two-bedroom apartment and \$20.20/hr for an average priced one-bedroom apartment. For Halifax, it is slightly higher at \$22.57/hr for the average two-bedroom apartment.

Unfortunately housing market data is not collected for our region, so it is not possible to determine the average costs of rental units by size. However, 2016 Census of Canada data for our region does provide us with some information about housing in our communities, including rates of core housing need and the average monthly shelter costs for both renters and owners, which provide a sense of the housing situation across our communities.

Core Housing Need

A household is said to be in 'core housing need' if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards).

Housing standards are defined as follow:

- Adequate housing is reported by their residents as not requiring any major repairs.
- Affordable housing has shelter costs equal to less than 30% of total before-tax household income.
- Suitable housing has enough bedrooms for the size and composition of the households.

	All Households	Renter Households	Owner Households
Lunenburg County	18.4%	42%	12.9%
Municipality of the District of Chester	18.5%	37.4%	14.9%
Municipality of the District of Lunenburg	13.7%	33.2%	11.4%
Town of Mahone Bay	34%	48.6%	23.8%
Town of Lunenburg	29.3%	41.1%	23%
Town of Bridgewater	27.9%	48.6%	11.4%
Queens County/Region of Queens Municipality	17.5%	43.3%	11.6%

Average Monthly 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.

	Renter Households	Owner Households
Lunenburg County	\$825	\$805
Municipality of the District of Chester	\$817	\$840
Municipality of the District of Lunenburg	\$759	\$757
Town of Mahone Bay	\$945	\$1,146
Town of Lunenburg	\$856	\$994
Town of Bridgewater	\$844	\$882
Queens County/Region of Queens Municipality	\$669	\$674

What is Affordable Housing?

Affordable housing is just that: housing that is affordable. It is not a particular type of housing; it includes a range of housing options from emergency shelters to home ownership. Using the measure of 30% of a household's income to determine affordability, the affordable shelter costs for household types based on the median household income for each municipality have been calculated. As the data below indicates, one person households with a median income cannot afford the average shelter costs. For many other households, there is gap between what they can afford and the average shelter cost is small.



The Affordable Housing Continuum

Affordable Shelter Costs Based on Median Household Income					
	All Households	Lone Parent Household	One Person Household	Average Owner Costs	Average Renter Costs
Municipality of the District of Chester	\$1,358	\$1,050	\$660	\$817	\$840
Municipality of the District of Lunenburg	\$1,466	\$1,194	\$704	\$757	\$759
Town of Mahone Bay	1,326	\$789	\$772	\$1,146	\$945
Town of Lunenburg	\$1,299	\$1,117	\$653	\$994	\$856
Town of Bridgewater	\$1,171	\$963	\$641	\$882	\$844
Region of Queens Municipality	\$1,192	\$918	\$600	\$674	\$669

Housing Wage

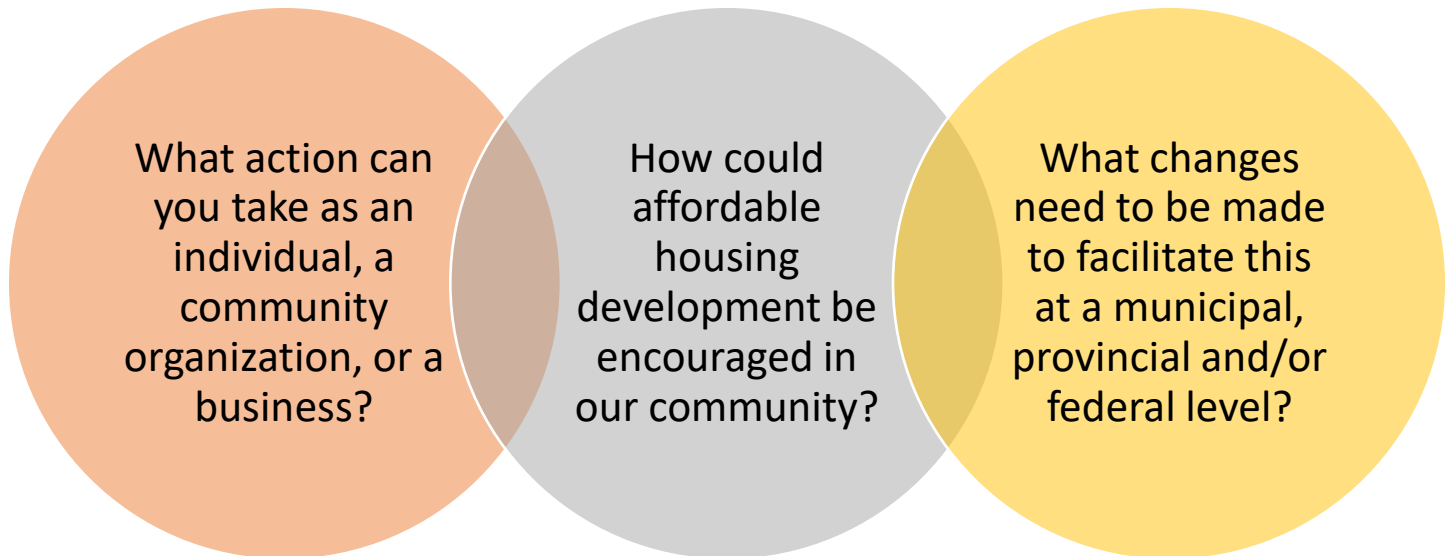
The Housing Wage reported for each municipality is the wage (based on a 40 hour work week; 160 hours/month) required by a household to pay the average monthly shelter costs in a community and spend no more than 30% of its income on shelter costs. The Average Monthly Shelter Costs for Rented and Owned Dwellings from the 2016 Census of Canada is used as the 30% measurement of the household's income.

Also calculated is the number of hours an individual would need to work at Nova Scotia's minimum wage, \$11.55/hr, to spend no more than 30% of their income to pay the average shelter cost in a community. An affordable rent for an individual working a minimum wage job (40hr/wk) in Nova Scotia would be \$555/month, which falls below the average shelter costs for each community in our region by at least \$100/month.



Moving Forward

The housing needs and challenges of our communities are complex and diverse. Understanding the various challenges and opportunities to take action is an important first step. The South Shore Housing Action Coalition (SSHAC) is committed to understanding the challenges and opportunities in our communities, and working collaboratively with individuals, community based organizations, the business community and all levels of government to facilitate action. Consider the following questions and share your ideas with SSHAC at sshousingaction@gmail.com.



Housing Wage

Municipality of the District of Chester

RENTER

HOMEOWNER



Average Monthly Shelter Costs

\$840

\$817



Monthly Income Required to
Afford

Average Monthly Shelter Costs

\$2,800

\$2,723



Hourly Wage Needed to Afford
Average Monthly Shelter Costs

\$17.50

\$17.02



Hours Worked at Minimum Wage
(\$11.55/hr) to Afford Average
Monthly Shelter Costs

61

59

Rental House Wage: Wage required to afford average monthly shelter costs for tenants and pay no more than 30% of monthly household income.

Average Monthly Shelter Costs - the average monthly total of all shelter expenses paid by households that own or rent their dwelling. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services. 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. **Source:** 2016 Census of Canada

Housing Wage

Municipality of the District of Lunenburg

RENTER

HOMEOWNER



Average Monthly Shelter Costs

\$759

\$757



Monthly Income Required to
Afford

Average Monthly Shelter Costs

\$2,530

\$2,523



Hourly Wage Needed to Afford
Average Monthly Shelter Costs

\$15.81

\$15.77



Hours Worked at Minimum Wage
(\$11.55/hr) to Afford
Average Monthly Shelter Costs

55

55

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Housing Wage

Town of Mahone Bay

RENTER

HOMEOWNER



Average Monthly Shelter Costs

\$945

\$1,146



Monthly Income Required to
Afford Average Monthly Shelter
Costs

\$3,150

\$3,820



Hourly Wage Needed to Afford
Average Monthly Shelter Costs

\$19.69

\$23.88



Hours Worked at Minimum Wage
(\$11.55/hr) to Afford
Average Monthly Shelter Costs

68

83

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Housing Wage

Town of Lunenburg

RENTER

HOMEOWNER



Average Monthly Shelter Costs

\$856

\$994



Monthly Income Required to
Afford Average Monthly Shelter
Costs

\$2,853

\$3,313



Hourly Wage Needed to Afford
Average Monthly Shelter Costs

\$17.83

\$20.71



Hours Worked at Minimum Wage
(\$11.55/hr) to Afford
Average Monthly Shelter Costs

62

72

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Housing Wage

Town of Bridgewater

RENTER

HOMEOWNER



Average Monthly Shelter Costs

\$844

\$882



Monthly Income Required to
Afford Average Monthly Shelter
Costs

\$2,813

\$2,940



Hourly Wage Needed to Afford
Average Monthly Shelter Costs

\$17.58

\$18.38



Hours Worked at Minimum Wage
(\$11.55/hr) to Afford Average
Monthly Shelter Costs

61

64

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Housing Wage

Region of Queens Municipality

RENTER

HOMEOWNER



Average Monthly Shelter Costs

\$669

\$674



Monthly Income Required to
Afford Average Monthly Shelter
Costs

\$2,230

\$2,247



Hourly Wage Needed to Afford
Average Monthly Shelter Costs

\$13.94

\$14.04



Hours Worked at Minimum Wage
(\$11.55/hr) to Afford Average
Monthly Shelter Costs

48

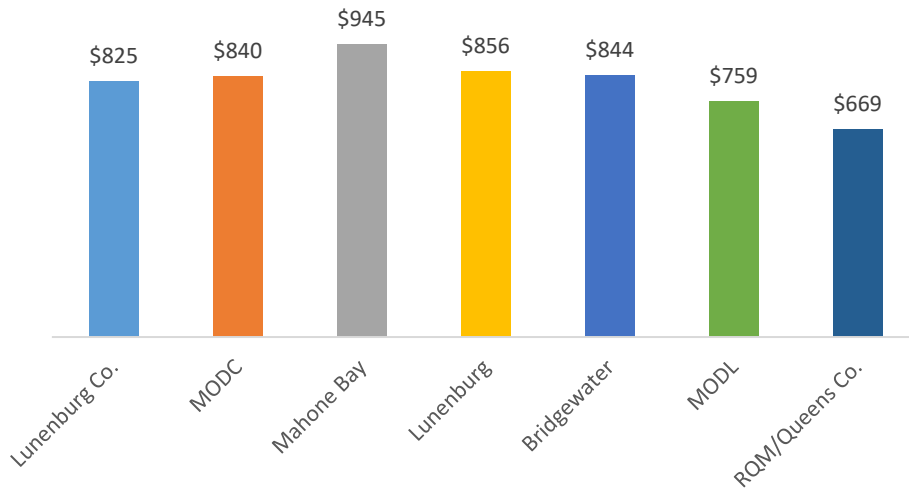
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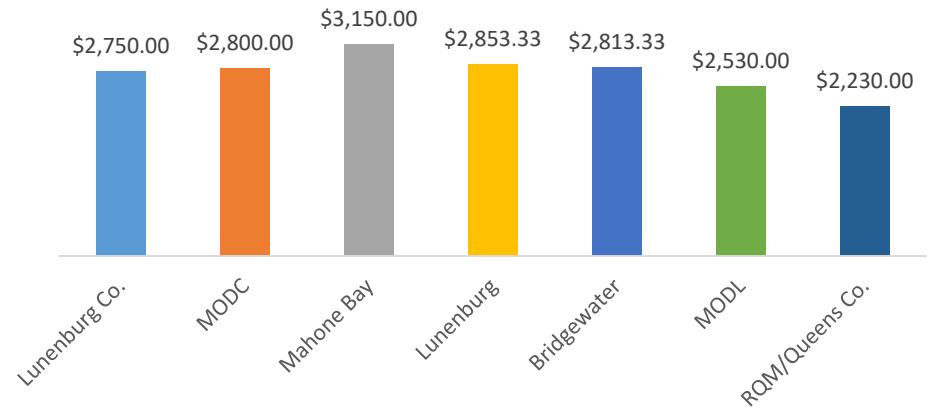
Rental Housing Wage: Lunenburg & Queens Counties Municipalities

Average Monthly Renter Shelter Costs

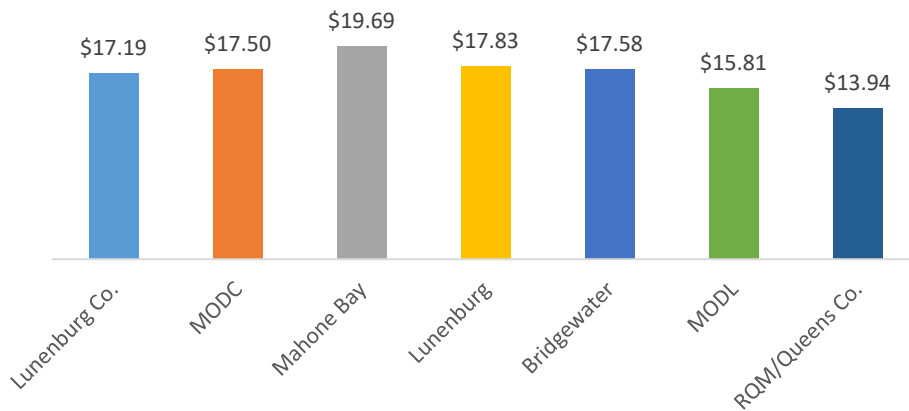


Monthly Income Required to Afford Average Monthly Renter Shelter Costs

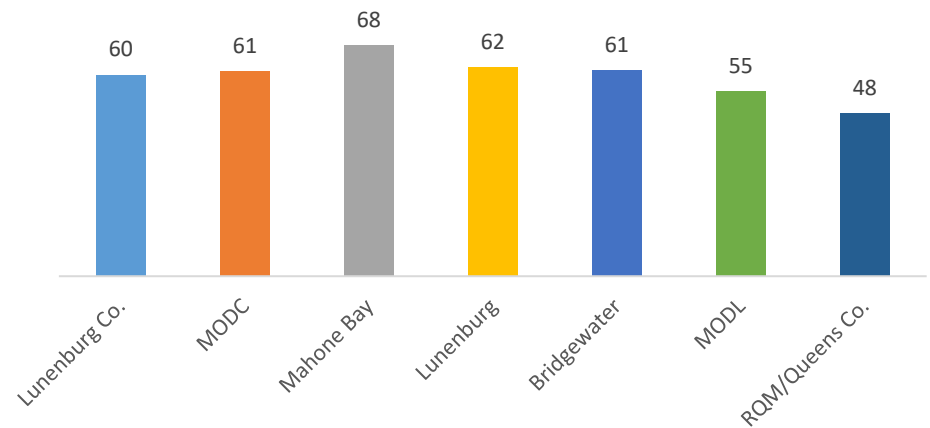
(working 160 hrs/mo; 40hrs/wk)



Wage Required to Pay Average Monthly Renter Shelter Costs

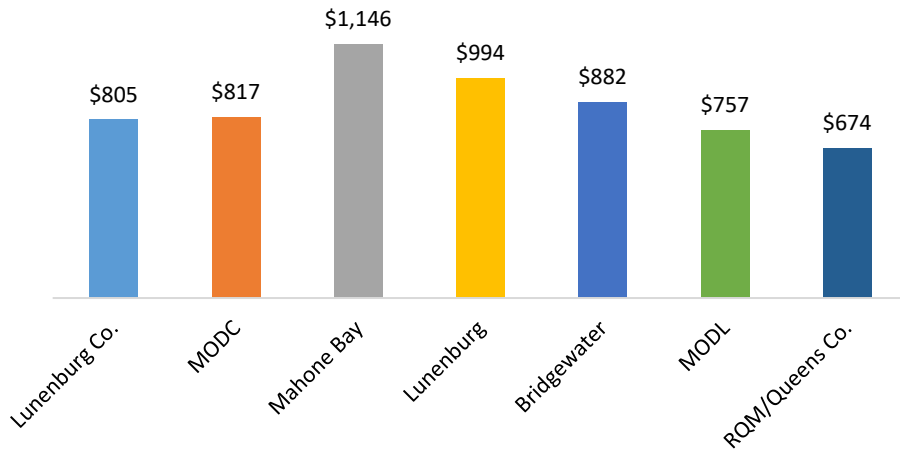


Hours Worked at Minimum Wage (\$11.55) to Afford Average Monthly Renter Shelter Costs

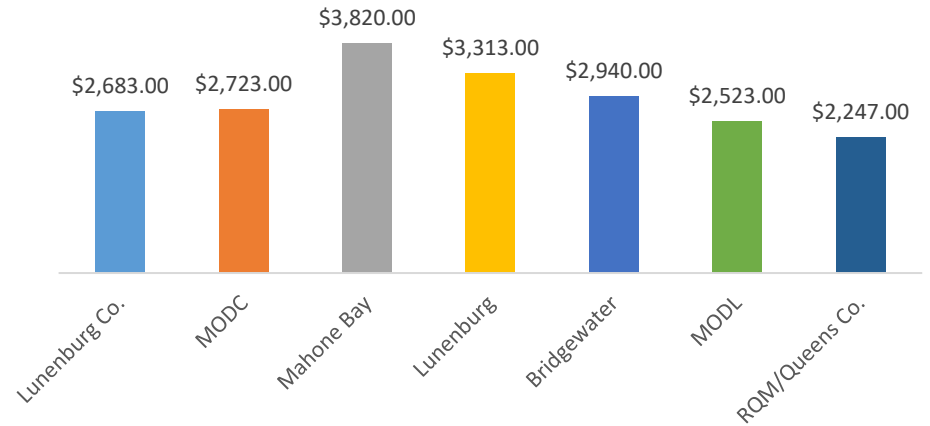


Owner Housing Wage: Lunenburg & Queens Counties Municipalities

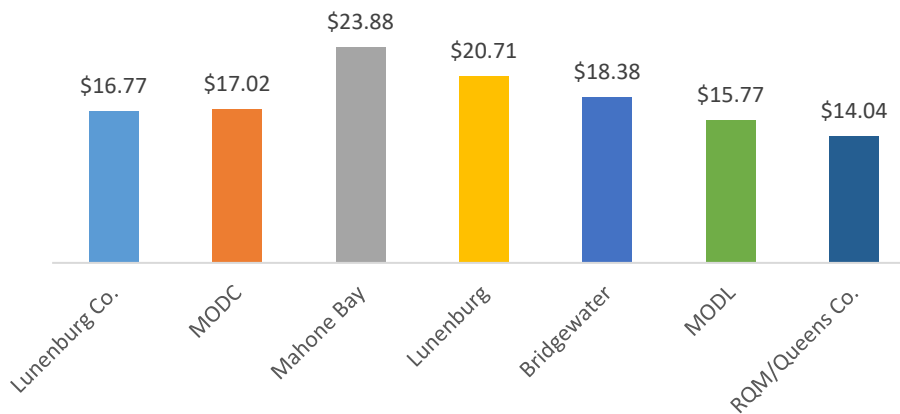
Average Monthly Owner Shelter Costs



Monthly Income Required to Pay Average Monthly Owner Shelter Costs



Wage Required to Pay Average Monthly Owner Shelter Costs



Hours Worked at Minimum Wage (\$11.55) to Afford Average Monthly Owner Shelter Costs

