

# Census Release V: Housing

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November 30, 2017. For information, contact Shelby Huffman, x1306, or Virginia McFarland, x1522. Updated March 9<sup>th</sup>

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## Data Sources & Notes

\*Content on pages 5, 6 and 7 was updated on February 13, 2018 to correct errors (text preceding Figure 4, Figure 6 and preceding text, and text preceding Figure 8). Figure 1 was updated on March 9<sup>th</sup> to correct errors in the figure and its preceding text.

All content unless otherwise indicated: **Statistics Canada. 2017. *Various Geographies. Census Profile - Age, Sex, Type of Dwelling, Families, Households, Marital Status, Language, Income, Immigration and Ethnocultural Diversity, Housing, and Aboriginal Peoples for Canada, Provinces and Territories, Census Divisions and Census Subdivisions. 2016 Census. Statistics Canada Catalogue no. 98-401-X2016054. Ottawa. Released October 25, 2017*** [http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/download-telecharger/comp/page\\_dl-tc.cfm?Lang=E](http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/download-telecharger/comp/page_dl-tc.cfm?Lang=E) (accessed October 30, 2017).

Figure 6 & 7, Table 1 & 2: **Statistics Canada, 2016 Census of Population, Catalogue no. 98-509-X2016001.**

<http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/chn-biml/index-eng.cfm>

Figure 10: **Statistics Canada, 2016 Census of Population, Catalogue no. 98-400-X2016229.** <http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/dt-td/Rp-eng.cfm?LANG=E&APATH=3&DETAIL=0&DIM=0&FL=A&FREE=0&GC=0&GID=0&GK=0&GRP=1&PID=110573&PRID=10&PTYPE=109445&S=0&SHOWALL=0&SUB=0&Temporal=2017&THEME=121&VID=0&VNAMEE=&VNAMEF>

<http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/dt-td/Rp-eng.cfm?LANG=E&APATH=3&DETAIL=0&DIM=0&FL=A&FREE=0&GC=0&GID=0&GK=0&GRP=1&PID=110575&PRID=10&PTYPE=109445&S=0&SHOWALL=0&SUB=0&Temporal=2017&THEME=121&VID=0&VNAMEE=&VNAMEF>

Table 3: **Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016231.**

<http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/dt-td/Rp-eng.cfm?LANG=E&APATH=3&DETAIL=0&DIM=0&FL=A&FREE=0&GC=0&GID=0&GK=0&GRP=1&PID=110575&PRID=10&PTYPE=109445&S=0&SHOWALL=0&SUB=0&Temporal=2017&THEME=121&VID=0&VNAMEE=&VNAMEF>

\* Data specific to Neyaashiinigmiing and Saugeen First Nations are not included in this report due to high non-response rates (24.9% and 37.8% respectively).

\* Data in this release are based on the short-form census which samples 25% of the population. Statistics Canada calculates estimates for the entire population based on this sample.

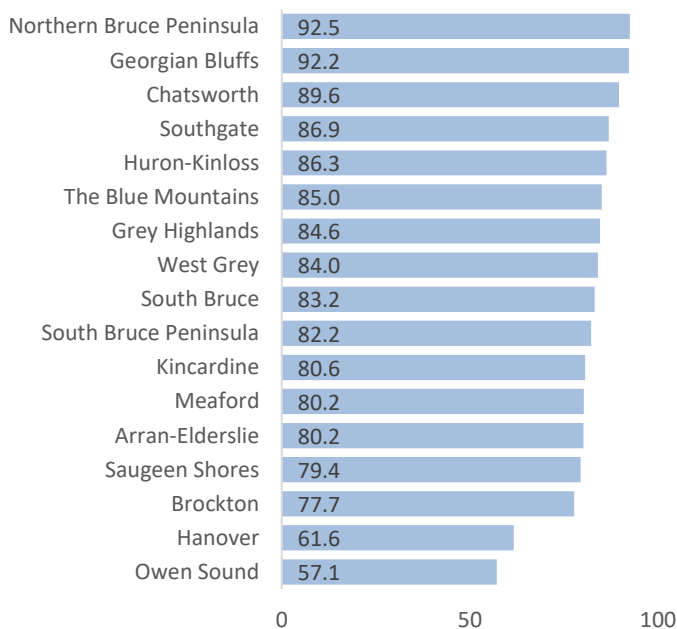
## Key Indicators

### Housing Tenure

**Tenure** refers to whether the household owns or rents their private dwelling. The decision to own or rent one's home affects household finances, the ease with which people can relocate, the choice of location and type of dwelling, and other important factors related to how people live.<sup>1</sup> In 2016, the majority of private households in Grey Bruce were owned, as opposed to rented or **band housing**.<sup>2</sup>

In 2016, Bruce County had high homeownership rates (81.5%) relative to Grey County (76.7%), Ontario (69.7%), and Canada (67.8%). Grey County also had high homeownership rates relative to Ontario and Canada. Homeownership rates have fallen slightly in both counties since 2006, from 82.7% in Bruce County and 78.4% in Grey County. At the municipal level, all municipalities had higher homeownership rates than Ontario and Canada, with the exception of Hanover and Owen Sound (Figure 1). About 51% percent of homeowners in Bruce County and 53% of homeowners in Grey County made regular mortgage or loan payments for their dwelling in 2016. This is low compared to the 61% of Ontario homeowners and 60.7% of homeowners in Canada who made regular mortgage or loan payments.

**Figure 1. Homeownership Rate, by Municipality, 2016**



**Fig. 1 Key Comparisons: Housing Tenure**

	Owned	Rented	Band Housing
Canada	67.8%	31.8%	0.4%
Ontario	69.7%	30.2%	0.1%
Bruce	81.5%	18.3%	0.2%
Grey	76.7%	23.3%	0.0%

<sup>1</sup>Statistics Canada. 2017. *The Daily*. <http://www.statcan.gc.ca/daily-quotidien/171025/dq171025c-eng.htm>

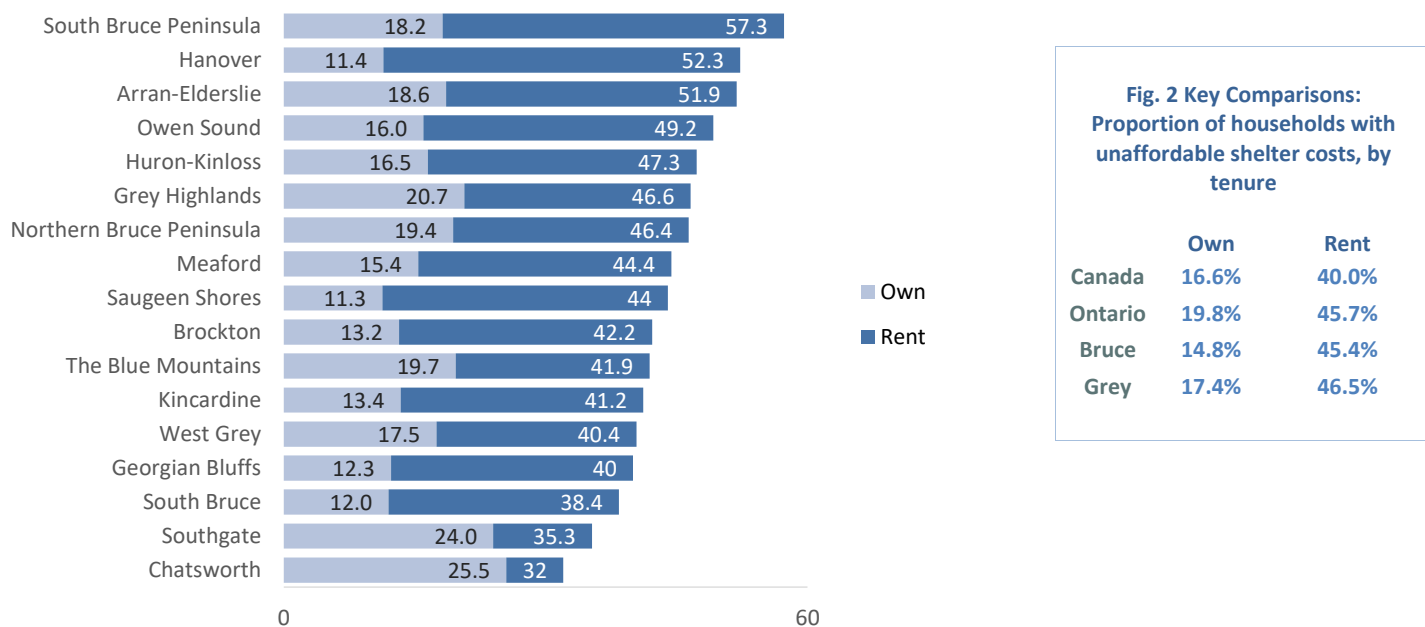
<sup>2</sup> Band housing is a special category that has been created for census purposes to classify shelter occupancy on First Nations reserves

## Affordability

An indicator of housing affordability is the proportion of household total income that is spent on **shelter costs** (payments for electricity, oil, gas, coal, wood or other fuels, water and other municipal services, monthly mortgage payments, property taxes, condominium fees and rent). When a household spends a large proportion of their income on housing it is less likely that they will have adequate funds for other necessities. A household is considered to have unaffordable shelter costs and be in core housing need if 30% or more of the households' total income is spent on shelter costs.<sup>3</sup>

Looking first at owner households, Bruce County households were less likely than households in Grey County, Ontario, or Canada to spend 30% or more of their household income on shelter costs in 2016. In Grey County, the unaffordable housing rate was higher than the rate in Canada but not Ontario. About 15% of owner households in Bruce County had unaffordable shelter costs, compared to 17.4% in Grey County, 16.6% in Canada, and 19.8% in Ontario. At the municipal level, proportionally fewer owner households in most municipalities spent 30% or more of their household income on shelter costs than Ontario (Figure 2). The rate of unaffordable housing in Chatsworth, Southgate, Grey Highlands, Northern Bruce Peninsula, and the Blue Mountains was equal to or higher than the provincial rate.

**Figure 2. Proportion of households (non-farm, non-reserve) with unaffordable shelter costs, by tenure, by municipality 2016**



Housing affordability problems affect renters more than owners.<sup>4</sup> In 2016, the rate of unaffordable housing among tenant households was over twice that of owner households in Canada, Ontario, Bruce and Grey counties, and most Grey Bruce municipalities (except Chatsworth and Southgate). The unaffordable housing rate among tenants in Bruce and Grey counties was similar to that of Ontario. Forty-five percent of tenant households in Bruce County spent at least 30% of their household income on shelter costs, as did 46.5% in Grey County, 45.7% in Ontario, and 40% in Canada. About half of Grey Bruce municipalities had a rate of unaffordable housing among tenant households that was higher than or close to the provincial rate (Figure 2).

<sup>3</sup> Statistics Canada, 2017. *Housing Reference Guide*. <http://www12.statcan.gc.ca/census-recensement/2016/ref/guides/005/98-500-x2016005-eng.cfm>

<sup>4</sup> Statistics Canada. 2006. *Measuring Housing Affordability*. <http://www.statcan.gc.ca/pub/75-001-x/11106/9519-eng.pdf>

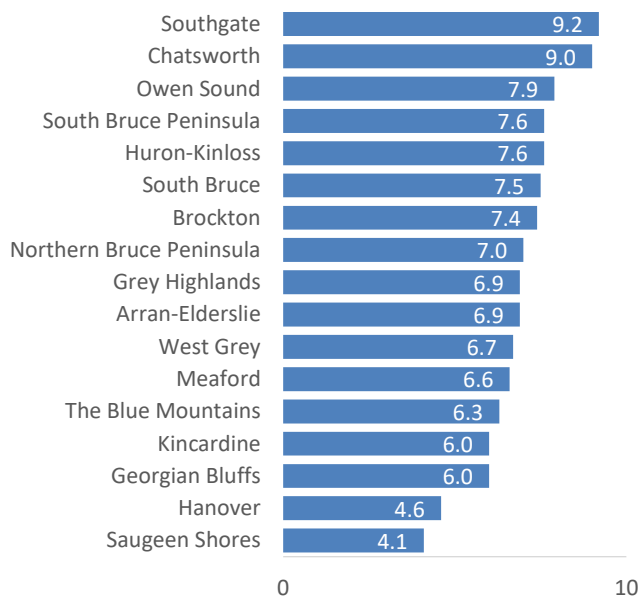
Looking at housing affordability by family type, people not living in a [census family](#) are more likely to have housing affordability problems than people living in a census family, and people living in a lone-parent census family are more likely to have housing affordability problems than people in other types of census families ([Table 3, Geographic Profile Tables, p.14](#)).

## Adequacy

If a dwelling is in need of [major repairs](#), this is considered an indicator of an inadequate dwelling by housing organizations.<sup>5</sup> Major repairs might include defective plumbing or electrical wiring, and dwellings needing structural repairs to walls, floors or ceilings (they would not include desirable remodeling or additions).<sup>6</sup>

In 2016, 7% of households in both Bruce and Grey Counties were living in dwellings that fell below adequacy standards, meaning their dwellings were in need of major repairs. This was higher than the rate of inadequate housing in Ontario (6.1%) and Canada (6.5%). Most Grey Bruce municipalities had a higher proportion of dwellings that fall below adequacy standards than Ontario. The municipalities with the highest rates of inadequate housing in 2016 were Southgate at 9.2%, Chatsworth at 9%, and Owen Sound at 7.9%. (Figure 3).

**Figure 3. Proportion of households with inadequate housing, by municipality 2016**



**Fig. 3 Key comparisons:  
Proportion of households with inadequate housing**

Canada	6.5%
Ontario	6.1%
Bruce	7.0%
Grey	7.0%

<sup>5</sup> Statistics Canada, 2017. *Housing Reference Guide*. <http://www12.statcan.gc.ca/census-recensement/2016/ref/guides/005/98-500-x2016005-eng.cfm>

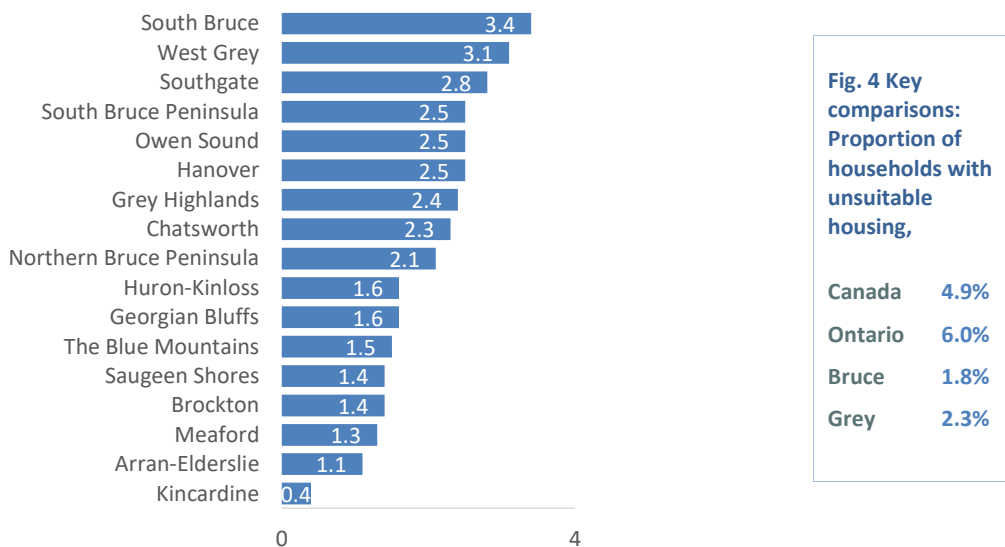
<sup>6</sup> Statistics Canada, 2016. *Dictionary, Census of Population 2016*. <http://www12.statcan.gc.ca/census-recensement/2016/ref/dict/index-eng.cfm>

## Suitability (“Crowding”)

The housing suitability indicator in the census measures what is commonly referred to as crowding. It classifies dwellings as ‘not suitable’ if the dwelling does not have enough bedrooms for the size and composition of the household.

In 2016, the rate of unsuitable housing (dwellings with too few bedrooms) was 1.8% in Bruce County and 2.3% in Grey County. For comparison, 6.0% of Ontario households and 4.9% of households in Canada fell below the suitability threshold. Each Grey Bruce municipality also had a lower proportion of households with crowded dwellings than Ontario, according to this indicator. The municipalities with the highest proportions of households in crowded dwellings were South Bruce at 3.4%, followed by West Grey at 3.1%, and Southgate at 2.8% (Figure 4). Since 2006, the rate of unsuitable housing has decreased in both counties and in every municipality ([Table 1, p.8](#)).

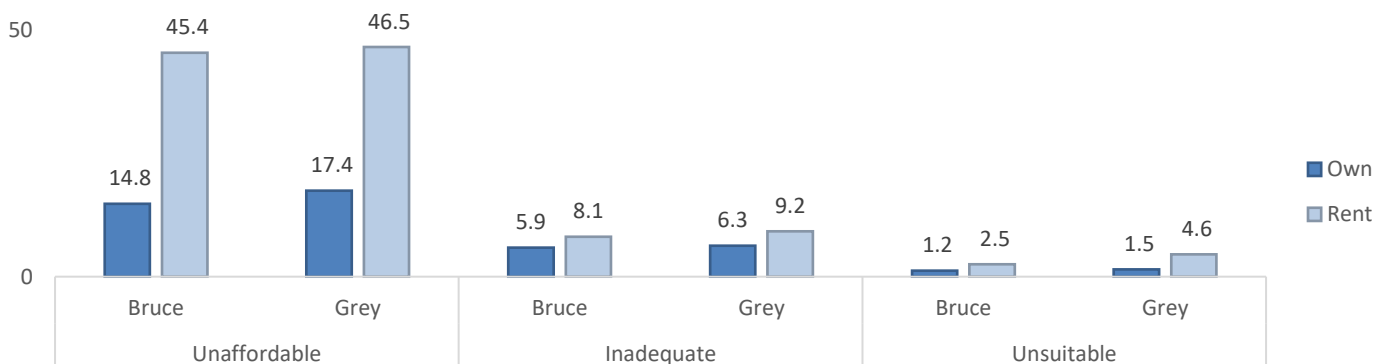
**Figure 4. Proportion of households with unsuitable housing, by municipality 2016**



## Housing Indicators by Tenure

In most geographic areas, including Bruce and Grey counties, renters are more likely than homeowners to experience problems with housing affordability, adequacy, and suitability (Figure 5). Note that these households are not necessarily in core housing need. See [Table 2](#) in Geographic Profile Tables for more detail.

**Figure 5. Rate of unaffordable, inadequate, and unsuitable housing, by tenure, 2016**

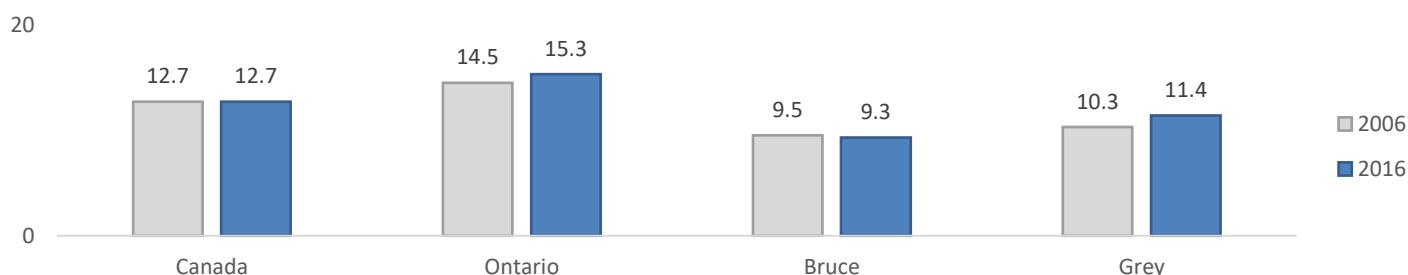


## Core Housing Need

Core housing need is the indicator used in Canada to identify households not living in, and not able to access, acceptable housing.<sup>7</sup> A household in **core housing need** is one whose dwelling is considered unsuitable (crowded), inadequate (requiring major repairs) or unaffordable (spending 30% or more of household income on shelter costs), and whose income levels are such that they could not afford alternative suitable and adequate housing in their community.<sup>8</sup>

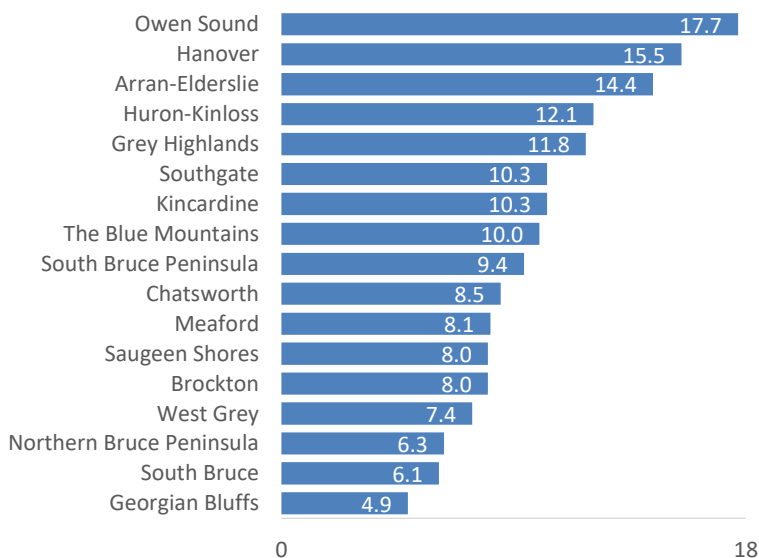
The proportion of households living in core housing need in Bruce County was 9.3% in 2016, relatively unchanged from 9.5% in 2006. In Grey County the proportion of households in core housing need increased slightly over the past ten years, from 10.3% in 2006 to 11.4% in 2016. The proportion of households in core housing need in both counties was lower than the proportion in Ontario and Canada in 2016 (Figure 6).

**Figure 6. Proportion of households (non-farm, non-reserve) in core housing need (%), 2006 & 2016**



In 2016, most municipalities in Grey Bruce had a lower proportion of households in core housing need than Ontario (Figure 7). Exceptions included Owen Sound where 17.7% of households were in core housing need, Hanover at 15.5% of households, and Arran-Elderslie at 14.4%.

**Figure 7. Proportion of households (non-farm, non-reserve) in core housing need (%), by municipality, 2016**



<sup>7</sup> Canada Mortgage and Housing Corporation, 2017. *Housing Observer Online*.

[https://www.cmhc-schl.gc.ca/en/hoficlincl/observer/observer\\_208.cfm](https://www.cmhc-schl.gc.ca/en/hoficlincl/observer/observer_208.cfm)

<sup>8</sup> Only private, non-farm, non-reserve and owner- or renter-households with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for core housing need.

The proportion of households that are spending 30% or more of their total income on shelter costs increased in Bruce County between 2006 and 2016, from 19% to 20.6% and remained relatively unchanged in Grey County at 24.5% in 2016 (Figure 8). Between 2006 and 2016, Arran-Elderslie and Southgate saw the largest decreases in unsuitable and inadequate housing, and South Bruce Peninsula and Chatsworth saw the largest increases in households spending 30% or more of their total income on shelter costs (Table 1, p.8). Note that these households are not necessarily in core housing need. See Table 1 for trends at the municipal level (p.8).

**Figure 8. Rates of unaffordable, unsuitable, and inadequate housing (%), 2006 & 2016**

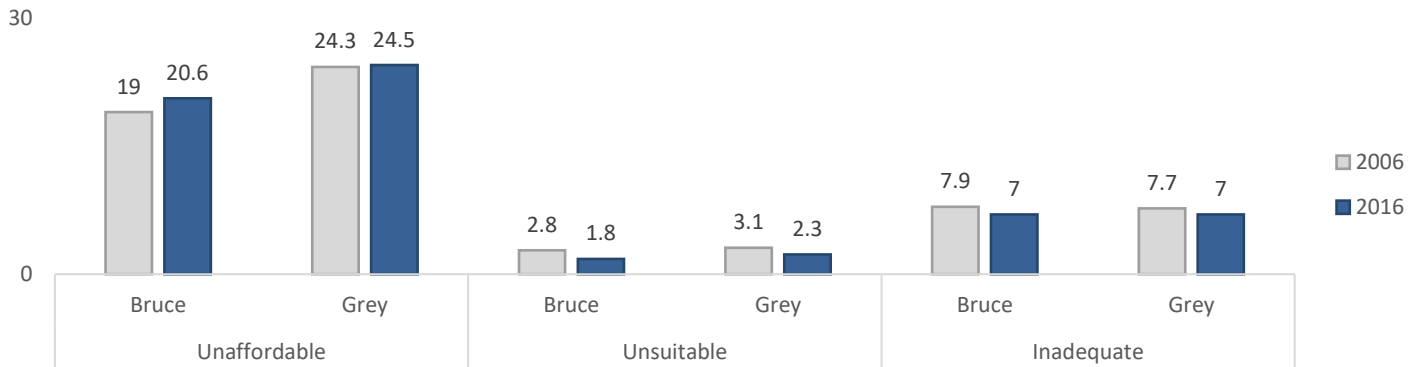




Table 1. Housing indicators and core housing need (%), 2006 & 2016

	Rate of Unaffordable Housing (non-farm) (%)			Rate of Unsuitable Housing (%)			Rate of Inadequate Housing (%)			Rate of Core Housing Need (non-farm, non-reserve) (%)		
	2006	2016	Increase/decrease	2006	2016	Increase/decrease	2006	2016	Increase/decrease	2006	2016	Increase/decrease
<b>Ontario</b>	26.9	27.7	↑	7.6	6.0	↓	6.6	6.1	↓	14.5	15.3	↑
<b>Bruce</b>	19.0	20.6	↑	2.8	1.8	↓	7.9	7.0	↓	9.5	9.3	↓
Arran-Elderslie	25.7	25.9	↑	4.0	1.1	↓	11.5	6.9	↓	10.9	14.4	↑
Brockton	20.6	20.1	↓	2.0	1.4	↓	7.5	7.4	↓	11.6	8.0	↓
Huron-Kinloss	20.3	20.8	↑	2.6	1.6	↓	7.1	7.6	↑	11.5	12.1	↑
Kincardine	15.9	19.0	↑	1.6	0.4	↓	6.0	6.0	↓	9.7	10.3	↑
N. Bruce Peninsula	*	21.4	n/a	*	2.1	n/a	*	7.0	n/a	*	6.3	n/a
Saugeen Shores	16.5	18.1	↑	1.5	1.4	↓	5.7	4.1	↓	9.1	8.0	↓
South Bruce	18.8	17.2	↓	4.6	3.4	↓	7.7	7.5	↓	7.8	6.1	↓
S. Bruce Peninsula	19.6	25.2	↑	3.6	2.5	↓	8.2	7.6	↓	7.3	9.4	↑
<b>Grey</b>	24.3	24.5	↑	3.1	2.3	↓	7.7	7.0	↓	10.3	11.4	↑
Blue Mountains	23.8	23.0	↓	1.7	1.5	↓	5.8	6.3	↑	6.8	10.0	↑
Chatsworth	21.3	26.3	↑	4.0	2.3	↓	9.5	9.0	↓	5.9	8.5	↑
Georgian Bluffs	17.6	14.5	↓	1.9	1.6	↓	5.9	6.0	↑	6.8	4.9	↓
Grey Highlands	25.7	24.9	↓	3.0	2.4	↓	8.7	6.9	↓	9.8	11.8	↑
Hanover	25.2	27.1	↑	3.1	2.5	↓	5.9	4.6	↓	13.7	15.5	↑
Meaford	23.9	21.6	↓	2.6	1.3	↓	6.5	6.6	↑	8.3	8.1	↓
Owen Sound	28.9	30.2	↑	3.5	2.5	↓	8.1	7.9	↓	16.6	17.7	↑
Southgate	23.4	25.6	↑	5.3	2.8	↓	11.3	9.2	↓	4.1	10.3	↑
West Grey	21.2	21.7	↑	3.3	3.1	↓	8.5	6.7	↓	7.8	7.4	↓

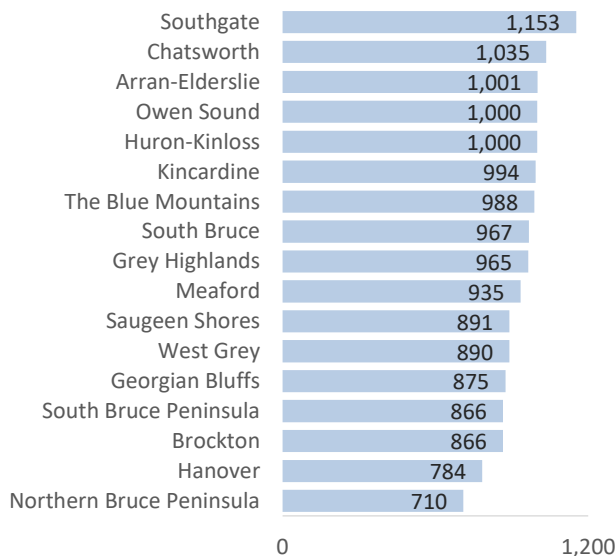
\* Data are not applicable or not available for this time period

## Monthly Shelter Costs

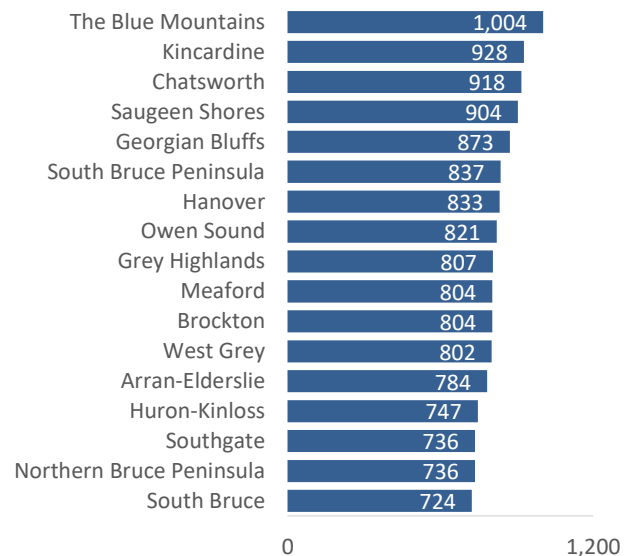
**Shelter cost** refers to the median monthly total of all shelter expenses paid by households that own or rent their dwelling. Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services.<sup>9</sup> For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services.<sup>10</sup>

The median amount that Bruce County homeowners spent on shelter costs in 2016 was \$896. This is lower than the median cost in Grey County, which was \$959, and in Ontario and Canada at \$1,299 and \$1,130 respectively. At the municipal level, the median amount that homeowners spent on shelter costs was lower than the Ontario median in every municipality (Figure 9). Renters in Bruce and Grey counties spent a similar amount on monthly shelter costs, which was lower than the amount in Ontario and Canada. The median amount that renters in Bruce County spent on shelter costs per month was \$836, while Grey County renters spent \$829, Ontarian renters spent \$1,045 and Canadian renters spent \$910. At the municipal level, the median amount that renters spent on shelter costs was lower than the Ontario median in every Grey Bruce municipality (Figure 10). In Canada, Ontario, Bruce and Grey counties, and most Grey Bruce municipalities, median monthly shelter costs were higher for homeowners than for renters. Exceptions include Hanover, Northern Bruce Peninsula, The Blue Mountains, and Saugeen Shores where median monthly shelter costs were higher for renters, and Georgian Bluffs where they were about the same.

**Figure 9. Median monthly shelter costs for owner households in non-farm, non-reserve private dwellings, by municipality 2016**



**Figure 10. Median monthly shelter costs for tenant households in non-farm, non-reserve private dwellings, by municipality 2016**



**Fig. 9 & 10 Key Comparisons: Median monthly shelter costs, by tenure**

	Own	Rent		Own	Rent
Canada	\$1,130	\$910	Bruce	\$896	\$836
Ontario	\$1,299	\$1,045	Grey	\$959	\$829

<sup>9</sup> Shelter costs are collected for [non-farm, non-reserve private dwellings](#)

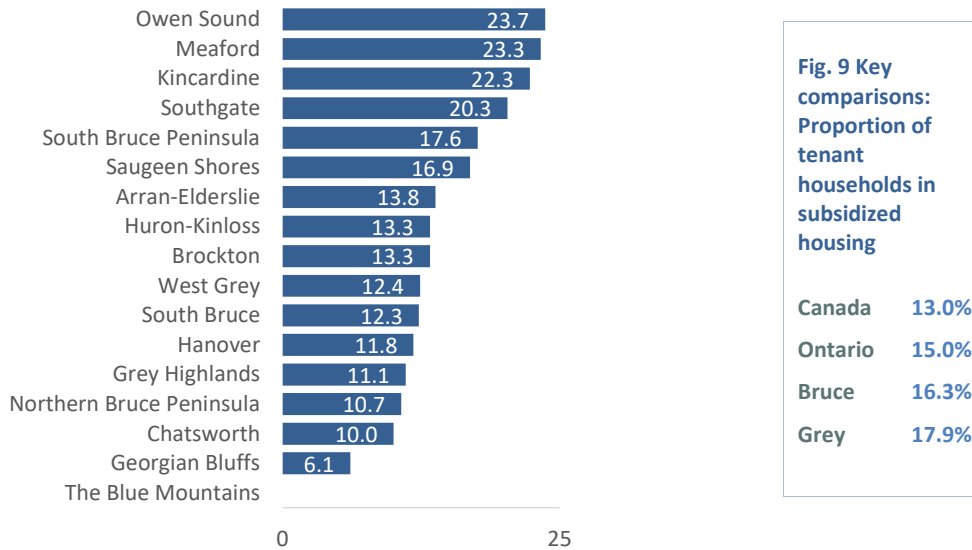
<sup>10</sup> Statistics Canada, 2016. *Dictionary, Census of Population 2016*. <http://www12.statcan.gc.ca/census-recensement/2016/ref/dict/index-eng.cfm>

## Subsidized Housing

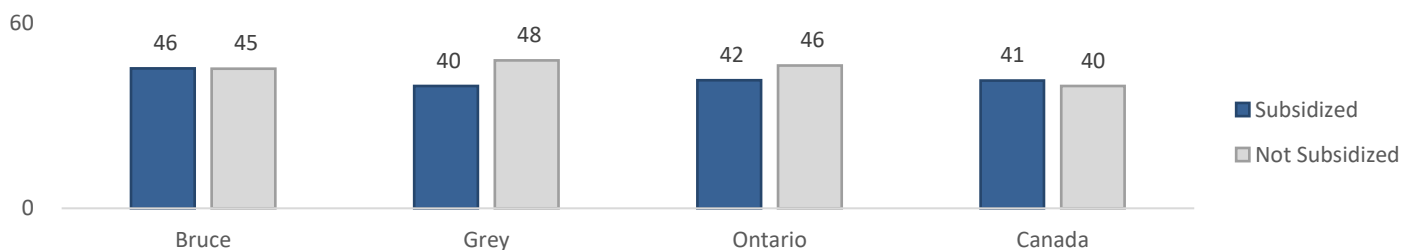
'Subsidized housing' refers to whether a renter household lives in a dwelling that is subsidized.<sup>11</sup> Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.<sup>12</sup> Subsidized housing does not necessarily mean affordable housing, however. While renters in subsidized housing have lower average housing costs than other renters, they also have lower household incomes and expenses.<sup>13</sup> As a result, many still pay 30% or more of their income or expenses on shelter costs.

In Bruce County in 2016, 16.3% of tenant households lived in subsidized housing, as did 17.9% in Grey County. This was higher than the 15% of tenant households in Ontario that lived in subsidized housing, and the 13% in Canada that did. Looking at Grey Bruce municipalities, subsidized housing was most prevalent among renters in Owen Sound, where 23.7% of renters lived in subsidized housing, Meaford, where 23.3% did, and Kincardine, at 22.3% (Figure 11). Many renters in subsidized housing still experience housing affordability problems. In Bruce County in 2016, 46% of renters in subsidized housing spent 30% or more of their total income on shelter costs, as did 40% in Grey County (Figure 10).

**Figure 9. Proportion of tenant households (non-farm and non-reserve) in subsidized housing, 2016**



**Figure 10. Proportion of tenant households spending 30% or more of total income on shelter costs, by subsidized housing status, 2016**



<sup>11</sup> Subsidized housing information is collected for renters in [non-farm, non-reserve private dwellings](#).

<sup>12</sup> Statistics Canada, 2016. *Dictionary, Census of Population 2016*. <http://www12.statcan.gc.ca/census-recensement/2016/ref/dict/index-eng.cfm>

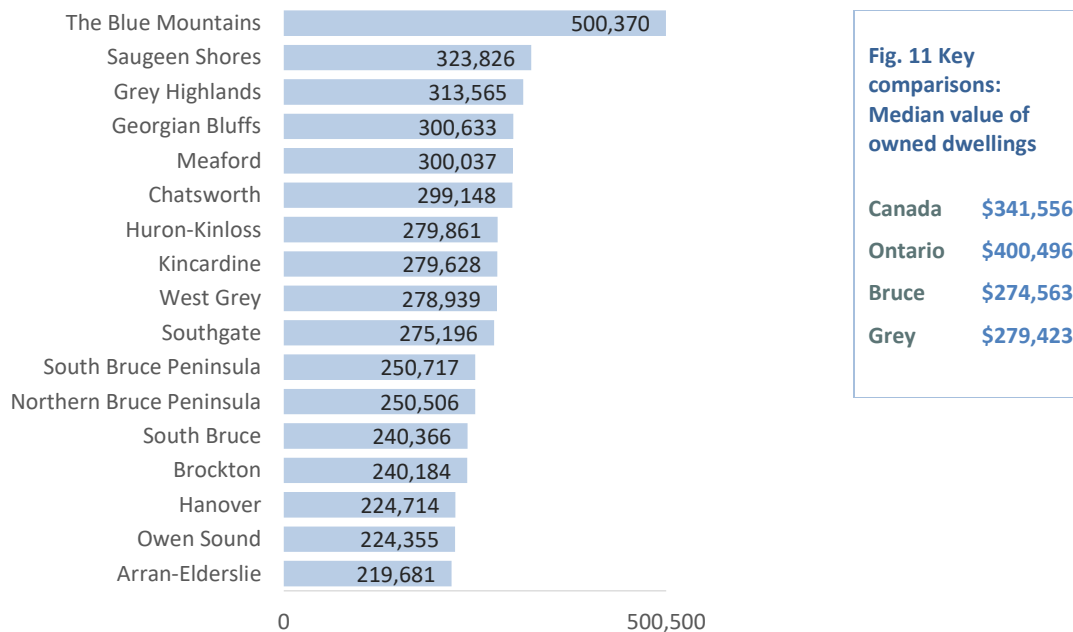
<sup>13</sup> Statistics Canada, 2006. *Measuring Housing Affordability*. <http://www.statcan.gc.ca/pub/75-001-x/11106/9519-eng.pdf>

## Dwelling Characteristics

### Owner Estimated Value

Owner estimated value refers to the dollar amount expected by the owner if the asset were to be sold. The median value of Bruce County dwellings in 2016 was \$274,563, and for Grey County it was \$279,423- both lower than the provincial and national medians of \$400,496 and \$341,556 respectively. The only municipality in Grey Bruce where median dwelling value was higher than the provincial or national median was The Blue Mountains, where the median value was \$500,370 (Figure 11).

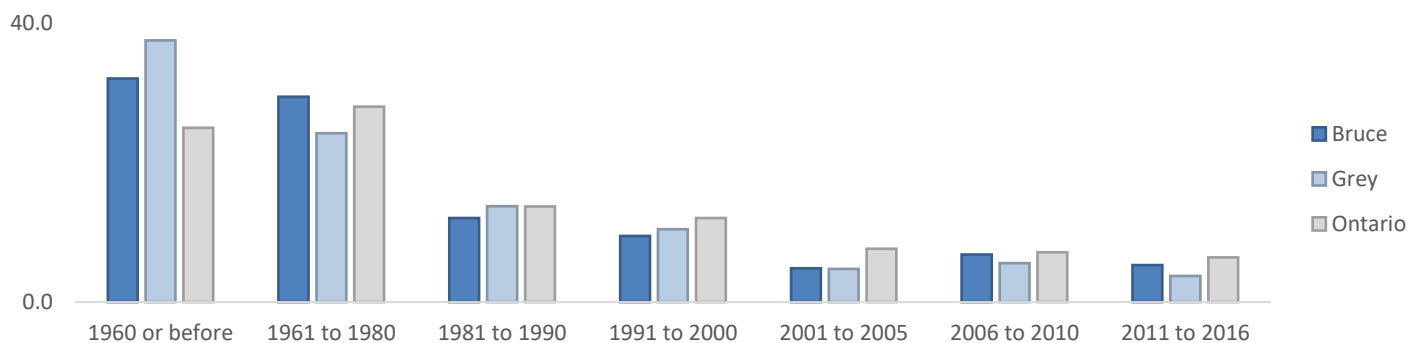
**Figure 11. Median value of dwellings (non-farm, owner households) (\$), by municipality, 2016**



### Period of Construction

'Period of construction' refers to the period in time during which the building or dwelling was originally constructed (does not refer to later remodeling, additions or conversions).<sup>14</sup> Dwellings in Bruce and Grey counties tend to be older than dwellings in Ontario as a whole (Figure 12). See [Table 5](#) for more information at the municipal level.

**Figure 12. Private dwellings by period of construction (%), 2016**



<sup>14</sup> Statistics Canada, 2016. *Dictionary, Census of Population 2016*. <http://www12.statcan.gc.ca/census-recensement/2016/ref/dict/index-eng.cfm>

## Condominium status

A condominium is a residential complex in which dwellings are owned individually while land and common elements are held in joint ownership with others.<sup>15</sup> Bruce and Grey counties have much lower proportions of dwellings that are classified as condominiums (3.8% in both) than Ontario (13.2%) and Canada (13.3%). The only municipality where the proportion of dwellings that are condominiums is higher than Ontario and Canada is The Blue Mountains, at 17.1%.

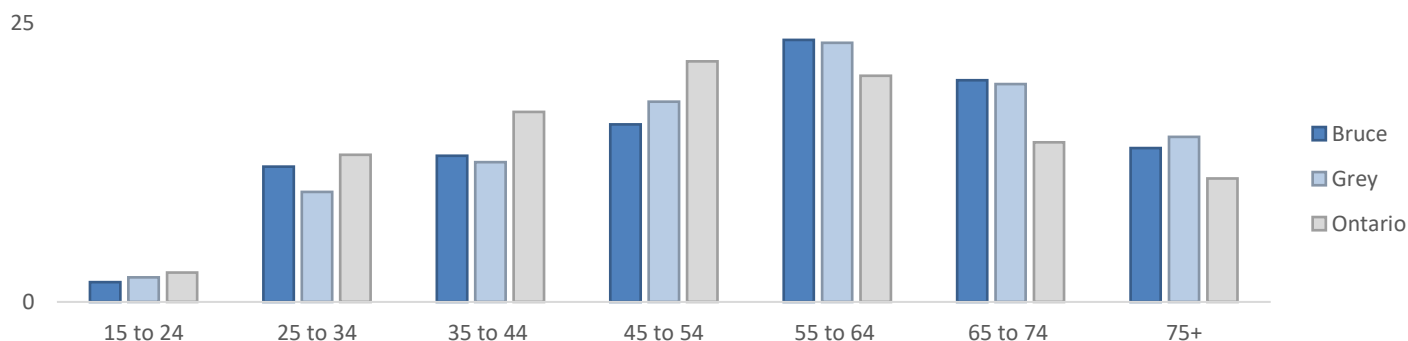
## Household Characteristics

See our previous census releases for other household characteristics that are commonly used in housing analysis - household size and type can be found in Census Release II, and total household income can be found in Census Release IV.

## Household Maintainers

Household maintainer refers to whether or not a household member is responsible for shelter costs (rent, mortgage, taxes, electricity or other services or utilities).<sup>9</sup> A household can have more than one household maintainer. Most households in Bruce and Grey counties have one household maintainer (60.7% in Bruce County and 58.2% in Grey County). The same is true of Ontario, where 57.3% of households have only one maintainer. In Bruce County 38.5% of households have two maintainers, as do 40.3% of Grey County households which is similar to Ontario at 39.8%. Fewer households in Bruce and Grey counties have three or more household maintainers than Ontario (0.8%, 1.5%, and 2.9% respectively). Primary household maintainers in Bruce and Grey counties tend to be older than Ontario (Figure 15).

Figure 15. Primary household maintainers (%), by age, 2016



<sup>15</sup> Statistics Canada, 2016. *Dictionary, Census of Population 2016*. <http://www12.statcan.gc.ca/census-recensement/2016/ref/dict/index-eng.cfm>

## Geographic Profile Tables

### Housing Indicators by Tenure

**Table 2. Housing indicators (adequacy, suitability, affordability), by tenure, 2016**

	Tenure (total households)	Adequacy: below standard (%)	Suitability: below standard (%)	Affordability: not affordable (%)	Below adequacy, suitability, or affordability standard (%)
<b>Ontario</b>	All Tenures (5,106,285)	307,595 (6.0)	306,735 (6.0)	1,411,900 (27.7)	1,801,090 (35.3)
	Owner (3,553,985)	172,135 (4.8)	121,985 (3.4)	702,655 (19.8)	916,895 (25.8)
	With mortgage (2,167,565)	118,080 (5.4)	96,950 (4.5)	589,405 (27.2)	735,105 (33.9)
	Without mortgage (1,386,415)	54,050 (3.9)	25,035 (1.8)	113,245 (8.2)	181,790 (13.1)
	Renter (1,552,300)	135,465 (8.7)	184,745 (11.9)	709,245 (45.7)	884,195 (57.0)
	Subsidized housing (233,220)	25,945 (11.1)	23,200 (9.9)	97,030 (41.6)	129,080 (55.3)
	Not subsidized housing (1,319,080)	109,515 (8.3)	161,545 (12.2)	612,210 (46.4)	755,115 (57.2)
<b>Bruce</b>	All Tenures (26,720)	1,690 (6.3)	390 (1.5)	5,515 (20.6)	6,930 (25.9)
	Owner (21,600)	1,275 (5.9)	260 (1.2)	3,195 (14.8)	4,325 (20.0)
	With mortgage (11,075)	825 (7.4)	185 (1.7)	2,540 (22.9)	3,210 (29.0)
	Without mortgage (10,530)	450 (4.3)	75 (0.7)	650 (6.2)	1,115 (10.6)
	Renter (5,120)	415 (8.1)	130 (2.5)	2,325 (45.4)	2,605 (50.9)
	Subsidized housing (835)	45 (5.4)	10 (1.2)	380 (45.5)	415 (49.7)
	Not subsidized housing (4,285)	370 (8.6)	130 (3.0)	1,945 (45.4)	2,185 (51)
<b>Grey</b>	All Tenures (37,570)	2,630 (7.0)	840 (2.2)	9,200 (24.5)	11,490 (30.6)
	Owner (28,450)	1,785 (6.3)	425 (1.5)	4,950 (17.4)	6,530 (23)
	With mortgage (15,160)	1,255 (8.3)	335 (2.2)	3,860 (25.5)	4,920 (32.5)
	Without mortgage (13,290)	530 (4.0)	90 (0.7)	1,095 (8.2)	1,610 (12.1)
	Renter (9,120)	840 (9.2)	415 (4.6)	4,245 (46.5)	4,960 (54.4)
	Subsidized housing (1,635)	120 (7.3)	55 (3.4)	650 (39.8)	760 (46.5)
	Not subsidized housing (7,485)	725 (9.7)	360 (4.8)	3,600 (48.1)	4,205 (56.2)

Notes: 1). Percentages represent a proportion of the row total. 2.) To ensure confidentiality, household totals are randomly rounded by Statistics Canada either up or down to a multiple of '5' or '10.'

## Housing Affordability by Family Type

**Table 3. Housing affordability by family type**

	<b>Census family type (total households)</b>	<b>Spending 30% or more on shelter costs (%)</b>
<b>Ontario</b>	Census family households (3,580,400)	731,355 (20.4)
	One-census-family households without additional persons (3,180,470)	656,205 (20.6)
	One couple census family without other persons in the household (2,701,185)	473,375 (17.5)
	With children (1,463,410)	271,500 (18.6)
	Without children (1,237,775)	201,875 (16.3)
	One lone-parent census family without other persons in the household (479,285)	182,830 (38.1)
	Other census family households (399,930)	75,150 (18.8)
	Non-census-family households (1,532,025)	680,545 (44.4)
<b>Bruce</b>	Census family households (18,565)	2,375 (12.8)
	One-census-family households without additional persons (17,855)	2,325 (13.0)
	One couple census family without other persons in the household (16,110)	1,790 (11.1)
	With children (6,335)	615 (9.7)
	Without children (9,780)	1,175 (12.0)
	One lone-parent census family without other persons in the household (1,740)	540 (31.0)
	Other census family households (710)	55 (7.7)
	Non-census-family households (8,190)	3,145 (38.4)
<b>Grey</b>	Census family households (25,970)	4,165 (16.0)
	One-census-family households without additional persons (24,355)	3,980 (16.3)
	One couple census family without other persons in the household (21,655)	2,990 (13.8)
	With children (8,640)	1,255 (14.5)
	Without children (13,015)	1,745 (13.4)
	One lone-parent census family without other persons in the household (2,695)	985 (36.5)
	Other census family households (1,620)	180 (11.1)
	Non-census-family households (11,695)	5,040 (43.1)

*Notes: 1.) Percentages represent a proportion of the row total. 2.) To ensure confidentiality, household totals are randomly rounded by Statistics Canada either up or down to a multiple of '5' or '10.'*

## Dwelling Characteristics

Table 4. Dwelling characteristics by tenure

Owner Households					Tenant Households			
Geography (total households)	Have a mortgage (%)	Shelter costs ≥30% of income	Median monthly shelter costs (\$)	Median value of dwellings (\$)	Geography (total households)	In subsidized housing (%)	Shelter costs >30% of income	Median monthly shelter costs (\$)
<b>Ontario (3,557,485)</b>	61.0	19.8	1,299	400,496	<b>Ontario (1,554,940)</b>	15.0	45.7	1,045
<b>Bruce (21,625)</b>	51.3	14.8	896	274,563	<b>Bruce (5,125)</b>	16.3	45.4	836
Arran-Elderslie (1,910)	58.4	18.6	1,001	219,681	Arran-Elderslie (545)	13.8	51.4	784
Brockton (2,795)	52.1	13.2	866	240,184	Brockton (865)	13.3	42.2	804
Huron-Kinloss (2,185)	52.4	16.3	1,000	279,861	Huron-Kinloss (370)	13.3	45.3	747
Kincardine (3,690)	51.7	13.4	994	279,628	Kincardine (940)	22.3	40.6	928
N. Bruce Peninsula (1,755)	39.3	19.8	710	250,506	N. Bruce Peninsula (140)	10.7	46.4	736
Saugeen Shores (4,730)	49.8	11.2	891	323,826	Saugeen Shores (1,240)	16.9	43.5	904
South Bruce (1,545)	55.0	12.0	967	240,366	South Bruce (365)	12.3	38.4	724
S. Bruce Peninsula (3,015)	51.9	18.4	866	250,717	S. Bruce Peninsula (660)	17.6	57.7	837
<b>Grey (28,525)</b>	53.3	17.4	959	279,423	<b>Grey (9,140)</b>	17.9	46.5	829
Blue Mountains (2,670)	44.8	19.8	988	500,370	Blue Mountains (475)	-	41.5	1,004
Chatsworth (2,080)	59.4	25.7	1,035	299,148	Chatsworth (250)	10.0	30.0	918
Georgian Bluffs (3,735)	50.7	12.3	875	300,633	Georgian Bluffs (330)	6.1	39.4	873
Grey Highlands (2,980)	53.1	20.5	965	313,565	Grey Highlands (580)	11.1	46.6	807
Hanover (2,060)	51.9	11.2	784	224,714	Hanover (1,280)	11.8	52.7	833
Meaford (3,605)	48.8	15.4	935	300,037	Meaford (950)	23.3	44.4	804
Owen Sound (5,495)	57.2	15.9	1,000	224,355	Owen Sound (4,130)	23.7	49.2	821
Southgate (2,030)	63.8	24.0	1,153	275,196	Southgate (345)	20.3	35.8	736
West Grey (3,865)	52.5	17.5	890	278,939	West Grey (800)	12.4	40.4	802

Notes: 1.) To ensure confidentiality, household totals are randomly rounded by Statistics Canada either up or down to a multiple of '5' or '10.'



**Table 5. Occupied private dwellings by period of construction, 2016**

<b>Geography (total occupied private dwellings)</b>	<b>1960 or before (%)</b>	<b>1961 to 1980 (%)</b>	<b>1981 to 1990 (%)</b>	<b>1991 to 2000 (%)</b>	<b>2001 to 2005 (%)</b>	<b>2006 to 2010 (%)</b>
<b>Ontario (5,169,175)</b>	1,293,135 (25.0)	1,449,585 (28.0)	709,135 (13.7)	622,565 (12.0)	396,130 (7.7)	368,235 (7.1)
<b>Bruce (28,865)</b>	9,250 (32.1)	8,500 (29.5)	3,475 (12)	2,740 (9.5)	1,395 (4.8)	1,965 (6.8)
Arran-Elderslie (2,750)	1,395 (50.8)	560 (20.4)	270 (9.8)	205 (7.5)	110 (4.0)	135 (4.9)
Brockton (3,940)	1,725 (43.7)	1,045 (26.5)	385 (9.7)	300 (7.6)	135 (3.4)	135 (3.4)
Huron-Kinloss (2,780)	965 (34.7)	730 (26.3)	365 (13.1)	245 (8.8)	120 (4.3)	220 (7.9)
Kincardine (4,855)	1,225 (25.2)	1,925 (39.6)	495 (10.2)	435 (9.0)	175 (3.6)	315 (6.5)
N. Bruce Peninsula (1,930)	415 (21.5)	505 (26.2)	410 (21.2)	275 (14.2)	120 (6.2)	140 (7.3)
Saugeen Shores (6,025)	1,105 (18.3)	2,065 (34.2)	710 (11.8)	550 (9.1)	385 (6.4)	700 (11.6)
South Bruce (2,200)	1,215 (55.2)	380 (17.3)	205 (9.3)	190 (8.6)	70 (3.2)	85 (3.9)
S. Bruce Peninsula (3,745)	1,180 (31.6)	1,110 (29.7)	510 (13.7)	385 (10.3)	200 (5.4)	190 (5.1)
<b>Grey (39,560)</b>	14,850 (37.5)	9,585 (24.2)	5,435 (13.7)	4,140 (10.5)	1,880 (4.8)	2,200 (5.6)
Blue Mountains (3,270)	820 (25.2)	740 (22.7)	515 (15.8)	330 (10.1)	250 (7.7)	410 (12.6)
Chatsworth (2,550)	955 (37.5)	505 (19.8)	325 (12.7)	325 (12.7)	145 (5.7)	185 (7.3)
Georgian Bluffs (4,255)	1,205 (28.3)	1,160 (27.2)	635 (14.9)	570 (13.4)	230 (5.4)	210 (4.9)
Grey Highlands (3,905)	1,475 (37.9)	840 (21.6)	440 (11.3)	505 (13.0)	235 (6.0)	245 (6.3)
Hanover (3,335)	1,230 (36.8)	945 (28.3)	440 (13.2)	225 (6.7)	140 (4.2)	250 (7.5)
Meaford (4,830)	1,845 (38.2)	1,025 (21.2)	685 (14.2)	565 (11.7)	305 (6.3)	295 (6.1)
Owen Sound (9,630)	4,400 (45.6)	2,675 (27.7)	1,320 (13.7)	615 (6.4)	215 (2.2)	230 (2.4)
Southgate (2,710)	970 (35.8)	565 (20.8)	390 (14.4)	365 (13.5)	130 (4.8)	135 (5.0)
West Grey (5,075)	1,950 (38.3)	1,130 (22.2)	680 (13.4)	640 (12.6)	230 (4.5)	245 (4.8)

Notes: 1.) Percentages represent a proportion of the row total. 2.) To ensure confidentiality, household totals are randomly rounded by Statistics Canada either up or down to a multiple of '5' or '10.'

## Glossary of Terms<sup>16</sup>

### Tenure

'Tenure' refers to whether the household owns or rents their private dwelling. The private dwelling may be situated on rented or leased land or be part of a condominium. A household is considered to own their dwelling if some member of the household owns the dwelling even if it is not fully paid for, for example if there is a mortgage or some other claim on it. A household is considered to rent their dwelling if no member of the household owns the dwelling. A household is considered to rent that dwelling even if the dwelling is provided without cash rent or at a reduced rent, or if the dwelling is part of a cooperative.

For historical and statutory reasons, shelter occupancy on Indian reserves or settlements does not lend itself to the usual classification by standard tenure categories. Therefore, a special category, band housing, has been created for census purposes.

### Shelter Cost<sup>17</sup>

'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.

Shelter costs and the related variables were disseminated for owner-occupied dwellings and renter-occupied dwellings. Shelter costs were not disseminated for band housing, dwellings on reserves and dwellings that are part of an agricultural operation operated by a member of the household. Shelter costs for band housing were not collected because, for historical and statutory reasons, the usual components of shelter cost payments do not always apply. Shelter costs on reserves were not disseminated because a large portion of dwellings on reserves were band housing (for which shelter costs were not collected); thus, shelter costs of only owner-occupied dwellings and renter-occupied dwellings on reserves were not representative of the entire reserve. Shelter costs were not collected for dwellings that are part of an agricultural operation operated by a member of the household because often the shelter costs of the dwelling cannot be separated from the shelter costs of the agricultural operation.

### Census family

A married couple (with or without children), a common-law couple (with or without children) or a lone parent family.

### Dwelling Condition

'Dwelling condition' refers to whether the dwelling is in need of repairs. This does not include desirable remodeling or additions.

- The 'major repairs needed' category includes dwellings needing major repairs such as dwellings with defective plumbing or electrical wiring, and dwellings needing structural repairs to walls, floors or ceilings.

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<sup>16</sup> Unless otherwise noted, all definitions are from:

Statistics Canada, 2017. *Dictionary, Census of Population*. <http://www12.statcan.gc.ca/census-recensement/2016/ref/dict/index-eng.cfm>

<sup>17</sup> Statistics Canada, 2017. *Housing Reference Guide*. <http://www12.statcan.gc.ca/census-recensement/2016/ref/guides/005/98-500-x2016005-eng.cfm>

- The 'minor repairs needed' category includes dwellings needing only minor repairs such as dwellings with missing or loose floor tiles, bricks or shingles or defective steps, railing or siding.
- The 'regular maintenance needed' category includes dwellings where only regular maintenance such as painting or furnace cleaning is required.

## Suitability

'Housing suitability' refers to whether a private household is living in suitable accommodations according to the National Occupancy Standard (NOS); that is, whether the dwelling has enough bedrooms for the size and composition of the household. A household is deemed to be living in suitable accommodations if its dwelling has enough bedrooms, as calculated using the NOS.

'Housing suitability' assesses the required number of bedrooms for a household based on the age, sex, and relationships among household members. An alternative variable, 'persons per room,' considers all rooms in a private dwelling and the number of household members.

Housing suitability and the National Occupancy Standard (NOS) on which it is based were developed by Canada Mortgage and Housing Corporation (CMHC) through consultations with provincial housing agencies.

## Core Housing Need

Core housing need was derived in two stages. The first identified whether the household was living in a dwelling considered unsuitable, inadequate or unaffordable. Housing suitability identified whether the dwelling had enough bedrooms according to its size and composition. Housing adequacy was assessed based on the Dwelling condition not being reported in need of major repairs. A shelter-cost-to-income ratio of less than 30% was required to deem the housing affordable. The second stage established whether the household could be expected to have affordable access to suitable and adequate alternative housing by comparing the household's total income to an income threshold based on local housing costs. Only those households who could not afford alternative housing would be considered in core housing need.

Only private, non-farm, non-reserve and owner- or renter-households with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for 'core housing need.' Non-family households with at least one maintainer aged 15 to 29 attending school are considered not to be in 'Core housing need' regardless of their housing circumstances. Attending school is considered a transitional phase, and low incomes earned by student households are viewed as being a temporary condition.

## Value (Owner Estimated)

'Value (owner estimated)' refers to the dollar amount expected by the owner if the asset were to be sold.

In the context of dwelling, it refers to the value of the entire dwelling, including the value of the land it is on and of any other structure, such as a garage, which is on the property. If the dwelling is located in a building which contains several dwellings, or a combination of residential and business premises, all of which the household owns, the value is estimated as a portion of the market value that applies only to the dwelling in which the household resides.

## Household Maintainer

Refers to whether or not a person residing in the household is responsible for paying the rent, or the mortgage, or the taxes, or the electricity or other services or utilities. Where a number of people may contribute to the payments, more

than one person in the household may be identified as a household maintainer. If no person in the household is identified as making such payments, the reference person is identified by default.