

## 2006 Census Housing Series: Issue 19 Housing conditions of women and girls

### INTRODUCTION

This Research Highlight examines the housing conditions of women and girls in Canada. In this Research Highlight, women are defined as females 15 years of age or older, and girls as females less than 15 years old. First, a profile of the female population and their housing conditions is presented. This is followed by an examination of female-led households and their housing conditions.

### THE FEMALE POPULATION

#### Females represented 51% of the population in 2006

In 2006, there were about 16.1 million females representing 51% of the population. The percentage was the same as in 2001 at which time there were about 15 million females. Of the 2006 female population, 2.7 million (16.9%) were girls under the age of 15 (*see* Table 1). About 2.4 million (15.2%) were seniors aged 65 and older, including about 1.2 million (7.9%) that were at least 75 years old. While there were about one million more females living in Canada in 2006 than in 2001, the change in the age distribution between 2001 and 2006 shows an aging female population (*see* Figure 1).

#### Acceptable Housing and Core Housing Need

The term acceptable housing refers to housing that 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 make-up of resident households, according to National Occupancy Standard (NOS) requirements. Enough bedrooms based on NOS requirements means one bedroom for each cohabiting adult couple; unattached household member 18 years of age and over; same-sex pair of children under age 18; and additional boy or girl in the family, unless there are two opposite sex children under 5 years of age, in which case they are expected to share a bedroom. A household of one individual can occupy a bachelor unit (i.e. a unit with no bedroom).
- **Affordable** housing costs less than 30 per cent of before-tax household income. For renters, shelter costs include rent and any payments for electricity, fuel, water and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

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 per cent or more of its before-tax income to pay the median rent of alternative local market housing that meets all three standards.

**Table 1** Female Population by Age Group – Canada, 2006

	Population (#)	Distribution (%)
Total	16,136,925	100.0
Girls	2,722,510	16.9
0-14 years old	2,722,510	16.9
Women	13,414,415	83.1
15-24 years old	2,077,645	12.9
25-34 years old	2,042,150	12.7
35-44 years old	2,449,700	15.2
45-54 years old	2,528,805	15.7
55-64 years old	1,867,965	11.6
65 years old and older	2,448,150	15.2
65-74 years old	1,201,090	7.4
75 years old and older	1,247,060	7.7

All numbers have been rounded  
**Source:** Statistics Canada (Census of Canada)

**The majority of females lived in private dwellings**

Statistics Canada data collection groups residential accommodation into two main categories:

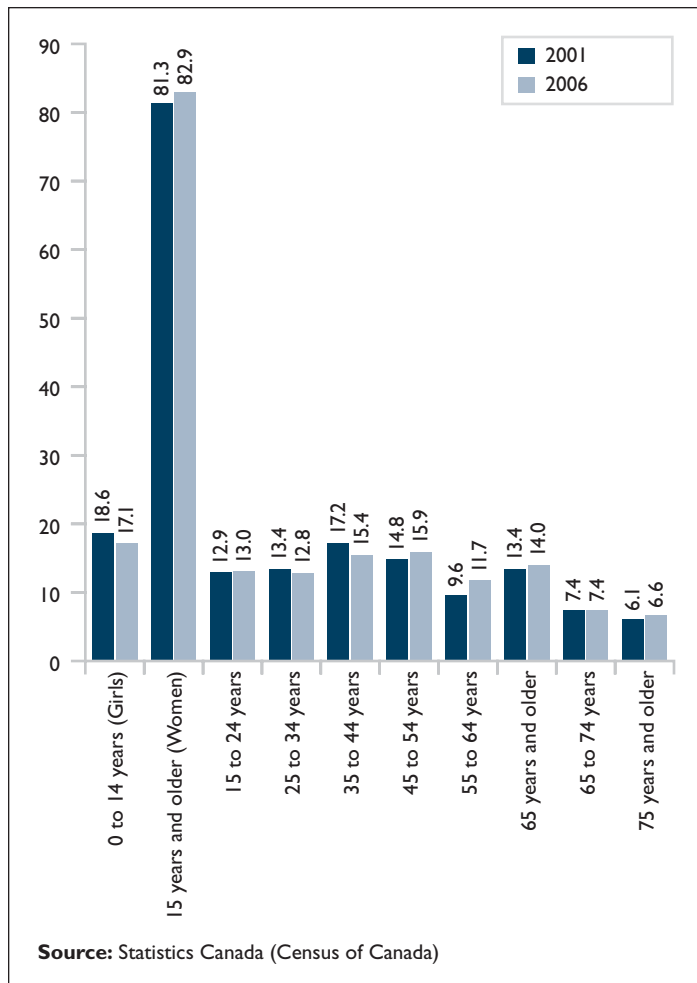
- private dwellings, and
- collective dwellings<sup>1</sup>.

About 98% of the female population lived in private dwellings in 2006 (see Table 2).

For the remainder of this highlight, only females living in private dwellings are discussed.

Between 2001 and 2006, females aged 55-64 years recorded the largest percentage increase (at 2.1%), and the 35-44 age group had the largest percentage decrease (at -1.8%). There was a 1.5% decrease for girls 0-14 years of age (see Table 3).

Women made up 59% of the population 75 and older who were living in private dwellings in 2006.



**Figure 1** Distribution of Females by Age Category, Canada, 2001 and 2006 (%)

**Table 2** Female Population by dwelling type - Canada, 2006

	Female (#)	Distribution (%)
Total Population	16,136,925	100
Population living in collective dwellings	304,895	1.9
Girls (0-14 years)	8,370	0.1
Women (15 and older)	296,525	1.8
Population living in private dwellings	15,832,030	98.1
Girls (0-14 years)	2,714,140	16.8
Women (15 and older)	13,117,890	81.3

All numbers have been rounded  
**Source:** Statistics Canada (Census of Canada)

<sup>1</sup> Collective dwelling refers to a dwelling of a commercial, institutional or communal nature, such as lodging or rooming houses, nursing homes, staff residences, communal quarters (military bases), work camps, jails, missions, group homes (<http://www12.statcan.gc.ca>).

**Table 3** Female Population Living in Private Dwellings by Age Group, Canada, 2006

	Total Population	Female Population (#)	Female Population (%)	Female Distribution by Age (%)	Change in percentage points from 2001 Female Distribution (%)
Total - Age groups	31,074,400	15,831,115	50.9	100.0	
Girls	5,562,530	2,714,375	48.8	17.1	-1.5
0 to 14 years	5,562,530	2,714,375	48.8	17.1	-1.5
Women	25,511,875	13,116,735	51.4	82.9	1.6
15 to 24 years	4,187,850	2,053,380	49.0	13.0	0.1
25 to 34 years	3,970,995	2,033,750	51.2	12.8	-0.6
35 to 44 years	4,777,405	2,441,055	51.1	15.4	-1.8
45 to 54 years	4,932,520	2,519,735	51.1	15.9	1.1
55 to 64 years	3,631,195	1,850,290	51.0	11.7	2.1
65 years and older	4,011,910	2,218,525	55.3	14.0	0.6
65 to 74 years	2,239,580	1,173,245	52.4	7.4	0.0
75 years and older	1,772,330	1,045,280	59.0	6.6	0.5

All numbers have been rounded  
Source: CMHC Adapted from Statistics Canada (Census of Canada)

## LIVING ARRANGEMENTS

### Most females lived in family households in 2006

Virtually all girls (99.9%) lived in family<sup>2</sup> households. Most girls (80.7%) lived in a two-parent family (see Table 4); 18.5% lived in lone-parent families and only less than 1% lived as a non-family person in a family household.<sup>3</sup>

Most women (82.4%) in Canada lived in family households. More than half of all women (57%) were living either as a spouse or common-law partner in 2006. An additional 8.6% of women lived in lone-parent families. About 14.1% of women lived alone, with the proportion increasing with age. Over 37% of senior women lived alone, including nearly half (48.3%) of women aged 75 years or more. Sixty per cent of women aged 75 or more were widowed.<sup>4</sup>

### 74% of females lived in accommodation that was owned by a member of the household in 2006

About 73.8% of girls lived in housing that was owned by a member of the household; while 24.9% were renters and 1.3% lived in band housing.

About 73.8% of girls living in family households lived in owned housing. No girls were lone parents themselves or living with a spouse or common-law partner. Instead, the majority were living in two-parent families, and about 18.5% of them were enumerated as children living in lone-parent families. Of those girls in lone-parent families, the majority (about 52.7%) lived in rented accommodation (see Table 5).

Most girls (55.3%) in non-family households were living in owned accommodation.

<sup>2</sup> A census family is defined as a married couple and the children, if any, of either or both spouses; a couple living common law and the children, if any, of either or both partners; or, a lone parent of any marital status with at least one child living in the same dwelling and that child or those children. All members of a particular census family live in the same dwelling. A couple may be of opposite or same sex. Children may be children by birth, marriage or adoption regardless of their age or marital status as long as they live in the dwelling and do not have their own spouse or child living in the dwelling. Grandchildren living with their grandparent(s) but with no parents present also constitute a census family (<http://www.statcan.gc.ca/concepts/definitions/c-r-fam-eng.htm>).

<sup>3</sup> Non-family girls in a family household refer to girls living in a family household, but are not a member of the household's census family. These can include boarders as well as extended family such as cousins, nieces or grandchildren.

<sup>4</sup> In 2006, 10% of all women were widowed.

## Research Highlight

2006 Census Housing Series: Issue 19—Housing conditions of women and girls

**Table 4** Female Population Distribution by Living Arrangements, by Age Groups, Canada, 2006

	Total	0 to 14 years (Girls)	15 years and older (Women)	15 to 24 years	25 to 34 years	35 to 44 years	45 to 54 years	55 to 64 years	65 to 74 years	65 years and older	75 years and older
	(#)	(%)									
Total - All Females	15,831,115	100	100	100	100	100	100	100	100	100	100
Persons in family households	13,522,870	99.9	82.4	90.4	85.3	90.7	87.3	79.5	70	60.2	49.2
Spouses or common-law partners	7,478,645	0.0	57.0	12.9	62.7	73.6	72.9	69.7	59.1	45.9	31.1
Lone parents	1,132,290	0.0	8.6	2.7	9.0	13.2	11.3	6.2	5.9	7.8	9.9
Children in two-parent families	3,581,440	80.7	10.6	56.6	8.8	1.4	0.5	0.1	0.0	0.0	0.0
Children in lone-parent families	981,900	18.5	3.7	16	3.1	1.4	1.3	1.0	0.3	0.2	0.0
Non-family persons	348,600	0.7	2.5	2.2	1.9	1.2	1.3	2.4	4.7	6.4	8.3
Persons in non-family households	2,308,245	0.1	17.6	9.6	14.7	9.3	12.7	20.5	30	39.8	50.8
Living alone	1,845,280	0.0	14.1	3.5	8.9	7.2	10.3	17.8	27.4	37.3	48.3
Living with others	462,965	0.1	3.5	6.2	5.7	2.1	2.4	2.7	2.6	2.5	2.5

All numbers have been rounded

Source: CMHC Adapted from Statistics Canada (Census of Canada)

**Table 5** Female Population by Living Arrangements, Household Tenure and Age Groups, Canada, 2006

	Total			Owned by a member of the household			Rented			Band housing		
	All age groups	0 to 14 years	15 years and older	All age groups	0 to 14 years	15 years and older	All age groups	0 to 14 years	15 years and older	All age groups	0 to 14 years	15 years and older
	#			%			%			%		
Total - Living arrangements	15,831,115	2,714,375	13,116,735	73.5	73.8	73.5	25.9	24.9	26.1	0.6	1.3	0.5
Persons in family households	13,522,875	2,710,615	10,812,255	78.0	73.8	79.1	21.3	24.9	20.4	0.7	1.3	0.5
Spouses or common-law partners	7,478,650	0.0	7,478,645	82.0	0.0	82.0	17.6	0.0	17.6	0.4	0.0	0.4
Lone parents	1,132,290	0.0	1,132,290	54.3	0.0	54.3	44.5	0.0	44.5	1.2	0.0	1.2
Children in two-parent families	3,581,440	2,190,645	1,390,785	83.7	80.4	88.9	15.5	18.6	10.5	0.8	1.0	0.5
Children in lone-parent families	981,900	501,230	480,665	54.3	44.9	64.1	44.0	52.7	34.9	1.7	2.4	1.0
Non-family persons	348,600	18,735	329,865	76.9	71.9	77.1	21.9	22.3	21.9	1.2	5.8	1.0
Persons in non-family households	2,308,245	3,760	2,304,485	47.1	55.3	47.1	52.7	41.4	52.7	0.2	3.2	0.2
Living with relatives	121,575	2,480	119,085	51.5	45.2	51.6	47.9	50.4	47.8	0.6	4.2	0.6
Living with non-relatives only	341,390	1,280	340,105	37.3	75.0	37.2	62.6	23.4	62.7	0.1	1.6	0.1
Living alone	1,845,280	0.0	1,845,280	48.7	0.0	48.7	51.2	0.0	51.2	0.2	0.0	0.2

All numbers have been rounded

Source: CMHC Adapted from Statistics Canada (Census of Canada)

The large majority (73.5%) of women in Canada lived in accommodation that was owned by a member of the household (see Table 5). About 26% lived in rented accommodation and less than 1% resided in band housing.

Women living in family households were more likely (at 79.1%) to live in a residence that was owned by a household member than to rent (at 20.4%). The majority (54.3%) of women who were lone parents were owners. Women in two-parent families were much more likely (at 88.9%) to live in owned accommodation than to rent (10.5%).

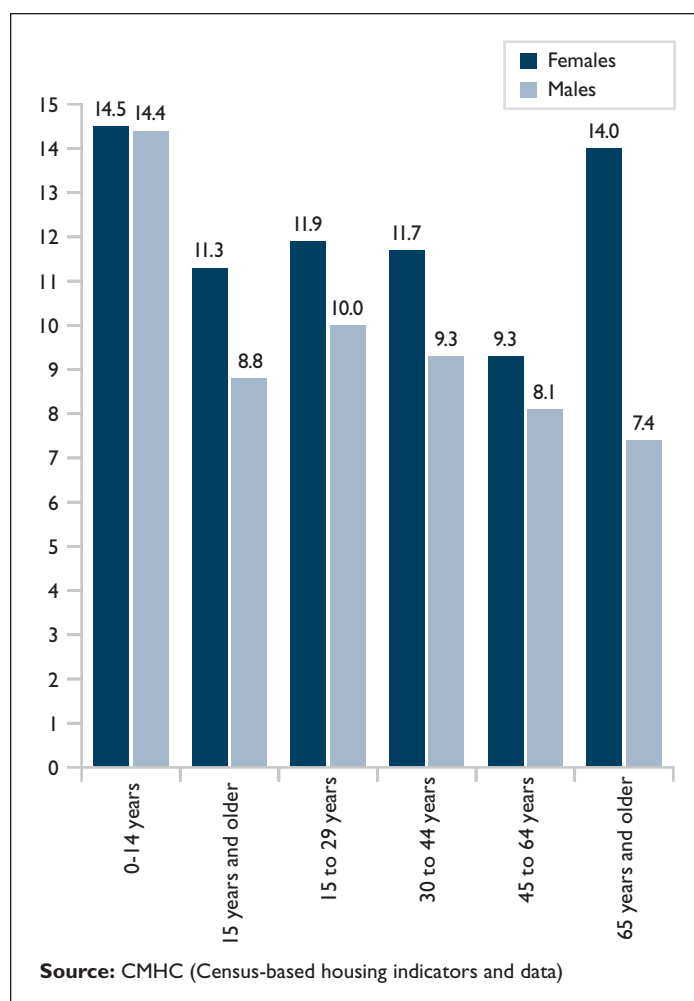
In non-family households, 47% of women were living in owned accommodation and 52.7% in rented accommodation. All females living alone in 2006 were women. The majority (51.2%) of women living alone were renters.

## HOUSING CONDITIONS

### Incidence of Individuals in Households in Core Housing Need by Age Group

Of the 15,061,055 million females living in households assessed for core housing need in 2006<sup>5</sup>, 13,274,505 million, or 88.1%, were members of households that lived in or could access an acceptable dwelling in their community (see text box *Acceptable Housing and Core Housing Need*). However, 1.8 million females (11.9%) lived in households in core housing need. This was down from 12.7% in 2001.<sup>6</sup> In comparison, there were 1.4 million males (about 9.8%) living in households in core housing need in 2006 (see Appendix Table 2).

Girls were more likely (at 14.5%) than women (at 11.3%) to live in households in core housing need (see Figure 2). The incidence of core housing need decreases with age until reaching the seniors age group. Women aged 45-64 experienced the lowest incidence at 9.3%. The incidence of core need for senior women (65 years old and older) was 14% in 2006, compared to 16.4% in 2001.



**Figure 2** Incidence of Population Living in Households in Core Housing Need by Age and Sex, Canada, 2006 (%)

For children, there was little difference between boys and girls in the percentage living in households in core housing need (see Figure 2). The percentage for women (at 11.3%) was higher than that of men (at 8.8%). The largest difference was between senior women (at 14%) and senior men (7.4%).<sup>7</sup>

<sup>5</sup> The universe of households tested for core housing need includes only private non-farm, non-band, non-reserve households with incomes greater than zero and shelter-cost-to-income ratios (STIRs) less than 100%. Shelter costs for farm households are not separable from costs related to other farm structures. Shelter costs are not collected for households whose housing costs are paid through band housing arrangements (both on and off reserve). For the purpose of measuring affordability, CMHC regards STIRs of 100% or more and STIRs for households with incomes of zero or less as un-interpretable. Of the 12.4 million households identified in the 2006 Census, 11.8 million were non-farm, non-band, and non-reserve households with interpretable shelter cost-to-income ratios (STIRs).

<sup>6</sup> See “2001 Census Housing Series: Issue 13 -- Housing conditions of Women and Girls”, CMHC Socio-economic Series 08-018 <http://www.cmhc-schl.gc.ca/odpub/pdf/66279.pdf?fr=1326122498223>.

<sup>7</sup> In 2001, this difference was 7.9 percentage points, as 16.4% of senior women, and 8.5% of senior men were living in households in core housing need.

### Core Housing Need by Family Status

Three types of females grouped by family status experienced above average core housing need in 2006 (see Table 6):

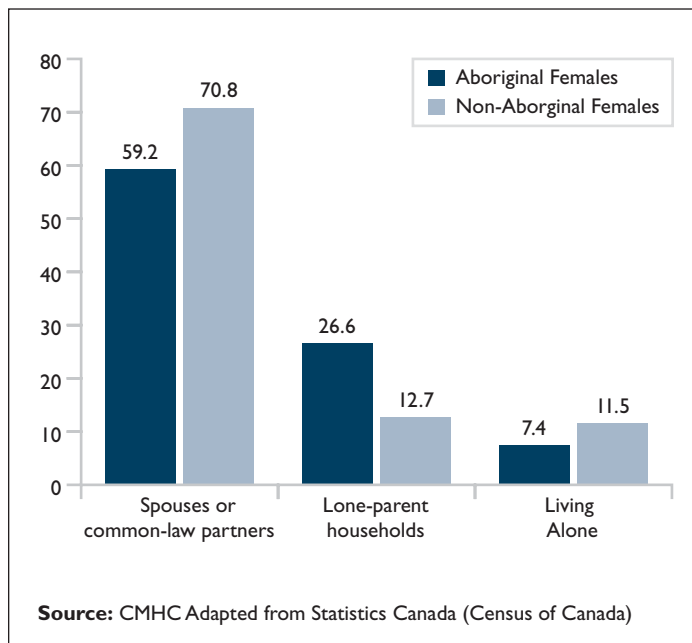
- Children in lone-parent families, at 28.5%,
- Lone female parents, at 27.9%, and
- Females living alone, at 24.8%.

### Aboriginal Females More Likely to Live in Core Housing Need

In 2006, the Census enumerated a total of 432,075 Aboriginal females living off-reserve in non-farm, non-band, private households<sup>8</sup>, accounting for 3% of the female population. Like most female Canadians, the great majority (89%) lived in family households. Aboriginal females were more likely to live in lone-parent households, and less likely to live alone or in couple households than non-Aboriginal females (see Figure 3).

Aboriginal females (at 24%) were more than twice as likely to live in a household in core housing need as their non-Aboriginal counterparts (at 11.5%) (see Figure 4). Compared to 2001, these proportions have dropped from 28% and 12.3%, respectively, for Aboriginal and non-Aboriginal females. In 2006, 45.7% of Aboriginal females living in lone-parent households lived in a household in core housing need, down from 50.9% in 2001.

Although relatively few Aboriginal women lived alone (11,330), those who did live alone had a higher incidence (35.6%) of core housing need than did non-Aboriginal women (24.6%) with the same living arrangements.



**Figure 3** Distribution of Females by Aboriginal Status and Living Arrangements, Canada, 2006 (%)

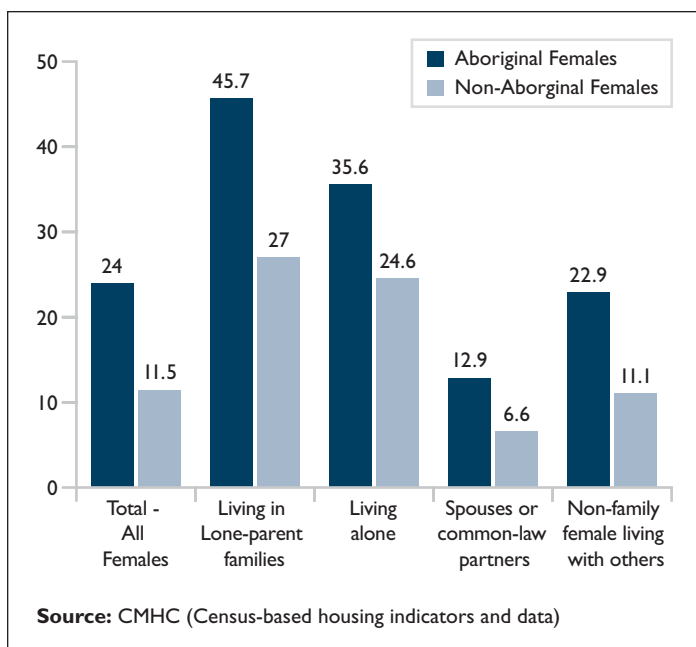
**Table 6** Female Population by Living Arrangements and Age, Showing the Incidence of Core Housing Need, Canada, 2006

Age Groups	All Females		Non-senior Females		Senior Females (aged 65 years old and older)	
	Population (#)	Incidence of need (%)	Population (#)	Incidence of need (%)	Population (#)	Incidence of need (%)
Total - Living arrangements	15,061,055	11.9	12,896,280	11.5	2,164,775	14.0
Persons in family households	12,914,920	10.2	11,608,360	10.7	1,306,560	5.5
Spouses or common-law partners	7,187,655	6.2	6,190,955	6.6	996,700	3.8
Lone-parents	1,059,995	27.9	892,770	30.5	167,225	13.7
Children in two-parent families	3,418,715	8.0	3,418,620	8.0	95	0.0
Children in lone-parent families	915,140	28.5	911,440	28.5	3,700	9.2
Non-family persons	333,420	11.5	194,575	14.4	138,845	7.3
Persons in non-family households	2,146,135	22.1	1,287,920	18.8	858,215	27.1
Living alone	1,714,545	24.8	911,340	21.7	803,205	28.4
Living with other individuals	431,590	11.6	376,580	12.0	55,010	8.2

**Note:** Includes the population living in private, non-farm, non-band, non-reserve households with incomes greater than zero and STIRs less than 100%. All numbers have been rounded.  
**Source:** CMHC (Census-based housing indicators and data)

<sup>8</sup> As indicated in footnote 5, the analysis of core housing need covers only those who lived off-reserve in non-farm, non-band, private households.



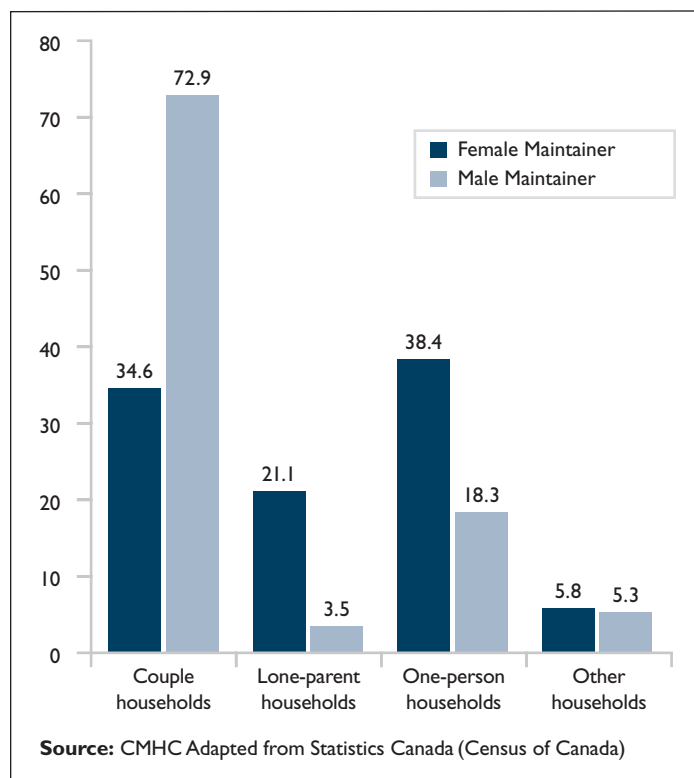


**Figure 4** Incidence of the Female Population Living in Households in Core Housing Need by Living Arrangements and Aboriginal Status, Canada, 2006 (%)

### Households with a Female Primary Maintainer

The remainder of this highlight focuses on households whose primary maintainer is a woman.<sup>9</sup> Of the 11.8 million households assessed for core housing need in 2006, about 4.5 million, or 38% were led by women, up from about 36% in 2001.

The distribution of these households by family type was markedly different from those led by men. About 35% of women-led households were couple households; compared to about 73% for men-led households (see Figure 5). Lone-parent households accounted for about 21% of women-led households compared to about 3.5% of households with male primary maintainers.<sup>10</sup> One-person households were the most common households with female primary maintainers (at 38.4%), accounting for a higher proportion



**Figure 5** Distribution of Households by Sex of Primary Maintainer and Family Type, Canada, 2006 (%)

than that for households with male primary maintainers (at 18.3%).

Households with a female primary maintainer had a lower ownership rate (59.5%) than those with a male primary maintainer (75.3%) (see Appendix Table 4a).

### Households with Female Primary Maintainers Have Lower Incomes

Households with a woman as the primary maintainer had significantly lower average incomes (at \$57,450) than households with male maintainers (at \$81,513) in 2005<sup>11</sup> (see Table 7 and Appendix Table 3). Among households with female primary maintainers, there were large differences

<sup>9</sup> The primary household maintainer refers to the first person in the household responsible for paying the rent or mortgage, property taxes, and electricity, fuel, water and other municipal services for the dwelling.

<sup>10</sup> In this highlight, a women-led lone-parent household is any lone-parent household where a female was listed as the primary maintainer. In 2006, of the 4.5 million female-led households, there were 942,690 (or 21%) lone-parent households where a female was listed as the primary maintainer. While 932,305 of these households were female lone-parent households accounting for 99%, there were 10,380 households (about 1%) that were male lone-parent households with a female primary maintainer. These 10,380 households were included in the above analysis of female-led lone-parent households since the analysis is based on the sex of the primary maintainer, not the sex of the parent.

<sup>11</sup> Incomes reported on the 2006 Census refer to the calendar year preceding the Census; that is, for 2005.

in average incomes. Female-led one-person households had the lowest average income (\$33,643); female-led multi-family households the highest (\$98,229).

**Reliance on Government Transfers**

In 2006, 26.4% of households with female primary maintainers had income from government transfers<sup>12</sup> as their primary source of income, compared to 15.4% of households with male primary maintainers (see Table 8 and Appendix Table 4a).

Overall, female primary maintainers had a lower labour force participation rate—with 62.7% either employed or actively looking for work in 2006—than male primary maintainers (73.2%).

**Table 7** Household Count, Average Household Income, Shelter Cost and STIR by Household Type for Households with a Female Primary Maintainer, Canada, 2006

	Private households (#)	Average household income before taxes (2005) (\$)	Average shelter cost (\$)	Average STIR before taxes
Total - Household type	4,460,225	57,450	838	25.1
Family households	2,544,475	73,552	967	21.8
Couples without children	726,985	78,701	901	18.2
Couples with children	817,575	96,940	1,166	19.0
Lone-parent households	942,690	47,799	829	27.3
Multiple-family households	57,230	98,229	1,242	19.1
Non-family households	1,915,745	36,062	666	29.5
One-person households	1,714,545	33,643	642	30.1
Two or more person households	201,205	56,677	865	24.4

All numbers have been rounded  
**Source:** CMHC (Census-based housing indicators and data)

Women living alone were the most likely (at 41.8%) to depend on government transfers for their major source of income.

**Households with female primary maintainers spent more of their income on shelter costs.**

Households with female primary maintainers had lower average shelter costs (\$838) than those with male maintainers (\$945). Households with female primary maintainers spent 25.1% of their household income on shelter, compared to 19.8% for those with male primary maintainers. Women who lived alone had the lowest average shelter cost (at \$642), but spent the largest proportion of their income on shelter (at 30.1%) (see Table 7 and Appendix Table 3).

**Core Housing Need More Prevalent Among Households With Female Primary Maintainers**

In 2006, about 18.7% of households with female primary maintainers were in core housing need, about twice the rate (9%) of households with male primary maintainers.

**Table 8** Source of Household Income, and Labour Force Characteristics of Maintainer, by Household Type for Women-led Households, Canada, 2006

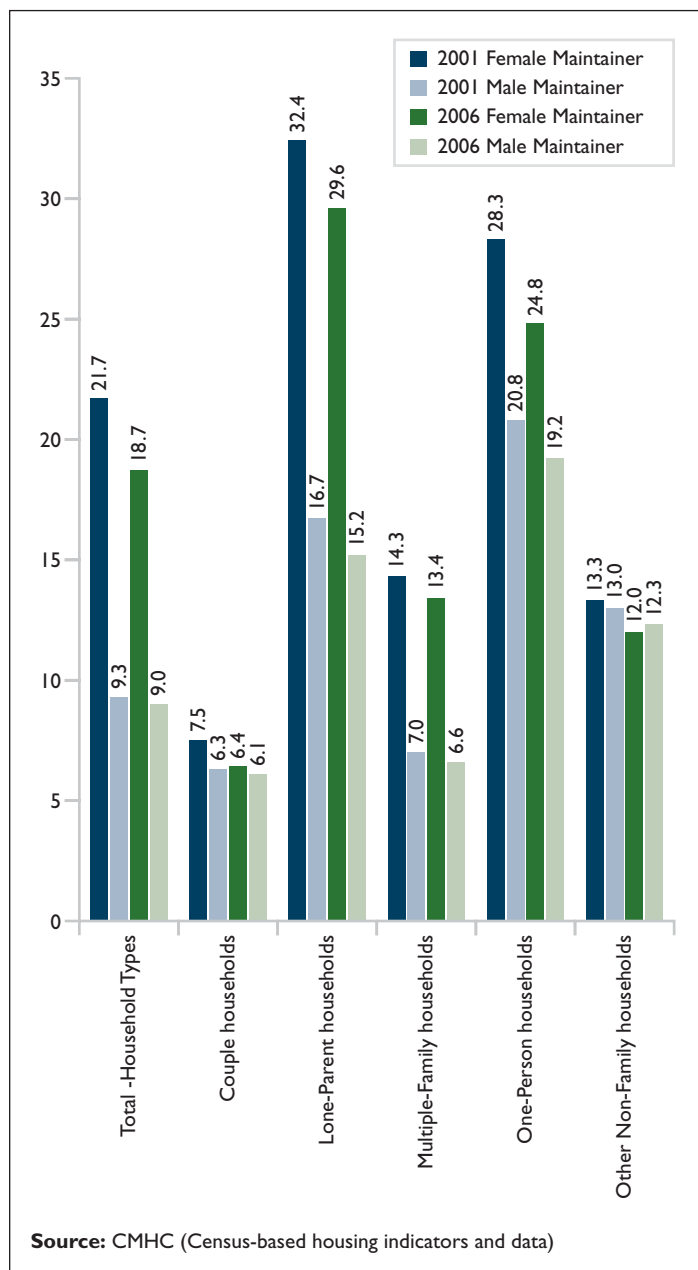
	Total (#)	Income Primarily From Government Transfers (%)	Maintainer in the Labour Force (%)
Total - Household type	4,460,225	26.4	62.7
Family households	2,544,480	16.7	75.2
Couples without children	726,985	14.2	72.1
Couples with children	817,575	6.5	86.1
Lone-parent households	942,685	27.6	68.2
Multiple-family households	57,230	15.8	71.3
Non-family households	1,915,745	39.2	46.1
One-person households	1,714,545	41.8	43.1
Two or more person households	201,205	16.7	72.1

All numbers have been rounded  
**Source:** CMHC (Census-based housing indicators and data)

<sup>12</sup> Government transfer payments refer to all income received from federal, provincial, or municipal governments, including the Old Age Security pension and Guaranteed Income Supplement, benefits from the Canada or Quebec Pension Plan, benefits from Employment Insurance, Canada Child Tax benefits, and other income from government sources.



Core housing need was higher for households with female (as compared to male) primary maintainers of all household types except for Other Non-family Households. Lone-parent households with female primary maintainers reported the highest incidence of core housing need among all household types, at 29.6% (see Figure 6).



**Figure 6** Incidence of Core Housing Need by Household Type and Sex of Maintainer, Canada, 2001 and 2006 (%)

Between 2001 and 2006, the incidence of core housing need among households with female primary maintainers declined across all types of households. The largest drop was observed for one-person households from 28.3% in 2001 to 24.8% in 2006.

Households with a female primary maintainer who worked full-time experienced a much lower incidence of core housing need (10%) than those who were not in the labour force (28.6%) (see Appendix Table 4a). Likewise, households with female primary maintainers whose major source of income was paid employment had a lower incidence of core housing need (at 8.8%), than those whose primary income source was government transfers (at 45.2%).

### Aboriginal Households with female primary maintainers

In 2006, there were 172,830 Aboriginal households with female primary maintainers (see Table 9). Of these households, 29.1% fell into core housing need. The incidence of core housing need for Aboriginal households with female primary maintainers ranged from 11.3% for couples without children to 46% for lone-parent households.

**Table 9** Women-led Aboriginal Households, by Household Type and Core Housing Need Status, Canada, 2006

	Total	In Core Housing Need	
	(#)	(#)	(%)
Total - Household type	172,830	50,325	29.1
Family households	131,190	36,885	28.1
Couples without children	29,035	3,295	11.3
Couples with children	40,045	5,810	14.5
Lone-parent households	56,920	26,195	46.0
Multiple-family households	5,190	1,585	30.5
Non-family households	41,635	13,435	32.3
One-person households	31,860	11,330	35.6
Two or more person households	9,780	2,105	21.5

All numbers have been rounded  
Source: CMHC (Census-based housing indicators and data)

**Appendix Table 1** Female Population by Selected Living Arrangements - Canada, the Provinces, Territories and CMAs, 2006

	Total	Females in Non-family Households		Females in Family Households				
	All Females (#)	Total (#)	Living alone (#)	Total (#)	Spouses or common-law partners (#)	Lone-parents (#)	Children in Two-parent Families (#)	Children in Lone-parent Families (#)
Canada	15,831,115	2,308,245	1,845,280	13,522,870	7,478,645	1,132,290	3,581,440	981,900
All - CMAs	10,858,825	1,644,405	1,289,390	9,214,415	4,964,890	803,580	2,489,435	691,295
Newfoundland and Labrador	255,865	29,420	23,565	226,445	131,600	19,745	53,950	15,430
St. John's	93,210	13,355	9,540	79,855	42,785	8,125	20,200	6,830
Prince Edward Island	68,645	9,400	7,520	59,245	32,835	5,265	15,440	4,575
Nova Scotia	465,815	74,435	59,035	391,385	222,195	37,280	91,700	30,955
Halifax	191,470	35,220	25,725	156,250	87,875	14,470	38,355	11,775
New Brunswick	367,385	52,695	41,565	314,690	182,290	29,150	73,275	22,980
Moncton	64,050	10,300	7,710	53,755	31,430	4,845	12,510	3,645
Saint John	62,470	9,425	7,685	53,045	28,790	5,625	12,895	4,485
Quebec	3,767,870	654,335	538,605	3,113,530	1,766,625	274,890	779,415	234,630
Saguenay	75,395	12,000	10,230	63,395	37,960	5,135	15,190	4,240
Québec	359,935	74,155	60,715	285,775	169,470	23,590	68,325	20,615
Sherbrooke	94,030	19,995	16,295	74,035	42,855	6,280	18,005	5,835
Trois-Rivières	71,145	15,015	12,570	56,130	32,910	5,410	12,390	4,460
Montréal	1,836,920	335,680	270,525	1,501,245	812,840	144,735	388,120	122,215
Gatineau	143,565	21,570	17,605	121,995	66,945	11,620	31,100	10,115
Ontario	6,128,235	781,570	627,695	5,346,670	2,879,675	441,110	1,487,335	383,060
Ottawa - Gatineau	571,130	90,375	69,915	480,750	262,405	41,405	129,840	36,460
Ottawa	427,555	68,805	52,315	358,750	195,455	29,790	98,740	26,345
Kingston	76,545	13,130	10,135	63,415	36,525	5,295	16,160	4,085
Peterborough	59,225	9,640	7,315	49,580	28,410	4,230	12,270	3,505
Oshawa	166,585	16,245	13,350	150,340	79,030	12,515	43,605	11,045
Toronto	2,596,005	304,685	234,575	2,291,325	1,166,020	197,595	664,375	172,385
Hamilton	349,580	46,245	39,190	303,335	163,825	26,550	83,275	22,345
St. Catharines - Niagara	197,235	28,810	24,625	168,420	93,590	15,365	43,055	12,645
Kitchener	224,930	27,495	21,080	197,430	107,490	15,150	56,880	13,435
Brantford	62,825	8,015	6,725	54,810	29,840	4,725	14,775	4,170
Guelph	64,045	8,805	6,690	55,240	30,455	4,215	15,490	3,795
London	231,915	37,420	30,150	194,495	106,630	17,290	51,660	14,760
Windsor	162,820	21,670	18,110	141,155	74,665	12,760	39,735	11,155
Barrie	89,115	9,480	7,040	79,635	42,550	6,065	23,225	5,530
Greater Sudbury	79,860	11,800	9,930	68,060	38,510	6,370	16,725	5,155
Thunder Bay	62,005	10,045	8,770	51,955	28,675	5,160	12,865	4,495
Manitoba	570,070	87,145	71,460	482,920	259,675	42,935	131,030	38,850
Winnipeg - CMA	350,460	59,565	47,780	290,900	154,850	28,885	75,820	24,650
Saskatchewan	480,260	76,250	62,470	404,015	223,065	35,175	105,040	33,300
Regina	99,130	17,765	13,810	81,365	43,450	8,390	20,410	7,485
Saskatoon	118,190	22,110	16,395	96,075	51,965	9,025	24,990	8,140
Alberta	1,611,120	219,710	158,905	1,391,410	774,575	102,555	385,720	92,495
Calgary	535,015	77,860	54,115	457,155	253,020	33,615	127,875	29,370
Edmonton	514,075	76,605	56,150	437,470	238,330	36,805	117,410	32,725
British Columbia	2,066,720	318,105	250,860	1,748,610	985,815	139,770	445,140	121,125
Kelowna	81,910	12,835	9,955	69,075	41,190	5,715	15,390	4,825
Abbotsford	79,010	8,800	7,065	70,210	37,895	5,315	19,865	4,550
Vancouver	1,070,610	163,525	126,445	907,080	491,370	71,245	248,325	60,830
Victoria	167,985	36,330	29,095	131,655	77,285	11,680	29,420	9,655
Yukon Territory	14,845	2,375	1,865	12,470	6,625	1,280	3,025	1,225
Northwest Territories	19,995	2,020	1,265	17,980	8,585	1,690	5,380	1,710
Nunavut	14,285	780	485	13,500	5,090	1,445	4,985	1,565

**Notes:** Includes private, non-fram, non-band, non-reserve households with household incomes greater than zero and shelter-cost-to-income ratios less than 100%  
 \* A non-family household refers to either one person living alone in a private dwelling, or to a group of two or more people who share a private dwelling, but do not constitute a census family. A census family refers to a married or common-law couple (with or without children), or a lone-parent of any marital status, with at least one son or daughter living in the same dwelling.  
**Source:** CMHC (Census-based housing indicators and data)

**Appendix Table 2** Incidence of Individuals in Households in Core Housing Need by Sex - Canada, the Provinces and Territories, and CMAs, 2006

	Total		Female		Male	
	Total - All Persons (#)	Incidence of core housing need (%)	Total - All Females (#)	Incidence of core housing need (%)	Total - All Males (#)	Incidence of core housing need (%)
Canada	29,532,025	10.9	15,061,055	11.9	14,470,970	9.8
All - CMAs	20,407,395	11.9	10,458,935	12.9	9,948,460	10.8
Newfoundland and Labrador	488,300	11.2	250,135	12.3	238,165	10.0
St. John's	174,785	10.2	91,065	11.6	83,720	8.6
Prince Edward Island	127,965	9.2	65,995	10.5	61,975	7.9
Nova Scotia	866,170	9.4	448,380	10.8	417,790	8.0
Halifax	356,700	10.8	185,555	12.1	171,145	9.4
New Brunswick	692,005	8.0	354,715	9.1	337,285	6.8
Moncton	120,860	8.0	62,555	9.2	58,305	6.8
Saint John	117,700	7.4	61,220	8.3	56,485	6.3
Quebec	7,150,105	8.0	3,646,620	8.9	3,503,490	7.1
Saguenay	145,105	5.5	73,740	6.1	71,360	4.8
Québec	684,575	6.5	352,685	7.4	331,890	5.6
Sherbrooke	178,580	6.9	91,910	7.7	86,665	6.1
Trois-Rivières	134,665	8.1	69,630	9.3	65,035	6.8
Montréal	3,469,215	10.0	1,784,670	11.0	1,684,550	9.0
Gatineau	274,820	8.0	140,595	8.8	134,225	7.1
Ontario	11,444,860	12.9	5,857,300	14.1	5,587,560	11.7
Ottawa - Gatineau	1,081,645	10.9	555,565	11.7	526,080	10.0
Ottawa	806,825	11.9	414,975	12.7	391,850	11.0
Kingston	142,670	10.5	74,140	11.5	68,530	9.5
Peterborough	108,055	11.8	56,145	13.3	51,905	10.2
Oshawa	318,530	9.4	162,175	10.7	156,360	8.2
Toronto	4,825,155	17.6	2,476,045	18.7	2,349,105	16.5
Hamilton	660,045	10.8	338,805	12.2	321,240	9.4
St. Catharines - Niagara	370,340	9.8	190,865	11.1	179,475	8.4
Kitchener	432,755	8.2	219,260	9.5	213,495	7.0
Brantford	118,655	9.5	60,825	10.9	57,825	8.0
Guelph	121,960	9.4	62,415	10.6	59,545	8.2
London	435,395	10.6	223,960	11.9	211,435	9.3
Windsor	308,770	11.0	157,265	12.3	151,505	9.6
Barrie	169,085	11.7	86,140	13.1	82,945	10.3
Greater Sudbury	152,215	7.8	78,100	9.0	74,120	6.5
Thunder Bay	117,210	8.3	60,135	9.5	57,075	7.0
Manitoba	1,014,405	10.3	519,015	11.1	495,390	9.4
Winnipeg - CMA	665,225	9.3	342,195	10.2	323,035	8.5
Saskatchewan	829,040	10.4	423,970	11.3	405,075	9.5
Regina	187,360	8.6	96,850	9.5	90,510	7.6
Saskatoon	222,740	8.0	114,185	9.0	108,555	7.0
Alberta	3,043,825	8.4	1,520,145	9.4	1,523,680	7.5
Calgary	1,036,515	7.8	519,525	8.5	516,990	7.0
Edmonton	987,975	8.6	497,740	9.7	490,240	7.4
British Columbia	3,779,605	12.7	1,927,630	13.5	1,851,975	11.9
Kelowna	144,665	9.1	74,120	10.1	70,545	8.2
Abbotsford	147,670	12.0	74,655	13.0	73,015	11.1
Vancouver	1,965,725	14.9	1,005,635	15.7	960,095	14.1
Victoria	304,855	10.3	159,170	11.3	145,685	9.2
Yukon Territory	27,415	13.7	13,690	14.0	13,730	13.3
Northwest Territories	39,395	18.1	19,310	18.9	20,085	17.5
Nunavut	28,920	45.9	14,160	46.7	14,765	45.1

**Notes:** Includes private, non-fram, non-band, non-reserve households with household incomes greater than zero and shelter-cost-to-income ratios less than 100%

\* A non-family household refers to either one person living alone in a private dwelling, or to a group of two or more people who share a private dwelling, but do not constitute a census family. A census family refers to a married or common-law couple (with or without children), or a lone-parent of any marital status, with at least one son or daughter living in the same dwelling.

**Source:** CMHC (Census-based housing indicators and data)

**Appendix Table 3** Household Count, Average Household income, Average Shelter-Cost-To-Income Ratio for Households, by Sex of Primary Maintainer, Canada, the Provinces and Territories, 2006.

	All Households					Women-led Households					Male-led Households				
	Total (#)	Incidence of core housing need (%)	Average household income before taxes (\$)	Average shelter cost before tax (\$)	Average STIR before taxes	Total (#)	Incidence of core housing need (%)	Average household income before taxes (\$)	Average shelter cost before tax (\$)	Average STIR before taxes	Total (#)	Incidence of core housing need (%)	Average household income before taxes (\$)	Average shelter cost before tax (\$)	Average STIR before taxes
<b>Canada</b>	11,766,145	12.7	72,391	905	21.8	4,460,225	18.7	57,450	838	25.1	7,305,915	9.0	81,513	945	19.8
Family households	8,285,195	9.2	85,764	993	19.1	2,544,475	15.2	73,552	967	21.8	5,740,720	6.5	91,176	1,005	17.9
Couples without children	3,124,610	5.1	77,351	821	17.1	726,985	5.8	78,701	901	18.2	2,397,630	4.9	76,941	797	16.8
Couples with children	3,745,515	7.1	102,200	1,167	18.6	817,575	7.0	96,940	1,166	19.0	2,927,940	7.1	103,668	1,167	18.4
Lone-parent households	1,198,655	26.5	51,910	845	26.1	942,690	29.6	47,799	829	27.3	255,965	15.2	67,052	905	21.8
Multiple-family households	216,420	8.4	110,272	1,291	17.7	57,230	13.4	98,229	1,242	19.1	159,185	6.6	114,602	1,308	17.1
Non-family households	3,480,950	21.1	40,562	693	28.3	1,915,745	23.5	36,062	666	29.5	1,565,200	18.2	46,069	725	26.8
One-person households	3,053,620	22.3	37,907	665	28.9	1,714,545	24.8	33,643	642	30.1	1,339,080	19.2	43,367	694	27.3
Two or more person households	427,325	12.1	59,532	890	23.9	201,205	12.0	56,677	865	24.4	226,120	12.3	62,072	912	23.5
<b>Newfoundland and Labrador</b>	191,760	14.2	56,854	621	18.8	67,730	23.1	44,918	605	23.4	124,030	9.4	63,371	630	16.2
Family households	149,480	10.1	64,461	653	16.2	42,900	18.4	55,433	667	20.1	106,575	6.7	68,094	648	14.6
Couples without children	58,340	7.8	56,605	553	15.3	10,850	9.0	60,808	640	16.6	47,490	7.5	55,645	533	14.9
Couples with children	66,875	5.9	78,466	765	14.7	14,370	8.8	73,785	795	16.5	52,500	5.1	79,746	757	14.2
Lone-parent households	20,755	30.9	38,172	582	24.5	16,905	33.2	35,874	579	25.6	3,850	20.8	48,262	596	19.4
Multiple-family households	3,510	5.3	83,646	620	11.1	775	9.7	66,517	607	14.2	2,735	4.0	88,503	624	10.3
Non-family households	42,280	28.9	29,960	507	27.9	24,825	31.1	26,747	497	29.1	17,450	25.8	34,531	521	26.1
One-person households	37,245	31.3	27,674	487	28.5	22,165	33.4	24,499	479	29.7	15,080	28.1	32,341	498	26.7
Two or more person households	5,030	11.7	46,876	656	23.4	2,660	12.2	45,473	648	24.3	2,375	11.2	48,450	664	22.4
<b>Prince Edward Island</b>	50,885	12.6	56,632	711	20.6	19,830	20.1	45,218	671	24.2	31,055	7.9	63,920	737	18.2
Family households	37,205	7.4	65,703	768	17.6	11,860	14.0	56,012	752	20.5	25,345	4.4	70,239	775	16.3
Couples without children	14,390	4.8	59,808	669	16.5	3,270	4.6	60,317	694	16.7	11,125	4.8	59,658	662	16.5
Couples with children	16,645	3.7	78,008	887	16.4	3,835	5.2	70,838	904	17.6	12,810	3.3	80,153	882	16.0
Lone-parent households	5,625	26.0	41,900	667	24.8	4,605	28.4	39,219	665	25.8	1,025	14.6	53,932	672	20.4
Multiple-family households	535	0.0	91,763	765	11.7	150	0.0	97,778	818	13.7	380	0.0	89,376	744	11.0
Non-family households	13,680	26.8	31,959	556	28.5	7,970	29.0	29,156	548	29.8	5,710	23.6	35,871	566	26.7
One-person households	12,025	29.4	29,760	540	29.6	7,135	31.5	27,208	533	30.8	4,885	26.5	33,488	551	28.0
Two or more person households	1,655	7.3	47,927	668	20.5	835	9.0	45,864	682	21.6	820	6.1	50,012	655	19.5
<b>Nova Scotia</b>	360,755	12.1	59,270	727	20.8	142,810	9.8	47,240	694	25.0	217,945	7.1	67,153	748	18.1
Family households	254,555	7.7	69,878	784	17.7	80,710	15.8	59,459	782	21.5	173,840	4.0	74,716	786	15.9
Couples without children	106,005	3.9	64,329	672	16.0	23,035	5.5	65,084	749	17.6	82,970	3.4	64,120	651	15.6
Couples with children	104,815	4.0	85,172	934	16.3	24,650	5.3	79,788	949	17.5	80,160	3.7	86,828	930	15.9
Lone-parent households	39,075	28.2	41,624	678	26.2	31,775	31.5	38,911	676	27.6	7,295	13.8	53,439	690	20.1
Multiple-family households	4,650	5.7	89,069	859	14.1	1,245	12.4	77,333	825	16.2	3,405	3.2	93,351	871	13.4
Non-family households	106,210	22.7	33,846	589	28.3	62,100	25.0	31,358	580	29.5	44,110	19.5	37,348	601	26.8
One-person households	92,675	24.6	31,333	559	29.0	55,375	26.9	29,073	553	30.0	37,295	21.2	34,688	567	27.5
Two or more person households	13,535	9.8	51,047	793	24.2	6,725	9.1	50,173	800	25.4	6,815	10.4	51,909	785	23.0

**Appendix Table 3** Household Count, Average Household income, Average Shelter-Cost-To-Income Ratio for Households, by Sex of Primary Maintainer, Canada, the Provinces and Territories, 2006. (con't)

	All Households					Women-led Households					Male-led Households				
	Total (#)	Incidence of core housing need (%)	Average household income before taxes (\$)	Average shelter cost before tax (\$)	Average STIR before taxes	Total (#)	Incidence of core housing need (%)	Average household income before taxes (\$)	Average shelter cost before tax (\$)	Average STIR before taxes	Total (#)	Incidence of core housing need (%)	Average household income before taxes (\$)	Average shelter cost before tax (\$)	Average STIR before taxes
<b>New Brunswick</b>															
Family households	284,205	10.3	56,562	647	19.1	107,855	17.3	44,926	616	23.0	176,350	6.1	63,679	666	16.7
Couples without children	207,080	6.9	65,818	696	16.4	63,805	14.2	55,844	691	19.9	143,275	3.7	70,259	699	14.9
Couples with children	85,730	4.1	59,871	600	15.1	18,465	5.2	61,024	670	16.5	67,265	3.7	59,555	580	14.7
Lone-parent households	86,605	3.4	80,092	824	15.2	19,610	5.3	74,542	833	16.5	66,995	2.9	81,716	821	14.9
Multiple-family households	30,610	25.0	38,920	600	24.2	24,650	28.2	36,251	593	25.4	5,955	11.8	49,973	630	19.1
Non-family households	4,140	4.2	89,220	734	12.4	1,075	7.9	75,100	713	14.2	3,060	3.1	94,186	741	11.8
One-person households	77,125	19.5	31,712	514	26.2	44,050	21.9	29,110	508	27.6	33,080	16.4	35,176	523	24.4
Two or more person households	66,970	20.8	29,305	496	27.0	39,010	23.2	26,983	494	28.4	27,955	17.6	32,546	499	25.0
	10,160	11.0	47,576	635	21.1	5,040	11.9	45,588	615	21.4	5,120	10.1	49,532	655	20.9
<b>Quebec</b>															
Family households	3,061,415	10.6	60,828	723	21.0	1,248,030	15.2	50,249	697	24.2	1,813,385	7.4	68,109	741	18.8
Couples without children	2,041,505	6.1	73,844	793	17.3	689,715	10.2	65,541	795	19.6	1,351,790	4.0	78,080	791	16.1
Couples with children	813,865	3.6	66,699	685	16.3	206,160	4.3	68,174	746	17.1	607,705	3.3	66,198	664	16.1
Lone-parent households	879,015	3.9	89,637	923	16.1	229,210	3.8	86,263	955	16.8	649,805	3.9	90,827	912	15.8
Multiple-family households	324,190	18.6	47,441	700	23.4	246,690	21.2	43,472	684	24.5	77,500	10.2	60,075	751	19.7
Non-family households	24,435	4.5	93,996	923	14.3	7,650	8.0	85,342	930	16.1	16,780	2.9	97,942	919	13.5
One-person households	1,019,910	19.6	34,775	584	28.4	558,315	21.4	31,359	576	29.9	461,595	17.4	38,908	594	26.7
Two or more person households	911,795	20.8	32,858	571	29.2	505,735	22.7	29,447	565	30.6	406,060	18.4	37,106	579	27.3
	108,115	9.7	50,947	695	22.3	52,580	8.7	49,749	686	22.4	55,535	10.6	52,082	704	22.2
<b>Ontario</b>															
Family households	4,319,145	14.5	81,329	1,064	23.0	1,593,135	21.5	64,596	979	26.3	2,726,010	10.4	91,107	1,115	21.1
Couples without children	3,172,480	11.3	94,412	1,158	20.7	946,300	18.1	81,116	1,124	23.6	2,226,185	8.5	100,063	1,173	19.5
Couples with children	1,091,800	6.3	84,741	949	18.4	248,870	6.9	87,310	1,045	19.5	842,935	6.1	83,982	920	18.1
Lone-parent households	1,521,725	9.3	110,942	1,341	20.3	308,995	8.7	107,292	1,355	20.8	1,212,725	9.4	111,872	1,338	20.2
Multiple-family households	449,150	31.0	56,637	977	28.1	360,250	34.1	52,510	958	29.1	88,895	18.5	73,362	1,057	23.9
Non-family households	109,810	10.0	115,998	1,444	19.0	28,180	14.9	105,077	1,406	20.4	81,630	8.3	119,768	1,457	18.5
One-person households	1,146,665	23.4	45,132	804	29.3	646,840	26.6	40,428	766	30.3	499,825	19.2	51,218	853	28.0
Two or more person households	1,009,430	24.5	42,467	772	29.8	581,350	28.0	37,929	738	30.8	428,075	19.9	48,629	818	28.4
	137,230	14.8	64,733	1,038	25.8	65,485	14.3	62,618	1,010	25.9	71,745	15.3	66,664	1,063	25.8
<b>Manitoba</b>															
Family households	414,320	11.3	62,887	712	19.3	158,595	16.5	49,425	659	22.8	255,720	8.1	71,236	744	17.2
Couples without children	281,030	8.9	76,142	787	16.5	84,335	16.2	65,082	762	19.3	196,690	5.7	80,885	798	15.3
Couples with children	109,430	4.7	69,900	662	14.8	23,160	5.4	71,428	715	15.7	86,270	4.5	69,490	647	14.5
Lone-parent households	124,110	5.9	91,168	934	15.7	25,600	6.5	88,589	944	16.2	98,505	5.8	91,839	932	15.6
Multiple-family households	42,050	28.5	45,422	663	23.5	33,920	30.9	42,194	653	24.4	8,135	18.7	58,879	704	19.5
Non-family households	5,440	9.6	96,376	914	14.2	1,660	19.3	81,638	803	15.7	3,775	5.2	102,864	963	13.6
One-person households	133,290	16.5	34,940	553	25.4	74,260	16.8	31,643	543	26.7	59,035	16.0	39,087	564	23.8
Two or more person households	119,005	17.2	32,877	535	25.9	67,560	17.5	29,891	529	27.1	51,445	16.8	36,797	544	24.3
	14,280	10.3	52,135	696	21.3	6,695	10.5	49,327	692	22.6	7,585	10.1	54,612	699	20.1



**Appendix Table 3** Household Count, Average Household income, Average Shelter-Cost-To-Income Ratio for Households, by Sex of Primary Maintainer, Canada, the Provinces and Territories, 2006. (con't)

	All Households					Women-led Households					Male-led Households				
	Total (#)	Incidence of core housing need (%)	Average household income before taxes (\$)	Average shelter cost before tax (\$)	Average STIR before taxes	Total (#)	Incidence of core housing need (%)	Average household income before taxes (\$)	Average shelter cost before tax (\$)	Average STIR before taxes	Total (#)	Incidence of core housing need (%)	Average household income before taxes (\$)	Average shelter cost before tax (\$)	Average STIR before taxes
<b>Saskatchewan</b>															
Family households	346,645	11.8	62,510	714	20.0	129,960	17.9	46,979	662	24.2	216,680	8.1	71,826	745	17.4
Couples without children	232,745	8.7	76,025	792	16.9	65,705	17.3	62,488	777	20.9	167,040	5.3	81,351	798	15.3
Couples with children	98,405	4.8	71,314	667	14.9	18,180	5.7	72,061	724	15.8	80,230	4.6	71,145	654	14.7
Lone-parent households	96,885	5.4	91,520	946	15.9	19,000	7.2	83,706	941	17.1	77,885	5.0	93,426	948	15.6
Multiple-family households	34,165	28.3	44,471	705	25.8	27,155	31.5	41,028	697	27.2	7,010	16.3	57,811	737	20.3
Non-family households	3,290	15.3	88,368	870	15.5	1,370	27.7	66,566	785	18.3	1,920	6.3	103,974	929	13.5
One-person households	113,900	18.1	34,893	555	26.3	64,260	18.6	31,121	545	27.5	49,645	17.5	39,776	566	24.6
Two or more person households	101,005	19.3	32,474	533	26.8	58,500	19.5	29,239	530	28.0	42,510	19.1	36,926	537	25.1
	12,890	8.6	53,848	723	22.1	5,755	9.5	50,250	704	23.0	7,135	7.9	56,750	739	21.4
<b>Alberta</b>															
Family households	1,183,975	10.1	87,604	991	20.7	408,395	16.3	67,384	915	24.4	775,585	6.8	98,251	1,032	18.8
Couples without children	835,760	7.0	103,035	1,073	18.2	233,800	12.7	86,553	1,043	21.2	601,955	4.7	109,436	1,085	17.1
Couples with children	318,510	3.8	94,204	921	16.6	72,355	4.6	92,899	995	17.7	246,155	3.6	94,588	900	16.2
Lone-parent households	389,065	5.2	120,852	1,227	17.7	73,085	5.4	115,614	1,231	18.1	315,975	5.1	122,064	1,226	17.6
Multiple-family households	107,900	23.0	60,945	939	25.6	82,995	26.5	54,194	910	27.1	24,905	11.3	83,444	1,035	20.6
Non-family households	20,285	5.3	123,818	1,215	15.6	5,370	9.1	105,632	1,190	17.6	14,920	3.9	130,357	1,224	14.9
One-person households	348,220	17.5	50,570	794	26.7	174,590	21.1	41,714	742	28.6	173,630	13.8	59,475	845	24.8
Two or more person households	284,895	19.3	46,174	751	27.7	148,185	23.2	37,858	705	29.5	136,710	15.2	55,188	800	25.7
	63,325	9.1	70,348	986	22.4	26,400	9.8	63,355	949	23.8	36,920	8.7	75,349	1,013	21.5
<b>British Columbia</b>															
Family households	1,520,135	14.6	71,602	976	23.1	568,920	20.3	57,087	896	26.0	951,215	11.2	80,283	1,023	21.3
Couples without children	1,049,620	11.1	85,125	1,086	20.8	314,380	17.5	73,228	1,063	23.8	735,240	8.3	90,211	1,096	19.5
Couples with children	421,695	6.2	79,299	878	17.6	100,100	7.0	80,018	976	19.1	321,600	5.9	79,075	847	17.1
Lone-parent households	448,205	9.8	98,936	1,306	21.5	94,670	10.1	92,969	1,313	22.0	353,540	9.7	100,534	1,304	21.3
Multiple-family households	140,725	30.8	52,018	921	28.5	110,500	33.7	47,937	901	29.7	30,225	20.1	66,936	998	24.2
Non-family households	38,995	7.4	108,847	1,408	19.6	9,115	11.8	100,220	1,388	21.6	29,880	6.0	111,479	1,415	19.0
One-person households	470,520	22.4	41,435	727	28.2	254,545	23.8	37,151	689	28.9	215,975	20.7	46,484	772	27.5
Two or more person households	410,920	23.4	38,832	691	28.6	226,205	24.7	34,687	657	29.2	184,710	21.7	43,908	733	27.8
	59,600	15.5	59,377	973	25.9	28,340	16.1	56,814	940	26.3	31,265	15.1	61,700	1,003	25.5
<b>Yukon Territory</b>															
Family households	11,500	16.3	75,126	868	19.1	5,290	18.5	69,219	871	20.7	6,205	14.4	80,163	865	17.8
Couples without children	7,555	12.3	90,279	977	17.0	3,380	16.3	82,670	966	18.5	4,175	9.0	96,441	986	15.8
Couples with children	2,790	8.6	86,646	865	15.5	1,065	9.9	84,463	875	16.1	1,725	7.8	87,988	858	15.1
Lone-parent households	3,215	7.5	107,879	1,105	15.5	1,215	9.1	103,787	1,083	15.9	2,000	6.5	110,364	1,118	15.2
Multiple-family households	1,420	31.3	53,485	882	23.9	1,025	32.2	52,505	895	24.5	400	28.8	56,023	849	22.3
Non-family households	140	7.1	132,083	1,279	13.1	85	0.0	122,833	1,284	14.2	55	0.0	145,971	1,270	11.5
One-person households	3,945	24.1	46,097	654	23.3	1,910	22.5	45,429	698	24.7	2,030	25.6	46,726	612	22.0
Two or more person households	3,430	25.2	42,120	621	24.1	1,685	23.7	41,350	664	25.3	1,750	26.3	42,862	581	22.9
	510	17.6	72,645	868	18.4	225	13.3	75,465	954	19.7	285	21.1	70,386	802	17.0



**Appendix Table 3** Household Count, Average Household income, Average Shelter-Cost-To-Income Ratio for Households, by Sex of Primary Maintainer, Canada, the Provinces and Territories, 2006. (con't)

	Male-led Households					Women-led Households					All Households				
	Average STIR before taxes	Average shelter cost before tax (\$)	Average household income before taxes (\$)	Incidence of core housing need (%)	Total (#)	Average STIR before taxes	Average shelter cost before tax (\$)	Average household income before taxes (\$)	Incidence of core housing need (%)	Total (#)	Average STIR before taxes	Average shelter cost before tax (\$)	Average household income before taxes (\$)	Incidence of core housing need (%)	Total (#)
<b>Northwest Territories</b>	17.2	1,152	102,156	15.1	7,525	18.9	1,076	84,938	20.3	6,160	18.0	1,117	94,403	13,690	
Family households	16.1	1,260	117,361	14.1	5,450	17.5	1,122	93,855	20.8	4,650	16.8	1,197	106,535	10,105	
Couples without children	16.1	1,225	116,907	9.6	1,670	16.5	1,214	106,181	9.8	1,175	16.3	1,220	112,476	2,845	
Couples with children	15.9	1,339	123,743	13.1	3,060	16.1	1,311	114,690	13.5	1,965	16.0	1,328	120,201	5,025	
Lone-parent households	19.1	875	72,167	34.7	475	21.1	792	52,028	39.8	1,345	20.5	814	57,288	1,820	
Multiple-family households	13.0	1,272	128,321	18.4	245	12.9	885	98,250	29.4	170	12.8	1,116	116,120	415	
Non-family households	20.0	851	62,229	17.8	2,075	23.5	930	57,471	18.9	1,510	21.5	885	60,225	3,585	
One-person households	20.7	798	56,130	19.1	1,705	24.3	826	48,793	20.9	1,175	22.2	809	53,141	2,880	
Two or more person households	17.0	1,089	90,464	12.3	365	20.7	1,281	87,644	11.9	335	18.5	1,182	89,116	710	
<b>Nunavut</b>	12.8	735	78,937	33.8	4,195	13.5	759	72,456	41.4	3,505	13.1	746	75,986	7,700	
Family households	11.7	766	86,711	38.0	3,155	12.3	722	73,403	45.3	2,925	12.0	745	80,312	6,075	
Couples without children	12.8	998	123,895	12.4	485	13.6	1,147	124,304	11.3	310	13.0	1,055	124,053	795	
Couples with children	11.7	761	81,641	40.2	1,980	12.1	782	79,799	42.3	1,360	11.8	770	80,892	3,335	
Lone-parent households	13.1	558	50,904	46.7	300	13.3	522	43,447	54.0	870	13.2	531	45,340	1,170	
Multiple-family households	9.3	662	93,322	51.9	395	10.1	629	78,196	62.3	385	9.8	646	85,837	775	
Non-family households	16.5	634	55,353	21.6	1,040	19.7	954	67,724	21.4	585	17.6	750	59,807	1,625	
One-person households	16.6	591	49,496	19.2	885	20.4	896	60,013	19.8	455	17.9	694	53,052	1,340	
Two or more person households	15.4	901	89,835	33.3	150	17.9	1,144	94,448	26.9	130	16.2	1,019	91,978	285	

Source: CMHC (Census-based housing indicators and data)

**Appendix Table 4a** Household Count and Incidence of Core Housing Need for all Households by Sex of the Primary Maintainer, selected indicators, Canada 2006

	Total			Women-led Households			Male-led Households		
	Number of Households (#)	Distribution (%)	Incidence of Core Housing Need (%)	Number of Households (#)	Distribution (%)	Incidence of Core Housing Need (%)	Number of Households (#)	Distribution (%)	Incidence of Core Housing Need (%)
All Households	11,766,145	100.0	12.7	4,460,225	100.0	18.7	7,305,915	100.0	9.0
Tenure									
Owned	8,158,115	69.3	6.3	2,654,275	59.5	9.6	5,503,840	75.3	4.7
Rented	3,608,025	30.7	27.2	1,805,950	40.5	32.1	1,802,080	24.7	22.3
Age of Household Maintainer									
Less than 65 years	9,192,305	78.1	12.2	3,347,830	75.1	17.2	5,844,470	80.0	9.4
65 years and over	2,573,840	21.9	14.4	1,112,395	24.9	23.2	1,461,445	20.0	7.7
Household Type									
Family households	8,285,195	70.4	9.2	2,544,475	57.0	15.2	5,740,720	78.6	6.5
One-family households	8,068,780	68.6	9.2	2,487,245	55.8	15.2	5,581,535	76.4	6.5
Couples without children	3,124,610	26.6	5.1	726,985	16.3	5.8	2,397,630	32.8	4.9
Couples with children	3,745,515	31.8	7.1	817,575	18.3	7.0	2,927,940	40.1	7.1
Lone-parent households	1,198,655	32.0	26.5	942,690	21.1	29.6	255,965	3.5	15.2
Lone-parent male	233,600	2.0	15.2	10,380	0.2	15.0	223,220	3.1	15.2
Lone-parent female	965,050	8.2	29.2	932,305	20.9	29.7	32,745	0.4	15.5
Multiple-family households	216,420	1.8	8.4	57,230	1.3	13.4	159,185	2.2	6.6
Non-family households	3,480,950	29.6	21.1	1,915,745	43.0	23.5	1,565,200	21.4	18.2
One-person households	3,053,620	26.0	22.3	1,714,545	38.4	24.8	1,339,080	18.3	19.2
Two or more person households	427,325	3.6	12.1	201,205	4.5	12.0	226,120	3.1	12.3
Aboriginal Status of Households									
Aboriginal household	401,145	3.4	20.4	172,830	3.9	29.1	228,310	3.1	13.8
Non-Aboriginal household	11,365,005	96.6	12.4	4,287,395	96.1	18.3	7,077,600	96.9	8.9
Employment Status of Household Maintainer									
Not in Labour Force	3,624,780	30.8	20.2	1,664,185	37.3	28.6	1,960,600	26.8	13.1
In Labour Force	8,141,360	69.2	9.4	2,796,040	62.7	12.8	5,345,320	73.2	7.5
Unemployed	367,060	3.1	25.7	139,125	3.1	34.3	227,935	3.1	20.5
Employed	7,774,305	66.1	8.6	2,656,915	59.6	11.7	5,117,390	70.0	7.0
Full-time	6,724,825	57.2	7.4	2,115,605	47.4	10.0	4,609,225	63.1	6.2
Part-time	723,670	6.2	18.0	391,485	8.8	20.3	332,185	4.5	15.3
Major Source of Household Income									
Paid employment	7,674,915	65.2	6.3	2,681,310	60.1	8.8	4,993,605	68.4	4.9
Self-employment	511,395	6.7	18.5	140,805	5.3	21.4	370,590	7.4	17.4
Income from government	2,303,560	19.6	36.9	1,176,185	26.4	45.2	1,127,375	15.4	28.2
Other income	1,276,275	10.8	5.4	461,925	10.4	8.0	814,345	11.1	3.9
Housing Standards									
Above housing standards	8,177,025	69.5	0.0	2,771,790	62.1	0.0	5,405,235	74.0	0.0
Below housing standards	3,589,120	30.5	41.6	1,688,440	37.9	49.5	1,900,680	26.0	34.7
Below one standard	3,142,555	26.7	38.7	1,464,565	32.8	46.7	1,677,990	23.0	31.8
Affordability	2,124,745	18.1	50.5	1,068,225	24.0	57.0	1,056,515	14.5	43.9
Suitability	465,230	4.0	15.9	171,225	3.8	21.2	294,005	4.0	12.8
Adequacy	552,585	4.7	12.7	225,115	5.0	16.9	327,470	4.5	9.7
Below multiple housing standards	446,565	3.8	62.2	223,870	5.0	67.8	222,690	3.0	56.6
Affordability and suitability	163,045	1.4	75.7	74,005	1.7	81.4	89,040	1.2	70.9
Affordability and adequacy	206,625	1.8	60.1	111,305	2.5	65.5	95,320	1.3	53.8
Suitability and adequacy	54,995	0.5	22.4	25,515	0.6	28.6	29,485	0.4	17.0
Affordability, suitability and adequacy	21,895	0.2	81.2	13,045	0.3	85.9	8,850	0.1	74.2

**Notes:** Includes private, non-farm, non-band, non-reserve households with household incomes greater than zero and shelter-cost-to-income ratios less than 100%

\* A non-family household refers to either one person living alone in a private dwelling, or to a group of two or more people who share a private dwelling, but do not constitute a census family. A census family refers to a married or common-law couple (with or without children), or a lone-parent of any marital status, with at least one son or daughter living in the same dwelling.

**Source:** CMHC (Census-based housing indicators and data)

**Appendix Table 4b** Household Count and Incidence of Core Housing Need for Owner Households by Sex of the Primary Maintainer, Canada 2006

	Total			Women-led Households			Male-led Households		
	Number of Households (#)	Distribution (%)	Incidence of Core Housing Need (%)	Number of Households (#)	Distribution (%)	Incidence of Core Housing Need (%)	Number of Households (#)	Distribution (%)	Incidence of Core Housing Need (%)
All Households	8,158,120	100.0	6.3	2,654,275	100.0	9.6	5,503,840	100.0	4.7
Age of Household Maintainer									
Less than 65 years	6,296,040	77.2	5.8	1,971,770	74.3	8.1	4,324,265	78.6	4.8
65 years and over	1,862,075	22.8	7.9	682,505	25.7	13.9	1,179,575	21.4	4.4
Household Type									
Family households	6,501,385	79.7	4.8	1,722,840	64.9	7.0	4,778,545	86.8	3.9
Couples without children	2,494,680	30.6	3.0	523,180	19.7	2.9	1,971,505	35.8	3.0
Couples with children	3,159,510	38.7	4.2	659,675	24.9	3.8	2,499,840	45.4	4.3
Lone-parent households	665,770	8.2	13.8	497,335	18.7	15.5	168,435	3.1	8.8
Multiple-family households	181,425	2.2	5.7	42,655	1.6	8.1	138,765	2.5	5.0
Non-family households	1,656,735	20.3	12.3	931,435	35.1	14.4	725,300	13.2	9.6
One-person households	1,483,650	18.2	12.8	848,375	32.0	15.0	635,275	11.5	10.0
Two or more person households	173,085	2.1	7.4	83,060	3.1	7.8	90,030	1.6	7.1
Aboriginal Status of Households									
Aboriginal household	220,500	2.7	8.5	74,430	2.8	12.6	146,075	2.7	6.4
Non-Aboriginal household	7,937,615	97.3	6.2	2,579,845	97.2	9.5	5,357,770	97.3	4.6
Employment Status of Household Maintainer									
Not in Labour Force	2,411,860	29.6	9.7	933,430	35.2	15.3	1,478,435	26.9	6.2
In Labour Force	5,746,260	70.4	4.8	1,720,850	64.8	6.5	4,025,410	73.1	4.1
Unemployed	188,935	2.3	10.8	56,340	2.1	16.3	132,595	2.4	8.4
Employed	5,557,325	68.1	4.6	1,664,510	62.7	6.2	3,892,815	70.7	4.0
Full-time	4,858,700	59.6	4.1	1,330,760	50.1	5.2	3,527,940	64.1	3.6
Part-time	474,025	5.8	9.5	239,680	9.0	11.1	234,350	4.3	7.9
Major Source of Household Income									
Paid employment	5,497,470	67.4	3.1	1,696,655	63.9	4.3	3,800,820	69.1	2.5
Self-employment	396,730	4.9	13.6	103,350	3.9	15.5	293,385	5.3	12.9
Income from government	1,220,240	15.0	20.6	514,400	19.4	28.4	705,840	12.8	15.0
Other income	1,043,685	12.8	3.7	339,875	12.8	5.6	703,805	12.8	2.7
Housing Standards									
Above housing standards	6,308,895	77.3	0.0	1,923,685	72.5	0.0	4,385,215	79.7	0.0
Below housing standards	1,849,220	22.7	27.7	730,590	27.5	34.9	1,118,630	20.3	23.0
Below one standard	1,672,240	20.5	26.1	655,785	24.7	33.3	1,016,460	18.5	21.5
Affordability	1,082,125	13.3	35.0	453,505	17.1	42.3	628,620	11.4	29.8
Suitability	219,715	2.7	7.2	64,460	2.4	9.7	155,255	2.8	6.1
Adequacy	370,395	4.5	11.4	137,820	5.2	14.9	232,580	4.2	9.2
Below multiple housing standards	176,980	2.2	42.9	74,805	2.8	48.6	102,170	1.9	38.8
Affordability and suitability	53,050	0.7	52.1	18,175	0.7	58.2	34,870	0.6	49.0
Affordability and adequacy	96,920	1.2	43.8	45,690	1.7	49.8	51,225	0.9	38.5
Suitability and adequacy	21,525	0.3	12.7	8,315	0.3	15.8	13,210	0.2	10.8
Affordability, suitability and adequacy	5,485	0.1	56.0	2,625	0.1	63.8	2,860	0.1	48.8

**Notes:** Includes private, non-farm, non-band, non-reserve households with household incomes greater than zero and shelter-cost-to-income ratios less than 100%

\* A non-family household refers to either one person living alone in a private dwelling, or to a group of two or more people who share a private dwelling, but do not constitute a census family. A census family refers to a married or common-law couple (with or without children), or a lone-parent of any marital status, with at least one son or daughter living in the same dwelling.

**Source:** CMHC (Census-based housing indicators and data)

**Appendix Table 4c** Household Count and Incidence of Core Housing Need for Renter Households by Sex of the Primary Maintainer, Canada 2006

	Total			Women-led Households			Male-led Households		
	Number of Households (#)	Distribution (%)	Incidence of Core Housing Need (%)	Number of Households (#)	Distribution (%)	Incidence of Core Housing Need (%)	Number of Households (#)	Distribution (%)	Incidence of Core Housing Need (%)
Renter Households	3,608,025	100.0	27.2	1,805,950	100.0	32.1	1,802,075	100.0	22.3
Age of Household Maintainer									
Less than 65 years	2,896,255	80.3	26.2	1,376,055	76.2	30.3	1,520,205	84.4	22.5
65 years and over	711,770	19.7	31.4	429,895	23.8	37.9	281,875	15.6	21.3
Household Type									
Family households	1,783,815	49.4	25.3	821,635	45.5	32.2	962,170	53.4	19.4
Couples without children	629,930	17.5	13.4	203,805	11.3	13.2	426,125	23.6	13.5
Couples with children	586,000	16.2	22.7	157,905	8.7	20.0	428,100	23.8	23.7
Lone-parent households	532,885	14.8	42.4	445,355	24.7	45.3	87,530	4.9	27.6
Multiple-family households	34,995	1.0	22.3	14,575	0.8	29.0	20,425	1.1	17.5
Non-family households	1,824,215	50.6	29.1	984,310	54.5	32.1	839,905	46.6	25.6
One-person households	1,569,975	43.5	31.3	866,170	48.0	34.4	703,805	39.1	27.5
Two or more person households	254,240	7.0	15.3	118,145	6.5	14.9	136,095	7.6	15.7
Aboriginal Status of Households									
Aboriginal household	180,640	5.0	34.9	98,405	5.4	41.6	82,240	4.6	26.9
Non-Aboriginal household	3,427,385	95.0	26.8	1,707,550	94.6	31.6	1,719,835	95.4	22.1
Employment Status of Household Maintainer									
Not in Labour Force	1,212,925	33.6	41.0	730,755	40.5	45.6	482,165	26.8	34.2
In Labour Force	2,395,105	66.4	20.2	1,075,195	59.5	23.0	1,319,910	73.2	17.9
Unemployed	178,120	4.9	41.5	82,785	4.6	46.5	95,335	5.3	37.2
Employed	2,216,980	61.4	18.5	992,410	55.0	21.0	1,224,570	68.0	16.4
Full-time	1,866,130	51.7	16.1	784,845	43.5	18.0	1,081,285	60.0	14.7
Part-time	249,640	6.9	34.0	151,810	8.4	34.7	97,835	5.4	32.8
Major Source of Household Income									
Paid employment	2,177,440	60.3	14.4	984,655	54.5	16.5	1,192,785	66.2	12.6
Self-employment	114,670	3.2	35.6	37,455	2.1	38.0	77,215	4.3	34.4
Income from government	1,083,320	30.0	55.1	661,790	36.6	58.2	421,535	23.4	50.2
Other income	232,595	6.4	13.1	122,050	6.8	14.7	110,540	6.1	11.4
Housing Standards									
Above housing standards	1,868,125	51.8	0.0	848,105	47.0	0.0	1,020,025	56.6	0.0
Below housing standards	1,739,900	48.2	56.4	957,845	53.0	60.6	782,050	43.4	51.4
Below one standard	1,470,315	40.8	53.0	808,785	44.8	57.5	661,530	36.7	47.6
Affordability	1,042,615	28.9	66.6	614,720	34.0	67.9	427,895	23.7	64.7
Suitability	245,510	6.8	23.7	106,765	5.9	28.2	138,745	7.7	20.2
Adequacy	182,185	5.0	15.3	87,300	4.8	20.1	94,890	5.3	11.0
Below multiple housing standards	269,585	7.5	74.8	149,065	8.3	77.4	120,520	6.7	71.7
Affordability and suitability	110,000	3.0	87.1	55,830	3.1	88.9	54,170	3.0	85.1
Affordability and adequacy	109,705	3.0	74.5	65,610	3.6	76.5	44,090	2.4	71.6
Suitability and adequacy	33,475	0.9	28.6	17,205	1.0	34.8	16,270	0.9	22.0
Affordability, suitability and adequacy	16,405	0.5	89.6	10,420	0.6	91.4	5,990	0.3	86.4

**Notes:** Includes private, non-farm, non-band, non-reserve households with household incomes greater than zero and shelter-cost-to-income ratios less than 100%  
 \* A non-family household refers to either one person living alone in a private dwelling, or to a group of two or more people who share a private dwelling, but do not constitute a census family. A census family refers to a married or common-law couple (with or without children), or a lone-parent of any marital status, with at least one son or daughter living in the same dwelling.  
**Source:** CMHC (Census-based housing indicators and data)

## SUMMARY

Females in Canada were more likely to live in households in core housing need in 2006 (at 11.9%) than males (at 9.8%). For women (at least 15 years old), the incidence of core housing need was 11.3% compared to 8.8% for men. The living arrangements of females had an important influence on the incidence of core housing need. Females living in couple households (with or without children) were much less likely to live in core housing need (6.2%) than females who lived in lone-parent families (27.9%) or those who lived alone (24.8%).

There were 4.5 million households with a female primary maintainer, accounting for 38% of the 11.8 million households assessed for core housing need. Of these women-led households, about 38% were one-person households, 35% couple households, and 21% lone-parent households. Compared to households with a male primary maintainer, households with female primary maintainer had a lower ownership rate (about 60% versus 75%), and a lower labour force participation rate (about 63% versus 73%). They also had significantly lower average incomes (at \$57,450) than households with male maintainers (at \$81,513), but spent more of their income on shelter costs than their male counterparts (about 25% versus 20%). Core housing need was more prevalent among female-led households (at 18.7% compared to 9% for households with a male primary maintainer).

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**For further information** on CMHC's census-based housing data, refer to *Housing in Canada Online* on the CMHC website, at [www.cmhc.ca](http://www.cmhc.ca). To inquire or comment on this Highlight or make suggestions for further research, please contact us, either by e-mail at [HiCO-LaCel@cmhc-schl.gc.ca](mailto:HiCO-LaCel@cmhc-schl.gc.ca), or via regular mail at:

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