

September 12, 2013

Housing and Income

— 2011 National Household Survey (NHS) —

Recently, Statistics Canada released information on housing and income from the 2011 National Household Survey. Housing conditions were measured by three nationally accepted standards: affordability, adequacy, and suitability. Housing affordability is measured based on whether the occupants of the dwelling paid 30% or more of household total income towards shelter costs. An indicator for housing adequacy is the condition of the dwelling. Dwellings in need of major repairs are considered an indicator of inadequate dwellings by housing organizations. An indicator for housing suitability (a topic commonly referred to as crowding) is whether the dwelling has enough bedrooms for the size and composition of the household.

Table 1 Housing Affordability, Adequacy, and Suitability
Canada, Provinces, Territories, 2011 National Household Survey

	All Households	Housing Problems					
		Affordability	%	Adequacy	%	Suitability	%
Canada	13,319,250	3,285,975	24.7	982,200	7.4	793,590	6.0
Newfoundland & Labrador	208,840	37,275	17.8	16,830	8.1	5,950	2.8
Prince Edward Island	56,460	10,800	19.1	4,225	7.5	2,075	3.7
Nova Scotia	390,280	85,850	22.0	38,480	9.9	14,260	3.7
New Brunswick	314,035	58,430	18.6	30,650	9.8	9,630	3.1
Quebec	3,395,215	785,750	23.1	243,130	7.2	161,365	4.8
Ontario	4,886,655	1,303,190	26.7	322,735	6.6	353,090	7.2
Manitoba	465,800	85,065	18.3	49,690	10.7	32,805	7.0
Saskatchewan	409,575	75,660	18.5	43,770	10.7	20,720	5.1
Alberta	1,390,280	319,235	23.0	97,720	7.0	69,295	5.0
British Columbia	1,764,635	519,470	29.4	127,755	7.2	119,150	6.8
Yukon	14,115	2,660	18.8	2,285	16.2	1,030	7.3
Northwest Territories	14,700	2,055	14.0	2,535	17.2	1,585	10.8
Nunavut	8,665	550	6.3	2,395	27.6	2,640	30.5

In 2011, affordability problems for provinces and territories ranged from 29.4% in British Columbia to 6.3% in Nunavut. In the Northwest Territories, 14% of all households were spending 30% or more of total household income on shelter costs. In terms of adequacy and suitability, the NWT was second only to Nunavut for the percentage of households with adequacy and suitability problems (Table 1).

**Table 2 Housing Affordability and Adequacy
Northwest Territories, Communities, 2011 National Household Survey**

	No. of Hhds with Income	Affordability	%	No. of Occupied Dwellings	Adequacy	%	Suitability	%
Northwest Territories	14,465	2,055	14.2	14,700	2,535	17.2	1,585	10.8
Beaufort Delta	2,345	335	14.3	2,365	545	23.0	310	13.1
Aklavik	155	10	6.5	155	45	29.0	15	9.7
Fort McPherson	240	20	8.3	245	60	24.5	40	16.3
Inuvik	1,355	250	18.5	1,360	245	18.0	140	10.3
Paulatuk	90	15	16.7	90	40	44.4	30	33.3
Sachs Harbour	x	x		40	10	25.0	-	-
Tsiigehtchic	x	x		65	20	30.8	10	15.4
Tuktoyaktuk	260	25	9.6	265	80	30.2	50	18.9
Ulukhaktok	145	10	6.9	140	45	32.1	15	10.7
Dehcho	1,060	125	11.8	1,165	305	26.2	140	12.0
Fort Liard	150	20	13.3	150	50	33.3	25	16.7
Fort Providence	260	35	13.5	265	105	39.6	40	15.1
Fort Simpson	515	60	11.7	520	95	18.3	45	8.7
Hay River Reserve	-	-	-	90	30	33.3	10	11.1
Kakisa	x	x		15	10	66.7	-	-
Nahanni Butte	x	x		30	10	33.3	10	33.3
Trout Lake	x	x		25	-	-	-	-
Sahtu	805	75	9.3	825	290	35.2	150	18.2
Colville Lake	x	x		35	30	85.7	10	28.6
Déljine	150	20	13.3	160	50	31.3	45	28.1
Fort Good Hope	170	25	14.7	180	80	44.4	25	13.9
Norman Wells	310	20	6.5	310	85	27.4	15	4.8
Tulita	145	20	13.8	140	45	32.1	55	39.3
South Slave	2,655	325	12.2	2,665	510	19.1	175	6.6
Enterprise	x	x		40	10	25.0	-	-
Fort Resolution	180	20	11.1	185	90	48.6	25	13.5
Fort Smith	770	85	11.0	770	150	19.5	40	5.2
Hay River	1,420	175	12.3	1,420	195	13.7	75	5.3
Lutselk'e	105	20	19.0	100	25	25.0	15	15.0
Tłjchq	630	65	10.3	680	205	30.1	240	35.3
Behchokq	410	50	12.2	455	155	34.1	175	38.5
Gameti	65	-	-	65	10	15.4	20	30.8
Wekweeti	x	x		30	10	33.3	-	-
Whati	120	10	8.3	125	30	24.0	40	32.0
Yellowknife Area	6,960	1,135	16.3	7,000	675	9.6	570	8.1
Detah	x	x		70	20	28.6	15	21.4
Yellowknife	6,905	1,125	16.3	6,935	655	9.4	555	8.0

'x' – data are suppressed to meet confidentiality requirements of the Statistics Act

'-' – data are not available

Housing adequacy is the most prevalent problem in the communities of the NWT. Table 2 shows that in the NWT, about 17% of residents reported their homes as being in need of major repairs. This number varies between communities and ranges from 85.7% in Colville Lake to 9.4% in Yellowknife. Affordability problems are generally less common in smaller NWT communities with the exception of Lutselk'e (19.0%). In Inuvik, 18.5% of households had affordability issues, higher than the other regional centres of Fort Smith (11.0%) and Hay River (12.3%) and higher than Yellowknife (16.3%). Suitability problems were more common in smaller NWT communities and ranged from 38.5% of households in Behchoko to 4.8% in Norman Wells.

In 2011, in the NWT, of the 14,700 total households, 51.5% owned houses, 47.4% rented, and 1% lived in band housing. In comparison to other provinces and territories, households who owned their home was highest in Newfoundland & Labrador at 77.5% and lowest in Nunavut at 21.0%. Unlike in other provinces and territories, the ratio of owners to renters in Northwest Territories was the closest to an even split (51.5% to 47.4%) (Table 3).

Table 3 Housing Tenure
Canada, Provinces, Territories, 2011 National Household Survey

	All Households	Owned		Rented		Band Housing	
		(#)	(%)	(#)	(%)	(#)	(%)
Canada	13,319,250	9,185,845	69.0	4,078,225	30.6	55,180	0.4
Newfoundland & Labrador	208,845	161,860	77.5	46,545	22.3	435	0.2
Prince Edward Island	56,460	41,455	73.4	14,915	26.4	95	0.2
Nova Scotia	390,280	276,200	70.8	111,865	28.7	2,210	0.6
New Brunswick	314,035	237,565	75.6	74,665	23.8	1,795	0.6
Quebec	3,395,220	2,077,640	61.2	1,311,200	38.6	6,380	0.2
Ontario	4,886,655	3,491,320	71.4	1,389,915	28.4	5,415	0.1
Manitoba	465,800	326,435	70.1	127,220	27.3	12,150	2.6
Saskatchewan	409,575	297,230	72.6	100,995	24.7	11,345	2.8
Alberta	1,390,280	1,022,645	73.6	357,950	25.7	9,690	0.7
British Columbia	1,764,630	1,234,710	70.0	525,000	29.8	4,925	0.3
Yukon	14,115	9,385	66.5	4,140	29.3	590	4.2
Northwest Territories	14,700	7,570	51.5	6,975	47.4	150	1.0
Nunavut	8,660	1,820	21.0	6,845	79.0	-	-

In the Northwest Territories, affordability varies between renters and owners. Table 4 shows that in 2011, about 18% of renters and 10% of owners were spending more than the affordability benchmark of 30% or more of their income on shelter. Amongst different household types, 24.7% of owners in non-family households were spending more than 30% of their income on shelter compared to owners in family households (7.0%). With renters, the gap between non-family and family households was smaller with 22.3% versus 15.9% having affordability issues.

Table 4 Housing Affordability by Household Type
Northwest Territories, 2011 National Household Survey

	Total	Band housing	Total Owned	Total Rented	Spending 30% or More of Household Income on Shelter			
					Owner Households		Renter Households	
					#	%	#	%
Total households	14,700	150	7,575	6,975	770	10.2	1,280	18.4
Family households	10,495	105	6,175	4,220	430	7.0	670	15.9
One family only households	9,030	85	5,280	3,670	395	7.5	610	16.6
Couple family households	7,400	45	4,665	2,685	275	5.9	380	14.2
Lone-parent family households	1,625	40	610	980	120	19.7	235	24.0
Other family households	1,470	20	900	550	35	3.9	55	10.0
Non-family households	4,205	45	1,395	2,760	345	24.7	615	22.3
One person households	3,430	45	1,180	2,200	325	27.5	490	22.3
Two or more person households	770	-	215	560	15	7.0	120	21.4

Although shelter costs are high, income is a major factor affecting affordability. In 2010, the average income in NWT was \$54,717; the highest compared to other provinces and territories. Median income, where exactly one half of income falls below and the other half above, was \$44,186 for NWT and \$29,878 for Canada (Table 5).

Table 5 Average and Median Personal Income
Canada, Provinces, Territories, 2011 National Household Survey

	Income (\$)	
	Average	Median
Canada	40,650	29,878
Newfoundland & Labrador	35,089	25,279
Prince Edward Island	33,923	27,762
Nova Scotia	35,478	27,570
New Brunswick	34,110	26,582
Quebec	36,352	28,099
Ontario	42,264	30,526
Manitoba	36,696	29,029
Saskatchewan	40,798	31,408
Alberta	50,956	36,306
British Columbia	39,415	28,765
Yukon	47,222	40,391
Northwest Territories	54,717	44,186
Nunavut	43,305	25,662

Table 6 presents average income in the NWT by communities. Despite the high average income in the NWT, there are variations within the NWT. When comparing communities within a region, average income is generally higher in the regional center than outlying communities. Average family income was highest for Norman Wells (\$165,225) and Yellowknife (\$151,156).

Table 6 Average Income
Northwest Territories, Communities, 2011 National Household Survey

	Personal Income (\$)	Family Income (\$)	Couple-only Family income (\$)	Couple-with- children Family income (\$)	Lone-parent Family income (\$)
Northwest Territories	54,717	127,512	134,053	146,799	71,716
Beaufort Delta	43,897	100,156	119,897	112,865	61,879
Aklavik	31,345	79,134	104,114	90,073	47,213
Fort McPherson	28,207	70,429	61,283	91,470	45,175
Inuvik	53,795	119,569	135,043	132,198	75,078
Paulatuk	29,575	78,304	-	88,642	48,421
Sachs Harbour	x	x	x	x	x
Tsiigehtchic	x	x	x	x	x
Tuktoyaktuk	32,641	78,317	98,223	86,253	49,526
Ulukhaktok	31,571	67,038	101,709	76,386	44,023
Dehcho	39,353	89,063	88,795	102,962	61,146
Fort Liard	34,562	80,688	90,939	86,744	48,155
Fort Providence	30,931	74,744	69,415	82,603	62,901
Fort Simpson	50,830	108,216	107,128	134,425	69,433
Hay River Reserve	26,087	64,370	43,828	82,609	42,867
Kakisa	x	x	x	x	x
Nahanni Butte	x	x	x	x	x
Trout Lake	x	x	x	x	x
Sahtu	47,210	110,382	126,460	123,736	62,563
Colville Lake	x	x	x	x	x
Déline	33,061	90,815	91,675	105,855	62,647
Fort Good Hope	31,210	79,505	77,230	94,149	46,549
Norman Wells	77,630	165,225	176,938	182,741	88,826
Tulita	32,585	73,965	52,294	96,648	53,056
South Slave	53,075	119,817	123,217	141,389	65,276
Enterprise	x	x	x	x	x
Fort Resolution	38,026	91,770	94,951	115,703	51,741
Fort Smith	49,418	109,577	114,980	126,774	61,695
Hay River	57,802	129,589	127,069	155,964	73,201
Lutselk'e	36,317	86,136	146,943	92,629	38,916
Tłı̄chǫ	36,688	102,719	106,816	121,216	52,472
Behchokǫ	37,923	104,963	106,528	127,754	53,145
Gamèti	35,059	100,055	-	112,371	54,766
Wekweèti	x	x	x	x	x
Whati	31,757	87,465	-	101,685	48,321
Yellowknife Area	64,368	150,556	149,218	173,073	85,737
Detah	x	x	x	x	x
Yellowknife	64,644	151,156	149,927	173,502	86,369

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The source of income is also important. The total income for the population in private households can be broken down into two basic components: market income and government transfers. In the NWT, 92.3% of total income was from market income in 2010 and 7.7% was from government transfers. In the NWT, employment income accounted for 87.8% of market income, the highest amongst all the provinces and territories. The government transfer payments in NWT was the second smallest after Alberta (7.3%).

Figure 1 demonstrates average personal income by community. Norman Wells has the highest average personal income amongst all the communities followed by Yellowknife and Hay River. Communities with suppressed income information are not shown on the graph.

Figure 1 Average Personal Income by Community
Northwest Territories, Communities, 2011 National Household Survey

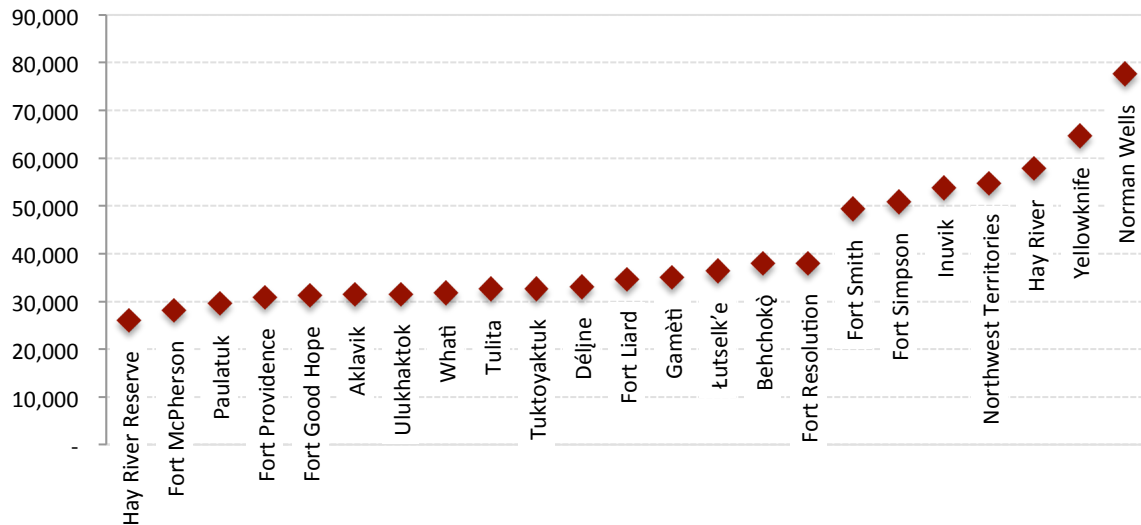


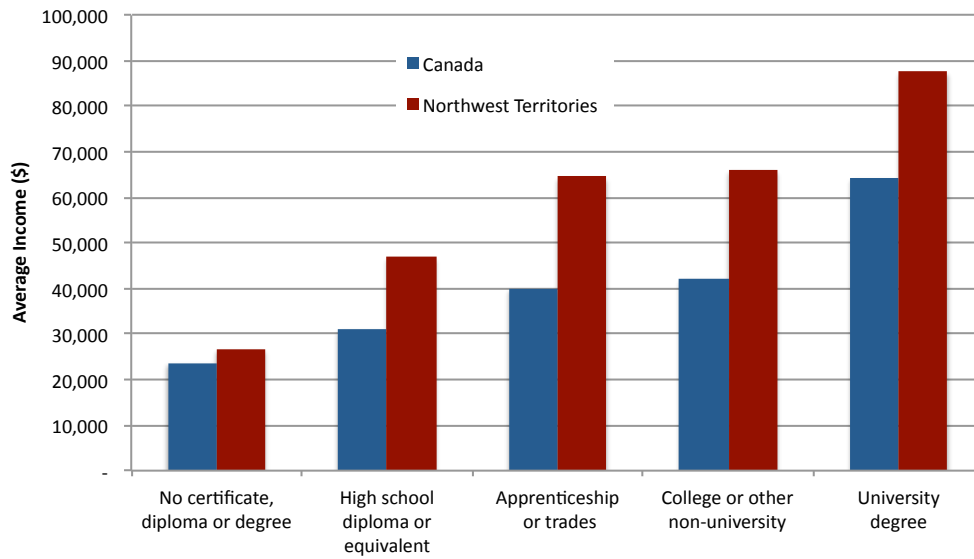
Table 8 shows average and median personal incomes by selected characteristics for the NWT. Males have higher average income than females. Income also differs by occupation. The average employment income was highest for those in the management occupation with \$90,333, and lowest for those in sales and services with \$28,652.

Table 8 Average and Median Personal Income by Selected Characteristics
Northwest Territories, 2011 National Household Survey

	Average (\$)	Median (\$)
Total Personal Income	54,717	44,186
Males	61,143	50,575
Females	48,150	38,479
Employment Income	56,184	49,153
Management Occupations	90,333	86,591
Business, Finance & Administration Occupations	58,182	59,981
Natural & Applied Sciences and Related Occupations	80,960	83,529
Health Occupations	86,208	74,575
Occupations in Education, Law and Social, Community and Government Services	66,827	67,155
Occupations in Art, Culture, Recreation and Sport	32,829	22,049
Sales & Services Occupations	28,652	20,067
Trades, Transport and Equipment Operators and Related Occupations	51,381	44,372
Natural Resources, Agriculture and Related Production Occupations	50,582	32,844
Occupations in Manufacturing and Utilities	63,877	47,080

Figure 2 shows average income by highest certificate, diploma or degree in Northwest Territories compared to Canada. Highly educated people are more likely to have higher income. Income of those with a university diploma, certificate or degree at a bachelor level or above is almost double those with a high school diploma or equivalent.

Figure 2 Average Income by Highest Certificate, Diploma or Degree
Canada and Northwest Territories, 2011 National Household Survey



For more information on housing and income, please visit www.statsnwt.ca.