

## 2001 Census Housing Series: Issue 13—Housing Conditions of Women and Girls

### INTRODUCTION

This 13<sup>th</sup> highlight of CMHC's 2001 *Census Housing Series* examines the housing conditions of women and girls<sup>1</sup> in Canada. The highlight begins with a profile of the female population and its housing conditions, followed by an examination of female-led households<sup>2</sup> and their housing conditions.

The 2001 Census enumerated just over 15 million females, representing 51% of the total population. Of the female population, 2.8 million (18.6%) were girls under the age of 15 (see Table 1). About 2.0 million (13%) were seniors aged 65 years and over, including about 910,000 (6.1%) that were at least 75 years old.

### MOST FEMALES IN CANADA LIVE IN FAMILY HOUSEHOLDS

Most females (86%) in Canada live in family households (see Table 2). The majority of women (57.7%) were living either as a spouse or common-law partner. An additional 7.1% of women lived in lone-parent families. Almost 14% of women lived alone with the proportion increasing with age. Over 38% of senior women lived alone, including nearly half of women aged 75 years or more, as many females are widowed in the later years of their lives<sup>3</sup>. Virtually all (99.9%) of girls lived in family households. Most girls (81.2%) were living in a two-parent family (see Table 2); 18.0% lived in lone-parent families and only 0.6% lived as non-family persons in a family household.<sup>4</sup>

**Table 1** Female Population by Age Group – Canada, 2001

	Population (#)	Distribution by Age (%)
Total	15,024,115	100.0
0-14 years old	2,793,205	18.6
15-24 years old	1,945,215	12.9
25-34 years old	2,018,920	13.4
35-44 years old	2,577,895	17.2
45-54 years old	2,226,860	14.8
55-64 years old	1,443,200	9.6
65 years old and over	2,018,825	13.4
65-74 years old	1,109,095	7.4
75 years old and over	909,730	6.1

**Source:** Statistics Canada (Census of Canada)

<sup>1</sup> Women are defined as females 15 years of age or older while girls are defined as females less than 15 years old.

<sup>2</sup> See Definitions below.

<sup>3</sup> In 2001, 61.8% of women aged 75 or more were widowed.

<sup>4</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.

**Table 2** Female Population by Age Groups, Showing the Distribution by Living Arrangements – Canada, 2001

	<b>Total</b>	<b>0-14 years old</b>	<b>15-29 years old</b>	<b>30-64 years old</b>	<b>65-74 years old</b>	<b>75 or more years old</b>
	<b>(#)</b>	<b>(%)</b>	<b>(%)</b>	<b>(%)</b>	<b>(%)</b>	<b>(%)</b>
Total – All Females	15,024,115	100.0	100.0	100.0	100.0	100.0
Population in family households	12,920,470	99.9	88.2	87.3	68.6	47.3
Spouses or common-law partners	7,056,045	N.A.	28.3	73.0	56.9	29.3
Lone-parents	1,065,365	N.A.	5.1	10.3	6.8	9.4
Children* in two-parent families	3,564,140	81.2	41.8	1.1	0.0	0.0
Children* in lone-parent families	917,060	18.0	10.8	1.3	0.3	0.0
Non-family persons**	317,860	0.6	2.2	1.5	4.7	8.6
Population in non-family households	2,103,640	0.1	11.8	12.7	31.4	52.7
Living alone	1,670,440	N.A.	5.2	10.2	28.9	49.8
Living with others	433,200	0.1	6.7	2.5	2.6	2.9

\*Children living in one- or two-parent are persons (of any age) living with one or both parents in the same household.

\*\*Non-family persons in a family household refer to persons 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

**Source:** Statistics Canada (Census of Canada)

The large majority of females in Canada (71%) lived in accommodation that was owned by a member of the household, 28% lived in rented accommodation and less than 1% resided in band housing (see Table 3). Females living in family households were much more likely (at 76%) to be living in a residence that was owned by a household member than those living in non-family households (at 44%). Less than one-quarter of females living in family households lived in rented accommodation (24%), but over half of all women living alone rented their home (55%).

While females living in family households were more likely to live in a dwelling that was owned by a member of the household, the structure of that family had a large impact on tenure status. Nearly 80% of women living as a spouse or common-law partner lived in a dwelling that was owned, whereas only half (49.8%) of female lone-parents lived in owner-occupied dwellings. Likewise, females who were children<sup>5</sup> in two parent families were more likely to live in owned accommodation than were those who lived with a lone-parent.

<sup>5</sup> Children include females of any age living with one or both parents in the same household. Therefore, when applicable, women, as well as girls, can be classified as a child in a one-parent or two-parent family.

**Table 3** Female Population by Living Arrangements and Household Tenure – Canada, 2001

	Total - Tenure (#)	Owners (%)	Renters (%)	Band housing (%)
Total - All Females	15,024,115	71.1	28.3	0.6
Population in family households	12,920,470	75.5	23.8	0.7
Spouses or common-law partners	7,056,045	79.7	19.9	0.4
Lone-parents	1,065,365	49.8	49.1	1.1
Children in two-parent families	3,564,140	81.6	17.6	0.8
Children in lone-parent families	917,060	49.5	49.0	1.6
Non-family persons	317,860	75.2	23.7	1.1
Population in non-family households	2,103,640	43.7	56.2	0.2
Living alone	1,670,440	45.1	54.7	0.1
Living with others	433,200	38.2	61.6	0.2

**Source:** Statistics Canada (Census of Canada)

## HOUSING CONDITIONS

The following analysis of the housing conditions of women and girls does not cover all the female population living in Canadian households. The census does not collect shelter costs for farm households, since carrying costs for farm residences are not always separable from expenses related to other farm structures. Households on First Nations reserves are also excluded since housing costs are often paid through band housing arrangements. Therefore, housing affordability cannot be assessed for these households. In addition, shelter-cost-to-income ratios (STIRs) for households with incomes less than or equal to zero, or STIRs for households where shelter costs are equal to or greater than the household's income, are considered uninterpretable by CMHC for the purpose of measuring affordability and core housing need.

Of the 15.0 million females enumerated by the 2001 Census, 14.1 million lived in households that could be assessed for core housing need, which includes 12.2 million in family households and 1.9 million in non-family households.

In this highlight, the term “acceptable housing” refers to housing that is in adequate physical condition, is of suitable size, and is affordable for the household.

- **Adequate** dwellings are those reported by their residents as not requiring any major repairs.
- **Suitable** dwellings have enough bedrooms for the size and make-up of the residents, according to National Occupancy Standard (NOS) requirements,<sup>6</sup> and
- **Affordable** dwellings cost less than 30% of before-tax household income.<sup>7</sup>

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

<sup>6</sup> According to the National Occupancy Standard, “enough bedrooms” means one bedroom for each cohabitating 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 siblings 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).

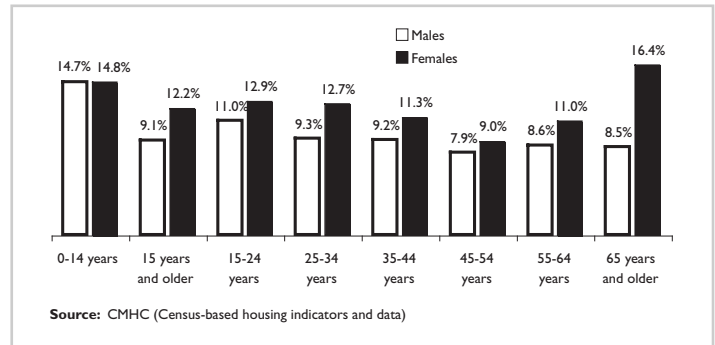
<sup>7</sup> Shelter costs include the following: for renters, rent and any payments for electricity, fuel, water and other municipal services; and for owners, mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

## INCIDENCE OF CORE HOUSING NEED BY AGE GROUP

Of the 14.1 million females living in households assessed for core housing need, 12.3 million, or 87.3%, were members of households that lived in or could access an acceptable dwelling in their community. However, 1.8 million females (12.7%) lived in households that did not meet at least one of the three housing standards and had incomes that were too low to access an acceptable alternative dwelling.

Girls were more likely than women in general to live in households that fall into core housing need, at 14.8%, compared to 12.2% (see Figure 1). The incidence of core housing need decreases with age until reaching the 45-54-year age group. Women aged 45-54 years old experienced the lowest levels at 9.0%. As the population ages, the incidence of core need increases again, with the highest incidence being 16.4% for senior women (65 years old and older).

For children less than 15 years old, there was little difference between boys and girls in the percentage living in households in core housing need (see Figure 1). The percentage for women (at 12.2%) was higher than that of men (at 9.1%). The largest difference was between senior women aged 65 years and older (16.4%) and senior men (8.5%).



**Figure 1** Incidence of Population Living in Households in Core Housing Need by Age and Sex – Canada, 2001

## CORE HOUSING NEED BY FAMILY STATUS

Females living in lone-parent families (at 31%) and those living alone (at 28%) had the largest incidences of living in core housing need (see Table 4). One third (33%) of senior females living alone were in core housing need.

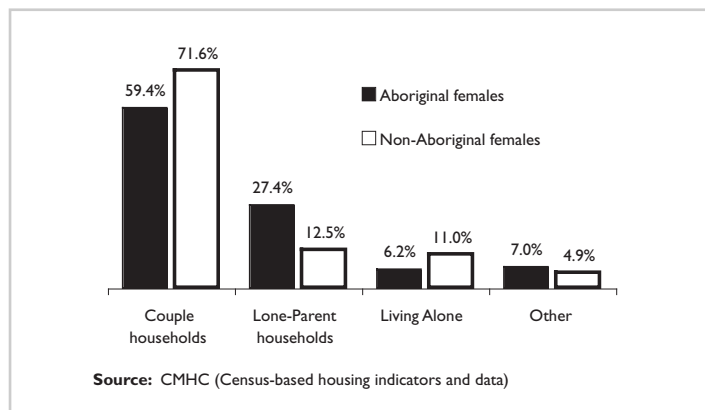
**Table 4** Female Population by Living Arrangements and Age, Showing the Incidence of Core Housing Need – Canada, 2001

	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	14,103,990	12.7	12,138,160	12.1	1,965,830	16.4
Living in family households	12,164,770	10.7	11,006,870	11.2	1,157,900	6.0
Couple families	10,050,485	7.0	9,178,200	7.3	872,285	4.3
Lone-Parent families	1,811,235	31.0	1,652,815	32.6	158,420	13.8
Individuals living with other families	303,050	11.6	175,860	14.6	127,190	7.6
Living in non-family households	1,939,220	25.1	1,131,285	20.7	807,935	31.4
Living alone	1,537,650	28.3	783,085	23.9	754,565	32.9
Living with other individuals	401,565	12.9	348,195	13.5	53,370	9.1

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

## ABORIGINAL FEMALES MORE LIKELY TO LIVE IN CORE HOUSING NEED

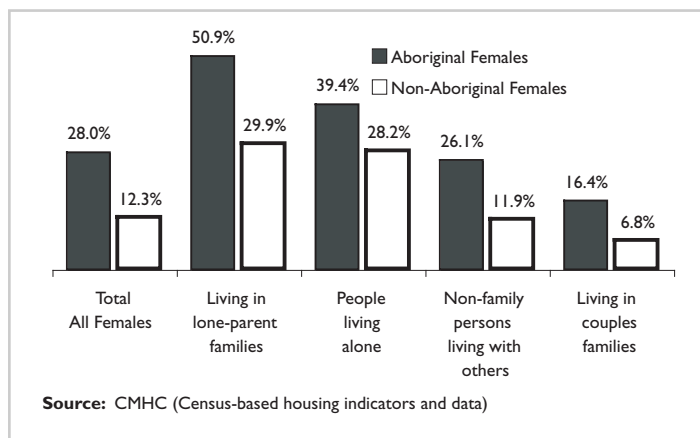
In 2001, the Census enumerated a total of 337,900 Aboriginal females<sup>8</sup>, accounting for 2.4% of the female population. Like most female Canadians, the great majority (90.4%) lived in family households. Aboriginal females were more likely to live in lone-parent households and less likely to live alone or in couple households than non-Aboriginal females (see Figure 2).



**Figure 2** Distribution of Females by Aboriginal Status and Living Arrangements – Canada, 2001

Aboriginal females (at 28.0%) were more than twice as likely to live in core housing need as their non-Aboriginal counterparts (at 12.3%) (see Figure 3). Aboriginal females living in lone-parent households had the highest incidence, with more than half (50.9%) living in a household in core housing need.

Although relatively few Aboriginal women lived alone (see above), those who did live alone had a higher incidence (39%) of core housing need than did non-Aboriginal women (28%) with the same living arrangements.



**Figure 3** Incidence of the Female Population Living in Households in Core Housing Need by Living Arrangements and Aboriginal Status – Canada, 2001

## HOUSEHOLDS LED BY WOMEN

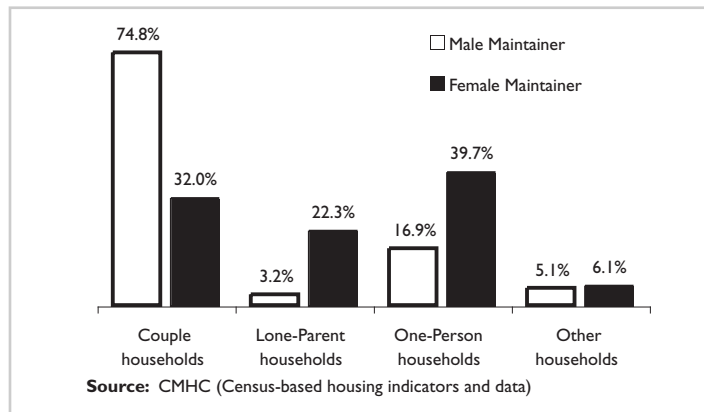
The remainder of the highlight focuses on those households with women as primary household maintainers<sup>9</sup>. Of the 10.8 million households assessed for core housing need, about 3.9 million, or 35.9%, were led by women.

The distribution of these households by family type was markedly different from Canadian households in general. Only 32% of women-led households were couple households, compared to about 75% for men-led households (see Figure 4). In contrast, lone-parent households accounted for 22.3% of women-led households, nearly 7 times the proportion (3.2%) of lone-parent among households led by men.<sup>10</sup> In fact, four out of every five lone-parent households were led by a female. One-person households are the most common women-led households (40%, well above the 17% of men-led households that are comprised of one person).

<sup>8</sup> The 337,900 Aboriginal females included in this analysis are only those who lived in non-farm, non-band private households outside of reserves.

<sup>9</sup> The primary household maintainer refers to the person in the household most responsible for paying the rent or mortgage, the taxes, the electricity, etc., 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. While most of these households are female lone-parent households, there are also approximately 30,000 households that are male lone-parent households with a female primary maintainer. These households are included in the analysis of female-led lone-parent households. However, the 8,500 female lone-parent households with a male primary maintainer are not included, since the analysis is based on the sex of the primary maintainer, not the sex of the parent.



**Figure 4** Distribution of Households by Sex of Primary Maintainer and Family Type of Household – Canada, 2001

Households with a female primary maintainer had a lower ownership rate (55%) than households with a male primary maintainer (74%) (see Appendix Table 4a).

## WOMEN-LED HOUSEHOLDS HAVE LOWER INCOMES AND SPEND MORE OF IT ON SHELTER COSTS

Households with a woman as the primary maintainer had significantly lower incomes<sup>11</sup> (at \$47,345) than households with male maintainers (at \$68,601) (see Table 5 and Appendix Table 3). Among female-led households, there were large differences in incomes across household types. One-person households reported the lowest incomes (\$28,129) and multi-family households the highest (\$86,564).

Women-led households had lower average shelter costs (\$700) than men-led households (\$800). These lower shelter costs were not enough to compensate for the lower incomes reported by women-led households. Women-led households spent 25.2% of their household income on shelter, significantly higher than the 19.1% of income spent on shelter by men-led households.

There was significant variation in shelter costs by type of household among households with a female primary maintainer. Women who lived alone had the lowest average shelter costs (at \$535) and multiple-family households the highest (at \$1,032). Women living alone also spent the largest proportion of their income on shelter costs (at 30%). Couples without children used the smallest proportion of household income (18%) to pay for shelter.

**Table 5** Household Count, Average Household Income, Shelter Cost and STIR by Household Type for Households with a Female Primary Maintainer – Canada, 2001

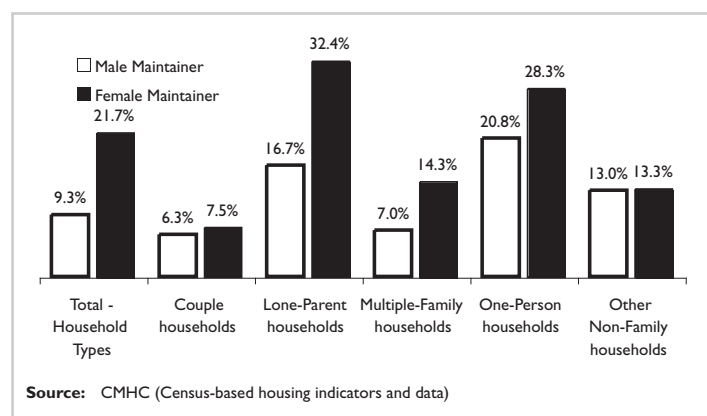
	Number of Households (#)	Average Income (\$)	Average Shelter Cost (\$)	Average STIR (%)
Total - All Households	3,876,330	47,345	700	25.2
Family households	2,151,975	60,680	813	22.3
Couples without children	578,475	67,136	782	18.0
Couples with children	661,330	79,672	977	19.0
Lone-parents	864,220	40,389	696	27.9
Multiple-family	47,950	86,564	1,032	18.6
Non-family households	1,724,350	30,703	559	28.9
One-person households	1,537,650	28,129	535	29.6

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

<sup>11</sup> Incomes reported on the 2001 Census refer to the calendar year preceding the census; that is, for 2000.

## CORE HOUSING NEED MORE PREVALENT AMONG WOMEN-LED HOUSEHOLDS

In 2001, 21.7% of women-led households were in core housing need, a significantly higher rate than for men-led households (9.3%) (see Figure 5). Core housing need was higher for women-led households of all household types. Women-led lone-parent households reported the highest incidence of core housing need among all household types, at 32.4%.



**Figure 5** Incidence of Core Housing Need by Household Type and Sex of Maintainer – Canada, 2001

## RELIANCE ON GOVERNMENT TRANSFERS LINKED TO CORE HOUSING NEED

While 15% of male-led households depended on government transfers<sup>12</sup> as their major source of income, 28% of households with a female primary maintainer found themselves in this situation (see Table 6 and Appendix Table 4a).

Overall, female primary maintainers had a lower labour force participation rate – with 61% either employed or actively looking for work in 2001 – than male primary maintainers (74%). Age is a major contributing factor to this difference. Over one-quarter of all households with a female maintainer in 2001 were senior households.

Women living alone were the most likely (at 44%) to depend on government transfers for their major source of income and the least likely to be in the labour force (at 40.5%) reflecting the fact that almost half were over the age of 65.

Women-led households with a primary maintainer who worked full-time experienced a much lower incidence of core housing need (11.4%) than those who were not in the labour force (32.3%) (see Appendix Table 4a). Likewise, women-led households whose major source of income was other than government transfers fared better (with 11% in need), than those whose primary income source was government transfers (at 49%).

**Table 6** Household Income and Labour Force Characteristics and Incidence of Core Housing Need by Household Type for Women-led Households – Canada, 2001

	Women-led households			
	Total (#)	Income Primarily From Government Transfers (\$)	Maintainer in the Labour Force (%)	Households In Core Housing Need (%)
Total - All Households	3,876,330	28.0	60.8	21.7
Family households	2,151,975	17.4	74.3	17.7
Couples without children	578,475	14.0	73.2	6.4
Couples with children	661,330	6.7	86.0	8.4
Lone-parents	864,220	27.9	66.3	32.4
Multiple-family	47,950	16.1	68.9	14.3
Non-family households	1,724,350	41.2	43.9	26.7
One-person households	1,537,650	44.3	40.5	28.3

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.

## ABORIGINAL WOMEN-LED HOUSEHOLDS

In 2001, there were 123,300 (41.4%) Aboriginal households led by women (see Table 7). Of these households, 42,765 (34.7%) fell into core housing need, compared to 24.0% for all Aboriginal households. The incidence of core housing need for women-led Aboriginal households ranged from 14.6% for couples with children to 51.6% for lone-parent households.

### SUMMARY

Females living in Canada were more likely to be in core housing need in 2001 (at 12.7%) than the population in general (at 11.5%). 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 (7.0%) than females who lived in lone-parent families (31.0%) or those who lived alone (28.3%). These differences reflected differences in household incomes.

## DEFINITIONS

*Households* refer to all private households. People living in collective dwellings are excluded by definition (see Statistics Canada, 2001 *Census Dictionary*, Cat. no. 92-378-XIE, pages 190-193).

The **primary household maintainer** refers to the person in the household most responsible for paying the rent or mortgage, the taxes, the electricity, etc., for the dwelling. If no person in the household is responsible for such payments, the household member indicated on the questionnaire as "Person 1" is considered to be the only household maintainer. In order for a person identified as being responsible for the household payments to be considered as the household maintainer, that person must be 15 years of age or older and be related to Person 1 in terms other than as a lodger or an employee (or as a member of a lodger's or an employee's Census family).

A **family household** contains at least one census family, that is, a married couple with or without sons or daughters, a couple living common-law with or without sons or daughters, or a lone parent living with one or more sons or daughters. Prior to the 2001 Census, the sons or daughters had to have never been married to be considered children in the household. Most of these couple and lone-parent families live in one-family households. However, a few reside in multiple-family households.

A **non-family household** consists either of one person living alone in a private dwelling or of two or more people who share a private dwelling but who do not constitute a family.

**Table 7** Women-led Aboriginal Households, by Household Type and Core Housing Needs Status – Canada, 2001

	Women-led Aboriginal Households	Women-led Aboriginal Households in Core Housing Need – Canada, 2001	
	(#)	(#)	(%)
Total - All Households	123,330	42,765	34.7
Family households	94,870	32,630	34.4
Couples without children	17,475	2,545	14.6
Couples with children	28,075	5,385	19.2
Lone-parents	45,415	23,455	51.6
Multiple-family	3,910	1,245	31.8
Non-family households	28,460	10,140	35.6
One-person households	20,915	8,250	39.4

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



Shelter costs include the following: for renters, rent and any payments for electricity, fuel, water and other municipal services; and for owners, mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services. **Income** data collected by the Census of Canada refer to the calendar year preceding the census (i.e.: 2000), while shelter cost data refer to expenses being paid in the year of the census (i.e.: 2001). **Shelter-cost-to-income ratios** are computed directly from these data, that is, by comparing shelter costs in 2001 to incomes reported for 2000.

**Acceptable housing** refers to housing that is in adequate physical condition, is of suitable size, and is affordable for the household.

- **Adequate dwellings** are those reported by their residents as not requiring any major repairs,
- **Suitable dwellings** have enough bedrooms for the size and make-up of the residents, according to National Occupancy Standard (NOS) requirements,<sup>13</sup> and
- **Affordable dwellings** cost less than 30% of before-tax household income.

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

Core housing need data in this Research Highlight exclude all farm, band, and reserve households; households reporting incomes of zero or less; and households whose shelter costs equal or exceed their incomes.

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13 According to the National Occupancy Standard, “enough bedrooms” means one bedroom for each cohabitating 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 siblings 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).

**Appendix Table I** Female Population by Selected Living Arrangements – Canada, the Provinces, Territories and CMAAs, 2001

	Total All Females (#)	Females in Non-family Households		Females in Family Households				
		Total (#)	Living Alone (#)	Total (#)	Spouses or Common-law Partners (#)	Lone- parents (#)	Children in Two- parent Families (#)	Children in Lone- parent Families (#)
Canada	15,024,115	2,103,640	1,670,440	12,920,470	7,056,045	1,065,365	3,564,140	917,060
All-CMA	9,737,680	1,448,465	1,122,875	8,289,215	4,423,595	719,435	2,299,480	614,175
Newfoundland and Labrador	258,575	25,260	20,215	233,315	131,335	18,935	62,100	14,995
St. John's	88,845	11,620	8,405	77,225	40,525	7,515	20,660	6,500
Prince Edward Island	68,155	8,470	6,835	59,690	32,130	5,245	17,080	4,055
Nova Scotia	461,405	66,475	52,335	394,930	218,850	36,695	100,135	30,285
Halifax	183,890	31,090	21,955	152,800	83,970	14,325	39,540	11,535
New Brunswick	366,560	47,470	37,185	319,090	180,500	28,070	81,260	22,090
Saint John	62,855	9,445	7,395	53,415	28,810	5,440	13,730	4,390
Quebec	3,619,130	596,150	489,600	3,022,980	1,681,630	267,570	794,900	224,470
Saguenay	77,085	10,880	9,325	66,205	38,150	5,200	17,720	4,200
Québec	345,015	68,165	55,530	276,850	157,945	24,675	70,620	20,005
Sherbrooke	76,810	15,595	13,055	61,215	34,850	5,255	15,410	4,805
Trois-Rivières	69,340	13,235	11,250	56,110	31,795	5,460	13,490	4,430
Montréal	1,734,525	310,245	249,345	1,424,280	763,945	138,760	374,260	115,690
Gatineau	130,615	19,315	15,710	111,300	60,060	10,610	29,135	9,130
Ontario	5,745,595	716,065	570,395	5,029,525	2,703,375	401,245	1,441,010	346,485
Ottawa-Gatineau	535,485	81,745	61,495	453,740	245,350	39,305	124,000	34,425
Ottawa	404,870	62,430	45,780	342,440	185,290	28,695	94,865	25,290
Kingston	73,205	12,250	9,535	60,955	34,530	5,135	15,960	4,090
Oshawa	148,670	13,615	10,885	135,055	70,985	10,530	40,660	9,455
Toronto	2,374,390	277,690	207,495	2,096,700	1,069,035	175,650	618,040	153,690
Hamilton	334,570	43,545	36,870	291,025	158,015	23,715	82,540	20,315
St. Catharines-Niagara	190,000	28,275	24,300	161,720	90,645	13,850	43,050	11,020
Kitchener	207,240	24,295	19,230	182,945	99,355	13,995	54,050	11,505
London	219,810	35,540	28,510	184,265	100,060	16,255	51,010	13,570
Windsor	154,280	19,780	16,480	134,500	71,515	12,050	38,325	9,835
Greater Sudbury	78,845	11,080	9,730	67,770	38,075	6,230	17,190	5,265
Thunder Bay	61,265	9,320	8,105	51,950	28,515	4,785	13,750	3,955
Manitoba	554,800	83,070	68,800	471,730	253,720	40,095	133,155	35,390
Winnipeg	338,345	57,240	46,440	281,105	149,910	26,685	75,725	22,685

 See **Notes** at the end of the table

**Appendix Table I (Continued)** Female Population by Selected Living Arrangements – Canada, the Provinces, Territories and CMAs, 2001

	Total All Females (#)	Females in Non-family Households		Females in Family Households				
		Total (#)	Living Alone (#)	Total (#)	Spouses or Common-law Partners (#)	Lone- parents (#)	Children in Two- parent Families (#)	Children in Lone- parent Families (#)
Saskatchewan	484,950	73,080	59,830	411,870	223,610	34,160	115,440	31,645
Regina	97,680	16,390	12,745	81,290	42,660	8,180	21,815	7,220
Saskatoon	114,410	19,825	14,385	94,585	49,650	9,040	26,160	7,900
Alberta	1,458,565	187,450	134,750	1,271,115	694,765	92,940	368,025	83,745
Calgary	471,060	64,865	43,550	406,195	221,250	30,855	116,060	26,010
Edmonton	466,555	65,530	48,295	401,025	213,975	33,245	113,290	29,995
British Columbia	1,961,390	295,955	227,465	1,665,435	917,435	136,455	438,155	119,770
Abbotsford	73,130	7,680	6,265	65,450	34,635	4,885	19,345	4,415
Vancouver	1,000,520	154,905	115,220	845,605	452,785	67,055	234,800	57,915
Victoria	159,855	34,620	27,080	125,235	72,660	11,360	28,280	9,355
Yukon Territory	14,080	1,945	1,480	12,130	6,280	1,220	3,025	1,250
Northwest Territories	18,055	1,605	1,125	16,455	7,675	1,530	5,155	1,555
Nunavut	12,855	650	435	12,205	4,725	1,190	4,700	1,335

**Notes:**

Includes population living in private households.

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

**Appendix Table 2** Incidence of Core Housing Need by Sex – Canada, the Provinces, Territories and CMAs, 2001

	Total		Females		Males	
	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	27,696,215	11.5	14,103,990	12.7	13,592,225	10.3
All-CMA	18,235,865	12.4	9,326,020	13.6	8,909,840	11.2
Newfoundland and Labrador	491,460	12.2	250,220	13.3	241,235	11.1
St. John's	165,420	10.3	85,935	11.5	79,485	9.0
Prince Edward Island	125,745	9.4	64,460	10.6	61,290	8.2
Nova Scotia	850,925	12.4	437,740	13.9	413,185	10.8
Halifax	341,675	13.1	176,485	14.7	165,195	11.4
New Brunswick	683,535	8.8	349,005	9.9	334,530	7.7
Saint John	117,065	9.0	60,790	10.4	56,285	7.6
Quebec	6,768,755	9.3	3,454,730	10.6	3,314,030	8.0
Saguenay	146,430	7.8	74,105	9.4	72,320	6.3
Québec	646,950	8.3	333,810	9.5	313,135	7.0
Sherbrooke	143,585	8.7	73,965	9.9	69,620	7.4
Trois-Rivières	128,200	9.2	66,510	10.6	61,690	7.7
Montréal	3,244,920	10.8	1,670,840	12.2	1,574,080	9.3
Gatineau	247,710	8.2	126,850	9.4	120,855	6.9
Ontario	10,672,180	13.1	5,446,940	14.3	5,225,245	11.7
Ottawa-Gatineau	1,013,060	12.3	517,400	13.4	495,660	11.1
Ottawa	765,350	13.6	390,550	14.7	374,800	12.4
Kingston	135,155	12.8	70,070	14.1	65,090	11.4
Oshawa	283,760	9.5	143,930	10.9	139,825	8.0
Toronto	4,427,475	17.2	2,264,260	18.3	2,163,220	15.9
Hamilton	628,915	11.2	321,620	12.6	307,300	9.6
St. Catherines-Niagara	354,440	10.1	182,155	11.7	172,285	8.4
Kitchener	395,455	9.2	200,205	10.6	195,250	7.7
London	406,925	11.1	209,500	12.4	197,425	9.7
Windsor	293,650	10.3	148,760	11.9	144,885	8.7
Greater Sudbury	147,655	9.5	75,505	11.3	72,155	7.5
Thunder Bay	115,755	9.4	58,885	10.6	56,875	8.1
Manitoba	961,835	10.2	491,755	11.3	470,080	9.0
Winnipeg	637,570	9.4	327,505	10.5	310,065	8.3

 See **Notes** at the end of the table

**Appendix Table 2 (Continued)** Incidence of Core Housing Need by Sex – Canada, the Provinces, Territories and CMAs, 2001

	Total		Females		Males	
	Total - All Persons (Number)	Incidence of Core Housing Need (%)	Total - All Females (Number)	Incidence of Core Housing Need (%)	Total - All Males (Number)	Incidence of Core Housing Need (%)
Saskatchewan	791,350	10.1	405,670	11.1	385,680	9.0
Regina	183,040	9.2	94,365	10.2	88,675	8.1
Saskatoon	212,470	9.6	109,250	10.7	103,215	8.3
Alberta	2,676,025	8.5	1,338,035	9.6	1,337,985	7.4
Calgary	908,810	9.2	454,140	10.2	454,665	8.2
Edmonton	883,890	8.7	445,600	9.9	438,290	7.5
British Columbia	3,586,775	13.7	1,822,380	14.6	1,764,395	12.8
Abbotsford	135,940	9.2	68,485	10.1	67,450	8.2
Vancouver	1,848,280	15.2	940,635	15.9	907,640	14.4
Victoria	289,375	10.9	151,310	12.1	138,060	9.6
Yukon Territory	25,670	14.4	12,890	14.9	12,780	13.9
Northwest Territories	35,640	17.3	17,420	17.8	18,220	16.7
Nunavut	26,320	46.0	12,750	46.6	13,570	45.4

**Notes:**

Includes only the population living in private, non-farm, non-band, non-reserve households with household incomes greater than zero and shelter-cost-to-income ratios less than 100%.

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

**Appendix Table 3** Household Count, Average Household Income, Average Shelter Cost and Average Shelter Cost-to-Income Ratio for Households with a Female Primary Maintainer – Canada, the Provinces and Territories, 2001

	All households					Women-led Households					Male-led households				
	Total (#)	Incidence of Core Housing Need (%)	Average income (\$)	Average shelter cost (\$)	Average STIR (%)	Total (#)	Incidence of Core Housing Need (%)	Average income (\$)	Average shelter cost (\$)	Average STIR (%)	Total (#)	Incidence of Core Housing Need (%)	Average income (\$)	Average shelter cost (\$)	Average STIR (%)
Canada	10,805,615	13.7	60,976	764	21.3	3,876,330	21.7	47,345	700	25.2	6,929,285	9.3	68,601	800	19.1
Family households	7,701,680	9.8	71,446	836	18.8	2,151,975	17.7	60,680	813	22.3	5,549,700	6.7	75,620	845	17.5
Couples without children	2,771,825	5.6	64,485	696	16.9	578,475	6.4	67,136	782	18.0	2,193,350	5.4	63,785	673	16.6
Couples with children	3,652,175	7.2	83,633	967	18.0	661,330	8.4	79,672	977	19.0	2,990,835	7.0	84,509	965	17.8
Lone-parents	1,086,260	29.2	43,651	710	26.6	864,220	32.4	40,389	696	27.9	222,040	16.7	56,347	764	21.6
Multiple-family households	191,420	8.8	97,436	1,076	16.8	47,950	14.3	86,564	1,032	18.6	143,465	7.0	222,040	1,091	16.2
Non-family households	3,103,935	23.5	34,998	585	27.5	1,724,350	26.7	30,703	559	28.9	1,379,585	19.6	40,368	618	25.8
Two or more persons	398,550	13.1	55,198	778	22.7	186,700	13.3	51,897	751	23.2	211,850	13.0	58,106	802	22.2
One-person households	2,705,385	25.1	32,023	556	28.2	1,537,650	28.3	28,129	535	29.6	1,167,735	20.8	37,150	584	26.4
Newfoundland and Labrador	181,665	14.6	47,791	515	18.5	56,585	26.1	36,510	504	24.2	125,080	9.5	52,894	520	15.9
Family households	146,100	11.4	53,054	538	16.6	35,700	23.1	44,225	554	22.0	110,395	7.6	55,909	533	14.8
Couples without children	49,715	8.3	45,730	458	15.6	7,875	11.3	48,846	550	18.0	41,840	7.7	45,143	440	15.2
Couples with children	73,780	7.7	62,647	606	15.1	11,725	11.8	59,153	646	17.9	62,060	7.0	63,307	598	14.6
Lone-parents	18,890	34.8	31,681	486	26.1	15,265	38.3	29,440	489	27.7	3,620	20.4	41,120	475	19.2
Multiple-family households	3,720	6.6	69,203	524	11.4	835	15.6	61,249	475	12.6	2,880	3.8	71,516	537	11.1
Non-family households	35,570	27.9	26,171	420	26.3	20,885	31.2	23,321	418	28.1	14,680	23.3	30,227	422	23.8
Two or more persons	4,200	11.8	42,036	559	22.2	2,145	11.4	41,329	569	23.8	2,060	11.9	42,772	549	20.6
One-person households	31,365	30.1	24,047	401	26.9	18,745	33.4	21,262	401	28.6	12,625	25.1	28,182	401	24.3
Prince Edward Island	48,065	12.9	49,082	572	19.3	16,860	22.1	37,697	538	23.7	31,210	7.9	55,232	590	17.0
Family households	35,715	8.1	56,753	615	16.8	9,645	16.7	46,755	605	20.9	26,075	4.9	60,450	619	15.4
Couples without children	12,405	5.2	51,383	528	15.5	2,205	5.9	53,582	589	16.4	10,205	5.0	50,909	515	15.3
Couples with children	17,360	4.6	66,276	700	15.8	2,930	6.7	59,189	703	17.7	14,430	4.3	67,715	699	15.4
Lone-parents	5,235	27.0	35,880	538	24.1	4,310	29.6	33,752	548	25.6	925	14.6	45,778	491	17.3
Multiple-family households	720	6.3	71,547	637	13.1	200	10.0	69,585	587	14.2	515	4.9	72,311	656	12.8
Non-family households	12,355	26.6	26,902	448	26.5	7,215	29.1	25,599	449	27.5	5,135	23.2	28,735	446	25.1
Two or more persons	1,500	10.7	43,157	569	21.0	745	10.1	41,632	571	21.9	760	11.2	44,652	572	20.2
One-person households	10,855	28.8	24,657	431	27.3	6,480	31.3	23,762	435	28.2	4,380	25.2	25,982	425	25.9

See **Notes** at the end of the table

**Appendix Table 3 (Continued)** Household Count, Average Household Income, Average Shelter Cost and Average Shelter Cost-to-Income Ratio for Households with a Female Primary Maintainer – Canada, the Provinces and Territories, 2001

	All households					Women-Led Households					Male-Led households				
	Total (#)	Incidence of Core Housing Need (%)	Average income (\$)	Average shelter cost (\$)	Average STIR (%)	Total (#)	Incidence of Core Housing Need (%)	Average income (\$)	Average shelter cost (\$)	Average STIR (%)	Total (#)	Incidence of Core Housing Need (%)	Average income (\$)	Average shelter cost (\$)	Average STIR (%)
Nova Scotia	339,675	15.2	50,585	610	20.5	121,925	25.6	38,772	575	25.4	217,745	9.3	57,199	630	17.8
Family households	246,530	11.0	58,633	655	17.9	67,600	22.6	48,800	650	22.6	178,925	6.6	62,348	656	16.1
Couples without children	94,590	6.5	53,664	560	16.0	17,500	8.2	56,572	637	17.3	77,090	6.1	53,004	543	15.7
Couples with children	111,670	6.7	69,980	761	16.5	19,590	8.9	66,079	791	18.0	92,085	6.2	70,810	755	16.2
Lone-parents	35,825	36.8	34,382	566	27.5	29,400	40.7	32,010	564	29.2	6,420	18.6	45,239	575	20.0
Multiple-family households	4,435	7.4	74,783	705	13.8	1,105	14.5	66,106	671	15.4	3,330	5.3	77,668	717	13.3
Non-family households	93,145	26.3	29,282	492	27.5	54,325	29.4	26,294	480	28.7	38,820	21.9	33,464	508	25.7
Two or more persons	11,900	12.6	46,447	659	23.0	6,085	13.2	44,327	660	23.9	5,810	11.9	48,667	657	22.0
One-person households	81,240	28.3	26,768	467	28.2	48,240	31.4	24,019	457	29.3	33,000	23.7	30,786	482	26.4
New Brunswick	268,825	11.2	49,156	547	18.7	92,430	19.6	37,565	507	23.1	176,395	6.7	55,229	568	16.4
Family households	201,710	7.9	56,251	584	16.5	53,455	17.0	46,504	565	20.5	148,255	4.7	59,765	591	15.1
Couples without children	75,385	4.7	51,553	507	15.2	13,730	6.3	53,238	566	16.7	61,655	4.3	51,178	494	14.9
Couples with children	93,755	4.7	65,912	674	15.5	15,875	7.2	60,320	671	17.1	77,880	4.2	67,052	674	15.2
Lone-parents	28,620	27.8	34,244	492	24.3	22,900	30.7	32,082	490	25.5	5,720	16.2	42,902	498	19.4
Multiple-family households	3,955	3.0	76,016	581	11.4	950	4.7	65,929	551	12.4	3,000	2.5	79,212	591	11.1
Non-family households	67,110	20.8	27,831	436	25.3	38,975	23.2	25,304	428	26.7	28,140	17.6	31,331	446	23.4
Two or more persons	8,640	10.6	43,644	560	20.7	4,435	9.7	42,543	535	20.3	4,205	11.5	44,805	587	21.0
One-person households	58,475	22.4	25,494	417	26.0	34,540	25.0	23,090	414	27.5	23,935	18.6	28,964	421	23.8
Quebec	2,812,775	12.5	52,175	621	20.9	1,083,370	19.9	41,921	590	24.8	1,729,400	7.9	58,599	640	18.4
Family households	1,919,255	7.0	62,356	677	17.6	587,180	13.1	54,393	670	20.6	1,332,075	4.3	65,866	680	16.3
Couples without children	707,505	3.6	56,692	593	16.5	160,175	4.3	59,773	650	17.0	547,335	3.4	55,790	576	16.4
Couples with children	885,960	4.5	74,093	771	16.1	183,870	5.5	71,975	801	17.2	702,095	4.3	74,648	763	15.9
Lone-parents	302,545	22.2	39,600	588	24.6	236,275	25.2	36,464	577	26.0	66,270	11.4	50,782	628	19.8
Multiple-family households	23,240	5.8	83,581	788	14.3	6,865	10.4	74,988	765	15.9	16,375	3.9	87,182	797	13.6
Non-family households	893,520	24.4	30,307	500	27.9	496,190	27.9	27,162	496	29.6	397,330	20.1	34,236	505	25.7
Two or more persons	95,970	9.2	46,675	589	21.0	47,775	8.5	45,218	583	21.2	48,195	9.9	48,119	595	20.7
One-person households	797,550	26.2	28,338	489	28.7	448,415	29.9	25,238	486	30.5	349,130	21.5	32,319	493	26.3

See **Notes** at the end of the table

**Appendix Table 3 (Continued)** Household Count, Average Household Income, Average Shelter Cost and Average Shelter Cost-to-Income Ratio for Households with a Female Primary Maintainer – Canada, the Provinces and Territories, 2001

	All households					Women-led Households					Male-led households				
	Total (#)	Incidence of Core Housing Need (%)	Average income (\$)	Average shelter cost (\$)	Average STIR (%)	Total (#)	Incidence of Core Housing Need (%)	Average income (\$)	Average shelter cost (\$)	Average STIR (%)	Total (#)	Incidence of Core Housing Need (%)	Average income (\$)	Average shelter cost (\$)	Average STIR (%)
Ontario	3,981,545	15.1	69,697	893	22.0	1,386,385	23.6	53,908	813	25.9	2,595,150	10.5	78,131	936	19.8
Family households	2,939,030	11.6	80,409	969	19.7	794,935	19.7	68,433	943	23.1	2,144,095	8.5	84,849	979	18.5
Couples without children	996,855	7.0	71,777	796	17.7	203,245	7.6	74,773	901	18.8	793,610	6.9	71,010	769	17.4
Couples with children	1,452,520	9.1	93,139	1,114	19.1	251,645	9.7	89,792	1,134	19.9	1,200,870	8.9	93,840	1,109	19.0
Lone-parents	393,230	32.7	48,810	818	27.6	316,730	35.8	45,364	800	28.8	76,500	19.9	63,078	891	22.9
Multiple-family households	96,430	9.8	106,753	1,201	17.3	23,315	15.6	96,027	1,184	19.4	73,115	8.0	110,173	1,206	16.6
Non-family households	1,042,510	24.9	39,496	678	28.3	591,455	28.9	34,386	639	29.6	451,055	19.8	46,195	730	26.5
Two or more persons	133,485	15.0	62,932	914	23.4	62,870	15.4	59,641	886	23.8	70,615	14.8	65,862	939	23.0
One-person households	909,030	26.4	36,054	643	29.0	528,585	30.5	31,383	609	30.3	380,445	20.7	42,545	691	27.2
Manitoba	389,815	11.6	53,186	622	19.6	142,690	18.8	40,448	565	23.7	247,125	7.5	60,541	655	17.2
Family households	265,285	8.7	64,122	692	16.9	72,230	18.2	53,905	663	20.5	193,055	5.2	67,945	703	15.5
Couples without children	99,815	4.4	58,944	579	15.0	18,845	5.5	61,850	632	16.0	80,970	4.2	58,267	567	14.8
Couples with children	122,755	5.4	75,745	812	16.0	21,180	6.8	72,536	814	16.6	101,570	5.1	76,414	812	15.8
Lone-parents	38,150	30.6	38,547	588	24.9	30,905	33.7	35,848	576	26.1	7,245	17.3	50,063	640	19.8
Multiple-family households	4,560	9.9	78,569	773	15.0	1,295	18.9	64,458	679	17.3	3,265	6.3	84,170	811	14.1
Non-family households	124,525	17.9	29,887	473	25.4	70,465	19.5	26,654	465	26.9	54,065	15.7	34,100	484	23.3
Two or more persons	13,450	12.4	48,803	612	20.5	6,120	13.4	46,702	608	21.6	7,330	11.5	50,558	615	19.6
One-person households	111,075	18.5	27,596	456	26.0	64,345	20.1	24,747	451	27.4	46,735	16.4	31,519	463	23.9
Saskatchewan	323,065	11.5	51,304	595	19.7	117,405	19.2	37,131	538	24.4	205,665	7.1	59,395	628	17.0
Family households	217,630	8.4	61,881	665	17.2	56,375	19.5	49,494	651	22.7	161,255	4.6	66,212	670	15.3
Couples without children	86,430	4.2	56,848	546	14.7	14,065	5.8	57,846	628	16.9	72,365	3.9	56,654	530	14.3
Couples with children	96,580	5.3	74,135	795	16.3	15,545	9.7	67,300	794	18.8	81,035	4.4	75,447	795	15.8
Lone-parents	31,645	29.1	36,967	588	26.7	25,780	32.5	34,007	577	28.2	5,865	14.1	49,971	636	20.5
Multiple-family households	2,965	13.3	75,355	742	16.6	985	30.5	54,590	657	22.9	1,985	5.0	85,630	782	13.5
Non-family households	105,435	17.8	29,472	451	24.8	61,030	18.9	25,709	433	25.9	44,410	16.4	34,644	475	23.3
Two or more persons	12,390	11.0	47,124	617	22.1	5,535	11.7	42,020	594	23.8	6,850	10.3	51,251	636	20.7
One-person households	93,050	18.7	27,123	428	25.2	55,485	19.6	24,081	417	26.1	37,560	17.5	31,616	445	23.7

See **Notes** at the end of the table



**Appendix Table 3 (Continued)** Household Count, Average Household Income, Average Shelter Cost and Average Shelter Cost-to-Income Ratio for Households with a Female Primary Maintainer – Canada, the Provinces and Territories, 2001

	All households					Women-led Households					Male-led households				
	Total (#)	Incidence of Core Housing Need (%)	Average income (\$)	Average shelter cost (\$)	Average STIR (%)	Total (#)	Incidence of Core Housing Need (%)	Average income (\$)	Average shelter cost (\$)	Average STIR (%)	Total (#)	Incidence of Core Housing Need (%)	Average income (\$)	Average shelter cost (\$)	Average STIR (%)
Alberta	1,014,180	10.5	66,868	812	20.5	334,710	18.2	50,977	736	24.4	679,470	6.7	74,696	849	18.5
Family households	728,210	7.3	77,404	881	18.4	188,300	15.0	64,724	853	22.1	539,910	4.7	81,826	891	17.1
Couples without children	263,170	4.2	70,632	750	16.6	54,285	5.4	71,265	836	18.1	208,885	3.9	70,467	727	16.2
Couples with children	354,010	5.0	89,519	1,005	17.8	56,495	6.9	84,674	1,002	18.8	297,520	4.6	90,440	1,006	17.6
Lone-parents	93,685	25.2	47,459	762	26.3	72,970	28.6	43,258	742	27.7	20,710	13.2	62,263	830	21.2
Multiple-family households	17,340	5.7	94,628	1,004	16.0	4,545	10.5	83,277	967	17.6	12,795	4.0	98,659	1,017	15.5
Non-family households	285,975	18.5	40,040	634	25.8	146,405	22.3	33,296	585	27.4	139,565	14.5	47,115	685	24.0
Two or more persons	54,250	10.4	59,968	820	21.8	22,240	12.1	53,518	776	23.3	32,010	9.3	64,450	850	20.8
One-person households	231,725	20.4	35,375	590	26.7	124,165	24.1	29,674	550	28.2	107,560	16.0	41,956	636	25.0
British Columbia	1,416,730	15.8	60,782	845	22.9	511,915	22.8	47,985	768	26.2	904,815	11.8	68,023	888	21.0
Family households	980,540	12.1	71,602	941	20.8	277,735	20.6	61,161	919	24.6	702,810	8.7	75,728	950	19.3
Couples without children	380,470	6.9	66,692	759	17.4	84,565	7.6	68,994	860	19.0	295,905	6.7	66,034	730	25.7
Couples with children	432,565	9.8	82,492	1,119	21.0	79,085	11.6	77,320	1,122	22.3	353,480	9.4	83,649	1,118	20.8
Lone-parents	134,580	34.8	44,508	818	29.7	106,715	38.1	41,145	798	30.9	27,870	22.3	57,384	894	25.1
Multiple-family households	32,925	9.1	96,025	1,222	19.6	7,370	12.4	87,701	1,167	21.3	25,560	8.1	98,424	1,238	19.1
Non-family households	436,185	24.1	36,460	627	27.8	234,180	25.4	32,358	589	28.2	202,010	22.7	41,215	672	27.3
Two or more persons	61,615	18.4	54,732	882	25.5	28,225	18.6	51,617	848	25.7	33,385	18.2	57,365	911	25.4
One-person households	374,570	25.1	33,454	586	28.1	205,950	26.3	29,718	554	28.5	168,625	23.6	38,018	625	27.6
Yukon	10,215	15.8	64,582	800	20.0	4,530	18.9	58,206	771	21.6	5,685	13.4	69,668	824	18.7
Family households	7,065	13.7	75,859	879	18.2	3,040	18.6	67,745	828	19.8	4,030	9.9	81,970	918	16.9
Couples without children	2,485	8.0	73,447	749	15.0	955	7.9	74,537	792	15.3	1,530	8.2	72,767	725	14.8
Couples with children	3,210	9.3	87,386	1,017	17.4	1,035	8.7	82,629	905	16.3	2,175	9.4	89,649	1,068	18.0
Lone-parents	1,250	36.4	47,616	785	26.9	1,000	39.0	44,886	785	28.2	250	26.0	58,514	801	22.0
Multiple-family households	120	12.5	111,182	839	10.2	45	0.0	88,773	785	12.1	75	0.0	125,167	818	9.1
Non-family households	3,150	20.6	39,286	621	24.0	1,500	19.3	38,864	651	25.1	1,650	21.5	39,668	594	23.0
Two or more persons	405	12.3	64,237	881	21.8	225	13.3	61,282	856	22.1	180	13.9	68,000	938	21.4
One-person households	2,745	21.7	35,631	581	24.3	1,270	20.9	34,890	615	25.6	1,475	22.4	36,270	555	23.2

See **Notes** at the end of the table

**Appendix Table 3 (Continued)** Household Count, Average Household Income, Average Shelter Cost and Average Shelter Cost-to-Income Ratio for Households with a Female Primary Maintainer – Canada, the Provinces and Territories, 2001

	All households					Women-led Households					Male-led households				
	Total (#)	Incidence of Core Housing Need (%)	Average income (\$)	Average shelter cost (\$)	Average STIR (%)	Total (#)	Incidence of Core Housing Need (%)	Average income (\$)	Average shelter cost (\$)	Average STIR (%)	Total (#)	Incidence of Core Housing Need (%)	Average income (\$)	Average shelter cost (\$)	Average STIR (%)
Northwest Territories	11,990	17.4	74,015	931	18.4	4,765	22.6	63,411	846	19.6	7,220	14.0	81,014	988	17.7
Family households	8,955	16.2	82,586	988	17.1	3,540	22.7	69,241	870	18.1	5,415	11.9	91,317	1,065	16.4
Couples without children	2,300	8.5	88,386	1,012	16.5	790	10.1	83,300	985	16.9	1,510	7.6	91,051	1,026	16.2
Couples with children	4,705	13.1	91,255	1,085	16.4	1,390	16.5	83,728	991	16.2	3,315	11.8	94,412	1,124	16.5
Lone-parents	1,550	35.2	45,472	699	21.2	1,180	37.7	40,941	671	22.0	370	27.0	60,000	788	18.6
Multiple-family households	405	22.2	90,835	831	12.6	185	29.7	81,063	737	13.2	220	15.9	98,810	888	12.2
Non-family households	3,035	20.9	48,712	755	22.6	1,225	22.0	46,538	769	24.0	1,810	20.4	50,182	745	21.7
Two or more persons	520	16.3	77,803	1,025	18.6	200	17.5	74,454	1,009	19.8	320	15.6	79,923	1,052	18.2
One-person households	2,510	21.9	42,678	696	23.5	1,020	22.5	41,021	724	24.9	1,490	21.5	43,815	676	22.5
Nunavut	7,070	38.8	57,461	623	14.2	2,745	42.8	53,422	602	14.4	4,325	36.2	60,025	636	14.0
Family households	5,650	41.6	60,382	621	12.9	2,240	45.5	54,041	569	12.9	3,410	39.1	64,551	655	12.9
Couples without children	705	16.3	86,439	866	14.7	235	17.0	93,802	952	15.0	465	16.1	82,671	832	14.6
Couples with children	3,295	41.0	62,033	660	13.1	965	43.0	59,925	647	13.2	2,330	40.3	62,906	664	13.1
Lone-parents	1,050	50.0	35,602	434	13.7	785	51.0	32,746	410	13.8	270	44.4	43,854	512	13.4
Multiple-family households	600	60.8	64,311	451	8.8	255	64.7	60,027	386	7.9	345	58.0	67,489	492	9.4
Non-family households	1,420	27.1	45,826	629	19.3	505	30.7	50,668	764	21.0	915	25.1	43,159	556	18.4
Two or more persons	230	28.3	69,724	822	16.2	95	26.3	70,482	963	17.1	135	33.3	69,205	735	15.6
One-person households	1,190	26.9	41,227	593	19.9	410	31.7	46,185	723	21.6	780	23.7	38,612	523	18.9

**Notes:**  
Includes only the population living in private, non-farm, non-band, non-reserve households with household incomes greater than zero and shelter-cost-to-income ratios less than 100%.  
**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 – Canada, 2001

	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	10,805,615	100.0	13.7	3,876,330	100.0	21.7	6,929,285	100.0	9.3
<b>Tenure</b>									
Owner	7,229,665	66.9	6.6	2,131,370	55.0	10.9	5,098,295	73.6	4.7
Renter	3,575,950	33.1	28.3	1,744,960	45.0	34.8	1,830,990	26.4	22.1
<b>Age of Household Maintainer</b>									
Less than 65 years	8,473,565	78.4	12.9	2,854,325	73.6	19.7	5,619,240	81.1	9.4
65 years and over	2,332,045	21.6	16.9	1,022,000	26.4	27.1	1,310,045	18.9	8.8
<b>Household Type</b>									
Non-family households*	3,103,935	28.7	23.5	1,724,350	44.5	26.7	1,379,585	19.9	19.6
Two or more persons	398,550	3.7	13.1	186,700	4.8	13.3	211,850	3.1	13.0
One-person households	2,705,385	25.0	25.1	1,537,650	39.7	28.3	1,167,735	16.9	20.8
Family households	7,701,680	71.3	9.8	2,151,975	55.5	17.7	5,549,700	80.1	6.7
One-family households	7,510,260	69.5	9.8	2,104,025	54.3	17.7	5,406,230	78.0	6.7
Couples without children	2,771,825	25.7	5.6	578,475	14.9	6.4	2,193,350	31.7	5.4
Couples with children	3,652,175	33.8	7.2	661,330	17.1	8.4	2,990,835	43.2	7.0
With at least 1 child < 18 yrs old	2,760,070	25.5	8.3	544,355	14.0	9.2	2,215,715	32.0	8.1
Lone-parents	1,086,260	10.1	29.2	864,220	22.3	32.4	222,040	3.2	16.7
With at least 1 child < 18 yrs old	652,980	6.0	38.5	534,400	13.8	42.4	118,580	1.7	20.9
Female lone-parents	885,385	8.2	32.0	855,720	22.1	32.6	29,665	0.4	16.7
Male lone-parents	200,875	1.9	16.8	8,495	0.2	19.4	192,380	2.8	16.7
Multiple-family households	191,420	1.8	8.8	47,950	1.2	14.3	143,465	2.1	7.0
With at least 1 child < 18 yrs old	151,180	1.4	10.0	38,360	1.0	16.9	112,820	1.6	7.7
<b>Aboriginal Status of Household</b>									
Aboriginal	297,285	2.8	24.0	123,330	3.2	34.7	173,955	2.5	16.4
Non-Aboriginal	10,508,330	97.2	13.5	3,753,000	96.8	21.3	6,755,330	97.5	9.1
<b>Employment Status of Household Maintainer</b>									
Not in Labour Force	3,342,330	30.9	22.6	1,520,835	39.2	32.3	1,821,495	26.3	14.5
In labour force	7,463,285	69.1	9.8	2,355,495	60.8	14.9	5,107,790	73.7	7.5
Unemployed	400,290	3.7	28.2	134,620	3.5	39.7	265,670	3.8	22.4
Employed	7,062,995	65.4	8.8	2,220,870	57.3	13.4	4,842,120	69.9	6.6
Full-time	6,150,870	56.9	7.5	1,768,040	45.6	11.4	4,382,825	63.3	6.0
Part-time	912,125	8.4	17.1	452,830	11.7	21.1	459,295	6.6	13.1

See **Notes** at the end of the table

**Appendix Table 4a (Continued)** Household Count and Incidence of Core Housing Need for All Households by Sex of the Primary Maintainer – Canada, 2001

	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 (%)
<b>Major Source of Household Income</b>									
Paid employment	7,083,735	65.6	7.1	2,265,845	58.5	10.8	4,817,885	69.5	5.4
Self-employment	445,555	4.1	14.7	115,170	3.0	18.6	330,380	4.8	13.3
Income from government	2,152,610	19.9	39.1	1,085,175	28.0	48.8	1,067,435	15.4	29.1
Other income	1,123,715	10.4	6.8	410,135	10.6	10.8	713,585	10.3	4.4
<b>Housing Standards</b>									
Above housing standards	7,556,660	69.9	0.0	2,383,075	61.5	0.0	5,173,580	74.7	0.0
Below standards	3,248,955	30.1	45.7	1,493,250	38.5	56.3	1,755,705	25.3	36.7
Below one standard	2,839,875	26.3	42.9	1,289,200	33.3	53.8	1,550,675	22.4	33.8
Affordability	1,826,030	16.9	58.6	922,905	23.8	67.1	903,130	13.0	49.9
Suitability	436,090	4.0	16.9	153,075	3.9	22.7	283,010	4.1	13.7
Adequacy	577,755	5.3	12.9	213,220	5.5	18.4	364,535	5.3	9.7
Below multiple standards	409,080	3.8	65.5	204,045	5.3	72.4	205,025	3.0	58.6
Affordability and suitability	142,080	1.3	81.1	68,840	1.8	86.4	73,245	1.1	76.1
Affordability and adequacy	189,565	1.8	64.1	99,460	2.6	70.5	90,105	1.3	57.0
Suitability and adequacy	55,675	0.5	22.3	23,115	0.6	28.7	32,560	0.5	17.8
Affordability, suitability, and adequacy	21,755	0.2	85.8	12,640	0.3	90.2	9,110	0.1	79.9

**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, 2001

	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 (%)
Owner Households	7,229,665	100.0	6.6	2,131,365	100.0	10.9	5,098,300	100.0	4.7
Age of Household Maintainer									
Less than 65 years	5,571,085	77.1	5.8	1,522,120	71.4	9.0	4,048,970	79.4	4.6
65 years and over	1,658,575	22.9	9.0	609,250	28.6	15.8	1,049,325	20.6	5.1
Household Type									
Non-family households*	1,363,445	18.9	14.0	784,850	36.8	16.5	578,595	11.3	10.6
Two or more persons	148,955	2.1	7.6	72,905	3.4	8.0	76,050	1.5	7.2
One-person households	1,214,490	16.8	14.8	711,950	33.4	17.3	502,540	9.9	11.1
Family households	5,866,215	81.1	4.8	1,346,515	63.2	7.7	4,519,700	88.7	4.0
One-family households	5,711,255	79.0	4.8	1,312,990	61.6	7.7	4,398,270	86.3	3.9
Couples without children	2,138,105	29.6	3.4	386,490	18.1	3.3	1,751,610	34.4	3.4
Couples with children	3,009,730	41.6	4.0	504,240	23.7	4.2	2,505,490	49.1	4.0
With at least 1 child < 18 yrs old	2,211,250	30.6	4.5	405,125	19.0	4.3	1,806,125	35.4	4.5
Lone-parents	563,425	7.8	14.4	422,260	19.8	16.0	141,165	2.8	9.7
With at least 1 child < 18 yrs old	269,835	3.7	19.9	201,700	9.5	22.6	68,130	1.3	11.9
Female lone-parents	436,205	6.0	15.8	416,950	19.6	16.1	19,255	0.4	9.8
Male lone-parents	127,220	1.8	9.8	5,310	0.2	10.6	121,910	2.4	9.7
Multiple-family households	154,960	2.1	5.4	33,525	1.6	7.5	121,435	2.4	4.8
With at least 1 child < 18 yrs old	120,775	1.7	6.1	25,865	1.2	9.1	94,905	1.9	5.3
Aboriginal Status of Household									
Aboriginal	148,175	2.0	10.2	44,005	2.1	15.4	104,165	2.0	8.0
Non-Aboriginal	7,081,490	98.0	6.5	2,087,360	97.9	10.8	4,994,125	98.0	4.7
Employment Status of Household Maintainer									
Not in Labour Force	2,187,010	30.3	11.0	820,935	38.5	17.2	1,366,075	26.8	7.3
In labour force	5,042,655	69.7	4.6	1,310,435	61.5	7.0	3,732,220	73.2	3.8
Unemployed	193,950	2.7	12.0	45,225	2.1	19.2	148,725	2.9	9.8
Employed	4,848,705	67.1	4.3	1,265,210	59.4	6.6	3,583,495	70.3	3.5
Full-time	4,275,565	59.1	3.8	1,011,130	47.4	5.6	3,264,440	64.0	3.2
Part-time	573,135	7.9	8.3	254,080	11.9	10.5	319,060	6.3	6.5

See **Notes** at the end of the table

**Appendix Table 4b (Continued)** Household Count and Incidence of Core Housing Need for Owner Households by Sex of the Primary Maintainer – Canada, 2001

	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 (%)
<b>Major Source of Household Income</b>									
Paid employment	4,858,105	67.2	3.2	1,302,525	61.1	4.9	3,555,580	69.7	2.5
Self-employment	331,415	4.6	10.0	77,315	3.6	12.8	254,100	5.0	9.2
Income from government	1,146,930	15.9	21.9	468,800	22.0	30.1	678,130	13.3	16.2
Other income	893,215	12.4	4.0	282,730	13.3	6.5	610,485	12.0	2.9
<b>Housing Standards</b>									
Above housing standards	5,636,965	78.0	0.0	1,545,060	72.5	0.0	4,091,905	80.3	0.0
Below standards	1,592,700	22.0	29.8	586,305	27.5	39.8	1,006,395	19.7	23.9
Below one standard	1,435,435	19.9	28.0	521,670	24.5	38.1	913,770	17.9	22.3
Affordability	837,985	11.6	40.3	333,995	15.7	50.4	503,990	9.9	33.6
Suitability	200,810	2.8	7.6	53,795	2.5	11.1	147,020	2.9	6.4
Adequacy	396,640	5.5	12.4	133,880	6.3	18.4	262,760	5.2	9.4
Below multiple standards	157,265	2.2	45.5	64,640	3.0	53.1	92,625	1.8	40.1
Affordability and suitability	37,200	0.5	54.8	12,685	0.6	62.3	24,515	0.5	50.9
Affordability and adequacy	90,405	1.3	48.9	40,910	1.9	56.5	49,495	1.0	42.6
Suitability and adequacy	24,135	0.3	13.6	8,620	0.4	18.6	15,515	0.3	10.8
Affordability, suitability, and adequacy	5,510	0.1	66.0	2,415	0.1	72.3	3,095	0.1	61.1

**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, 2001

	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	3,575,950	100.0	28.3	1,744,960	100.0	34.8	1,830,990	100.0	22.1
Age of Household Maintainer									
Less than 65 years	2,902,480	81.2	26.4	1,332,210	76.3	32.0	1,570,275	85.8	21.7
65 years and over	673,470	18.8	36.2	412,755	23.7	43.9	260,720	14.2	24.0
Household Type									
Non-family households*	1,740,490	48.7	31.0	939,495	53.8	35.3	800,990	43.7	26.0
Two or more persons	249,595	7.0	16.4	113,795	6.5	16.6	135,800	7.4	16.2
One-person households	1,490,895	41.7	33.5	825,700	47.3	37.8	665,195	36.3	28.1
Family households	1,835,460	51.3	25.7	805,460	46.2	34.3	1,029,995	56.3	19.0
One-family households	1,799,000	50.3	25.7	791,035	45.3	34.4	1,007,965	55.1	19.0
Couples without children	633,720	17.7	13.1	191,980	11.0	12.6	441,735	24.1	13.4
Couples with children	642,445	18.0	22.3	157,095	9.0	22.1	485,345	26.5	22.4
With at least 1 child < 18 yrs old	548,815	15.3	23.9	139,230	8.0	23.1	409,590	22.4	24.2
Lone-parents	522,835	14.6	45.2	441,960	25.3	48.1	80,880	4.4	28.9
With at least 1 child < 18 yrs old	383,145	10.7	51.5	332,695	19.1	54.3	50,450	2.8	33.0
Female lone-parents	449,180	12.6	47.8	438,775	25.1	48.3	10,405	0.6	29.4
Male lone-parents	73,660	2.1	29.1	3,185	0.2	34.1	70,470	3.8	28.8
Multiple-family households	36,460	1.0	23.4	14,425	0.8	30.1	22,035	1.2	19.0
With at least 1 child < 18 yrs old	30,405	0.9	25.5	12,495	0.7	33.0	17,910	1.0	20.3
Aboriginal Status of Household									
Aboriginal	149,110	4.2	37.7	79,325	4.5	45.4	69,790	3.8	28.9
Non-Aboriginal	3,426,840	95.8	27.9	1,665,635	95.5	34.3	1,761,200	96.2	21.8
Employment Status of Household Maintainer									
Not in Labour Force	1,155,320	32.3	44.4	699,900	40.1	49.9	455,420	24.9	35.9
In labour force	2,420,630	67.7	20.6	1,045,060	59.9	24.7	1,375,570	75.1	17.5
Unemployed	206,340	5.8	43.4	89,395	5.1	50.0	116,945	6.4	38.3
Employed	2,214,290	61.9	18.5	955,660	54.8	22.3	1,258,625	68.7	15.6
Full-time	1,875,300	52.4	16.0	756,915	43.4	19.1	1,118,390	61.1	14.0
Part-time	338,985	9.5	32.1	198,750	11.4	34.7	140,240	7.7	28.3

See **Notes** at the end of the table

**Appendix Table 4c (Continued)** Household Count and Incidence of Core Housing Need for Renter Households by Sex of the Primary Maintainer – Canada, 2001

	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 (%)
<b>Major Source of Household Income</b>									
Paid employment	2,225,635	62.2	15.7	963,325	55.2	18.9	1,262,305	68.9	13.3
Self-employment	114,140	3.2	28.3	37,855	2.2	30.4	76,280	4.2	27.3
Income from government	1,005,675	28.1	58.6	616,375	35.3	63.0	389,300	21.3	51.6
Other income	230,505	6.4	17.3	127,405	7.3	20.4	103,100	5.6	13.6
<b>Housing Standards</b>									
Above housing standards	1,919,695	53.7	0.0	838,015	48.0	0.0	1,081,680	59.1	0.0
Below standards	1,656,255	46.3	61.1	906,940	52.0	67.0	749,315	40.9	53.9
Below one standard	1,404,440	39.3	58.0	767,535	44.0	64.4	636,905	34.8	50.4
Affordability	988,050	27.6	74.1	588,905	33.7	76.5	399,140	21.8	70.4
Suitability	235,275	6.6	24.8	99,280	5.7	29.1	135,990	7.4	21.6
Adequacy	181,115	5.1	13.9	79,345	4.5	18.3	101,770	5.6	10.5
Below multiple standards	251,820	7.0	78.0	139,410	8.0	81.3	112,405	6.1	73.9
Affordability and suitability	104,880	2.9	90.4	56,145	3.2	91.9	48,730	2.7	88.7
Affordability and adequacy	99,155	2.8	78.0	58,545	3.4	80.3	40,610	2.2	74.6
Suitability and adequacy	31,540	0.9	29.0	14,495	0.8	34.7	17,045	0.9	24.1
Affordability, suitability, and adequacy	16,240	0.5	92.6	10,225	0.6	94.4	6,020	0.3	89.5

**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)



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