

Saskatchewan Housing

2011 National Household Survey

HOUSING OVERVIEW

According to the 2011 National Household Survey, 72.6 percent of Saskatchewan households were homeowners, marginally changed from the 72.7 percent homeownership rate recorded in the 2006 Census. In 2011 Saskatchewan had a slightly higher homeownership rate compared to the Canadian average of 69.0 percent.

Table 1 offers an interprovincial comparison of homeownership rates, proportion of households with shelter-cost-to-income ratio greater than 30 percent and average monthly shelter costs.

HOUSING AFFORDABILITY

Housing affordability is measured based on whether households spent 30% or more of their average monthly total income on shelter costs. Shelter costs include, where applicable, rent or mortgage payments, electricity, heat, water and other municipal services, property taxes and condominium fees.

In 2011, 20.4 percent of Saskatchewan non-farm, non-reserve households with total income greater than \$0 fell above this threshold. This compares favorably to Canada as a whole, where 25.2 percent of households had unaffordable shelter costs. However, among Saskatchewan renters 41.0 percent of households have unaffordable shelter costs, compared to 40.1 percent for all of Canada. Among homeowners, 12.9 percent of Saskatchewan households and 18.5 of Canadian households had unaffordable shelter costs.

Table 2 provides a further breakdown by housing tenure of the Shelter-cost-to-income ratio.

Table 2: Shelter-Cost-to-Income Ratio by Housing Tenure

	Shelter-Cost-to-Income			
	< 30%	> 30%	30-50%	> 50%
Owner	87.1%	12.9%	7.8%	5.1%
With mortgage	81.3%	18.7%	11.6%	7.0%
Without mortgage	93.7%	6.3%	3.4%	2.8%
Renter	59.0%	41.0%	22.6%	18.4%
Subsidized	53.3%	46.7%	30.4%	16.3%
Not Subsidized	60.7%	39.3%	20.2%	19.1%
Total	79.6%	20.4%	11.7%	8.6%

Source: Statistics Canada, 2011 National Household Survey

When considered by family type, Saskatchewan one-family lone-parent households (35.7 percent) and non-family households (34.6 percent) were significantly more likely to spend more than 30 percent of their income on shelter costs. Only 9.8 percent of one-family households headed by couples exceeded the affordability threshold.

AVERAGE SHELTER COSTS

Average shelter costs in Saskatchewan were \$915 in 2011, compared to \$1,050 for Canada. Saskatchewan renters paid an average of \$837 while homeowners paid \$943. Canadian renters paid an average of \$848 compared to \$1,141 among homeowners.

Table 1: Select Housing Characteristics by Province and Territory

	CAN	NFLD	PEI	NS	NB	QUE	ONT	MAN	SASK	ALTA	BC	YT	NWT	NT
Homeownership	69.0%	77.5%	73.4%	70.8%	75.7%	61.2%	71.4%	70.1%	72.6%	73.6%	70.0%	66.5%	51.5%	21.0%
Unaffordable	25.2%	17.9%	19.5%	22.3%	18.9%	23.4%	27.0%	19.4%	20.4%	23.7%	30.3%	19.8%	14.2%	6.3%
Average Shelter Cost	\$1,050	\$757	\$821	\$845	\$762	\$839	\$1,181	\$848	\$915	\$1,252	\$1,156	\$1,075	\$1,331	\$836

Source: Statistics Canada, 2011 National Household Survey

Saskatchewan Housing

2011 National Household Survey

MORTGAGES AND RENT SUBSIDIES

Among Saskatchewan homeowners, 53.1 percent had a mortgage. Average monthly shelter costs for those with a mortgage were \$1,377, more than three times the amount paid by non-mortgage holders at \$451.

Among Saskatchewan renters, 23,420 or 23.6 percent lived in subsidized housing. Their average monthly shelter costs were \$551 compared to \$851 among non-subsidized renters.

AGE AND HOUSING

Homeownership in the province tends to increase with age, then tapers off somewhat for senior citizens. The largest differences can be seen among the youngest age groups. A similar trend can be seen for affordability compared to age.

Table 3 compares the homeownership rate and proportion with shelter-cost-to-income ratio greater than 30 percent by age of primary household maintainer.

Table 3: Homeownership Rate and Unaffordability Rate by Age

	Homeownership	Unaffordable
Under 25 years	33.1%	39.5%
25 to 29 years	55.2%	24.7%
30 to 34 years	66.3%	22.4%
35 to 39 years	70.9%	20.2%
40 to 44 years	73.6%	17.1%
45 to 49 years	77.6%	17.0%
50 to 54 years	82.2%	15.0%
55 to 59 years	82.7%	15.5%
60 to 64 years	82.4%	17.1%
65 to 69 years	80.4%	16.2%
70 to 74 years	79.6%	17.3%
75 years and over	69.4%	26.6%
Total	72.6%	20.4%

Source: Statistics Canada, 2011 National Household Survey

INCOME AND HOUSING

Homeownership and affordability are impacted by income, with both homeownership rates and proportion of those with shelter-cost-to-income ratios less than 30 percent increasing with income.

Table 4 compares the homeownership rate and proportion with shelter-cost-to-income ratio greater than 30 percent by household income.

Table 4: Homeownership Rate and Unaffordability Rate by Income

	Homeownership	Unaffordable
Under \$10,000	44.9%	95.4%
\$10,000 to \$19,999	42.7%	67.9%
\$20,000 to \$29,999	52.5%	46.4%
\$30,000 to \$39,999	62.5%	28.9%
\$40,000 to \$59,999	69.4%	16.1%
\$60,000 to \$79,999	79.9%	6.5%
\$80,000 to \$99,999	84.3%	2.5%
\$100,000 and over	92.5%	0.6%
Total	73.3%	20.4%

Source: Statistics Canada, 2011 National Household Survey

HOUSING SUITABILITY AND MAJOR REPAIRS

In 2011, 94.9 percent of dwellings in Saskatchewan were classified as suitable, that is, the dwellings had enough bedrooms for the size and composition of the household. Additionally, 89.3 percent of dwellings required only regular maintenance or minor repairs, while 10.7 percent were in need of major repairs.

Saskatchewan Housing

2011 National Household Survey

YEAR OF CONSTRUCTION AND CONDOMINIUM STATUS

Housing construction continues to accelerate in the province, although we haven't yet reached the heights seen in the 70's and 80's. Condominium construction between 2006 and 2011 continued to be above the long-term average, but eased somewhat from the previous five-year period.

Table 5 compares the number of dwellings and proportion having condominium status by year built.

Table 5: Number of Dwellings and Condominium Status by Year Built

	Number of Dwellings	Condominium Status
1920 or before	21,625	2.3%
1921 to 1945	27,855	1.3%
1946 to 1960	58,915	1.4%
1961 to 1970	64,645	3.6%
1971 to 1980	89,540	5.8%
1981 to 1990	68,220	11.7%
1991 to 1995	13,890	14.9%
1996 to 2000	18,680	20.4%
2001 to 2005	18,505	25.3%
2006 to 2011	27,705	20.4%
Total	409,575	8.1%

Source: Statistics Canada, 2011 National Household Survey

Data in this report are based on the 2011 National Household Survey and 2006 Census of Canada, which may not be directly comparable due to methodological changes. For more details, contact the Saskatchewan Bureau of Statistics at (306) 787-6327 or visit www.stats.gov.sk.ca.