

Saskatchewan Housing

2016 Census of Canada

HOUSING OVERVIEW

According to the 2016 Census of Canada, 72.0 percent of Saskatchewan households were homeowners, marginally changed from the 72.7 percent homeownership rate recorded in the 2006 Census. In 2016 Saskatchewan had a slightly higher homeownership rate compared to the Canadian average of 67.8 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 2016, 18.5 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 23.6 percent of households had unaffordable shelter costs. However, among Saskatchewan renters 41.3 percent of households have unaffordable shelter costs,

compared to 39.7 percent for all of Canada. Among homeowners, 11.2 percent of Saskatchewan households and 16.2 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	87.8%	12.1%	7.9%	4.1%
With mortgage	83.0%	16.9%	11.2%	5.7%
Without mortgage	94.3%	5.5%	3.4%	2.1%
Renter	57.8%	42.1%	25.7%	16.4%
Subsidized	42.3%	57.6%	41.4%	16.2%
Not subsidized	62.0%	37.9%	21.4%	16.5%

Source Statistics Canada, 2016 Census

AVERAGE SHELTER COSTS

Average shelter costs in Saskatchewan were \$1,136 in 2016, compared to \$1,213 for Canada. Saskatchewan renters paid an average of \$1,021 while homeowners paid \$1,178. Canadian renters paid an average of \$1,002 compared to \$1,313 among homeowners.

Table 1: Select Housing Characteristics by Province and Territory

	CAN	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT	NU
Homeownership rate in %	67.8	76.8	70.0	69.0	74.8	61.2	69.6	70.0	72.9	72.4	67.7	65.7	53.6	20.0
Unaffordable rate in %	24.1	17.2	18.6	21.5	16.8	21.0	27.6	19.0	20.2	20.8	27.9	18.4	12.4	5.8
Average Monthly Shelter Cost in \$	1,441	1,132	1,076	1,105	1,004	1,110	1,565	1,205	1,298	1,644	1,643	1,461	1,650	1,845

Source: Statistics Canada, 2016 Census

Saskatchewan Housing

2016 Census of Canada

MORTGAGES AND RENT SUBSIDIES

Among Saskatchewan homeowners, 57.9 percent had a mortgage. Average monthly shelter costs for those with a mortgage were \$1,657, more than three times the amount paid by non-mortgage holders at \$520.

Among Saskatchewan renters, 23,020 or 21.4 percent lived in subsidized housing. Their average monthly shelter costs were \$772 compared to \$1,088 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	Unaffordability
15 to 24 years	27.6%	42.0%
25 to 34 years	58.2%	22.7%
35 to 44 years	71.3%	19.0%
45 to 54 years	76.6%	16.9%
55 to 64 years	82.6%	15.3%
65 to 74 years	82.4%	16.6%
75 to 84 years	76.7%	23.5%
85 years and over	62.8%	35.0%

Source: Statistics Canada, 2016 Census

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	Unaffordability
\$10,000 to \$19,999	44.0%	86.1%
\$20,000 to \$29,999	38.5%	59.8%
\$30,000 to \$39,999	46.0%	36.6%
\$40,000 to \$49,999	56.4%	27.3%
\$50,000 to \$59,999	60.4%	24.5%
\$60,000 to \$69,999	66.4%	18.8%
\$70,000 to \$79,999	71.3%	14.7%
\$80,000 to \$89,999	75.4%	10.2%
\$90,000 to \$99,999	78.8%	6.4%
\$100,000 and over	81.1%	4.4%

Source : Statistics Canada, 2016 Census

HOUSING SUITABILITY AND MAJOR REPAIRS

In 2016, 95.9 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, 92.7 percent of dwellings required only regular maintenance or minor repairs, while 7.3 percent were in need of major repairs.

Saskatchewan Housing

2016 Census of Canada

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 2011 and 2016 continued long-term trend of increasing condo construction.

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	19,620	2.1%
1921 to 1945	25,545	1.5%
1946 to 1960	56,645	1.6%
1961 to 1970	62,875	3.9%
1971 to 1980	87,570	6.4%
1981 to 1990	62,270	10.8%
1991 to 1995	14,500	14.2%
1996 to 2000	18,995	19.2%
2001 to 2005	17,910	22.9%
2006 to 2010	28,610	20.7%
2011 to 2016	38,095	25.9%
Total	432,620	9.7%

Source: Statistics Canada, 2016 Census

Data in this report are based on the 2016 Census of Canada. For more details, contact the Saskatchewan Bureau of Statistics at (306) 787-6327 or visit www.stats.gov.sk.ca.