

## **Table 1**

**Number of households & shelter-cost-to-income ratios (STIRs) by type of household, age of household maintainer & core-need status for Canada, Ontario & Ottawa**

**2001**

## NOTES TO TABLE 1

### Number of households & shelter-cost-to-income ratios (STIRs) by household type, age of household maintainer & core-need status for Canada, Ontario & Ottawa

---

**Table 1 Detailed Title:** Number, average household income, average shelter cost and average shelter-cost-to-income ratio (STIR) for households by household type and age of the primary maintainer showing core housing need status, tenure and levels of housing affordability for households in core need, core Canada, Ontario and the Ottawa portion of the Ottawa-Gatineau CMA, 2001

#### 1. Data Source

In accordance with data use agreements between CMHC and Statistics Canada, all documents and communications, including Internet sites, that reference these data must acknowledge the source by means of the following citation:

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

#### 2. Definition of CMHC's Core Housing Need Universe

Not all households enumerated by the Census of Canada can be assessed for core housing need. Housing adequacy and suitability can be measured for all households, while affordability can only be measured and interpreted for households that report positive incomes which exceed their shelter costs. Shelter-cost-to-income ratios (STIRs) for households with incomes less than or equal to zero, or STIRs derived from the census that are equal to or greater than 100% are considered uninterpretable by CMHC for the purpose of measuring affordability.

In addition, the Census does not collect shelter cost data for farm households and households living in band housing on, or outside, reserves. Without shelter costs, CMHC is unable to assess these households for the affordability component of core housing need.

CMHC therefore examines core housing need on a reduced universe of households for which all three housing standards (adequacy, affordability and suitability) can be applied. This universe includes only non-farm, non-band, non-reserve households with incomes greater than zero and shelter-cost-to-income ratios less than 100%. As a result, we are providing you with reference counts to show how the reduced universe differs from the complete universe of all private households.

## DEFINITIONS OF VARIABLES

#### 3. Core Housing Need Status

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

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

A household is not in core housing need if its housing meets all of the adequacy, suitability and affordability standards

OR,

If its housing does not meet one or more of these standards, but it has sufficient income to obtain alternative local housing that is acceptable (meets all three standards).

**NOTE:** Non-family households with at least one maintainer aged 15 to 29 attending school full-time are considered not to be in core housing need regardless of their circumstances. Attending school full-time is considered a transitional phase, and low incomes earned by student households are viewed as being a temporary condition.

#### 4. Housing Standards

Indicates whether households live in accommodation that meets or falls short of the adequacy, affordability and suitability housing standards.

##### Adequate dwellings

Adequate dwellings are those reported by their residents as not requiring any major repairs.

##### Affordable dwellings

Affordable dwellings cost less than 30% of before-tax household income. 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.

##### Suitable dwellings

Suitable dwellings have enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements. The NOS, derived from the common elements of provincial/territorial standards, stipulates that:

- parents are eligible for a bedroom separate from their children;
- household members aged 18 or more are eligible for a separate bedroom unless married or otherwise cohabiting as spouses;
- dependants aged 5 or more of opposite sex do not share a bedroom; and
- bachelor dwelling units in adequate condition are considered suitable accommodation for one-person households.

#### **5. HH Maintainer Age**

Refers to age ranges for the primary household maintainer. 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).

#### **6. Household Type**

Refers to the basic division of private households into family and non-family households. For more information, please consult Statistics Canada's 2001 Census Dictionary, Catalogue number 92-378-XIE.

##### **Family household**

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.

##### **Multiple-family household**

A multiple-family household is made up of two or more families (with or without additional non-family persons) occupying the same private dwelling.

##### **Non-family household**

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.

#### **7. Tenure**

Refers to whether some member of the household owns or rents the dwelling.

##### **Owned**

A dwelling is classified as "owned" even if it is not fully paid for, that is, even if it has a mortgage or some other claim on it. The dwelling may be situated on rented or leased land or be part of a condominium (whether registered or unregistered).

##### **Rented**

A dwelling is classified as "rented" even if it is provided without cash rent or at a reduced rent or if the dwelling is part of a cooperative.

#### **8. Count**

The household count refers to the number of households being examined.

#### **9. Average Household Income**

Average household income refers to the total annual before-tax household income from all sources for all members of the household 15 years of age or over. Income sources include, but are not limited to, employment income, investment income, and transfer payments from the government.

#### **10. Average Shelter Cost**

Average shelter cost refers to the total monthly shelter cost paid by the household for their dwelling. 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.

#### **11. Average Shelter-Cost-to-Income Ratio (STIR)**

Average shelter-cost-to-income ratio (STIR) refers to the proportion of total before-tax household income spent on shelter. The shelter-cost-to-income ratio is calculated for each household individually by dividing its total annual shelter cost by its total annual income. The average STIR is then computed by taking the average of the individual households' STIRs. The average STIR is not calculated by dividing the average shelter cost by the average household income.

Table 1

**Number of households & shelter-cost-to-income ratios (STIRs) by household type, age of household maintainer & core-need status for Canada, Ontario & Ottawa**

	Households not in core housing need											
	Total	Total - tenure			Total	Owners			Total	Renters		
		Average Income	Average Shelter Cost	Average STIR		Average Income	Average Shelter Cost	Average STIR		Average Income	Average Shelter Cost	Average STIR
<b>Canada - 2001</b>												
Total - Household type	9,320,830	67,913	784	17.0	6,755,825	75,636	827	15.8	2,565,005	47,574	668	20.2
HH Maintainer aged 15-29 years	885,140	51,350	774	21.6	307,760	64,362	994	21.0	577,390	44,414	654	21.9
HH Maintainer aged 30-44 years	3,057,955	73,611	965	18.4	2,152,185	82,246	1,073	18.4	905,765	53,093	703	18.3
HH Maintainer aged 45-64 years	3,438,830	79,422	798	15.1	2,786,635	85,848	825	14.3	652,195	51,966	680	18.6
HH Maintainer aged 65 years and over	1,938,900	46,077	477	16.3	1,509,245	49,652	445	14.0	429,660	33,518	591	24.5
Family households	6,947,640	76,907	845	15.8	5,583,130	82,089	874	15.2	1,364,510	55,702	725	18.1
HH Maintainer aged 15-29 years	525,925	58,511	832	18.8	243,730	67,743	1,025	20.0	282,195	50,538	663	17.8
HH Maintainer aged 30-44 years	2,453,790	79,165	1,018	17.9	1,898,075	85,452	1,096	17.9	555,720	57,689	745	17.8
HH Maintainer aged 45-64 years	2,770,960	87,451	840	14.1	2,408,970	91,290	851	13.7	361,995	61,902	765	17.3
HH Maintainer aged 65 years and over	1,196,965	55,949	507	13.8	1,032,360	57,821	480	12.6	164,605	44,208	679	21.5
Couples	6,004,145	79,094	854	15.5	4,954,445	83,489	877	15.0	1,049,705	58,354	742	17.7
HH Maintainer aged 15-29 years	473,670	59,589	843	18.6	227,145	67,693	1,026	19.9	246,525	52,123	673	17.4
HH Maintainer aged 30-44 years	2,114,890	82,658	1,042	17.5	1,704,975	87,458	1,105	17.6	409,915	62,692	776	17.0
HH Maintainer aged 45-64 years	2,383,215	90,048	842	13.7	2,125,550	93,039	848	13.4	257,665	65,369	786	16.9
HH Maintainer aged 65 years and over	1,032,380	55,457	501	13.9	896,780	57,305	474	12.7	135,595	43,238	683	22.1
Lone parents	768,810	53,709	720	18.3	482,055	59,782	763	17.4	286,760	43,501	646	19.7
HH Maintainer aged 15-29 years	42,655	39,022	635	21.3	10,785	51,182	855	22.2	31,875	34,908	559	20.9
HH Maintainer aged 30-44 years	283,075	48,602	785	21.2	148,435	55,965	919	21.9	134,645	40,485	636	20.4
HH Maintainer aged 45-64 years	306,100	61,165	771	17.3	211,935	66,071	806	16.7	94,165	50,122	692	18.5
HH Maintainer aged 65 years and over	136,980	52,178	498	13.5	110,895	53,708	466	12.3	26,085	45,673	638	18.7
Multiple-family households	174,670	103,802	1,087	14.5	146,625	108,130	1,120	14.3	28,045	81,182	913	15.3
HH Maintainer aged 15-29 years	9,595	91,924	1,147	17.2	5,800	100,485	1,313	18.2	3,795	78,842	888	15.7
HH Maintainer aged 30-44 years	55,825	101,801	1,263	16.9	44,660	106,875	1,344	17.2	11,165	81,503	930	15.5
HH Maintainer aged 45-64 years	81,645	110,210	1,062	13.5	71,480	114,058	1,083	13.3	10,165	83,152	912	14.9
HH Maintainer aged 65 years and over	27,610	93,029	789	11.7	24,685	95,029	779	11.3	2,925	76,151	883	15.7
Non-family households	2,373,195	41,585	602	20.8	1,172,700	44,912	603	18.9	1,200,490	38,335	602	22.7
HH Maintainer aged 15-29 years	359,220	40,865	688	25.7	64,030	51,494	878	24.9	295,190	38,559	646	25.9
HH Maintainer aged 30-44 years	604,165	51,054	746	20.2	254,115	58,296	895	21.5	350,050	45,796	637	19.2
HH Maintainer aged 45-64 years	667,875	46,109	621	19.2	377,670	51,134	656	18.5	290,200	39,571	575	20.2
HH Maintainer aged 65 years and over	741,935	30,151	427	20.3	476,885	31,969	368	17.0	265,055	26,879	537	26.3

Note: Includes only 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)

Table 1

**Number of households & shelter-cost-to-income ratios (STIRs) by household type, age of household maintainer & core-need status for Canada, Ontario & Ottawa**

	Households in core housing need Total - STIRs less than 100%											
	Total	Total - tenure			Owners				Renters			
		Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR
<b>Canada - 2001</b>												
Total - Household type	1,484,780	17,427	643	48.0	473,835	19,343	732	47.6	1,010,950	16,529	601	48.2
HH Maintainer aged 15-29 years	201,760	16,808	628	49.6	21,495	20,388	831	52.1	180,265	16,381	604	49.3
HH Maintainer aged 30-44 years	459,325	19,724	728	49.0	129,280	23,477	947	51.6	330,050	18,255	641	47.9
HH Maintainer aged 45-64 years	430,545	16,558	626	49.8	173,735	18,270	705	49.5	256,815	15,400	571	50.0
HH Maintainer aged 65 years and over	393,145	16,014	571	44.1	149,330	16,863	563	41.3	243,815	15,494	576	45.8
Family households	754,040	21,130	755	46.9	283,090	22,910	871	48.5	470,950	20,060	684	46.0
HH Maintainer aged 15-29 years	125,200	17,844	653	48.6	15,690	22,030	879	50.9	109,515	17,244	620	48.3
HH Maintainer aged 30-44 years	332,435	22,093	797	47.5	109,590	24,955	998	51.2	222,850	20,686	697	45.7
HH Maintainer aged 45-64 years	218,350	21,249	766	47.3	113,440	21,414	816	49.0	104,910	21,071	711	45.4
HH Maintainer aged 65 years and over	78,055	21,964	707	40.5	44,370	21,995	697	39.8	33,685	21,923	720	41.5
Couples	419,850	22,125	799	47.2	193,385	22,764	881	49.2	226,465	21,578	730	45.4
HH Maintainer aged 15-29 years	60,835	19,213	697	48.0	10,360	22,171	894	51.7	50,475	18,606	657	47.3
HH Maintainer aged 30-44 years	169,235	24,019	872	47.8	70,090	25,605	1,038	51.8	99,140	22,899	754	44.9
HH Maintainer aged 45-64 years	136,950	21,132	781	48.3	81,665	20,751	805	49.7	55,290	21,693	745	46.1
HH Maintainer aged 65 years and over	52,825	21,982	731	41.5	31,270	21,852	720	41.3	21,555	22,171	746	41.9
Lone parents	317,445	19,292	684	46.9	81,370	22,275	825	47.3	236,075	18,263	636	46.8
HH Maintainer aged 15-29 years	62,515	16,118	600	49.4	4,790	20,249	793	49.6	57,725	15,775	584	49.4
HH Maintainer aged 30-44 years	156,625	19,591	705	47.5	36,415	22,875	898	50.3	120,205	18,597	646	46.6
HH Maintainer aged 45-64 years	75,110	20,760	725	46.0	28,420	22,296	825	47.4	46,690	19,825	664	45.1
HH Maintainer aged 65 years and over	23,200	21,066	640	38.8	11,740	21,194	612	36.6	11,460	20,935	668	41.2
Multiple-family households	16,745	31,030	960	40.6	8,335	32,481	1,110	43.7	8,410	29,592	809	37.5
HH Maintainer aged 15-29 years	1,845	31,150	971	40.9	535	35,236	1,346	48.0	1,310	29,486	819	37.9
HH Maintainer aged 30-44 years	6,575	32,099	1,033	42.1	3,080	34,771	1,276	47.0	3,495	29,746	816	37.7
HH Maintainer aged 45-64 years	6,290	29,647	915	40.9	3,355	30,063	1,009	43.5	2,930	29,169	804	37.9
HH Maintainer aged 65 years and over	2,035	31,742	856	34.8	1,360	32,181	894	35.2	670	30,849	779	34.3
Non-family households	730,745	13,607	528	49.1	190,745	14,050	525	46.3	540,000	13,451	529	50.1
HH Maintainer aged 15-29 years	76,560	15,113	588	51.2	5,810	15,951	702	55.1	70,760	15,044	578	50.8
HH Maintainer aged 30-44 years	126,895	13,519	547	52.7	19,685	15,249	662	54.3	107,205	13,202	526	52.4
HH Maintainer aged 45-64 years	212,200	11,731	482	52.4	60,290	12,355	496	50.5	151,905	11,483	476	53.2
HH Maintainer aged 65 years and over	315,090	14,540	538	44.9	104,960	14,693	507	41.9	210,130	14,463	553	46.4

Note: Includes only 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)

Table 1

**Number of households & shelter-cost-to-income ratios (STIRs) by household type, age of household maintainer & core-need status for Canada, Ontario & Ottawa**

	Households in core housing need STIRs Less than 30% (households living in affordable housing)											
	Total	Total - tenure			Total	Owners			Total	Renters		
		Average Income	Average Shelter Cost	Average STIR		Average Income	Average Shelter Cost	Average STIR		Average Income	Average Shelter Cost	Average STIR
<b>Canada - 2001</b>												
Total - Household type	159,970	25,280	433	20.3	67,925	22,301	321	17.6	92,050	27,478	520	22.3
HH Maintainer aged 15-29 years	18,775	25,198	468	21.8	2,375	23,713	340	17.2	16,400	25,413	488	22.5
HH Maintainer aged 30-44 years	58,110	28,392	512	21.3	13,750	26,836	401	17.8	44,365	28,874	548	22.5
HH Maintainer aged 45-64 years	46,080	25,383	423	19.8	23,205	22,798	326	17.6	22,875	28,005	528	22.2
HH Maintainer aged 65 years and over	37,000	20,305	306	18.6	28,590	19,600	277	17.7	8,410	22,705	408	21.8
Family households	116,915	28,146	483	20.4	42,245	26,320	374	17.2	74,670	29,180	548	22.3
HH Maintainer aged 15-29 years	14,340	25,617	468	21.5	1,940	24,982	360	17.2	12,405	25,716	485	22.3
HH Maintainer aged 30-44 years	51,155	29,506	532	21.4	11,840	28,324	426	17.9	39,310	29,862	565	22.5
HH Maintainer aged 45-64 years	34,625	28,502	476	19.9	16,345	26,177	373	17.5	18,280	30,581	571	22.2
HH Maintainer aged 65 years and over	16,790	25,431	367	17.6	12,120	24,769	325	16.1	4,675	27,148	479	21.5
Couples	63,185	29,076	493	20.0	26,515	26,219	365	16.8	36,665	31,142	590	22.5
HH Maintainer aged 15-29 years	6,715	26,793	477	21.0	1,170	25,206	362	17.1	5,550	27,127	503	21.9
HH Maintainer aged 30-44 years	27,385	31,388	562	21.2	7,220	28,887	421	17.3	20,160	32,283	615	22.6
HH Maintainer aged 45-64 years	19,435	28,729	473	19.5	10,760	25,727	360	17.2	8,675	32,453	620	22.5
HH Maintainer aged 65 years and over	9,655	24,803	352	17.2	7,365	24,484	317	15.8	2,280	25,833	469	21.9
Lone parents	48,085	25,995	459	21.0	13,440	24,956	366	17.8	34,650	26,398	497	22.3
HH Maintainer aged 15-29 years	7,005	23,462	445	22.2	645	22,186	318	17.3	6,355	23,591	459	22.7
HH Maintainer aged 30-44 years	21,730	26,363	482	21.7	4,025	25,668	403	18.8	17,710	26,521	501	22.4
HH Maintainer aged 45-64 years	13,095	27,221	469	20.7	4,640	25,761	380	18.0	8,460	28,022	519	22.2
HH Maintainer aged 65 years and over	6,255	24,983	377	18.4	4,130	23,792	321	16.8	2,125	27,299	490	21.7
Multiple-family households	5,640	36,076	574	19.1	2,290	35,489	521	17.5	3,355	36,476	613	20.2
HH Maintainer aged 15-29 years	620	37,196	619	19.8	125	37,456	581	17.8	500	37,132	635	20.4
HH Maintainer aged 30-44 years	2,040	37,723	650	20.6	600	39,306	631	19.1	1,440	37,060	655	21.3
HH Maintainer aged 45-64 years	2,095	34,403	541	18.9	945	33,320	491	17.7	1,150	35,296	584	19.9
HH Maintainer aged 65 years and over	885	35,447	456	15.7	620	34,696	448	15.7	270	37,185	473	15.5
Non-family households	43,060	17,496	295	20.0	25,680	15,690	234	18.4	17,380	20,165	393	22.5
HH Maintainer aged 15-29 years	4,435	23,842	468	22.6	435	18,106	253	17.0	3,995	24,470	494	23.3
HH Maintainer aged 30-44 years	6,960	20,201	364	20.8	1,905	17,591	245	16.8	5,050	21,185	413	22.4
HH Maintainer aged 45-64 years	11,455	15,952	262	19.5	6,860	14,748	212	18.0	4,595	17,751	346	22.2
HH Maintainer aged 65 years and over	20,215	16,047	255	19.4	16,475	15,798	241	18.8	3,735	17,147	317	22.2

Note: Includes only 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)

Table 1

**Number of households & shelter-cost-to-income ratios (STIRs) by household type, age of household maintainer & core-need status for Canada, Ontario & Ottawa**

	Households in core housing need STIRs Greater than or equal to 30% but less than 100% (households living in unaffordable housing)											
	Total - tenure				Owners				Renters			
	Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR
<b>Canada - 2001</b>												
Total - Household type	1,324,815	16,479	668	51.2	405,920	18,848	801	52.6	918,895	15,433	609	50.6
HH Maintainer aged 15-29 years	182,990	15,947	644	52.3	19,125	19,975	892	56.4	163,865	15,477	615	51.8
HH Maintainer aged 30-44 years	401,215	18,469	758	52.8	115,530	23,077	1,012	55.6	285,685	16,606	655	51.7
HH Maintainer aged 45-64 years	384,470	15,500	649	53.3	150,530	17,572	764	54.4	233,940	14,167	575	52.6
HH Maintainer aged 65 years and over	356,145	15,568	599	46.7	120,745	16,215	631	46.9	235,405	15,236	582	46.6
Family households	637,125	19,842	803	51.6	240,845	22,312	959	54.0	396,285	18,341	708	50.2
HH Maintainer aged 15-29 years	110,860	16,838	676	52.0	13,750	21,614	952	55.7	97,105	16,162	636	51.4
HH Maintainer aged 30-44 years	281,280	20,745	843	52.1	97,745	24,547	1,067	55.2	183,535	18,720	724	50.5
HH Maintainer aged 45-64 years	183,720	19,882	819	52.3	97,095	20,612	891	54.2	86,625	19,064	739	50.1
HH Maintainer aged 65 years and over	61,270	21,014	799	46.8	32,260	20,953	837	48.7	29,010	21,081	758	44.6
Couples	356,665	20,893	852	51.9	166,870	22,215	962	54.3	189,795	19,731	755	49.7
HH Maintainer aged 15-29 years	54,120	18,272	724	51.3	9,195	21,786	962	56.1	44,925	17,553	675	50.3
HH Maintainer aged 30-44 years	141,855	22,597	930	52.7	62,870	25,228	1,108	55.7	78,980	20,503	789	50.4
HH Maintainer aged 45-64 years	117,520	19,875	831	52.9	70,900	19,996	873	54.6	46,615	19,692	767	50.3
HH Maintainer aged 65 years and over	43,175	21,351	815	46.9	23,900	21,040	845	49.1	19,275	21,738	778	44.2
Lone parents	269,360	18,095	723	51.4	67,935	21,745	916	53.1	201,430	16,864	658	50.8
HH Maintainer aged 15-29 years	55,515	15,191	618	52.7	4,150	19,948	866	54.6	51,365	14,807	598	52.5
HH Maintainer aged 30-44 years	134,890	18,500	740	51.5	32,390	22,528	960	54.2	102,495	17,228	670	50.7
HH Maintainer aged 45-64 years	62,010	19,395	778	51.2	23,780	21,620	912	53.2	38,230	18,011	695	50.0
HH Maintainer aged 65 years and over	16,950	19,620	736	46.3	7,610	19,783	771	47.3	9,335	19,486	707	45.5
Multiple-family households	11,100	28,465	1,152	51.3	6,040	31,341	1,333	53.6	5,055	25,029	935	48.5
HH Maintainer aged 15-29 years	1,230	28,089	1,147	50.9	415	34,569	1,567	57.3	815	24,822	926	48.0
HH Maintainer aged 30-44 years	4,535	29,566	1,202	51.4	2,475	33,668	1,433	53.8	2,055	24,630	926	48.7
HH Maintainer aged 45-64 years	4,195	27,269	1,098	51.7	2,410	28,784	1,212	53.7	1,780	25,220	943	49.1
HH Maintainer aged 65 years and over	1,150	28,886	1,159	49.5	745	30,096	1,262	51.3	405	26,649	969	46.2
Non-family households	687,685	13,364	542	50.9	165,070	13,795	571	50.6	522,615	13,227	533	50.9
HH Maintainer aged 15-29 years	72,130	14,576	594	52.8	5,370	15,775	738	58.2	66,760	14,480	583	52.3
HH Maintainer aged 30-44 years	119,935	13,132	557	54.4	17,785	14,998	706	58.2	102,155	12,807	531	53.8
HH Maintainer aged 45-64 years	200,745	11,490	494	54.2	53,435	12,048	533	54.6	147,315	11,288	479	54.1
HH Maintainer aged 65 years and over	294,875	14,437	557	46.7	88,485	14,488	556	46.2	206,395	14,415	557	46.9

Note: Includes only 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)

Table 1

**Number of households & shelter-cost-to-income ratios (STIRs) by household type, age of household maintainer & core-need status for Canada, Ontario & Ottawa**

	Households in core housing need											
	STIRs Greater than or equal to 30% (but less than 50%)											
	Total	Total - tenure			Total	Owners			Total	Renters		
Average Income		Average Shelter Cost	Average STIR	Average Income		Average Shelter Cost	Average STIR	Average Income		Average Shelter Cost	Average STIR	
<b>Canada - 2001</b>												
Total - Household type	751,815	18,385	592	38.9	219,695	19,993	648	38.8	532,115	17,721	569	39.0
HH Maintainer aged 15-29 years	100,260	18,746	607	39.4	8,395	22,888	764	40.0	91,870	18,368	592	39.3
HH Maintainer aged 30-44 years	213,000	21,532	698	39.3	53,510	26,403	876	39.9	159,495	19,897	638	39.1
HH Maintainer aged 45-64 years	197,105	17,806	577	39.2	74,985	19,197	626	39.2	122,125	16,953	547	39.3
HH Maintainer aged 65 years and over	241,440	15,930	506	38.1	82,810	16,278	510	37.6	158,630	15,748	503	38.4
Family households	359,845	22,425	724	39.1	121,465	24,626	807	39.3	238,380	21,303	681	39.0
HH Maintainer aged 15-29 years	61,800	19,699	638	39.4	6,235	24,720	825	40.1	55,560	19,135	617	39.3
HH Maintainer aged 30-44 years	155,225	23,746	769	39.2	46,310	27,990	929	39.9	108,910	21,941	700	38.9
HH Maintainer aged 45-64 years	100,820	22,274	720	39.1	48,580	22,678	740	39.2	52,240	21,897	701	39.0
HH Maintainer aged 65 years and over	42,000	21,914	692	38.0	20,330	21,587	681	37.9	21,670	22,222	702	38.2
Couples	200,620	23,396	755	39.0	82,680	24,419	800	39.3	117,940	22,679	724	38.8
HH Maintainer aged 15-29 years	31,470	21,164	682	39.1	4,050	25,371	848	40.1	27,415	20,543	657	39.0
HH Maintainer aged 30-44 years	76,580	25,818	837	39.2	28,875	28,759	958	40.1	47,700	24,038	764	38.7
HH Maintainer aged 45-64 years	62,925	22,124	717	39.2	34,875	21,837	713	39.2	28,050	22,481	722	39.2
HH Maintainer aged 65 years and over	29,650	22,209	702	38.0	14,875	21,790	687	37.9	14,775	22,631	717	38.2
Lone parents	152,890	20,757	670	39.2	35,720	24,192	792	39.4	117,170	19,710	632	39.1
HH Maintainer aged 15-29 years	29,610	17,883	583	39.7	2,025	22,303	743	40.0	27,585	17,558	571	39.7
HH Maintainer aged 30-44 years	76,095	21,345	689	39.2	16,205	25,823	852	39.7	59,895	20,134	645	39.1
HH Maintainer aged 45-64 years	35,505	21,938	706	39.1	12,445	24,023	786	39.4	23,065	20,812	664	38.8
HH Maintainer aged 65 years and over	11,685	20,624	650	38.1	5,050	20,135	636	37.8	6,635	20,997	660	38.2
Multiple-family households	6,335	31,908	1,024	38.7	3,065	35,257	1,153	39.3	3,270	28,775	902	38.2
HH Maintainer aged 15-29 years	720	30,277	969	38.5	160	38,906	1,355	40.8	565	27,833	879	38.2
HH Maintainer aged 30-44 years	2,550	33,153	1,079	39.3	1,235	38,460	1,280	40.1	1,320	28,206	892	38.6
HH Maintainer aged 45-64 years	2,390	31,213	988	38.3	1,260	32,671	1,052	38.5	1,125	29,580	921	37.8
HH Maintainer aged 65 years and over	670	31,402	989	37.9	405	32,160	1,019	38.1	260	30,214	943	37.6
Non-family households	391,965	14,676	471	38.8	98,230	14,265	452	38.1	293,735	14,813	478	39.0
HH Maintainer aged 15-29 years	38,465	17,217	556	39.3	2,155	17,590	586	39.9	36,310	17,194	555	39.3
HH Maintainer aged 30-44 years	57,780	15,583	506	39.6	7,200	16,195	534	39.7	50,585	15,496	502	39.5
HH Maintainer aged 45-64 years	96,280	13,128	427	39.3	26,400	12,791	416	39.1	69,880	13,256	432	39.4
HH Maintainer aged 65 years and over	199,445	14,670	466	38.1	62,480	14,550	454	37.5	136,960	14,724	472	38.5

Note: Includes only 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)

Table 1

**Number of households & shelter-cost-to-income ratios (STIRs) by household type, age of household maintainer & core-need status for Canada, Ontario & Ottawa**

	Households in core housing need STIRs Greater than or equal to 50% (but less than 100%)											
	Total	Total - tenure			Total	Owners			Total	Renters		
		Average Income	Average Shelter Cost	Average STIR		Average Income	Average Shelter Cost	Average STIR		Average Income	Average Shelter Cost	Average STIR
<b>Canada - 2001</b>												
Total - Household type	573,000	13,979	767	67.4	186,220	17,498	981	68.9	386,780	12,285	664	66.7
HH Maintainer aged 15-29 years	82,725	12,553	688	68.0	10,725	17,695	992	69.2	72,000	11,787	643	67.8
HH Maintainer aged 30-44 years	188,210	15,003	826	68.1	62,015	20,207	1,129	69.2	126,195	12,446	677	67.5
HH Maintainer aged 45-64 years	187,370	13,074	725	68.1	75,545	15,959	900	69.5	111,820	11,125	607	67.2
HH Maintainer aged 65 years and over	114,700	14,806	795	64.7	37,930	16,077	896	67.3	76,770	14,178	745	63.4
Family households	277,280	16,491	906	67.9	119,385	19,957	1,113	68.9	157,895	13,870	749	67.2
HH Maintainer aged 15-29 years	49,060	13,235	723	67.8	7,515	19,036	1,057	68.6	41,545	12,186	663	67.7
HH Maintainer aged 30-44 years	126,060	17,049	935	68.0	51,430	21,447	1,192	68.9	74,625	14,018	758	67.4
HH Maintainer aged 45-64 years	82,900	16,973	940	68.3	48,510	18,543	1,042	69.3	34,385	14,759	798	67.0
HH Maintainer aged 65 years and over	19,265	19,050	1,033	65.8	11,925	19,872	1,102	67.3	7,340	17,716	921	63.4
Couples	156,045	17,675	977	68.4	84,195	20,051	1,122	69.1	71,855	14,892	808	67.5
HH Maintainer aged 15-29 years	22,655	14,255	782	68.1	5,145	18,961	1,053	68.8	17,510	12,873	702	68.0
HH Maintainer aged 30-44 years	65,275	18,818	1,040	68.6	34,000	22,228	1,236	69.0	31,280	15,112	826	68.1
HH Maintainer aged 45-64 years	54,590	17,283	962	68.7	36,025	18,214	1,028	69.6	18,565	15,477	836	67.0
HH Maintainer aged 65 years and over	13,525	19,472	1,062	66.3	9,025	19,805	1,104	67.7	4,500	18,803	979	63.6
Lone parents	116,470	14,600	794	67.3	32,205	19,030	1,054	68.4	84,260	12,906	694	67.0
HH Maintainer aged 15-29 years	25,900	12,115	659	67.6	2,120	17,700	984	68.5	23,785	11,617	629	67.5
HH Maintainer aged 30-44 years	58,795	14,819	805	67.4	16,190	19,229	1,068	68.8	42,610	13,143	705	66.9
HH Maintainer aged 45-64 years	26,505	15,990	874	67.5	11,335	18,982	1,050	68.2	15,170	13,753	743	67.0
HH Maintainer aged 65 years and over	5,260	17,389	926	64.7	2,560	19,089	1,035	66.0	2,700	15,776	820	63.4
Multiple-family households	4,770	23,896	1,322	68.0	2,980	27,324	1,518	68.3	1,785	18,174	990	67.6
HH Maintainer aged 15-29 years	505	24,957	1,390	69.3	255	31,822	1,726	66.5	255	18,113	1,027	69.4
HH Maintainer aged 30-44 years	1,985	24,948	1,361	67.2	1,245	28,930	1,585	67.3	740	18,222	982	66.4
HH Maintainer aged 45-64 years	1,805	22,047	1,240	69.7	1,150	24,516	1,388	70.1	655	17,713	980	68.4
HH Maintainer aged 65 years and over	480	25,386	1,395	65.7	335	27,601	1,559	66.5	140	20,154	1,015	63.7
Non-family households	295,715	11,624	636	66.9	66,835	13,104	745	69.0	228,885	11,192	605	66.3
HH Maintainer aged 15-29 years	33,665	11,559	638	68.2	3,210	14,557	840	70.3	30,455	11,243	616	67.9
HH Maintainer aged 30-44 years	62,150	10,853	603	68.2	10,585	14,184	824	70.8	51,570	10,169	558	67.7
HH Maintainer aged 45-64 years	104,465	9,980	555	67.9	27,030	11,323	647	69.8	77,435	9,512	522	67.3
HH Maintainer aged 65 years and over	95,435	13,949	747	64.5	26,005	14,337	802	67.3	69,430	13,804	726	63.4

Note: Includes only 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)

Table 1

**Number of households & shelter-cost-to-income ratios (STIRs) by household type, age of household maintainer & core-need status for Canada, Ontario & Ottawa**

	All Households											
	Total	Total - tenure			Total	Owners			Total	Renters		
		Average Income	Average Shelter Cost	Average STIR		Average Income	Average Shelter Cost	Average STIR		Average Income	Average Shelter Cost	Average STIR
Ontario												
Total - Household type	3,981,540	69,697	893	22.0	2,748,870	81,584	953	18.7	1,232,670	43,188	759	29.3
HH Maintainer aged 15-29 years	349,435	51,200	897	27.9	114,320	69,430	1,166	24.3	235,110	42,336	764	29.7
HH Maintainer aged 30-44 years	1,336,355	74,827	1,094	23.5	880,320	88,712	1,246	21.5	456,035	48,025	796	27.4
HH Maintainer aged 45-64 years	1,421,255	83,545	912	19.3	1,107,210	93,948	952	16.9	314,045	46,868	770	27.9
HH Maintainer aged 65 years and over	874,495	46,739	555	21.6	647,015	52,874	517	17.2	227,480	29,289	663	34.4
Family households	2,939,030	80,409	969	19.7	2,269,700	89,214	1,010	17.6	669,330	50,552	829	26.9
HH Maintainer aged 15-29 years	217,690	56,880	949	25.9	92,060	72,956	1,199	23.1	125,635	45,101	764	28.0
HH Maintainer aged 30-44 years	1,080,980	80,511	1,153	22.8	783,310	91,893	1,272	21.0	297,670	50,559	836	27.4
HH Maintainer aged 45-64 years	1,141,695	93,387	967	17.3	965,585	100,004	982	15.9	176,110	57,110	878	25.2
HH Maintainer aged 65 years and over	498,665	60,747	586	16.1	428,745	63,510	552	14.3	69,920	43,803	796	27.3
Couples	2,449,370	84,445	985	18.6	1,980,275	91,248	1,013	17.2	469,090	55,726	860	24.6
HH Maintainer aged 15-29 years	177,150	61,540	989	23.5	83,955	73,246	1,199	22.6	93,195	50,995	798	24.3
HH Maintainer aged 30-44 years	894,000	86,312	1,194	21.2	692,240	94,640	1,284	20.3	201,760	57,742	879	24.5
HH Maintainer aged 45-64 years	956,545	97,451	969	16.3	837,730	102,514	978	15.3	118,810	61,753	908	23.9
HH Maintainer aged 65 years and over	421,680	60,606	574	15.8	366,355	63,204	541	14.1	55,325	43,406	795	27.2
Lone parents	393,230	48,810	818	27.6	210,890	60,898	890	22.7	182,335	34,829	733	33.3
HH Maintainer aged 15-29 years	35,030	28,305	697	39.0	4,895	49,313	1,042	32.7	30,135	24,894	641	40.0
HH Maintainer aged 30-44 years	153,135	41,862	873	32.2	64,815	55,242	1,075	29.3	88,320	32,043	724	34.4
HH Maintainer aged 45-64 years	142,440	59,409	884	24.0	91,375	68,118	934	21.5	51,055	43,824	793	28.7
HH Maintainer aged 65 years and over	62,630	53,161	598	18.2	49,805	56,150	553	15.5	12,820	41,549	772	28.8
Multiple-family households	96,430	106,753	1,201	17.3	78,530	113,966	1,243	16.4	17,905	75,111	1,010	21.4
HH Maintainer aged 15-29 years	5,515	88,698	1,261	22.0	3,215	101,402	1,449	21.8	2,300	70,982	993	22.2
HH Maintainer aged 30-44 years	33,845	102,138	1,343	19.8	26,255	109,954	1,438	19.3	7,585	75,085	1,011	21.6
HH Maintainer aged 45-64 years	42,715	115,689	1,183	15.9	36,475	122,235	1,211	15.0	6,235	77,411	1,016	20.8
HH Maintainer aged 65 years and over	14,355	97,980	894	13.9	12,580	101,572	878	12.8	1,775	72,489	1,004	21.4
Non-family households	1,042,510	39,496	678	28.3	479,175	45,442	681	23.9	563,335	34,438	675	32.1
HH Maintainer aged 15-29 years	131,745	41,814	810	31.3	22,260	54,852	1,027	29.2	109,475	39,163	765	31.7
HH Maintainer aged 30-44 years	255,375	50,770	842	26.5	97,005	63,027	1,036	25.0	158,365	43,262	721	27.5
HH Maintainer aged 45-64 years	279,565	43,352	689	27.5	141,630	52,661	742	23.7	137,935	33,793	633	31.4
HH Maintainer aged 65 years and over	375,835	28,153	513	29.0	218,270	31,982	448	22.9	157,555	22,849	604	37.5

Note: Includes only 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)

Table 1

**Number of households & shelter-cost-to-income ratios (STIRs) by household type, age of household maintainer & core-need status for Canada, Ontario & Ottawa**

	Households not in core housing need											
	Total	Total - tenure			Total	Owners			Total	Renters		
		Average Income	Average Shelter Cost	Average STIR		Average Income	Average Shelter Cost	Average STIR		Average Income	Average Shelter Cost	Average STIR
Ontario												
Total - Household type	3,381,885	78,381	918	17.4	2,547,545	86,238	959	16.4	834,340	54,390	790	20.7
HH Maintainer aged 15-29 years	279,885	58,958	936	22.6	107,045	72,442	1,172	22.3	172,835	50,606	787	22.8
HH Maintainer aged 30-44 years	1,140,425	83,588	1,134	19.3	823,105	92,917	1,253	19.3	317,320	59,389	819	19.1
HH Maintainer aged 45-64 years	1,258,945	91,619	930	15.5	1,039,035	98,635	956	14.7	219,915	58,472	804	19.4
HH Maintainer aged 65 years and over	702,635	53,946	537	15.9	578,360	57,014	505	14.2	124,275	39,663	694	24.3
Family households	2,599,455	87,668	981	16.3	2,141,200	92,952	1,008	15.8	458,255	62,979	853	18.7
HH Maintainer aged 15-29 years	171,835	66,464	999	19.9	86,325	76,012	1,204	21.1	85,505	56,824	789	18.6
HH Maintainer aged 30-44 years	927,925	89,511	1,191	18.8	732,465	96,226	1,278	18.9	195,460	64,348	862	18.4
HH Maintainer aged 45-64 years	1,043,540	99,778	973	14.5	916,290	103,997	982	14.1	127,245	69,397	904	18.0
HH Maintainer aged 65 years and over	456,160	64,203	567	13.7	406,120	65,727	539	12.7	50,045	51,831	801	21.4
Couples	2,247,875	89,699	990	16.1	1,891,415	94,277	1,011	15.6	356,460	65,408	872	18.4
HH Maintainer aged 15-29 years	153,990	67,376	1,014	19.8	80,110	75,475	1,202	21.1	73,885	58,594	807	18.4
HH Maintainer aged 30-44 years	808,315	92,515	1,215	18.5	658,580	97,941	1,287	18.7	149,735	68,652	892	17.8
HH Maintainer aged 45-64 years	894,665	102,428	972	14.2	802,905	105,867	977	13.8	91,765	72,337	925	17.8
HH Maintainer aged 65 years and over	390,910	63,539	556	13.7	349,825	65,086	528	12.8	41,080	50,360	796	21.9
Lone parents	264,635	61,557	833	18.5	176,045	67,798	873	17.7	88,595	49,156	750	20.2
HH Maintainer aged 15-29 years	13,325	44,388	726	21.3	3,320	60,805	1,056	23.1	10,005	38,942	615	20.7
HH Maintainer aged 30-44 years	89,795	55,283	921	21.9	49,645	63,862	1,078	22.7	40,145	44,674	723	21.0
HH Maintainer aged 45-64 years	109,520	69,894	898	17.7	78,655	74,904	927	17.1	30,865	57,125	821	19.2
HH Maintainer aged 65 years and over	52,000	59,231	571	13.7	44,420	60,137	535	12.7	7,585	53,918	783	19.4
Multiple-family households	86,945	114,629	1,214	14.8	73,745	119,007	1,244	14.6	13,200	90,172	1,042	15.6
HH Maintainer aged 15-29 years	4,520	100,456	1,290	17.8	2,900	108,278	1,450	18.9	1,625	86,482	1,005	15.8
HH Maintainer aged 30-44 years	29,820	111,149	1,372	16.8	24,240	115,922	1,444	17.1	5,580	90,405	1,050	15.7
HH Maintainer aged 45-64 years	39,355	122,705	1,196	13.8	34,730	126,664	1,215	13.6	4,625	92,962	1,048	15.2
HH Maintainer aged 65 years and over	13,250	103,307	887	11.9	11,870	105,523	870	11.4	1,380	84,206	1,033	16.6
Non-family households	782,425	47,525	705	21.4	406,345	50,857	698	19.7	376,085	43,924	713	23.2
HH Maintainer aged 15-29 years	108,050	47,022	834	26.9	20,720	57,571	1,038	26.9	87,325	44,518	784	26.9
HH Maintainer aged 30-44 years	212,500	57,720	879	21.3	90,640	66,169	1,049	22.7	121,860	51,435	751	20.3
HH Maintainer aged 45-64 years	215,405	52,094	723	20.1	122,745	58,605	766	19.2	92,660	43,469	666	21.2
HH Maintainer aged 65 years and over	246,475	34,962	482	20.1	172,245	36,471	423	17.5	74,230	31,461	622	26.3

Note: Includes only 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)

Table 1

**Number of households & shelter-cost-to-income ratios (STIRs) by household type, age of household maintainer & core-need status for Canada, Ontario & Ottawa**

	Households in core housing need Total - STIRs less than 100%											
	Total	Total - tenure			Owners				Renters			
		Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR
Ontario												
Total - Household type	599,660	20,721	756	47.4	201,330	22,696	877	48.5	398,325	19,724	695	46.9
HH Maintainer aged 15-29 years	69,550	19,982	742	49.4	7,275	25,112	1,067	54.7	62,275	19,383	704	48.7
HH Maintainer aged 30-44 years	195,930	23,839	864	47.9	57,220	28,230	1,152	52.2	138,715	22,028	745	46.1
HH Maintainer aged 45-64 years	162,315	20,922	772	48.8	68,180	22,524	881	50.5	94,130	19,761	693	47.5
HH Maintainer aged 65 years and over	171,860	17,277	625	44.8	68,655	17,998	623	42.6	103,200	16,797	626	46.2
Family households	339,575	24,842	878	46.3	128,495	26,928	1,041	49.2	211,075	23,572	778	44.5
HH Maintainer aged 15-29 years	45,860	20,973	762	48.5	5,735	26,950	1,121	53.3	40,125	20,119	711	47.8
HH Maintainer aged 30-44 years	153,055	25,944	922	46.7	50,845	29,470	1,190	51.6	102,210	24,189	788	44.2
HH Maintainer aged 45-64 years	98,155	25,444	902	46.5	49,295	25,776	991	49.6	48,860	25,110	811	43.4
HH Maintainer aged 65 years and over	42,500	23,658	788	41.8	22,625	23,716	792	41.7	19,875	23,591	784	41.9
Couples	201,490	25,829	927	46.5	88,865	26,771	1,056	49.9	112,630	25,086	825	43.8
HH Maintainer aged 15-29 years	23,155	22,730	824	47.7	3,840	26,783	1,136	53.9	19,315	21,923	762	46.4
HH Maintainer aged 30-44 years	85,685	27,796	998	46.9	33,660	30,048	1,236	52.4	52,025	26,340	843	43.3
HH Maintainer aged 45-64 years	61,880	25,496	929	47.6	34,830	25,221	989	50.4	27,050	25,851	851	44.1
HH Maintainer aged 65 years and over	30,770	23,355	802	42.5	16,530	23,363	811	43.0	14,245	23,345	791	41.9
Lone parents	128,595	22,577	787	46.3	34,850	26,040	976	48.0	93,740	21,289	716	45.7
HH Maintainer aged 15-29 years	21,710	18,434	680	49.7	1,575	25,093	1,017	52.7	20,130	17,913	653	49.5
HH Maintainer aged 30-44 years	63,345	22,839	806	46.7	15,170	27,035	1,066	50.6	48,175	21,518	724	45.5
HH Maintainer aged 45-64 years	32,915	24,520	839	45.1	12,720	26,145	980	48.4	20,195	23,496	750	43.1
HH Maintainer aged 65 years and over	10,625	23,457	730	40.3	5,385	23,268	704	38.5	5,240	23,652	757	42.2
Multiple-family households	9,490	34,575	1,078	40.7	4,785	36,293	1,232	43.6	4,705	32,826	920	37.6
HH Maintainer aged 15-29 years	1,000	35,444	1,123	41.0	315	38,259	1,436	48.7	680	34,142	965	37.4
HH Maintainer aged 30-44 years	4,020	35,365	1,136	41.9	2,015	38,164	1,362	45.8	2,010	32,558	906	38.0
HH Maintainer aged 45-64 years	3,360	33,548	1,031	40.2	1,745	34,161	1,130	43.1	1,615	32,885	924	37.2
HH Maintainer aged 65 years and over	1,105	34,033	973	37.0	710	35,348	1,011	36.6	400	31,677	892	37.9
Non-family households	260,085	15,342	598	48.9	72,835	15,230	587	47.2	187,255	15,385	602	49.5
HH Maintainer aged 15-29 years	23,690	18,062	702	51.1	1,540	18,269	868	60.0	22,150	18,048	691	50.4
HH Maintainer aged 30-44 years	42,875	16,328	656	52.2	6,375	18,330	849	57.6	36,505	15,978	623	51.2
HH Maintainer aged 45-64 years	64,155	14,003	573	52.2	18,885	14,036	591	52.7	45,275	13,989	565	51.9
HH Maintainer aged 65 years and over	129,355	15,180	571	45.7	46,035	15,188	540	43.1	83,325	15,176	588	47.2

Note: Includes only 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)

Table 1

**Number of households & shelter-cost-to-income ratios (STIRs) by household type, age of household maintainer & core-need status for Canada, Ontario & Ottawa**

	Households in core housing need STIRs Less than 30% (households living in affordable housing)											
	Total	Total - tenure			Total	Owners			Total	Renters		
		Average Income	Average Shelter Cost	Average STIR		Average Income	Average Shelter Cost	Average STIR		Average Income	Average Shelter Cost	Average STIR
Ontario												
Total - Household type	67,895	30,421	553	21.6	20,590	28,113	437	19.1	47,305	31,426	605	22.7
HH Maintainer aged 15-29 years	7,120	29,661	574	22.6	505	30,962	483	18.6	6,615	29,562	581	22.9
HH Maintainer aged 30-44 years	28,555	32,590	616	22.4	4,205	34,144	555	19.4	24,355	32,322	627	22.9
HH Maintainer aged 45-64 years	19,740	31,606	558	21.0	7,045	30,883	473	18.8	12,695	32,008	607	22.3
HH Maintainer aged 65 years and over	12,480	24,016	392	20.0	8,835	22,875	351	19.2	3,640	26,788	496	22.1
Family households	55,695	32,563	590	21.6	14,995	32,022	490	18.6	40,700	32,762	628	22.7
HH Maintainer aged 15-29 years	5,640	30,119	576	22.4	455	31,656	498	19.1	5,185	29,985	583	22.8
HH Maintainer aged 30-44 years	26,155	33,356	630	22.4	3,920	34,843	568	19.5	22,235	33,094	641	22.9
HH Maintainer aged 45-64 years	16,690	33,867	595	21.0	5,875	33,528	509	18.5	10,815	34,051	643	22.4
HH Maintainer aged 65 years and over	7,210	28,579	452	19.3	4,745	27,863	402	17.8	2,465	29,958	552	22.2
Couples	30,410	33,845	618	21.7	9,110	31,713	481	18.4	21,300	34,757	679	23.2
HH Maintainer aged 15-29 years	2,550	31,493	606	22.7	240	29,152	464	19.1	2,310	31,736	622	23.1
HH Maintainer aged 30-44 years	14,585	35,421	677	22.7	2,290	34,975	561	19.2	12,290	35,504	699	23.4
HH Maintainer aged 45-64 years	9,075	35,081	615	21.0	3,690	33,570	499	18.2	5,385	36,117	698	22.9
HH Maintainer aged 65 years and over	4,195	27,129	433	19.3	2,885	26,954	396	17.9	1,315	27,512	520	22.5
Lone parents	22,135	29,804	537	21.5	4,650	30,473	468	18.7	17,485	29,626	556	22.2
HH Maintainer aged 15-29 years	2,755	27,490	522	22.2	155	30,538	458	18.5	2,600	27,307	527	22.5
HH Maintainer aged 30-44 years	10,340	29,517	548	22.0	1,230	31,892	526	19.8	9,115	29,197	551	22.3
HH Maintainer aged 45-64 years	6,465	31,459	553	21.1	1,705	32,129	502	19.0	4,760	31,219	572	21.9
HH Maintainer aged 65 years and over	2,575	29,278	465	19.4	1,560	27,543	386	17.6	1,015	31,959	587	22.2
Multiple-family households	3,150	39,567	696	20.9	1,240	40,107	645	19.1	1,910	39,217	730	22.0
HH Maintainer aged 15-29 years	330	41,424	784	22.2	55	45,184	740	20.6	270	40,635	764	22.6
HH Maintainer aged 30-44 years	1,230	41,152	750	21.8	400	43,207	734	20.5	835	40,170	758	22.6
HH Maintainer aged 45-64 years	1,150	37,822	666	20.8	480	38,156	617	19.1	665	37,581	708	21.9
HH Maintainer aged 65 years and over	440	38,300	554	17.5	300	38,172	533	17.3	140	38,582	601	18.0
Non-family households	12,200	20,646	378	21.5	5,590	17,632	294	20.5	6,610	23,196	454	22.3
HH Maintainer aged 15-29 years	1,480	27,917	568	23.1	50	25,085	308	16.6	1,425	28,023	579	23.4
HH Maintainer aged 30-44 years	2,400	24,252	461	21.8	285	24,427	366	18.6	2,120	24,229	473	22.3
HH Maintainer aged 45-64 years	3,055	19,241	348	21.1	1,165	17,558	288	20.2	1,885	20,282	388	21.7
HH Maintainer aged 65 years and over	5,270	17,772	309	21.1	4,090	17,087	290	20.9	1,180	20,154	376	22.0

Note: Includes only 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)

Table 1

**Number of households & shelter-cost-to-income ratios (STIRs) by household type, age of household maintainer & core-need status for Canada, Ontario & Ottawa**

	Households in core housing need STIRs Greater than or equal to 30% but less than 100% (households living in unaffordable housing)											
	Total - tenure				Owners				Renters			
	Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR
Ontario												
Total - Household type	531,765	19,483	781	50.6	180,745	22,079	927	51.8	351,020	18,146	707	50.0
HH Maintainer aged 15-29 years	62,430	18,878	760	52.3	6,765	24,674	1,111	57.5	55,665	18,174	717	51.6
HH Maintainer aged 30-44 years	167,375	22,346	905	52.1	53,015	27,761	1,199	54.8	114,360	19,836	769	50.8
HH Maintainer aged 45-64 years	142,575	19,442	801	52.5	61,135	21,561	927	54.1	81,435	17,852	706	51.3
HH Maintainer aged 65 years and over	159,385	16,749	643	46.7	59,825	17,278	663	46.1	99,565	16,431	631	47.0
Family households	283,880	23,327	933	51.0	113,505	26,254	1,113	53.2	170,375	21,377	813	49.5
HH Maintainer aged 15-29 years	40,225	19,691	787	52.0	5,280	26,546	1,174	56.3	34,945	18,656	729	51.4
HH Maintainer aged 30-44 years	126,900	24,416	981	51.5	46,930	29,022	1,242	54.3	79,975	21,713	828	49.9
HH Maintainer aged 45-64 years	81,465	23,719	964	51.7	43,415	24,727	1,057	53.8	38,050	22,569	858	49.2
HH Maintainer aged 65 years and over	35,290	22,652	856	46.3	17,875	22,615	895	48.0	17,415	22,691	816	44.6
Couples	171,085	24,405	980	50.8	79,755	26,207	1,121	53.5	91,325	22,831	857	48.5
HH Maintainer aged 15-29 years	20,605	21,645	850	50.6	3,605	26,625	1,179	56.3	17,000	20,589	780	49.4
HH Maintainer aged 30-44 years	71,105	26,233	1,062	51.7	31,370	29,688	1,285	54.8	39,735	23,505	886	49.2
HH Maintainer aged 45-64 years	52,805	23,848	982	52.1	31,135	24,230	1,047	54.2	21,665	23,299	887	49.1
HH Maintainer aged 65 years and over	26,575	22,759	859	46.1	13,650	22,605	898	48.2	12,925	22,921	818	43.8
Lone parents	106,455	21,074	837	51.3	30,200	25,357	1,054	52.5	76,255	19,378	752	50.8
HH Maintainer aged 15-29 years	18,955	17,118	701	53.6	1,415	24,495	1,078	56.5	17,530	16,521	671	53.3
HH Maintainer aged 30-44 years	53,005	21,536	855	51.4	13,940	26,606	1,113	53.3	39,060	19,726	763	50.7
HH Maintainer aged 45-64 years	26,450	22,823	907	50.9	11,015	25,220	1,053	52.9	15,435	21,113	803	49.4
HH Maintainer aged 65 years and over	8,055	21,598	814	46.9	3,825	21,522	833	47.0	4,230	21,666	796	46.8
Multiple-family households	6,335	32,093	1,265	50.3	3,550	34,960	1,438	52.2	2,790	28,447	1,045	47.9
HH Maintainer aged 15-29 years	665	32,481	1,291	50.2	260	36,723	1,627	54.6	410	29,803	1,082	46.9
HH Maintainer aged 30-44 years	2,795	32,817	1,301	50.6	1,620	36,924	1,513	52.2	1,180	27,174	1,008	48.5
HH Maintainer aged 45-64 years	2,215	31,329	1,218	50.2	1,265	32,642	1,324	52.2	950	29,575	1,076	47.5
HH Maintainer aged 65 years and over	665	31,193	1,253	49.7	405	33,241	1,371	50.6	255	27,963	1,064	48.2
Non-family households	247,885	15,080	608	50.1	67,240	15,030	611	49.4	180,640	15,099	607	50.4
HH Maintainer aged 15-29 years	22,210	17,406	711	52.8	1,485	18,024	886	61.4	20,725	17,361	698	52.1
HH Maintainer aged 30-44 years	40,475	15,857	667	53.8	6,090	18,047	871	59.4	34,385	15,469	631	52.8
HH Maintainer aged 45-64 years	61,105	13,741	583	53.6	17,720	13,804	611	54.8	43,390	13,716	572	53.1
HH Maintainer aged 65 years and over	124,090	15,070	582	46.8	41,940	15,003	564	45.3	82,150	15,105	591	47.5

Note: Includes only 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)

Table 1

**Number of households & shelter-cost-to-income ratios (STIRs) by household type, age of household maintainer & core-need status for Canada, Ontario & Ottawa**

	Households in core housing need											
	STIRs Greater than or equal to 30% (but less than 50%)											Total
	Total	Total - tenure			Owners				Renters			
Average Income		Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR	
Ontario												
Total - Household type	309,105	21,581	693	38.7	101,445	23,224	756	38.8	207,655	20,779	662	38.6
HH Maintainer aged 15-29 years	33,875	22,377	723	39.2	2,815	29,159	987	40.6	31,065	21,763	698	39.1
HH Maintainer aged 30-44 years	91,720	25,895	838	39.3	25,685	31,696	1,059	40.2	66,040	23,639	752	38.9
HH Maintainer aged 45-64 years	76,595	22,146	715	39.1	30,770	23,808	778	39.3	45,825	21,031	673	39.0
HH Maintainer aged 65 years and over	106,910	17,224	542	37.7	42,185	17,246	539	37.5	64,720	17,209	545	37.9
Family households	164,080	26,293	846	38.9	59,205	28,875	949	39.4	104,875	24,836	788	38.7
HH Maintainer aged 15-29 years	22,135	23,357	754	39.2	2,300	31,104	1,054	40.7	19,830	22,458	719	39.1
HH Maintainer aged 30-44 years	71,505	27,987	905	39.2	23,400	32,902	1,099	40.2	48,105	25,596	811	38.6
HH Maintainer aged 45-64 years	45,790	26,591	856	38.9	21,930	27,433	896	39.2	23,860	25,817	819	38.7
HH Maintainer aged 65 years and over	24,650	23,463	741	38.0	11,565	23,020	725	37.7	13,080	23,855	755	38.2
Couples	100,225	26,970	869	38.9	40,885	28,574	940	39.4	59,345	25,865	820	38.6
HH Maintainer aged 15-29 years	12,240	24,806	799	39.0	1,560	30,961	1,057	41.1	10,680	23,908	761	38.7
HH Maintainer aged 30-44 years	39,995	29,681	962	39.2	15,120	33,587	1,127	40.4	24,870	27,306	862	38.5
HH Maintainer aged 45-64 years	29,165	26,484	855	39.0	15,440	26,564	867	39.2	13,725	26,393	840	38.8
HH Maintainer aged 65 years and over	18,825	23,373	739	38.0	8,755	23,038	724	37.7	10,070	23,664	752	38.3
Lone parents	59,975	24,525	788	39.0	16,315	28,323	929	39.4	43,660	23,105	735	38.8
HH Maintainer aged 15-29 years	9,475	20,975	681	39.5	625	29,484	981	40.4	8,850	20,371	659	39.5
HH Maintainer aged 30-44 years	29,815	25,210	812	39.1	7,370	30,382	1,007	40.0	22,445	23,512	748	38.8
HH Maintainer aged 45-64 years	15,250	25,929	831	38.8	5,745	28,446	931	39.4	9,500	24,408	771	38.5
HH Maintainer aged 65 years and over	5,445	23,012	723	37.9	2,575	21,873	690	37.7	2,865	24,034	753	38.1
Multiple-family households	3,870	36,172	1,165	38.9	2,000	39,535	1,297	39.6	1,870	32,575	1,019	38.2
HH Maintainer aged 15-29 years	420	34,860	1,113	38.6	115	41,874	1,407	40.4	305	32,209	1,002	37.9
HH Maintainer aged 30-44 years	1,695	36,871	1,202	39.3	910	41,966	1,396	39.9	785	30,993	979	38.7
HH Maintainer aged 45-64 years	1,380	36,183	1,153	38.4	745	37,656	1,231	38.9	635	34,458	1,070	37.8
HH Maintainer aged 65 years and over	380	34,458	1,098	38.6	235	34,936	1,127	39.1	145	33,683	1,052	37.9
Non-family households	145,025	16,250	519	38.4	42,245	15,304	485	38.0	102,775	16,639	533	38.6
HH Maintainer aged 15-29 years	11,740	20,528	663	39.3	510	20,358	683	40.2	11,230	20,536	662	39.3
HH Maintainer aged 30-44 years	20,215	18,496	601	39.6	2,280	19,320	648	40.3	17,935	18,391	595	39.5
HH Maintainer aged 45-64 years	30,805	15,538	505	39.3	8,835	14,807	485	39.3	21,970	15,832	514	39.3
HH Maintainer aged 65 years and over	82,260	15,354	483	37.7	30,625	15,065	469	37.4	51,645	15,526	491	37.8

Note: Includes only 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)

Table 1

**Number of households & shelter-cost-to-income ratios (STIRs) by household type, age of household maintainer & core-need status for Canada, Ontario & Ottawa**

	All Households											
	Total	Total - tenure			Total	Owners			Total	Renters		
		Average Income	Average Shelter Cost	Average STIR		Average Income	Average Shelter Cost	Average STIR		Average Income	Average Shelter Cost	Average STIR
<b>Canada - 2001</b>												
Total - Household type	10,805,615	60,976	764	21.3	7,229,665	71,946	820	17.9	3,575,950	38,797	649	28.2
HH Maintainer aged 15-29 years	1,086,910	44,938	746	26.8	329,255	61,491	984	23.0	757,655	37,744	642	28.5
HH Maintainer aged 30-44 years	3,517,280	66,574	934	22.4	2,281,465	78,916	1,065	20.3	1,235,815	43,789	686	26.3
HH Maintainer aged 45-64 years	3,869,380	72,427	779	19.0	2,960,375	81,882	818	16.4	909,010	41,635	649	27.6
HH Maintainer aged 65 years and over	2,332,050	41,009	493	21.0	1,658,575	46,700	455	16.4	673,470	26,993	586	32.3
Family households	7,701,680	71,446	836	18.8	5,866,220	79,233	874	16.8	1,835,460	46,557	714	25.3
HH Maintainer aged 15-29 years	651,125	50,692	797	24.6	259,420	64,978	1,016	21.9	391,705	41,230	651	26.4
HH Maintainer aged 30-44 years	2,786,220	72,355	991	21.4	2,007,660	82,150	1,091	19.8	778,560	47,098	731	25.8
HH Maintainer aged 45-64 years	2,989,305	82,616	835	16.5	2,522,405	88,148	850	15.3	466,900	52,728	752	23.7
HH Maintainer aged 65 years and over	1,275,025	53,868	519	15.4	1,076,735	56,344	489	13.7	198,290	40,422	686	24.9
Couples	6,423,995	75,371	850	17.5	5,147,835	81,207	877	16.3	1,276,160	51,828	740	22.7
HH Maintainer aged 15-29 years	534,510	54,994	827	22.0	237,505	65,707	1,020	21.3	297,005	46,427	670	22.5
HH Maintainer aged 30-44 years	2,284,125	78,313	1,030	19.7	1,775,070	85,016	1,103	19.0	509,055	54,942	771	22.5
HH Maintainer aged 45-64 years	2,520,165	86,303	838	15.6	2,207,215	90,365	847	14.7	312,950	57,653	779	22.2
HH Maintainer aged 65 years and over	1,085,200	53,828	512	15.2	928,050	56,111	482	13.6	157,150	40,348	692	24.9
Lone parents	1,086,260	43,651	710	26.6	563,425	54,365	772	21.8	522,840	32,105	641	32.0
HH Maintainer aged 15-29 years	105,170	25,408	614	38.1	15,575	41,665	836	30.7	89,595	22,581	575	39.4
HH Maintainer aged 30-44 years	439,700	38,268	757	30.6	184,855	49,446	915	27.5	254,845	30,161	641	32.9
HH Maintainer aged 45-64 years	381,210	53,204	762	22.9	240,355	60,895	808	20.4	140,855	40,079	682	27.4
HH Maintainer aged 65 years and over	160,185	47,672	518	17.2	122,640	50,595	480	14.7	37,540	38,122	647	25.7
Multiple-family households	191,420	97,436	1,076	16.8	154,960	104,061	1,120	15.9	36,460	69,281	889	20.5
HH Maintainer aged 15-29 years	11,445	82,109	1,119	21.0	6,335	94,976	1,316	20.7	5,110	66,156	870	21.4
HH Maintainer aged 30-44 years	62,400	94,455	1,238	19.5	47,740	102,224	1,340	19.1	14,660	69,156	903	20.8
HH Maintainer aged 45-64 years	87,935	104,448	1,051	15.4	74,840	110,289	1,079	14.6	13,100	71,072	888	20.0
HH Maintainer aged 65 years and over	29,640	88,828	794	13.3	26,050	91,742	784	12.5	3,595	67,708	862	19.3
Non-family households	3,103,935	34,998	585	27.5	1,363,445	40,595	592	22.7	1,740,490	30,614	579	31.3
HH Maintainer aged 15-29 years	435,785	36,340	670	30.2	69,835	48,538	863	27.4	365,950	34,012	633	30.8
HH Maintainer aged 30-44 years	731,060	44,539	712	25.8	273,800	55,201	878	23.9	457,255	38,154	610	27.0
HH Maintainer aged 45-64 years	880,075	37,820	588	27.3	437,965	45,795	634	22.9	442,110	29,920	541	31.7
HH Maintainer aged 65 years and over	1,057,025	25,497	460	27.7	581,845	28,853	393	21.5	475,185	21,389	544	35.3

Note: Includes only 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)

Table 1

**Number of households & shelter-cost-to-income ratios (STIRs) by household type, age of household maintainer & core-need status for Canada, Ontario & Ottawa**

	Households in core housing need											
	STIRs Greater than or equal to 50% (but less than 100%)				Owners				Renters			
	Total	Total - tenure Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR
Ontario												
Total - Household type	222,660	16,570	905	67.1	79,290	20,613	1,145	68.4	143,365	14,334	772	66.4
HH Maintainer aged 15-29 years	28,555	14,728	805	67.7	3,955	21,487	1,199	69.3	24,600	13,642	741	67.5
HH Maintainer aged 30-44 years	75,655	18,044	986	67.6	27,335	24,064	1,331	68.6	48,320	14,638	791	67.1
HH Maintainer aged 45-64 years	65,975	16,303	900	68.1	30,370	19,285	1,079	69.2	35,610	13,761	748	67.1
HH Maintainer aged 65 years and over	52,475	15,783	847	64.8	17,630	17,355	959	66.7	34,840	14,986	790	63.9
Family households	119,800	19,265	1,052	67.5	54,300	23,397	1,292	68.3	65,500	15,839	852	66.9
HH Maintainer aged 15-29 years	18,090	15,206	828	67.6	2,980	23,022	1,265	68.4	15,110	13,665	742	67.5
HH Maintainer aged 30-44 years	55,395	19,807	1,079	67.5	23,525	25,162	1,384	68.2	31,870	15,853	853	67.0
HH Maintainer aged 45-64 years	35,675	20,031	1,103	68.0	21,485	21,964	1,221	68.7	14,190	17,105	923	66.9
HH Maintainer aged 65 years and over	10,645	20,774	1,123	65.7	6,315	21,872	1,207	66.9	4,330	19,176	1,001	63.7
Couples	70,860	20,776	1,138	67.7	38,870	23,717	1,312	68.4	31,980	17,201	926	66.8
HH Maintainer aged 15-29 years	8,360	17,018	925	67.7	2,045	23,317	1,276	67.9	6,320	14,980	813	67.6
HH Maintainer aged 30-44 years	31,110	21,800	1,191	67.7	16,245	26,058	1,433	68.2	14,865	17,145	926	67.2
HH Maintainer aged 45-64 years	23,635	20,596	1,138	68.3	15,695	21,933	1,224	69.0	7,940	17,954	968	66.8
HH Maintainer aged 65 years and over	7,745	21,268	1,152	65.6	4,890	21,830	1,210	67.2	2,860	20,307	1,051	63.1
Lone parents	46,475	16,621	901	67.2	13,880	21,871	1,201	67.9	32,600	14,385	774	66.9
HH Maintainer aged 15-29 years	9,475	13,262	722	67.6	790	20,534	1,148	69.1	8,690	12,599	683	67.4
HH Maintainer aged 30-44 years	23,190	16,811	910	67.2	6,570	22,371	1,233	68.3	16,620	14,613	783	66.7
HH Maintainer aged 45-64 years	11,205	18,596	1,011	67.3	5,270	21,704	1,187	67.7	5,935	15,834	855	67.0
HH Maintainer aged 65 years and over	2,610	18,650	1,002	65.7	1,250	20,799	1,126	66.0	1,360	16,678	888	65.4
Multiple-family households	2,465	25,686	1,422	68.2	1,545	29,039	1,615	68.6	915	20,048	1,099	68.0
HH Maintainer aged 15-29 years	245	28,435	1,597	70.2	140	32,571	1,808	68.2	105	22,756	1,316	72.8
HH Maintainer aged 30-44 years	1,100	26,578	1,458	67.9	710	30,480	1,673	67.6	395	19,484	1,067	68.3
HH Maintainer aged 45-64 years	835	23,303	1,327	69.4	525	25,494	1,455	71.3	315	19,640	1,072	67.5
HH Maintainer aged 65 years and over	285	26,835	1,437	64.4	170	30,919	1,710	66.5	110	20,630	1,034	61.2
Non-family households	102,860	13,432	733	66.7	24,995	14,566	826	68.7	77,860	13,067	704	66.0
HH Maintainer aged 15-29 years	10,465	13,903	765	67.9	980	16,809	992	72.7	9,490	13,604	741	67.4
HH Maintainer aged 30-44 years	20,255	13,224	733	68.0	3,810	17,286	1,005	70.8	16,450	12,284	670	67.4
HH Maintainer aged 45-64 years	30,305	11,916	662	68.1	8,885	12,806	736	70.2	21,420	11,546	632	67.3
HH Maintainer aged 65 years and over	41,825	14,512	777	64.6	11,325	14,838	821	66.5	30,505	14,391	761	63.9

Note: Includes only 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)

**Table 1**

**Number of households & shelter-cost-to-income ratios (STIRs) by household type, age of household maintainer & core-need status for Canada, Ontario & Ottawa**

	All Households											
	Total	Total - tenure			Total	Owners			Total	Renters		
		Average Income	Average Shelter Cost	Average STIR		Average Income	Average Shelter Cost	Average STIR		Average Income	Average Shelter Cost	Average STIR
Ottawa (Part of Ottawa-Gatineau - CMA)												
Total - Household type	299,900	77,839	916	20.7	188,105	96,008	1,000	16.6	111,795	47,268	773	27.5
HH Maintainer aged 15-29 years	34,120	53,615	880	27.3	7,360	82,005	1,204	21.9	26,760	45,806	790	28.8
HH Maintainer aged 30-44 years	104,785	81,798	1,068	21.4	63,320	101,649	1,247	18.6	41,460	51,483	791	25.7
HH Maintainer aged 45-64 years	106,450	92,023	925	17.9	80,035	106,103	978	15.1	26,410	49,356	764	26.3
HH Maintainer aged 65 years and over	54,550	57,712	628	20.6	37,390	67,606	588	15.5	17,155	36,147	716	31.8
Family households	209,365	91,089	996	18.2	154,035	104,118	1,052	15.7	55,330	54,815	840	25.5
HH Maintainer aged 15-29 years	17,300	62,992	948	24.3	5,850	87,004	1,243	20.8	11,455	50,729	797	26.1
HH Maintainer aged 30-44 years	79,930	89,653	1,144	20.6	55,045	105,674	1,280	18.2	24,880	54,207	841	26.1
HH Maintainer aged 45-64 years	81,640	104,581	987	15.8	68,210	113,275	1,009	14.2	13,430	60,431	876	23.9
HH Maintainer aged 65 years and over	30,495	74,669	661	15.1	24,925	79,641	622	12.8	5,565	52,392	838	25.3
Couples	175,365	97,017	1,020	16.9	135,835	107,594	1,062	15.1	39,525	60,672	873	23.3
HH Maintainer aged 15-29 years	14,560	68,168	992	22.2	5,450	87,890	1,250	20.3	9,110	56,375	837	23.3
HH Maintainer aged 30-44 years	66,810	97,066	1,188	18.9	49,410	109,389	1,295	17.5	17,405	62,077	880	23.1
HH Maintainer aged 45-64 years	68,360	111,176	1,001	14.7	59,600	117,809	1,013	13.5	8,755	66,023	912	22.8
HH Maintainer aged 65 years and over	25,635	75,519	651	14.6	21,375	79,980	614	12.6	4,255	53,120	841	24.9
Lone parents	29,630	52,786	836	26.6	14,920	67,771	931	21.5	14,715	37,593	740	31.8
HH Maintainer aged 15-29 years	2,430	29,249	663	37.0	255	55,073	1,072	32.2	2,180	26,270	613	37.5
HH Maintainer aged 30-44 years	11,715	44,833	880	31.0	4,610	61,726	1,097	26.6	7,105	33,870	737	33.9
HH Maintainer aged 45-64 years	11,320	62,330	889	22.8	7,060	71,444	948	20.6	4,260	47,227	790	26.5
HH Maintainer aged 65 years and over	4,165	62,947	672	18.3	2,995	69,483	621	14.7	1,165	46,207	802	27.4
Multiple-family households	4,370	112,873	1,120	15.2	3,285	125,452	1,163	13.6	1,090	74,924	989	20.3
HH Maintainer aged 15-29 years	310	84,203	1,118	21.7	150	108,323	1,217	19.5	165	61,994	995	23.8
HH Maintainer aged 30-44 years	1,400	110,974	1,259	17.1	1,025	124,234	1,361	16.0	375	74,404	959	20.7
HH Maintainer aged 45-64 years	1,965	118,623	1,089	13.7	1,550	129,518	1,110	12.2	415	78,016	995	19.2
HH Maintainer aged 65 years and over	700	113,354	948	12.6	560	121,033	934	11.4	140	82,259	1,008	18.2
Non-family households	90,535	47,200	730	26.3	34,070	59,344	765	21.0	56,465	39,873	708	29.5
HH Maintainer aged 15-29 years	16,820	43,968	810	30.4	1,510	62,651	1,058	26.0	15,305	42,124	785	30.8
HH Maintainer aged 30-44 years	24,855	56,540	822	23.8	8,270	74,865	1,029	21.3	16,580	47,397	718	25.1
HH Maintainer aged 45-64 years	24,805	50,685	721	24.8	11,825	64,726	799	20.4	12,980	37,896	649	28.9
HH Maintainer aged 65 years and over	24,055	36,218	587	27.6	12,465	43,536	522	20.9	11,590	28,350	658	34.8

Note: Includes only 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)

Table 1

**Number of households & shelter-cost-to-income ratios (STIRs) by household type, age of household maintainer & core-need status for Canada, Ontario & Ottawa**

	Households not in core housing need											
	Total	Total - tenure			Total	Owners			Total	Renters		
		Average Income	Average Shelter Cost	Average STIR		Average Income	Average Shelter Cost	Average STIR		Average Income	Average Shelter Cost	Average STIR
Ottawa (Part of Ottawa-Gatineau - CMA)												
Total - Household type	256,275	87,352	944	16.4	177,035	100,433	1,006	14.8	79,240	58,128	804	20.1
HH Maintainer aged 15-29 years	27,450	61,428	916	22.6	6,880	85,828	1,221	20.1	20,570	53,267	813	23.4
HH Maintainer aged 30-44 years	89,635	91,480	1,110	17.4	60,090	105,467	1,255	17.0	29,545	63,032	814	18.1
HH Maintainer aged 45-64 years	94,980	100,428	944	14.4	76,025	110,339	981	13.4	18,950	60,672	795	18.5
HH Maintainer aged 65 years and over	44,220	66,990	623	14.9	34,040	72,374	580	12.7	10,175	48,977	769	22.1
Family households	184,740	99,726	1,016	14.8	146,660	107,870	1,053	14.1	38,080	68,362	869	17.6
HH Maintainer aged 15-29 years	13,470	74,403	1,001	18.3	5,480	90,898	1,257	19.1	7,990	63,092	825	17.7
HH Maintainer aged 30-44 years	68,490	100,108	1,190	16.8	52,195	109,711	1,288	16.7	16,295	69,358	871	17.4
HH Maintainer aged 45-64 years	74,935	111,472	996	13.3	65,245	117,104	1,009	12.7	9,685	73,531	906	17.1
HH Maintainer aged 65 years and over	27,850	79,430	647	12.5	23,740	82,364	611	11.4	4,110	62,473	858	19.3
Couples	161,090	103,198	1,032	14.6	131,030	110,443	1,063	14.0	30,055	71,613	893	17.3
HH Maintainer aged 15-29 years	12,370	75,973	1,024	18.3	5,205	90,692	1,262	19.1	7,165	65,284	849	17.6
HH Maintainer aged 30-44 years	60,535	104,117	1,216	16.5	47,640	112,211	1,300	16.4	12,885	74,194	900	16.7
HH Maintainer aged 45-64 years	64,425	116,279	1,006	12.8	57,670	120,773	1,013	12.4	6,755	77,895	941	16.8
HH Maintainer aged 65 years and over	23,770	79,569	639	12.4	20,515	82,308	605	11.3	3,250	62,282	862	19.7
Lone parents	19,785	66,988	857	17.5	12,490	75,445	918	16.5	7,295	52,507	751	19.2
HH Maintainer aged 15-29 years	880	44,734	634	19.3	160	69,645	1,053	21.4	725	39,263	539	18.8
HH Maintainer aged 30-44 years	6,720	60,207	938	20.3	3,570	71,194	1,111	20.4	3,155	47,772	737	20.3
HH Maintainer aged 45-64 years	8,750	72,859	900	16.8	6,075	78,518	940	16.2	2,675	59,977	807	18.2
HH Maintainer aged 65 years and over	3,430	71,032	647	13.4	2,685	74,480	602	12.0	750	58,625	816	18.7
Multiple-family households	3,870	122,593	1,144	12.9	3,135	129,514	1,167	12.4	730	92,894	1,036	15.3
HH Maintainer aged 15-29 years	220	105,339	1,185	15.7	120	128,940	1,255	13.8	105	78,150	1,049	17.1
HH Maintainer aged 30-44 years	1,235	120,854	1,307	15.2	980	128,466	1,381	14.8	255	91,788	1,050	16.4
HH Maintainer aged 45-64 years	1,760	127,453	1,099	11.8	1,500	132,418	1,111	11.3	265	99,145	1,008	14.5
HH Maintainer aged 65 years and over	650	118,538	940	11.1	540	123,503	918	10.7	115	94,131	1,009	13.1
Non-family households	71,535	55,395	759	20.4	30,375	64,522	779	17.8	41,160	48,659	744	22.4
HH Maintainer aged 15-29 years	13,980	48,924	833	26.8	1,400	65,982	1,078	24.3	12,580	47,025	805	27.0
HH Maintainer aged 30-44 years	21,140	63,531	853	19.1	7,900	77,422	1,032	19.6	13,245	55,248	745	18.8
HH Maintainer aged 45-64 years	20,040	59,142	752	18.7	10,775	69,382	813	17.5	9,265	47,233	681	20.0
HH Maintainer aged 65 years and over	16,365	45,823	582	18.8	10,300	49,346	508	15.8	6,070	39,842	710	24.0

Note: Includes only 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)

Table 1

**Number of households & shelter-cost-to-income ratios (STIRs) by household type, age of household maintainer & core-need status for Canada, Ontario & Ottawa**

	Households in core housing need Total - STIRs less than 100%											
	Total	Total - tenure			Owners				Renters			
		Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR
Ottawa (Part of Ottawa-Gatineau - CMA)												
Total - Household type	43,625	21,962	751	45.7	11,075	25,278	901	46.4	32,555	20,833	700	45.5
HH Maintainer aged 15-29 years	6,675	21,478	735	46.6	480	27,308	973	47.4	6,190	21,026	716	46.5
HH Maintainer aged 30-44 years	15,155	24,522	815	45.3	3,230	30,659	1,107	47.7	11,915	22,857	735	44.6
HH Maintainer aged 45-64 years	11,470	22,420	767	46.4	4,010	25,795	918	47.4	7,460	20,605	686	45.9
HH Maintainer aged 65 years and over	10,335	18,012	650	45.0	3,350	19,179	672	43.8	6,980	17,452	640	45.5
Family households	24,625	26,289	852	43.6	7,380	29,528	1,026	45.8	17,250	24,904	777	42.7
HH Maintainer aged 15-29 years	3,830	22,878	761	45.3	370	29,298	1,025	47.0	3,460	22,192	733	45.1
HH Maintainer aged 30-44 years	11,440	27,053	869	43.5	2,860	31,927	1,124	46.3	8,580	25,430	783	42.5
HH Maintainer aged 45-64 years	6,710	27,632	893	43.5	2,965	28,981	1,009	46.6	3,745	26,566	800	41.0
HH Maintainer aged 65 years and over	2,645	24,520	803	41.7	1,190	25,188	828	41.7	1,460	23,975	784	41.7
Couples	14,275	27,273	887	43.2	4,805	29,881	1,039	45.4	9,470	25,950	810	42.0
HH Maintainer aged 15-29 years	2,190	24,082	813	44.5	245	28,233	989	46.2	1,945	23,560	789	44.3
HH Maintainer aged 30-44 years	6,280	29,143	922	42.3	1,770	33,365	1,173	45.6	4,515	27,490	822	41.0
HH Maintainer aged 45-64 years	3,935	27,667	913	44.3	1,930	29,368	1,013	46.1	2,005	26,027	818	42.4
HH Maintainer aged 65 years and over	1,865	23,884	805	42.1	855	24,325	836	42.9	1,010	23,507	782	41.4
Lone parents	9,845	24,247	795	44.7	2,425	28,272	997	46.9	7,420	22,930	729	44.0
HH Maintainer aged 15-29 years	1,550	20,422	679	46.9	95	30,018	1,167	52.7	1,460	19,813	651	46.7
HH Maintainer aged 30-44 years	4,990	24,125	803	45.3	1,040	29,269	1,049	48.1	3,950	22,769	737	44.6
HH Maintainer aged 45-64 years	2,570	26,511	852	43.4	980	27,646	993	48.2	1,590	25,810	764	40.5
HH Maintainer aged 65 years and over	735	25,203	782	40.9	315	26,394	787	38.6	420	24,328	778	42.5
Multiple-family households	505	38,323	948	32.9	145	38,714	1,051	38.9	355	38,163	889	30.4
HH Maintainer aged 15-29 years	95	35,219	904	36.5	30	35,177	1,064	44.5	60	35,241	831	32.9
HH Maintainer aged 30-44 years	165	36,135	848	33.5	50	36,712	977	40.3	115	35,900	789	30.6
HH Maintainer aged 45-64 years	205	41,291	1,001	30.7	50	40,483	1,086	37.5	150	41,550	971	28.4
HH Maintainer aged 65 years and over	45	39,468	1,060	32.2	15	45,740	1,132	41.0	30	35,482	1,002	33.2
Non-family households	19,005	16,354	621	48.4	3,695	16,797	651	47.6	15,305	16,247	613	48.6
HH Maintainer aged 15-29 years	2,840	19,591	698	48.1	115	20,687	797	49.0	2,730	19,547	695	48.1
HH Maintainer aged 30-44 years	3,710	16,721	648	50.8	375	20,991	960	57.7	3,335	16,241	612	50.0
HH Maintainer aged 45-64 years	4,760	15,071	590	50.5	1,045	16,775	660	49.5	3,710	14,591	571	50.7
HH Maintainer aged 65 years and over	7,690	15,774	598	46.1	2,165	15,882	586	44.9	5,525	15,731	602	46.6

Note: Includes only 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)

Table 1

**Number of households & shelter-cost-to-income ratios (STIRs) by household type, age of household maintainer & core-need status for Canada, Ontario & Ottawa**

	Households in core housing need STIRs Less than 30% (households living in affordable housing)											
	Total	Total - tenure			Owners				Renters			
		Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR
Ottawa (Part of Ottawa-Gatineau - CMA)												
Total - Household type	5,850	33,859	590	21.0	1,210	35,745	566	19.3	4,635	33,366	597	21.4
HH Maintainer aged 15-29 years	875	32,524	580	21.0	45	30,413	444	17.2	830	32,631	587	21.3
HH Maintainer aged 30-44 years	2,685	34,800	621	21.4	330	38,839	627	19.3	2,350	34,232	619	21.6
HH Maintainer aged 45-64 years	1,665	35,244	595	20.5	495	39,532	627	19.2	1,165	33,415	578	21.0
HH Maintainer aged 65 years and over	630	28,041	465	20.4	345	27,914	431	19.6	290	28,194	514	21.7
Family households	4,910	35,631	619	20.9	1,005	38,677	608	19.1	3,905	34,847	621	21.4
HH Maintainer aged 15-29 years	600	32,708	569	20.7	40	31,691	468	17.1	565	32,777	575	20.9
HH Maintainer aged 30-44 years	2,455	35,703	638	21.5	310	39,550	650	19.6	2,145	35,150	637	21.7
HH Maintainer aged 45-64 years	1,445	37,638	632	20.4	445	41,631	666	19.6	995	35,861	617	21.0
HH Maintainer aged 65 years and over	410	32,426	529	19.8	210	32,529	478	18.0	195	32,314	598	21.2
Couples	2,630	36,972	650	21.3	625	38,560	600	18.9	2,005	36,476	666	22.0
HH Maintainer aged 15-29 years	275	31,871	598	21.9	20	21,630	298	16.0	250	32,754	622	22.8
HH Maintainer aged 30-44 years	1,415	38,061	686	21.7	180	41,299	661	19.1	1,235	37,585	687	22.0
HH Maintainer aged 45-64 years	715	39,168	664	20.6	280	42,516	659	19.4	435	37,012	659	21.8
HH Maintainer aged 65 years and over	230	29,458	481	19.8	140	29,956	467	18.7	85	28,613	505	20.6
Lone parents	2,025	32,798	558	20.4	310	36,920	593	19.0	1,715	32,047	554	20.8
HH Maintainer aged 15-29 years	290	31,983	518	19.6	0	0	0	0.0	290	31,773	513	19.6
HH Maintainer aged 30-44 years	960	31,451	556	21.0	105	34,853	578	18.8	845	31,019	553	21.1
HH Maintainer aged 45-64 years	625	34,739	571	20.1	135	38,513	634	18.9	490	33,678	559	20.4
HH Maintainer aged 65 years and over	155	34,803	583	19.7	65	36,343	476	16.4	90	33,739	661	21.9
Multiple-family households	250	44,417	787	20.6	70	47,919	860	19.6	185	43,145	783	21.1
HH Maintainer aged 15-29 years	40	44,661	760	20.3	15	0	0	0.0	20	45,090	798	21.2
HH Maintainer aged 30-44 years	85	44,182	808	22.5	20	48,818	949	23.5	65	42,746	761	20.5
HH Maintainer aged 45-64 years	105	44,559	795	20.5	25	48,113	1,048	21.0	80	43,265	762	20.3
HH Maintainer aged 65 years and over	25	44,279	731	19.8	0	0	0	0.0	20	0	0	0.0
Non-family households	940	24,603	441	21.1	205	21,459	344	20.4	735	25,487	465	21.4
HH Maintainer aged 15-29 years	280	32,125	604	21.6	10	0	0	0.0	270	32,329	599	21.7
HH Maintainer aged 30-44 years	225	24,968	426	20.3	20	28,625	274	14.8	205	24,583	441	20.9
HH Maintainer aged 45-64 years	220	19,539	342	20.8	55	21,817	318	18.4	165	18,822	340	21.0
HH Maintainer aged 65 years and over	220	19,791	346	21.5	130	20,215	354	21.5	90	19,187	333	21.6

Note: Includes only 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)

Table 1

**Number of households & shelter-cost-to-income ratios (STIRs) by household type, age of household maintainer & core-need status for Canada, Ontario & Ottawa**

	Households in core housing need STIRs Greater than or equal to 30% but less than 100% (households living in unaffordable housing)											
	Total - tenure				Owners				Renters			
	Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR
Ottawa (Part of Ottawa-Gatineau - CMA)												
Total - Household type	37,775	20,119	775	49.5	9,865	23,992	942	49.7	27,915	18,751	716	49.4
HH Maintainer aged 15-29 years	5,800	19,808	759	50.4	440	27,009	1,033	50.2	5,360	19,219	736	50.4
HH Maintainer aged 30-44 years	12,465	22,309	855	50.3	2,900	29,726	1,160	51.0	9,565	20,059	762	50.1
HH Maintainer aged 45-64 years	9,805	20,247	796	50.7	3,515	23,853	958	51.3	6,295	18,234	705	50.4
HH Maintainer aged 65 years and over	9,705	17,362	662	46.6	3,010	18,186	699	46.5	6,695	16,992	645	46.6
Family households	19,715	23,962	908	49.1	6,375	28,084	1,091	50.0	13,345	21,994	821	48.7
HH Maintainer aged 15-29 years	3,235	21,053	797	49.8	330	29,022	1,100	50.9	2,900	20,143	763	49.8
HH Maintainer aged 30-44 years	8,980	24,685	930	49.3	2,550	31,002	1,185	49.6	6,435	22,183	830	49.2
HH Maintainer aged 45-64 years	5,270	24,894	963	49.8	2,520	26,751	1,070	51.4	2,750	23,192	866	48.3
HH Maintainer aged 65 years and over	2,235	23,067	855	45.7	975	23,576	904	47.0	1,260	22,675	813	44.8
Couples	11,645	25,083	941	48.0	4,180	28,581	1,106	49.3	7,465	23,125	848	47.3
HH Maintainer aged 15-29 years	1,920	22,973	846	47.8	220	28,875	1,075	48.8	1,695	22,197	816	47.7
HH Maintainer aged 30-44 years	4,870	26,551	989	48.2	1,585	32,459	1,235	48.7	3,280	23,692	872	47.9
HH Maintainer aged 45-64 years	3,225	25,123	969	49.4	1,655	27,147	1,073	50.7	1,570	22,992	859	48.1
HH Maintainer aged 65 years and over	1,635	23,106	851	45.3	715	23,195	909	47.8	920	23,038	807	43.4
Lone parents	7,820	22,028	854	50.9	2,115	26,994	1,056	51.2	5,700	20,188	779	50.8
HH Maintainer aged 15-29 years	1,260	17,752	716	53.2	85	29,255	1,125	54.6	1,165	16,880	684	53.4
HH Maintainer aged 30-44 years	4,035	22,389	859	50.8	930	28,625	1,099	51.2	3,100	20,512	787	50.7
HH Maintainer aged 45-64 years	1,950	23,871	942	50.7	845	25,883	1,056	52.7	1,105	22,329	851	49.1
HH Maintainer aged 65 years and over	580	22,602	835	46.3	245	23,816	869	44.5	330	21,694	810	48.4
Multiple-family households	250	32,204	1,102	44.8	75	30,932	1,272	53.3	170	32,793	1,021	40.9
HH Maintainer aged 15-29 years	60	29,199	989	50.2	20	29,620	1,264	57.5	40	28,973	973	40.2
HH Maintainer aged 30-44 years	75	27,116	888	42.4	25	27,553	996	53.8	50	26,881	823	40.9
HH Maintainer aged 45-64 years	95	37,789	1,217	39.4	20	30,415	1,405	49.8	80	39,830	1,167	35.9
HH Maintainer aged 65 years and over	20	0	0	0.0	15	0	0	0.0	10	0	0	0.0
Non-family households	18,065	15,924	630	49.8	3,490	16,522	669	49.2	14,570	15,781	620	50.0
HH Maintainer aged 15-29 years	2,565	18,240	709	51.0	110	20,785	822	50.4	2,455	18,129	706	51.0
HH Maintainer aged 30-44 years	3,490	16,187	661	52.7	355	20,526	999	61.0	3,135	15,698	623	51.8
HH Maintainer aged 45-64 years	4,540	14,855	602	51.9	990	16,508	675	51.0	3,545	14,391	582	52.1
HH Maintainer aged 65 years and over	7,470	15,657	605	46.8	2,035	15,609	601	46.4	5,435	15,674	606	47.0

Note: Includes only 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)

Table 1

**Number of households & shelter-cost-to-income ratios (STIRs) by household type, age of household maintainer & core-need status for Canada, Ontario & Ottawa**

	Households in core housing need											
	STIRs Greater than or equal to 30% (but less than 50%)											
	Total	Total - tenure			Owners				Renters			
Average Income		Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR	
Ottawa (Part of Ottawa-Gatineau - CMA)												
Total - Household type	23,165	22,843	724	38.4	6,105	26,283	835	38.4	17,060	21,612	684	38.4
HH Maintainer aged 15-29 years	3,470	23,577	750	38.7	265	32,084	1,038	38.8	3,205	22,872	726	38.7
HH Maintainer aged 30-44 years	7,420	26,323	832	38.6	1,705	34,517	1,086	38.3	5,715	23,879	756	38.7
HH Maintainer aged 45-64 years	5,765	23,369	746	38.8	2,065	26,572	856	39.2	3,695	21,577	685	38.6
HH Maintainer aged 65 years and over	6,510	18,022	567	37.6	2,070	18,457	581	37.8	4,445	17,819	561	37.5
Family households	12,270	27,534	869	38.5	3,865	31,683	1,001	38.3	8,405	25,626	809	38.5
HH Maintainer aged 15-29 years	1,940	25,156	799	38.7	195	34,868	1,123	38.9	1,745	24,064	763	38.7
HH Maintainer aged 30-44 years	5,555	28,777	905	38.4	1,575	35,509	1,109	38.0	3,980	26,117	824	38.6
HH Maintainer aged 45-64 years	3,230	28,247	894	38.6	1,460	30,214	967	38.8	1,775	26,632	836	38.4
HH Maintainer aged 65 years and over	1,545	24,555	779	38.0	640	24,627	778	37.9	905	24,504	775	38.2
Couples	7,660	28,012	886	38.5	2,580	31,814	1,004	38.2	5,070	26,077	826	38.6
HH Maintainer aged 15-29 years	1,280	26,257	836	38.5	140	34,009	1,091	38.6	1,145	25,319	805	38.5
HH Maintainer aged 30-44 years	3,180	30,037	945	38.3	1,010	36,386	1,138	37.8	2,170	27,090	856	38.6
HH Maintainer aged 45-64 years	2,040	28,089	893	38.9	995	30,249	966	38.9	1,045	26,029	825	38.7
HH Maintainer aged 65 years and over	1,155	24,242	767	38.0	440	24,176	758	37.5	715	24,282	773	38.4
Lone parents	4,410	26,376	832	38.5	1,230	31,243	990	38.4	3,180	24,490	772	38.7
HH Maintainer aged 15-29 years	620	22,361	715	39.1	55	36,057	1,174	39.5	570	21,108	680	39.1
HH Maintainer aged 30-44 years	2,305	27,063	852	38.7	545	34,114	1,073	38.4	1,760	24,875	783	38.6
HH Maintainer aged 45-64 years	1,115	27,648	878	38.5	445	29,954	962	38.8	660	26,094	828	38.5
HH Maintainer aged 65 years and over	375	25,030	781	37.6	190	24,613	790	38.2	190	25,446	772	37.9
Multiple-family households	200	34,722	1,043	36.9	50	35,718	1,248	41.8	150	34,387	974	35.3
HH Maintainer aged 15-29 years	40	33,771	1,029	32.1	10	0	0	0.0	30	31,789	946	36.0
HH Maintainer aged 30-44 years	65	27,929	877	39.8	20	0	0	0.0	45	27,538	786	41.0
HH Maintainer aged 45-64 years	85	40,296	1,184	33.5	15	0	0	0.0	70	41,234	1,089	31.9
HH Maintainer aged 65 years and over	15	0	0	0.0	10	0	0	0.0	0	0	0	0.0
Non-family households	10,895	17,562	560	38.3	2,240	16,961	548	38.6	8,660	17,717	563	38.2
HH Maintainer aged 15-29 years	1,530	21,580	688	38.7	70	24,255	802	41.7	1,465	21,452	682	38.9
HH Maintainer aged 30-44 years	1,865	19,027	615	39.2	135	22,674	786	43.4	1,735	18,750	600	38.9
HH Maintainer aged 45-64 years	2,530	17,131	556	39.1	610	17,847	596	39.8	1,920	16,903	545	38.8
HH Maintainer aged 65 years and over	4,970	15,991	502	37.5	1,430	15,702	492	37.7	3,540	16,108	506	37.3

Note: Includes only 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)

Table 1

**Number of households & shelter-cost-to-income ratios (STIRs) by household type, age of household maintainer & core-need status for Canada, Ontario & Ottawa**

	Households in core housing need											
	STIRs Greater than or equal to 50% (but less than 100%)											
	Total	Total - tenure			Total	Owners			Total	Renters		
Average Income		Average Shelter Cost	Average STIR	Average Income		Average Shelter Cost	Average STIR	Average Income		Average Shelter Cost	Average STIR	
Ottawa (Part of Ottawa-Gatineau - CMA)												
Total - Household type	14,610	15,800	857	67.0	3,760	20,272	1,117	68.1	10,850	14,252	768	66.6
HH Maintainer aged 15-29 years	2,330	14,184	772	67.7	170	19,206	1,024	69.3	2,150	13,781	753	67.6
HH Maintainer aged 30-44 years	5,045	16,405	890	67.4	1,195	22,898	1,270	69.0	3,850	14,386	772	66.9
HH Maintainer aged 45-64 years	4,045	15,805	867	67.7	1,445	19,972	1,107	68.6	2,600	13,484	734	67.2
HH Maintainer aged 65 years and over	3,190	16,016	856	64.8	940	17,590	959	65.9	2,250	15,358	812	64.5
Family households	7,450	18,077	973	66.7	2,505	22,535	1,231	68.1	4,940	15,814	843	66.1
HH Maintainer aged 15-29 years	1,295	14,903	793	66.6	135	20,556	1,066	68.2	1,160	14,242	765	66.7
HH Maintainer aged 30-44 years	3,425	18,056	971	67.0	975	23,728	1,301	68.5	2,455	15,802	841	66.3
HH Maintainer aged 45-64 years	2,035	19,570	1,072	67.4	1,065	21,997	1,210	68.9	975	16,923	915	66.5
HH Maintainer aged 65 years and over	690	19,734	1,023	62.9	335	21,572	1,143	64.2	355	17,996	909	61.6
Couples	3,990	19,459	1,045	66.5	1,595	23,350	1,272	67.5	2,395	16,864	896	65.8
HH Maintainer aged 15-29 years	640	16,375	857	66.0	85	20,505	985	65.8	550	15,741	845	66.6
HH Maintainer aged 30-44 years	1,685	19,972	1,073	66.6	580	25,610	1,403	67.6	1,110	17,028	904	66.0
HH Maintainer aged 45-64 years	1,185	20,014	1,099	68.0	655	22,450	1,244	68.9	525	16,972	928	66.3
HH Maintainer aged 65 years and over	480	20,381	1,054	62.8	275	21,626	1,150	64.3	210	18,719	925	59.4
Lone parents	3,410	16,400	883	66.9	880	21,061	1,154	69.0	2,525	14,772	789	66.1
HH Maintainer aged 15-29 years	640	13,261	711	67.0	35	19,581	1,216	66.9	600	12,876	688	66.5
HH Maintainer aged 30-44 years	1,730	16,167	869	67.2	390	20,908	1,134	69.1	1,340	14,797	791	66.3
HH Maintainer aged 45-64 years	835	18,857	1,021	67.3	400	21,307	1,161	69.1	440	16,637	905	65.6
HH Maintainer aged 65 years and over	205	18,115	933	62.4	60	21,326	1,113	63.7	145	16,769	890	61.8
Multiple-family households	50	22,107	1,338	76.3	30	22,553	1,314	72.5	20	21,502	1,374	82.2
HH Maintainer aged 15-29 years	20	20,394	1,165	73.8	15	0	0	0.0	0	0	0	0.0
HH Maintainer aged 30-44 years	10	0	0	0.0	10	0	0	0.0	10	0	0	0.0
HH Maintainer aged 45-64 years	15	0	0	0.0	10	0	0	0.0	10	0	0	0.0
HH Maintainer aged 65 years and over	0	0	0	0.0	0	0	0	0.0	10	0	0	0.0
Non-family households	7,165	13,434	736	67.3	1,250	15,735	887	68.2	5,915	12,947	705	67.1
HH Maintainer aged 15-29 years	1,035	13,284	741	68.9	40	14,326	755	73.9	995	13,245	740	69.0
HH Maintainer aged 30-44 years	1,620	12,907	716	68.4	220	19,249	1,130	69.8	1,400	11,901	653	67.9
HH Maintainer aged 45-64 years	2,010	11,995	660	68.0	385	14,396	808	68.8	1,630	11,425	623	67.6
HH Maintainer aged 65 years and over	2,505	14,992	809	65.3	610	15,390	857	66.9	1,895	14,865	792	65.0

Note: Includes only 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)

## **Table 2**

**Number of households and shelter-cost-to-income ratios (STIRs) by number of bedrooms required and household income for  
Canada,  
Ontario &  
Ottawa  
2001**

## NOTES TO TABLE 2

### Number of households and shelter-cost-to-income ratios (STIRs) by number of bedrooms required and income for Canada, Ontario & Ottawa

Table 2 Detailed Title Number, average household income, average shelter cost and average shelter-cost-to-income ratio (STIR) for households by number of bedrooms required by the household and household income groups showing core housing need status and tenure for households in core need, core Canada, Ontario and the Ottawa portion of the Ottawa-Gatineau CMA, 2001

#### 1. Data Source

In accordance with data use agreements between CMHC and Statistics Canada, all documents and communications, including Internet sites, that reference these data must acknowledge the source by means of the following citation:

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

#### 2. Definition of CMHC's Core Housing Need Universe

Not all households enumerated by the Census of Canada can be assessed for core housing need. Housing adequacy and suitability can be measured for all households, while affordability can only be measured and interpreted for households that report positive incomes which exceed their shelter costs. Shelter-cost-to-income ratios (STIRs) for households with incomes less than or equal to zero, or STIRs derived from the census that are equal to or greater than 100% are considered uninterpretable by CMHC for the purpose of measuring affordability.

In addition, the Census does not collect shelter cost data for farm households and households living in band housing on, or outside, reserves. Without shelter costs, CMHC is unable to assess these households for the affordability component of core housing need.

CMHC therefore examines core housing need on a reduced universe of households for which all three housing standards (adequacy, affordability and suitability) can be applied. This universe includes only non-farm, non-band, non-reserve households with incomes greater than zero and shelter-cost-to-income ratios less than 100%. As a result, we are providing you with reference counts to show how the reduced universe differs from the complete universe of all private households.

## DEFINITIONS OF VARIABLES

#### 3. Core Housing Need Status

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

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

A household is not in core housing need if its housing meets all of the adequacy, suitability and affordability standards

OR,

If its housing does not meet one or more of these standards, but it has sufficient income to obtain alternative local housing that is acceptable (meets all three standards).

**NOTE:** Non-family households with at least one maintainer aged 15 to 29 attending school full-time are considered not to be in core housing need regardless of their circumstances. Attending school full-time is considered a transitional phase, and low incomes earned by student households are viewed as being a temporary condition

#### 4. Housing Standards

Indicates whether households live in accommodation that meets or falls short of the adequacy, affordability and suitability housing standards.

##### **Adequate dwellings**

Adequate dwellings are those reported by their residents as not requiring any major repairs.

##### **Affordable dwellings**

Affordable dwellings cost less than 30% of before-tax household income. 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.

**Suitable dwellings**

Suitable dwellings have enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements. The NOS, derived from the common elements of provincial/territorial standards, stipulates that:

- parents are eligible for a bedroom separate from their children;
- household members aged 18 or more are eligible for a separate bedroom unless married or otherwise cohabiting as spouses;
- dependants aged 5 or more of opposite sex do not share a bedroom; and
- bachelor dwelling units in adequate condition are considered suitable accommodation for one-person households.

**5. Number of Bedrooms Required**

Refers to the number of bedrooms a household requires, according to the NOS to be living in a suitable dwelling.

**6. Household Income Groups**

Refers to the total annual before-tax household income from all sources for all members of the household 15 years of age or over. Income sources include, but are not limited to, employment income, investment income, and transfer payments from the government.

**7. Tenure**

Refers to whether some member of the household owns or rents the dwelling.

**Owned**

A dwelling is classified as "owned" even if it is not fully paid for, that is, even if it has a mortgage or some other claim on it. The dwelling may be situated on rented or leased land or be part of a condominium (whether registered or unregistered).

**Rented**

A dwelling is classified as "rented" even if it is provided without cash rent or at a reduced rent or if the dwelling is part of a cooperative.

**8. Count**

The household count refers to the number of households being examined.

**9. Average Household Income**

Average household income refers to the total annual before-tax household income from all sources for all members of the household 15 years of age or over. Income sources include, but are not limited to, employment income, investment income, and transfer payments from the government.

**10. Average Shelter Cost**

Average shelter cost refers to the total monthly shelter cost paid by the household for their dwelling. 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.

**11. Average Shelter-Cost-to-Income Ratio (STIR)**

Average shelter-cost-to-income ratio (STIR) refers to the proportion of total before-tax household income spent on shelter. The shelter-cost-to-income ratio is calculated for each household individually by dividing its total annual shelter cost by its total annual income. The average STIR is then computed by taking the average of the individual households' STIRs. The average STIR is not calculated by dividing the average shelter cost by the average household income.

**Table 2** **Number of households and shelter-cost-to-income ratios (STIRs) by number of bedrooms required and income for Canada, Ontario & Ottawa**

		Total - tenure				Total Core Need Status				Renters			
		Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR
<b>Canada</b>													
Total - Number of Bedrooms Required	Total - Household Income	10,805,615	60,976	764	21.3	7,229,660	71,946	820	17.9	3,575,950	38,797	649	28.2
	Less than \$10,000	308,065	7,252	347	57.5	74,085	6,925	291	51.9	233,980	7,355	365	59.4
	\$10,000 - \$19,999	1,380,015	15,034	471	38.4	541,110	15,337	408	32.5	838,910	14,839	512	42.3
	\$20,000 - \$29,999	1,319,810	24,865	555	27.1	690,035	24,966	512	24.8	629,775	24,754	603	29.6
	\$30,000 - \$39,999	1,293,250	34,865	637	22.0	747,420	34,999	623	21.4	545,830	34,683	656	22.8
	\$40,000 - \$49,999	1,186,090	44,702	709	19.1	777,175	44,834	712	19.1	408,915	44,451	704	19.0
	\$50,000 and over	5,318,390	94,949	958	13.7	4,399,845	98,436	981	13.7	918,540	78,244	845	14.0
0 bedrooms required (bachelor)	Total - Household Income	2,705,390	32,023	556	28.2	1,214,495	37,512	566	23.3	1,490,895	27,551	548	32.3
	Less than \$10,000	207,580	7,268	331	54.9	38,650	6,922	269	48.2	168,925	7,347	346	56.5
	\$10,000 - \$19,999	911,835	14,737	435	36.2	368,315	14,984	367	29.9	543,520	14,570	482	40.5
	\$20,000 - \$29,999	480,235	24,616	528	26.0	208,140	24,687	482	23.6	272,100	24,561	563	27.8
	\$30,000 - \$39,999	387,875	34,407	602	21.1	180,490	34,528	592	20.7	207,395	34,302	611	21.5
	\$40,000 - \$49,999	266,040	44,110	675	18.4	139,145	44,269	692	18.8	126,900	43,935	657	18.0
	\$50,000 and over	451,820	76,989	823	14.3	279,760	79,500	853	14.7	172,060	72,904	773	13.8
1 bedroom required	Total - Household Income	2,665,885	63,858	688	16.9	2,061,600	67,867	687	15.4	604,285	50,178	694	22.1
	Less than \$10,000	24,480	7,106	348	59.1	14,300	6,834	291	53.6	10,180	7,487	436	67.4
	\$10,000 - \$19,999	133,490	16,248	480	36.7	76,160	16,584	421	31.5	57,325	15,801	558	43.8
	\$20,000 - \$29,999	409,935	24,867	479	23.4	294,845	24,910	432	21.1	115,090	24,758	601	29.5
	\$30,000 - \$39,999	360,900	34,926	537	18.5	263,915	34,955	499	17.2	96,985	34,848	640	22.2
	\$40,000 - \$49,999	338,085	44,761	593	16.0	253,505	44,791	568	15.3	84,585	44,670	672	18.1
	\$50,000 and over	1,398,995	92,897	837	12.2	1,158,875	95,463	843	12.0	240,120	80,512	809	13.0
2 bedrooms required	Total - Household Income	2,930,350	66,467	838	20.6	2,014,005	77,407	905	17.8	916,350	42,422	690	27.0
	Less than \$10,000	51,430	7,137	383	64.2	12,970	6,815	314	56.3	38,460	7,246	407	67.0
	\$10,000 - \$19,999	229,890	15,215	548	44.2	64,355	15,659	520	40.5	165,540	15,042	559	45.7
	\$20,000 - \$29,999	279,565	25,125	623	30.1	122,090	25,345	617	29.5	157,470	24,954	628	30.5
	\$30,000 - \$39,999	339,175	35,075	687	23.6	185,505	35,232	698	23.9	153,675	34,885	674	23.3
	\$40,000 - \$49,999	341,315	44,883	748	20.0	220,740	45,014	765	20.5	120,575	44,643	716	19.3
	\$50,000 and over	1,688,970	92,759	975	14.2	1,408,335	96,025	1,002	14.2	280,635	76,367	838	14.1
3 or more bedrooms required	Total - Household Income	2,503,990	82,765	982	19.3	1,939,570	92,173	1,034	17.4	564,420	50,432	798	26.0
	Less than \$10,000	24,575	7,503	406	64.5	8,165	7,271	357	59.0	16,410	7,618	432	67.4
	\$10,000 - \$19,999	104,800	15,679	605	47.3	32,275	15,783	621	47.8	72,530	15,633	598	47.1
	\$20,000 - \$29,999	150,080	25,171	725	34.9	64,960	25,403	770	36.8	85,115	24,994	690	33.5
	\$30,000 - \$39,999	205,295	35,279	796	27.2	117,510	35,452	831	28.3	87,785	35,049	749	25.8
	\$40,000 - \$49,999	240,645	45,016	853	22.8	163,785	45,136	880	23.4	76,860	44,760	797	21.4
	\$50,000 and over	1,778,595	103,205	1,071	14.4	1,552,875	106,254	1,089	14.3	225,720	82,233	948	15.1

Note: Includes only 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)

**Table 2** **Number of households and shelter-cost-to-income ratios (STIRs) by number of bedrooms required and income for Canada, Ontario & Ottawa**

		Total - tenure				Household not in Core Housing Need Owners				Renters			
		Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR
<b>Canada</b>													
Total - Number of Bedrooms Required	Total - Household Income	9,320,830	67,913	784	17.0	6,755,825	75,636	827	15.8	2,565,005	47,574	668	20.2
	Less than \$10,000	60,205	7,106	217	34.4	13,355	7,380	134	21.8	46,855	7,028	245	38.7
	\$10,000 - \$19,999	586,235	15,932	333	25.0	311,525	15,942	285	21.3	274,710	15,921	390	29.4
	\$20,000 - \$29,999	1,030,020	25,095	477	22.9	579,790	25,118	434	20.8	450,225	25,067	534	25.7
	\$30,000 - \$39,999	1,179,245	34,920	596	20.6	695,230	35,043	577	19.8	484,010	34,745	624	21.6
	\$40,000 - \$49,999	1,152,865	44,731	695	18.7	759,440	44,858	696	18.7	393,425	44,488	693	18.7
	\$50,000 and over	5,312,265	94,996	958	13.7	4,396,490	98,470	981	13.7	915,775	78,314	845	14.0
0 bedrooms required (bachelor)	Total - Household Income	2,026,850	38,386	571	21.0	1,035,065	41,663	576	19.3	991,785	34,967	566	22.9
	Less than \$10,000	47,555	7,156	215	34.4	8,550	7,380	136	22.2	39,010	7,107	235	37.5
	\$10,000 - \$19,999	444,215	15,701	330	25.1	234,070	15,598	281	21.5	210,145	15,817	386	29.2
	\$20,000 - \$29,999	430,670	24,771	496	24.2	194,035	24,785	455	22.1	236,635	24,760	530	25.9
	\$30,000 - \$39,999	386,660	34,413	601	21.1	179,540	34,539	590	20.6	207,120	34,303	611	21.5
	\$40,000 - \$49,999	265,990	44,110	675	18.4	139,125	44,270	692	18.8	126,870	43,935	657	18.0
	\$50,000 and over	451,765	76,991	823	14.3	279,750	79,501	853	14.7	172,015	72,908	773	13.8
1 bedroom required	Total - Household Income	2,516,430	66,597	690	15.0	1,991,670	69,631	688	14.2	524,760	55,082	698	18.1
	Less than \$10,000	3,405	6,664	132	20.4	2,255	7,632	133	20.4	1,150	4,768	130	20.2
	\$10,000 - \$19,999	64,295	17,525	340	23.1	47,350	17,451	308	21.2	16,945	17,734	432	28.8
	\$20,000 - \$29,999	358,530	25,078	432	20.8	269,625	25,053	395	19.0	88,905	25,153	547	26.2
	\$30,000 - \$39,999	353,195	34,980	526	18.1	260,090	34,989	490	16.9	93,105	34,955	629	21.7
	\$40,000 - \$49,999	338,050	44,761	593	16.0	253,485	44,792	568	15.3	84,565	44,670	672	18.1
	\$50,000 and over	1,398,960	92,898	837	12.2	1,158,865	95,463	843	12.0	240,090	80,514	809	13.0
2 bedrooms required	Total - Household Income	2,574,450	73,031	857	16.8	1,908,390	80,537	909	16.0	666,055	51,524	705	19.2
	Less than \$10,000	7,265	7,002	274	41.9	1,745	7,053	133	22.2	5,520	6,986	334	50.3
	\$10,000 - \$19,999	59,495	15,848	349	26.9	23,415	16,223	274	20.4	36,080	15,604	399	31.3
	\$20,000 - \$29,999	182,945	25,631	511	24.0	87,355	25,750	484	22.5	95,595	25,523	536	25.3
	\$30,000 - \$39,999	297,480	35,199	635	21.7	168,305	35,324	639	21.7	129,175	35,037	630	21.6
	\$40,000 - \$49,999	338,415	44,919	745	19.9	219,285	45,042	761	20.3	119,125	44,691	713	19.2
	\$50,000 and over	1,688,850	92,761	975	14.2	1,408,295	96,026	1,002	14.2	280,560	76,371	838	14.1
3 or more bedrooms required	Total - Household Income	2,203,100	90,601	999	15.9	1,820,705	96,380	1,035	15.5	382,395	63,085	823	18.0
	Less than \$10,000	1,980	7,034	193	29.9	805	7,381	126	20.3	1,180	6,798	274	41.6
	\$10,000 - \$19,999	18,230	16,222	333	25.0	6,690	16,332	272	20.1	11,540	16,158	369	27.9
	\$20,000 - \$29,999	57,875	25,922	512	23.7	28,775	26,048	498	22.9	29,100	25,797	526	24.5
	\$30,000 - \$39,999	141,905	35,571	676	22.8	87,300	35,696	692	23.3	54,605	35,370	650	22.1
	\$40,000 - \$49,999	210,415	45,168	804	21.4	147,550	45,251	824	21.9	62,865	44,975	757	20.2
	\$50,000 and over	1,772,690	103,369	1,071	14.3	1,549,590	106,365	1,088	14.2	223,105	82,559	948	15.0

Note: Includes only 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)

**Table 2** **Number of households and shelter-cost-to-income ratios (STIRs) by number of bedrooms required and income for Canada, Ontario & Ottawa**

		Total - tenure				Household in Core Housing Need				Renters			
		Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR
<b>Canada</b>													
Total - Number of Bedrooms Required	Total - Household Income	1,484,785	17,427	643	48.0	473,840	19,343	732	47.6	1,010,950	16,529	601	48.2
	Less than \$10,000	247,850	7,287	374	62.4	60,730	6,824	325	58.4	187,120	7,438	390	63.7
	\$10,000 - \$19,999	793,780	14,371	571	48.2	229,580	14,516	575	47.6	564,200	14,312	570	48.4
	\$20,000 - \$29,999	289,795	24,045	831	41.7	110,245	24,167	923	45.9	179,550	23,970	775	39.0
	\$30,000 - \$39,999	114,010	34,297	1,060	37.2	52,190	34,416	1,234	43.1	61,820	34,197	911	32.1
	\$40,000 - \$49,999	33,225	43,673	1,191	32.8	17,735	43,814	1,382	37.9	15,485	43,511	970	26.9
	\$50,000 and over	6,125	54,365	1,199	26.8	3,350	53,935	1,381	31.0	2,770	54,885	975	21.7
0 bedrooms required (bachelor)	Total - Household Income	678,535	13,014	513	49.4	179,425	13,566	509	46.3	499,110	12,815	514	50.6
	Less than \$10,000	160,020	7,301	361	60.2	30,100	6,792	306	55.5	129,920	7,419	374	61.3
	\$10,000 - \$19,999	467,620	13,821	533	46.6	134,240	13,914	515	44.6	333,375	13,784	540	47.5
	\$20,000 - \$29,999	49,570	23,265	805	41.7	14,100	23,337	860	44.3	35,470	23,237	783	40.7
	\$30,000 - \$39,999	1,220	32,565	842	31.0	945	32,473	841	31.1	270	32,888	830	30.6
	\$40,000 - \$49,999	55	43,698	859	23.2	25	42,534	576	19.5	30	44,461	1,095	29.5
	\$50,000 and over	55	61,184	1,438	28.7	15	65,872	1,675	23.8	45	59,398	1,350	27.6
1 bedroom required	Total - Household Income	149,455	17,732	665	48.0	69,930	17,634	667	47.9	79,520	17,818	663	48.1
	Less than \$10,000	21,075	7,177	375	63.9	12,045	6,685	320	59.7	9,030	7,834	450	69.6
	\$10,000 - \$19,999	69,195	15,061	608	49.2	28,815	15,159	607	48.4	40,380	14,990	608	49.8
	\$20,000 - \$29,999	51,410	23,396	806	41.5	25,215	23,373	831	42.8	26,190	23,417	782	40.2
	\$30,000 - \$39,999	7,705	32,463	1,024	37.9	3,825	32,672	1,125	41.5	3,880	32,257	922	34.4
	\$40,000 - \$49,999	35	42,854	865	24.0	25	42,150	736	20.8	10	44,221	793	21.7
	\$50,000 and over	35	64,922	1,429	26.6	10	0	0	0.0	30	63,353	1,140	22.3
2 bedrooms required	Total - Household Income	355,905	18,987	705	48.2	105,610	20,847	832	50.0	250,290	18,202	651	47.5
	Less than \$10,000	44,170	7,160	397	67.1	11,225	6,778	342	61.5	32,940	7,290	416	69.1
	\$10,000 - \$19,999	170,400	14,994	616	50.1	40,945	15,336	660	52.0	129,455	14,886	603	49.5
	\$20,000 - \$29,999	96,610	24,165	834	41.5	34,735	24,327	949	46.9	61,875	24,075	768	38.5
	\$30,000 - \$39,999	41,695	34,187	1,062	37.4	17,200	34,334	1,280	44.8	24,495	34,084	909	32.1
	\$40,000 - \$49,999	2,905	40,721	1,129	33.3	1,455	40,730	1,334	39.2	1,450	40,712	922	27.2
	\$50,000 and over	125	63,577	920	17.6	40	62,540	1,138	22.0	80	64,095	810	16.5
3 or more bedrooms required	Total - Household Income	300,890	25,385	854	44.4	118,870	27,733	1,019	47.2	182,025	23,852	745	42.5
	Less than \$10,000	22,590	7,544	420	66.8	7,360	7,259	382	63.2	15,230	7,682	439	68.6
	\$10,000 - \$19,999	86,575	15,565	661	51.9	25,580	15,640	712	55.1	60,990	15,534	640	50.6
	\$20,000 - \$29,999	92,205	24,700	858	41.9	36,190	24,890	986	47.8	56,015	24,576	774	38.1
	\$30,000 - \$39,999	63,385	34,626	1,066	37.0	30,210	34,744	1,235	42.7	33,175	34,519	911	31.8
	\$40,000 - \$49,999	30,235	43,957	1,198	32.8	16,235	44,095	1,388	37.9	13,995	43,797	975	26.8
	\$50,000 and over	5,905	54,042	1,200	27.0	3,290	53,733	1,384	31.1	2,615	54,430	970	21.7

Note: Includes only 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)

**Table 2** **Number of households and shelter-cost-to-income ratios (STIRs) by number of bedrooms required and income for Canada, Ontario & Ottawa**

		Total - tenure				Total Core Need Status				Renters			
		Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR
<b>Ontario</b>													
Total - Number of Bedrooms Required	Total - Household Income	3,981,540	69,697	893	22.0	2,748,875	81,584	953	18.7	1,232,670	43,188	759	29.3
	Less than \$10,000	67,550	7,102	327	55.0	14,580	7,074	340	59.4	52,970	7,110	323	53.7
	\$10,000 - \$19,999	420,130	14,986	527	43.1	158,810	15,314	464	36.9	261,320	14,786	567	46.8
	\$20,000 - \$29,999	422,060	24,781	636	31.1	219,305	24,866	580	28.2	202,750	24,689	696	34.2
	\$30,000 - \$39,999	430,115	34,862	728	25.2	242,950	35,004	704	24.2	187,170	34,676	761	26.5
	\$40,000 - \$49,999	409,005	44,719	805	21.7	260,780	44,859	802	21.5	148,225	44,472	809	21.9
	\$50,000 and over	2,232,680	101,663	1,074	14.8	1,852,445	105,845	1,097	14.6	380,230	81,286	962	15.6
0 bedrooms required (bachelor)	Total - Household Income	909,030	36,054	643	29.0	426,645	41,904	651	24.5	482,385	30,880	636	33.0
	Less than \$10,000	42,970	7,151	301	50.3	7,160	7,158	322	56.2	35,810	7,149	296	49.0
	\$10,000 - \$19,999	286,110	14,698	482	40.3	116,265	15,081	416	33.8	169,845	14,436	528	44.8
	\$20,000 - \$29,999	155,410	24,614	591	29.1	70,105	24,662	521	25.6	85,305	24,574	649	32.0
	\$30,000 - \$39,999	134,335	34,405	676	23.7	63,610	34,544	641	22.4	70,725	34,279	707	24.9
	\$40,000 - \$49,999	97,745	44,125	752	20.5	50,445	44,276	749	20.4	47,305	43,965	755	20.7
	\$50,000 and over	192,460	80,545	919	15.6	119,065	83,264	941	15.7	73,395	76,135	884	15.4
1 bedroom required	Total - Household Income	956,445	71,065	788	17.7	751,350	75,438	780	16.0	205,095	55,044	817	23.9
	Less than \$10,000	4,900	7,134	387	64.0	2,950	7,002	339	60.4	1,955	7,333	469	70.4
	\$10,000 - \$19,999	32,820	15,950	574	44.3	16,790	16,173	511	38.8	16,030	15,717	641	50.2
	\$20,000 - \$29,999	130,095	24,665	547	26.9	93,705	24,749	492	24.2	36,385	24,447	690	34.3
	\$30,000 - \$39,999	118,930	34,933	592	20.5	88,005	34,974	542	18.7	30,925	34,814	739	25.6
	\$40,000 - \$49,999	113,370	44,769	654	17.6	85,965	44,809	614	16.5	27,400	44,645	781	21.1
	\$50,000 and over	556,335	98,812	928	13.0	463,940	101,607	926	12.7	92,395	84,781	940	14.6
2 bedrooms required	Total - Household Income	1,078,525	75,024	977	21.6	760,270	87,110	1,049	18.7	318,250	46,152	804	28.6
	Less than \$10,000	12,700	6,907	362	62.5	2,625	7,017	367	63.6	10,080	6,878	361	62.2
	\$10,000 - \$19,999	67,435	15,329	623	49.7	16,680	15,743	614	47.4	50,750	15,193	626	50.4
	\$20,000 - \$29,999	85,005	25,037	728	35.2	34,845	25,306	729	34.9	50,165	24,849	727	35.5
	\$30,000 - \$39,999	106,390	35,049	809	27.8	54,585	35,239	831	28.4	51,800	34,850	785	27.2
	\$40,000 - \$49,999	112,785	44,933	864	23.1	70,400	45,081	886	23.7	42,390	44,687	826	22.3
	\$50,000 and over	694,205	99,205	1,097	15.3	581,135	103,189	1,124	15.2	113,070	78,728	957	15.8
3 or more bedrooms required	Total - Household Income	1,037,545	92,372	1,121	20.1	810,605	102,982	1,181	18.2	226,935	54,476	904	27.1
	Less than \$10,000	6,975	7,134	382	64.0	1,850	6,946	371	64.2	5,125	7,202	386	64.0
	\$10,000 - \$19,999	33,765	15,798	673	52.0	9,080	15,925	713	54.0	24,690	15,751	659	51.2
	\$20,000 - \$29,999	51,550	25,159	843	40.6	20,650	25,348	931	44.5	30,895	25,033	784	38.0
	\$30,000 - \$39,999	70,460	35,329	936	32.0	36,745	35,525	1,009	34.3	33,715	35,115	856	29.4
	\$40,000 - \$49,999	85,110	45,049	988	26.4	53,970	45,195	1,041	27.7	31,135	44,796	894	24.1
	\$50,000 and over	789,680	110,977	1,195	15.3	688,305	114,850	1,217	15.2	101,375	84,681	1,045	16.3

Note: Includes only 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)

**Table 2** **Number of households and shelter-cost-to-income ratios (STIRs) by number of bedrooms required and income for Canada, Ontario & Ottawa**

		Total - tenure				Household not in Core Housing Need Owners				Renters			
		Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR
<b>Ontario</b>													
Total - Number of Bedrooms Required	Total - Household Income	3,381,885	78,381	918	17.4	2,547,545	86,238	959	16.4	834,340	54,390	790	20.7
	Less than \$10,000	18,730	7,136	187	29.3	1,495	7,553	164	25.8	17,235	7,100	189	29.6
	\$10,000 - \$19,999	134,690	15,934	345	25.9	74,850	16,077	309	23.0	59,840	15,755	392	29.8
	\$20,000 - \$29,999	266,820	25,092	494	23.7	165,085	25,047	445	21.4	101,730	25,165	575	27.5
	\$30,000 - \$39,999	353,500	34,922	650	22.4	210,590	35,040	611	21.0	142,905	34,748	708	24.6
	\$40,000 - \$49,999	380,535	44,785	774	20.8	245,995	44,910	765	20.5	134,540	44,558	792	21.4
	\$50,000 and over	2,227,615	101,773	1,074	14.7	1,849,525	105,929	1,097	14.6	378,090	81,446	962	15.5
0 bedrooms required (bachelor)	Total - Household Income	669,030	43,775	667	21.6	358,110	47,134	668	20.1	310,915	39,907	667	23.4
	Less than \$10,000	15,685	7,217	182	28.7	920	7,747	179	28.0	14,765	7,184	182	28.8
	\$10,000 - \$19,999	105,970	15,892	345	25.9	61,820	15,933	310	23.3	44,150	15,835	396	29.8
	\$20,000 - \$29,999	122,835	24,855	524	25.4	62,255	24,778	468	22.8	60,575	24,934	582	28.2
	\$30,000 - \$39,999	134,335	34,405	676	23.7	63,610	34,544	641	22.4	70,725	34,279	707	24.9
	\$40,000 - \$49,999	97,750	44,125	752	20.5	50,445	44,276	749	20.4	47,300	43,965	755	20.7
	\$50,000 and over	192,455	80,545	919	15.6	119,065	83,264	941	15.7	73,395	76,135	884	15.4
1 bedroom required	Total - Household Income	889,505	74,878	789	15.4	721,840	77,702	779	14.7	167,670	62,720	831	18.7
	Less than \$10,000	540	5,642	122	19.1	265	7,071	121	19.5	275	4,267	125	17.6
	\$10,000 - \$19,999	9,110	16,876	310	22.0	7,165	17,068	306	21.6	1,945	16,167	329	23.9
	\$20,000 - \$29,999	97,505	25,097	450	21.6	79,180	25,019	421	20.3	18,325	25,433	578	27.2
	\$30,000 - \$39,999	112,645	35,085	567	19.4	85,320	35,061	521	17.9	27,325	35,160	712	24.4
	\$40,000 - \$49,999	113,370	44,769	654	17.6	85,965	44,809	614	16.5	27,400	44,645	780	21.1
	\$50,000 and over	556,335	98,812	928	13.0	463,940	101,607	926	12.7	92,395	84,781	940	14.6
2 bedrooms required	Total - Household Income	930,705	83,388	1,002	17.4	715,780	91,003	1,051	16.7	214,930	58,028	833	19.9
	Less than \$10,000	2,035	7,001	241	36.1	210	7,487	162	26.8	1,825	6,945	253	37.6
	\$10,000 - \$19,999	14,205	15,553	363	28.6	4,435	16,346	300	22.2	9,770	15,194	393	31.6
	\$20,000 - \$29,999	35,110	25,725	512	23.8	18,515	25,817	466	21.5	16,600	25,623	565	26.5
	\$30,000 - \$39,999	74,840	35,211	692	23.6	42,270	35,329	682	23.2	32,570	35,058	705	24.2
	\$40,000 - \$49,999	110,310	45,033	857	22.9	69,210	45,160	877	23.4	41,100	44,819	823	22.1
	\$50,000 and over	694,205	99,205	1,097	15.3	581,140	103,189	1,124	15.2	113,070	78,728	957	15.8
3 or more bedrooms required	Total - Household Income	892,645	102,586	1,144	16.3	751,815	108,522	1,181	15.9	140,830	70,894	946	18.4
	Less than \$10,000	470	6,756	178	29.6	100	7,182	138	20.4	370	6,642	201	33.4
	\$10,000 - \$19,999	5,410	16,153	350	26.2	1,435	16,480	309	22.6	3,970	16,035	365	27.5
	\$20,000 - \$29,999	11,360	25,662	497	23.2	5,130	25,981	458	21.1	6,230	25,399	529	25.0
	\$30,000 - \$39,999	31,680	35,851	739	24.7	19,395	35,941	754	25.1	12,285	35,709	717	24.1
	\$40,000 - \$49,999	59,105	45,446	888	23.5	40,375	45,487	912	24.0	18,735	45,356	836	22.2
	\$50,000 and over	784,620	111,352	1,195	15.2	685,385	115,114	1,216	15.1	99,235	85,365	1,045	16.2

Note: Includes only 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)

**Table 2** **Number of households and shelter-cost-to-income ratios (STIRs) by number of bedrooms required and income for Canada, Ontario & Ottawa**

		Total - tenure				Household in Core Housing Need Owners				Renters			
		Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR
<b>Ontario</b>													
Total - Number of Bedrooms Required	Total - Household Income	599,660	20,721	756	47.4	201,330	22,696	877	48.5	398,325	19,724	695	46.9
	Less than \$10,000	48,820	7,089	374	63.7	13,085	7,020	360	63.2	35,735	7,114	380	63.8
	\$10,000 - \$19,999	285,440	14,538	612	51.0	83,965	14,634	601	49.3	201,475	14,498	616	51.7
	\$20,000 - \$29,999	155,240	24,247	878	43.7	54,215	24,314	992	49.0	101,020	24,211	816	40.8
	\$30,000 - \$39,999	76,615	34,583	1,088	37.9	32,360	34,774	1,306	45.2	44,260	34,443	928	32.5
	\$40,000 - \$49,999	28,480	43,830	1,209	33.2	14,790	44,019	1,423	38.9	13,685	43,625	977	27.0
	\$50,000 and over	5,065	52,949	1,266	28.7	2,920	52,897	1,436	32.6	2,140	53,020	1,034	23.5
0 bedrooms required (bachelor)	Total - Household Income	240,000	14,531	577	49.3	68,530	14,574	564	47.3	171,470	14,513	582	50.1
	Less than \$10,000	27,290	7,113	363	61.5	6,240	7,072	342	60.3	21,045	7,125	369	61.8
	\$10,000 - \$19,999	180,140	13,995	561	48.6	54,445	14,113	536	45.7	125,695	13,945	573	49.8
	\$20,000 - \$29,999	32,575	23,705	842	42.8	7,850	23,742	942	47.6	24,725	23,693	811	41.3
	\$30,000 - \$39,999	0	0	0	0.0	0	0	0	0.0	0	0	0	0.0
	\$40,000 - \$49,999	0	0	0	0.0	0	0	0	0.0	0	0	0	0.0
	\$50,000 and over	0	0	0	0.0	0	0	0	0.0	0	0	0	0.0
1 bedroom required	Total - Household Income	66,940	20,400	769	47.6	29,510	20,077	790	49.0	37,425	20,655	753	46.5
	Less than \$10,000	4,360	7,319	407	67.4	2,685	6,995	361	64.2	1,680	7,837	483	72.5
	\$10,000 - \$19,999	23,705	15,595	672	52.7	9,625	15,507	664	51.6	14,085	15,655	678	53.4
	\$20,000 - \$29,999	32,585	23,371	834	42.9	14,520	23,278	877	45.2	18,060	23,446	799	41.1
	\$30,000 - \$39,999	6,285	32,197	1,049	39.2	2,685	32,208	1,199	44.8	3,605	32,190	936	34.9
	\$40,000 - \$49,999	0	0	0	0.0	0	0	0	0.0	0	0	0	0.0
	\$50,000 and over	0	0	0	0.0	0	0	0	0.0	0	0	0	0.0
2 bedrooms required	Total - Household Income	147,815	22,360	825	47.9	44,495	24,476	1,008	51.5	103,325	21,449	745	46.3
	Less than \$10,000	10,670	6,889	381	66.6	2,410	6,976	385	66.8	8,255	6,864	380	66.5
	\$10,000 - \$19,999	53,225	15,270	691	55.2	12,245	15,524	728	56.5	40,980	15,193	680	54.8
	\$20,000 - \$29,999	49,895	24,552	879	43.2	16,330	24,727	1,029	50.1	33,570	24,467	806	39.8
	\$30,000 - \$39,999	31,550	34,666	1,086	37.7	12,320	34,930	1,345	46.4	19,230	34,497	919	32.1
	\$40,000 - \$49,999	2,475	40,490	1,155	34.2	1,185	40,479	1,390	41.4	1,290	40,501	939	27.8
	\$50,000 and over	0	0	0	0.0	0	0	0	0.0	0	0	0	0.0
3 or more bedrooms required	Total - Household Income	144,900	29,452	978	43.7	58,790	32,130	1,184	47.3	86,105	27,623	837	41.3
	Less than \$10,000	6,505	7,162	392	65.7	1,755	6,933	386	66.7	4,750	7,246	395	65.2
	\$10,000 - \$19,999	28,360	15,730	734	56.8	7,645	15,820	789	59.9	20,715	15,696	714	55.6
	\$20,000 - \$29,999	40,185	25,017	940	45.5	15,520	25,139	1,087	52.3	24,665	24,941	847	41.2
	\$30,000 - \$39,999	38,785	34,902	1,097	37.8	17,355	35,060	1,295	44.5	21,425	34,774	935	32.4
	\$40,000 - \$49,999	26,000	44,148	1,214	33.1	13,600	44,328	1,425	38.7	12,400	43,949	981	26.9
	\$50,000 and over	5,060	52,949	1,266	28.7	2,915	52,897	1,436	32.7	2,145	53,020	1,034	23.5

Note: Includes only 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)

**Table 2** **Number of households and shelter-cost-to-income ratios (STIRs) by number of bedrooms required and income for Canada, Ontario & Ottawa**

		Total - tenure				Total Core Need Status				Renters			
		Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR
<b>Ottawa (Part of Ottawa-Gatineau - CMA)</b>													
Total - Number of Bedrooms Required	Total - Household Income	299,900	77,839	916	20.7	188,105	96,008	1,000	16.6	111,795	47,268	773	27.5
	Less than \$10,000	4,935	7,184	315	52.7	440	6,983	378	66.8	4,495	7,204	309	51.4
	\$10,000 - \$19,999	24,895	14,946	571	46.6	5,635	15,454	549	43.1	19,260	14,798	577	47.6
	\$20,000 - \$29,999	25,690	24,867	685	33.4	8,910	24,986	642	31.2	16,780	24,803	708	34.6
	\$30,000 - \$39,999	27,550	34,931	750	25.9	11,200	35,199	724	24.8	16,350	34,747	768	26.6
	\$40,000 - \$49,999	27,655	44,795	815	21.9	13,910	44,968	815	21.8	13,745	44,620	816	22.0
	\$50,000 and over	189,175	106,234	1,046	13.8	148,010	113,014	1,079	13.5	41,160	81,852	929	14.9
0 bedrooms required (bachelor)	Total - Household Income	75,425	43,745	692	26.8	29,625	55,861	738	21.6	45,800	35,907	663	30.2
	Less than \$10,000	3,380	7,283	288	47.4	195	7,712	356	57.1	3,185	7,256	283	46.7
	\$10,000 - \$19,999	15,845	14,590	526	44.2	3,935	15,194	488	39.2	11,915	14,391	539	45.8
	\$20,000 - \$29,999	11,365	24,853	633	30.9	3,590	24,949	562	27.4	7,770	24,808	666	32.5
	\$30,000 - \$39,999	11,550	34,706	685	23.8	4,400	34,937	641	22.1	7,150	34,564	712	24.9
	\$40,000 - \$49,999	9,765	44,337	747	20.3	4,290	44,605	737	19.9	5,475	44,127	755	20.6
	\$50,000 and over	23,525	81,937	870	14.5	13,210	87,708	898	14.5	10,310	74,540	834	14.5
1 bedroom required	Total - Household Income	71,475	85,178	870	16.4	52,185	93,871	880	14.4	19,290	61,663	842	22.0
	Less than \$10,000	230	7,149	437	71.7	90	6,000	384	73.7	145	7,862	471	67.6
	\$10,000 - \$19,999	1,795	16,012	630	48.5	570	16,199	600	45.4	1,225	15,924	642	49.9
	\$20,000 - \$29,999	5,335	24,621	635	31.3	2,845	24,555	562	27.8	2,490	24,697	721	35.3
	\$30,000 - \$39,999	5,505	35,185	691	23.7	3,045	35,321	636	21.6	2,460	35,018	763	26.3
	\$40,000 - \$49,999	6,370	45,022	744	19.9	3,975	45,008	694	18.6	2,390	45,044	829	22.1
	\$50,000 and over	52,245	104,245	938	12.4	41,655	108,799	943	12.0	10,585	86,320	918	14.1
2 bedrooms required	Total - Household Income	83,430	84,505	1,003	20.3	55,395	101,837	1,093	16.7	28,030	50,256	822	27.3
	Less than \$10,000	875	6,760	351	62.9	95	6,527	400	73.9	775	6,788	345	61.1
	\$10,000 - \$19,999	4,815	15,339	651	51.7	760	15,765	705	54.4	4,055	15,259	640	51.2
	\$20,000 - \$29,999	5,490	25,037	748	36.3	1,540	25,563	795	37.6	3,945	24,831	731	35.7
	\$30,000 - \$39,999	6,460	34,892	820	28.3	2,370	35,266	841	28.8	4,090	34,676	806	28.0
	\$40,000 - \$49,999	6,755	45,032	871	23.3	3,260	45,101	910	24.3	3,500	44,968	832	22.3
	\$50,000 and over	59,035	106,774	1,100	14.4	47,370	113,128	1,136	14.2	11,665	80,972	951	15.2
3 or more bedrooms required	Total - Household Income	69,570	99,270	1,100	18.8	50,905	115,222	1,173	15.9	18,670	55,776	900	26.8
	Less than \$10,000	455	7,286	401	65.6	60	6,759	409	71.9	400	7,368	400	64.6
	\$10,000 - \$19,999	2,435	15,698	656	50.9	370	16,432	805	58.6	2,070	15,567	632	49.7
	\$20,000 - \$29,999	3,505	25,018	832	40.2	930	25,492	943	44.9	2,575	24,847	791	38.5
	\$30,000 - \$39,999	4,030	35,289	903	30.9	1,385	35,650	975	33.1	2,645	35,101	864	29.7
	\$40,000 - \$49,999	4,765	45,093	972	26.0	2,385	45,369	1,025	27.2	2,380	44,816	918	24.7
	\$50,000 and over	54,375	118,069	1,169	14.2	45,765	124,039	1,195	13.8	8,605	86,312	1,025	15.9

Note: Includes only 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)

**Table 2** **Number of households and shelter-cost-to-income ratios (STIRs) by number of bedrooms required and income for Canada, Ontario & Ottawa**

		Total - tenure				Household not in Core Housing Need Owners				Renters			
		Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR
<b>Ottawa (Part of Ottawa-Gatineau - CMA)</b>													
Total - Number of Bedrooms Required	Total - Household Income	256,270	87,352	944	16.4	177,030	100,433	1,006	14.8	79,240	58,128	804	20.1
	Less than \$10,000	1,715	7,535	196	30.3	20	8,069	192	31.0	1,695	7,529	196	30.2
	\$10,000 - \$19,999	6,210	15,431	377	29.9	1,770	16,375	326	24.0	4,440	15,055	399	32.4
	\$20,000 - \$29,999	13,255	25,598	545	25.5	5,620	25,346	455	21.6	7,635	25,783	613	28.5
	\$30,000 - \$39,999	21,445	35,064	684	23.5	9,130	35,300	628	21.4	12,310	34,889	727	25.1
	\$40,000 - \$49,999	25,300	44,846	792	21.2	12,825	45,020	778	20.8	12,475	44,666	806	21.7
	\$50,000 and over	188,350	106,458	1,046	13.8	147,670	113,150	1,078	13.5	40,685	82,168	928	14.8
0 bedrooms required (bachelor)	Total - Household Income	58,600	51,975	721	20.3	26,245	61,020	753	18.2	32,355	44,636	694	22.1
	Less than \$10,000	1,495	7,565	186	28.6	10	0	0	0.0	1,485	7,559	185	28.5
	\$10,000 - \$19,999	4,210	15,268	351	28.1	1,445	16,229	318	23.5	2,770	14,766	369	30.6
	\$20,000 - \$29,999	8,050	25,941	587	27.0	2,890	25,650	501	23.4	5,170	26,104	636	29.1
	\$30,000 - \$39,999	11,550	34,706	685	23.8	4,400	34,937	641	22.1	7,150	34,564	712	24.9
	\$40,000 - \$49,999	9,765	44,337	747	20.3	4,290	44,605	737	19.9	5,470	44,127	755	20.6
	\$50,000 and over	23,525	81,937	870	14.5	13,210	87,708	898	14.5	10,310	74,540	834	14.5
1 bedroom required	Total - Household Income	66,825	89,639	876	14.3	50,660	96,061	882	13.4	16,160	69,513	859	17.4
	Less than \$10,000	25	5,429	0	0.0	0	0	0	0.0	25	5,429	0	0.0
	\$10,000 - \$19,999	295	17,080	329	23.2	140	17,535	356	24.4	160	16,677	305	22.0
	\$20,000 - \$29,999	2,615	25,011	421	20.3	1,925	24,759	395	19.4	690	25,713	498	22.9
	\$30,000 - \$39,999	5,275	35,377	680	23.1	2,960	35,452	622	21.1	2,315	35,282	758	25.8
	\$40,000 - \$49,999	6,370	45,022	744	19.9	3,980	45,008	694	18.6	2,395	45,044	829	22.1
	\$50,000 and over	52,240	104,245	938	12.4	41,660	108,799	943	12.0	10,585	86,320	918	14.1
2 bedrooms required	Total - Household Income	72,395	93,854	1,033	16.4	52,695	105,716	1,099	15.1	19,690	62,109	856	19.8
	Less than \$10,000	185	7,623	282	43.9	0	0	0	0.0	175	7,629	280	44.8
	\$10,000 - \$19,999	1,180	15,335	470	37.8	120	16,733	392	29.4	1,060	15,175	481	38.8
	\$20,000 - \$29,999	1,800	25,126	536	25.9	625	25,639	440	20.6	1,175	24,854	590	28.7
	\$30,000 - \$39,999	3,440	35,490	691	23.3	1,325	35,859	614	20.3	2,115	35,259	742	25.2
	\$40,000 - \$49,999	6,755	45,032	871	23.3	3,260	45,101	910	24.3	3,500	44,968	833	22.3
	\$50,000 and over	59,030	106,774	1,100	14.4	47,370	113,128	1,136	14.2	11,665	80,972	951	15.2
3 or more bedrooms required	Total - Household Income	58,455	112,151	1,133	14.9	47,425	121,044	1,176	14.0	11,030	73,912	950	18.5
	Less than \$10,000	10	0	0	0.0	0	0	0	0.0	10	0	0	0.0
	\$10,000 - \$19,999	520	16,034	401	30.6	65	16,472	325	23.4	455	15,970	417	31.9
	\$20,000 - \$29,999	785	25,111	555	26.8	185	25,712	424	20.5	600	24,924	593	28.8
	\$30,000 - \$39,999	1,175	35,936	676	22.6	440	36,231	578	19.0	730	35,756	740	24.9
	\$40,000 - \$49,999	2,410	45,916	880	23.0	1,300	46,214	836	21.6	1,105	45,567	933	24.6
	\$50,000 and over	53,555	119,038	1,170	14.0	45,425	124,562	1,195	13.7	8,125	88,153	1,028	15.6

Note: Includes only 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)

**Table 2** **Number of households and shelter-cost-to-income ratios (STIRs) by number of bedrooms required and income for Canada, Ontario & Ottawa**

		Total - tenure				Household in Core Housing Need				Renters			
		Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR	Total	Average Income	Average Shelter Cost	Average STIR
<b>Ottawa (Part of Ottawa-Gatineau - CMA)</b>													
Total - Number of Bedrooms Required	Total - Household Income	43,625	21,962	751	45.7	11,075	25,278	901	46.4	32,550	20,833	700	45.5
	Less than \$10,000	3,225	6,998	376	64.2	425	6,940	383	67.7	2,795	7,007	375	63.6
	\$10,000 - \$19,999	18,685	14,785	633	52.0	3,865	15,032	651	51.9	14,825	14,721	629	52.1
	\$20,000 - \$29,999	12,435	24,087	832	41.7	3,290	24,372	961	47.5	9,150	23,985	786	39.6
	\$30,000 - \$39,999	6,110	34,462	978	34.2	2,070	34,751	1,146	39.8	4,035	34,314	891	31.4
	\$40,000 - \$49,999	2,355	44,250	1,065	29.0	1,085	44,354	1,248	34.1	1,270	44,161	908	24.8
	\$50,000 and over	825	54,891	1,064	23.4	340	54,626	1,207	26.1	480	55,080	963	21.1
0 bedrooms required (bachelor)	Total - Household Income	16,825	15,076	594	49.3	3,375	15,780	623	48.0	13,445	14,899	587	49.6
	Less than \$10,000	1,880	7,058	365	61.6	180	7,672	367	58.8	1,695	6,991	366	61.9
	\$10,000 - \$19,999	11,635	14,345	588	49.8	2,490	14,593	586	48.3	9,145	14,278	589	50.2
	\$20,000 - \$29,999	3,310	22,202	744	40.3	705	22,081	816	44.3	2,600	22,235	725	39.3
	\$30,000 - \$39,999	0	0	0	0.0	0	0	0	0.0	0	0	0	0.0
	\$40,000 - \$49,999	0	0	0	0.0	0	0	0	0.0	0	0	0	0.0
	\$50,000 and over	0	0	0	0.0	0	0	0	0.0	0	0	0	0.0
1 bedroom required	Total - Household Income	4,650	21,095	778	46.7	1,525	21,086	823	48.9	3,125	21,100	754	45.5
	Less than \$10,000	210	7,351	453	72.8	85	6,000	384	78.0	120	8,359	523	72.1
	\$10,000 - \$19,999	1,500	15,801	687	53.3	435	15,768	672	51.7	1,065	15,814	694	53.7
	\$20,000 - \$29,999	2,720	24,248	838	41.7	920	24,130	910	45.5	1,800	24,308	801	39.7
	\$30,000 - \$39,999	230	30,727	951	37.1	85	30,742	1,102	43.1	140	30,718	859	33.5
	\$40,000 - \$49,999	0	0	0	0.0	0	0	0	0.0	0	0	0	0.0
	\$50,000 and over	0	0	0	0.0	0	0	0	0.0	0	0	0	0.0
2 bedrooms required	Total - Household Income	11,035	23,185	804	45.8	2,695	26,003	985	48.7	8,340	22,274	745	44.9
	Less than \$10,000	690	6,532	368	67.2	90	6,494	417	77.2	600	6,538	361	66.2
	\$10,000 - \$19,999	3,635	15,340	707	56.1	640	15,582	764	59.0	2,995	15,288	695	55.5
	\$20,000 - \$29,999	3,690	24,993	851	41.3	920	25,511	1,040	49.4	2,770	24,822	788	38.7
	\$30,000 - \$39,999	3,025	34,212	963	33.9	1,045	34,515	1,127	39.5	1,975	34,051	875	30.9
	\$40,000 - \$49,999	0	0	0	0.0	0	0	0	0.0	0	0	0	0.0
	\$50,000 and over	0	0	0	0.0	0	0	0	0.0	0	0	0	0.0
3 or more bedrooms required	Total - Household Income	11,115	31,529	925	39.8	3,475	35,785	1,138	41.8	7,640	29,593	827	38.8
	Less than \$10,000	445	7,306	396	65.5	60	6,759	409	72.0	390	7,393	399	64.4
	\$10,000 - \$19,999	1,915	15,607	726	56.5	300	16,423	894	65.1	1,615	15,454	694	54.9
	\$20,000 - \$29,999	2,715	24,992	908	43.9	745	25,437	1,069	50.9	1,970	24,823	848	41.4
	\$30,000 - \$39,999	2,860	35,023	996	34.3	940	35,375	1,166	39.8	1,915	34,851	911	31.6
	\$40,000 - \$49,999	2,355	44,250	1,065	29.0	1,085	44,354	1,248	33.9	1,270	44,161	905	24.8
	\$50,000 and over	825	54,891	1,064	23.4	345	54,626	1,207	26.1	475	55,080	973	21.3

Note: Includes only 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)