

# 2016 Calgary Profile: Chapter 7

## Housing, Mobility and Migration

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### Introduction

This profile contains information released by Statistics Canada from the 2016 Census of Canada about [Calgary](#). This chapter presents data that covers housing (specific to [private dwellings](#)) as well as mobility and migration.

Highlighted terms throughout the document are defined in the [Glossary](#). Data quality information, notes and sources are found in the [Notes](#) and [References](#) sections at the end of the document. For more information visit our webpage or contact [socialresearch@calgary.ca](mailto:socialresearch@calgary.ca).

### Results Snapshot

2016 = ■ 2006 = ■

<u>Percentage of Owner Occupied Households</u>	<u>Median Value of Dwellings</u>	<u>Average Monthly Shelter Costs (Owned Dwellings)</u>	<u>Average Monthly Shelter Costs (Rented Dwellings)</u>
<b>71%</b>	<b>\$450,338</b>	<b>\$1,612</b>	<b>\$1,354</b>
73%	\$328,625	\$1,175	\$871
<u>Households in Core Housing Need</u>	<u>Percentage of Households Experiencing Dimensions of Core Housing Need</u>	<u>Living in Subsidized Housing</u>	
<b>52,965</b> <b>12%</b>	<u>Unaffordable</u> ..... <b>22%</b>	<u>Individuals</u>	<u>Households</u>
<b>34,802</b> <b>9%</b>	<u>Unsuitable</u> ..... <b>5%</b>	<b>28,250</b>	<b>13,555</b>
	<u>Inadequate</u> ..... <b>4%</b>	<b>2%</b>	<b>3%</b>

Sources: Statistics Canada 2008a; 2008b; 2008c; 2017a; 2017b; 2017c; 2017d; 2017e; 2017f.

## Calgary: Tenure

Between 2006 and 2016, the total number of households in Calgary grew by 21 per cent. The rate of growth for renter households (29 per cent) was somewhat higher than for owner households (19 per cent). Despite this growth, the large majority of households (71 per cent) owned the home they lived in.

Tenure, Calgary 2006 & 2016					
	2006		2016		Change 2006-2016
	Number	Per Cent of Total	Number	Per Cent of Total	
Total private households	384,740	100%	466,735	100%	21%
Owner	280,080	73%	333,465	71%	19%
Renter	104,660	27%	133,275	29%	27%

Sources: Statistics Canada 2007a; 2017g.

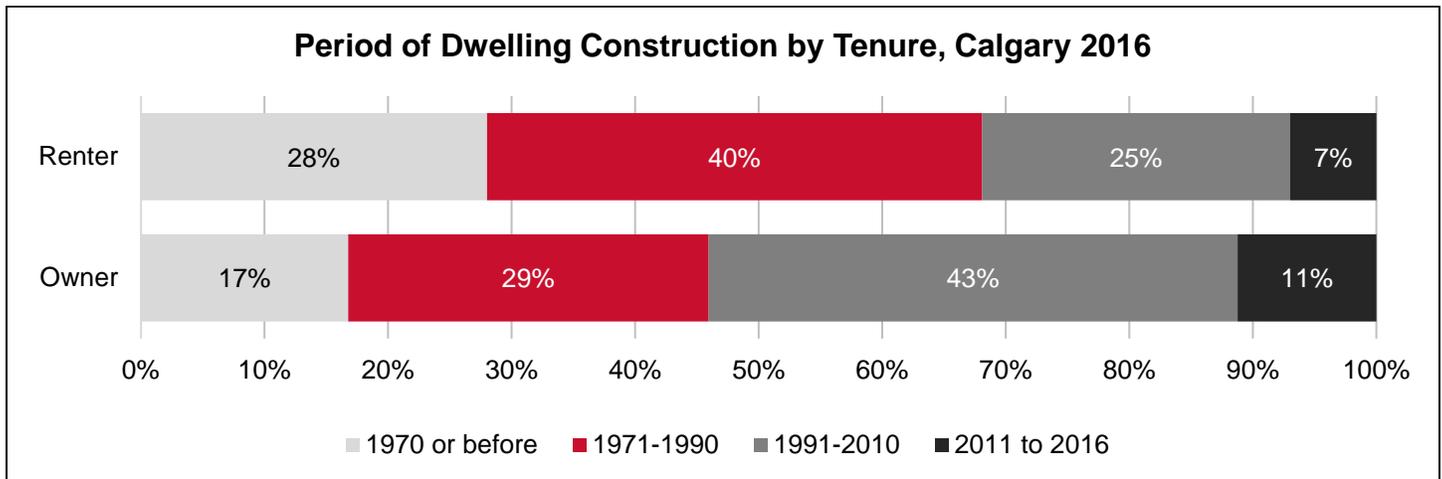
Because there were a greater number of owner households in Calgary, most dwelling types were more likely to be occupied by owners. The two exceptions to this were duplexes and apartments, which are more likely to be occupied by renters. Almost 90 per cent of single-detached homes are occupied by the home owner, whereas between 55 and 65 per cent of duplexes and apartments were occupied by renters.

Structural Type of Dwelling by Tenure, Calgary 2016					
	Total	Owner		Renter	
		Number	Per Cent of Dwelling Type	Number	Per Cent of Dwelling Type
Total private households	466,740	333,465	71%	133,275	29%
<u>Single-detached house</u>	262,945	235,175	89%	27,770	11%
<u>Semi-detached house</u>	29,310	21,170	72%	8,140	28%
<u>Duplex</u>	21,580	9,280	43%	12,295	57%
<u>Row house</u>	44,705	28,365	63%	16,345	37%
<u>Apartment</u>	105,895	37,505	35%	68,390	65%
<u>Other dwelling</u>	2,295	1,965	86%	330	14%

Source: Statistics Canada 2017h.

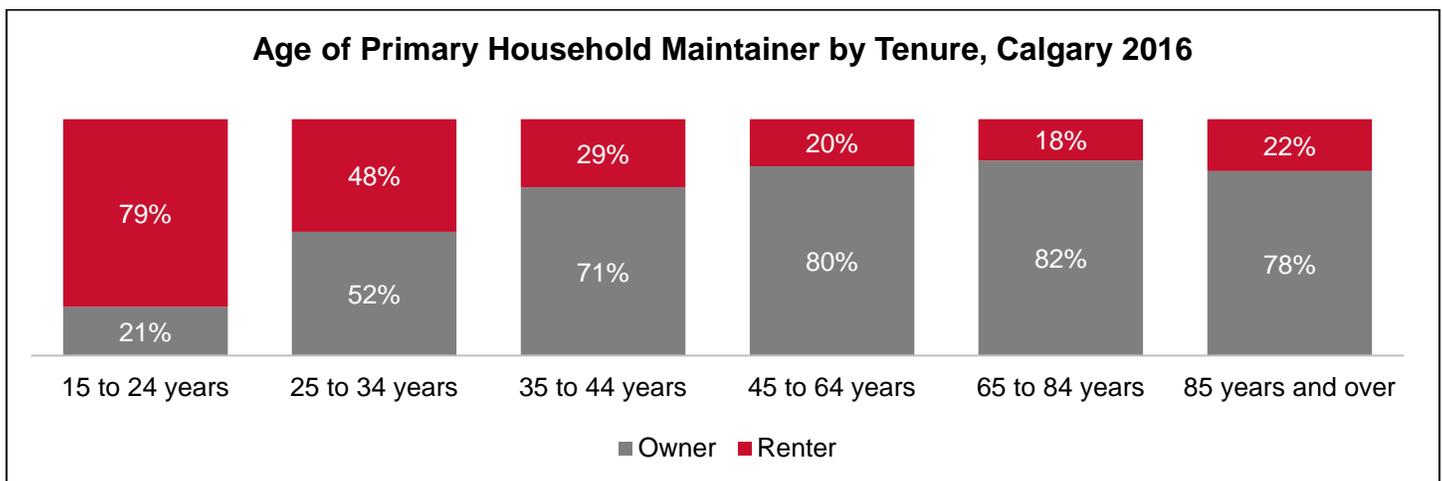
## Calgary: Tenure (continued)

Dwellings that were owner-occupied tended to be newer than homes in which renters lived. More than half of owner-occupied homes (54 per cent) were built in 1990 or later compared to 32 per cent of renter-occupied homes. In contrast, more than a quarter of renter-occupied homes were built prior to 1971 compared to 17% of owner-occupied homes.



Source: Statistics Canada 2018a.

The proportion of renters was highest (79 per cent) among the youngest groups of [primary household maintainers](#) (aged 15 to 24 years). Among the next youngest group of maintainers (Aged 25 to 34 years), just under half were renters. The majority of maintainers aged 35 or above (at least 70 per cent) were home owners.



Source: Statistics Canada 2018a.

## Calgary: Tenure (continued)

About three quarters of owner households were made up of census families, compared to about half of renter households. Owner households were also twice as likely to include a family with children (35 per cent) than renter households (17 per cent).

Tenure by Family Type, Calgary 2016					
	Total	Owner		Renter	
		Number	Per Cent of Owner	Number	Per Cent of Renter
Total private households	466,740	333,465	100%	133,275	100%
<u>Census family</u> households	323,160	254,300	76%	68,860	52%
<u>Couple census family</u> without <u>children</u>	107,860	85,360	26%	22,505	17%
Couple census family with children	140,605	116,820	35%	23,785	18%
<u>Lone-parent census family</u>	34,370	21,860	7%	12,515	9%
<u>Other census family households</u>	40,325	30,265	9%	10,055	8%
<u>Non-census-family households</u>	143,575	79,165	24%	64,415	48%

Source: Statistics Canada 2017h.

The median household total income of owner households (\$117,267) in the Calgary CMA was almost twice the median household income of renter households (\$62,096).

Median Total Household Income by Tenure, Calgary CMA 2015		
	Owner	Renter
Median total household income	\$117,267	\$62,096
Renter household income as a percentage of owner household income	-	53%

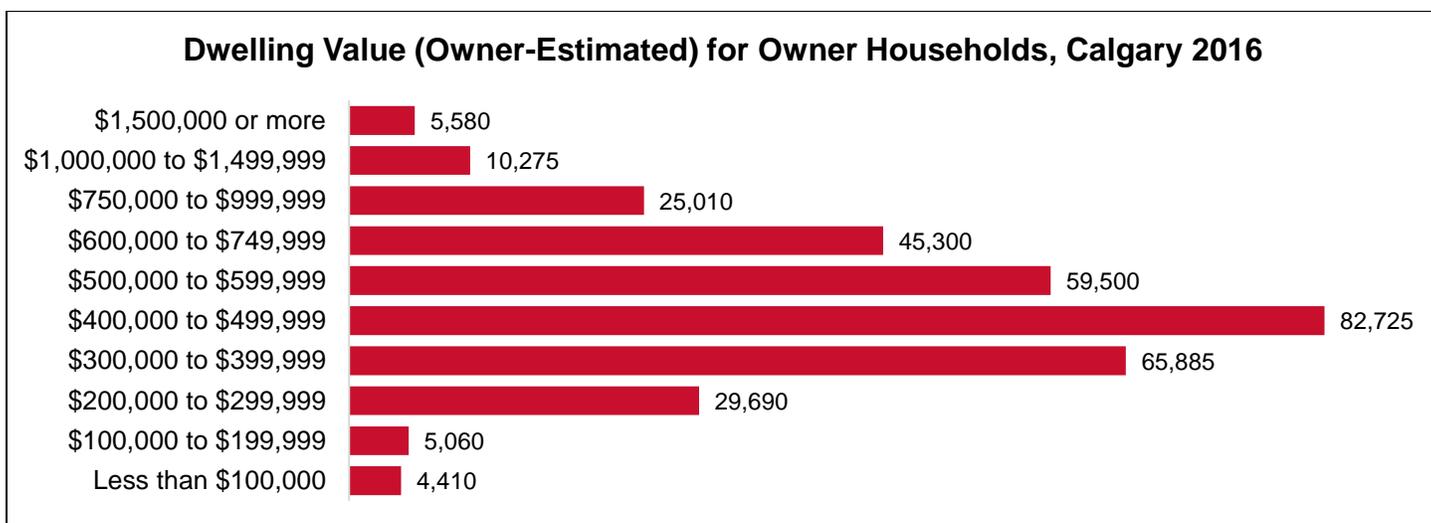
Source: Statistics Canada 2017i.

## Calgary: Dwelling Value

Between 2006 and 2016, the median owner-estimated dwelling value increased by 37 per cent from \$328,625 to \$450,338. This value is specific to owner households and refers to the dollar amount expected by the owner if the dwelling were to be sold. Information on dwelling value is not available for renter households.

<b>Dwelling Value (Owner-Estimated), Calgary 2006 &amp; 2016</b>			
	<b>2006</b>	<b>2016</b>	<b>Per Cent Change 2006-2016</b>
Median value of dwelling for owner households	\$328,625	\$450,338	37%
Source: Statistics Canada 2008c; 2017e.			

Among owner households in Calgary, there were 4,400 homes valued below \$100,000 and 5,600 homes estimated to be worth \$1.5 million dollars or more. However, most homes (62 per cent) were valued at between \$300,000 and \$599,999.



Source: Statistics Canada 2017j.

Among owner households in Calgary, single-detached homes had the highest dwelling value at just over \$500,000, followed by duplexes (\$448,946) and semi-detached homes (\$400,808).

<b>Dwelling Value (Owner-Estimated) by Structure Type for Owner Households, Calgary 2016</b>	
	<b>Median Value of Dwellings</b>
Total owner private households	\$450,338
<u>Single-detached house</u>	\$500,762
<u>Semi-detached house</u>	\$400,808
<u>Duplex</u>	\$448,946
<u>Row house</u>	\$320,719
<u>Apartment</u> in a building that has five or more storeys	\$349,836
Apartment in a building that has fewer than five storeys	\$276,414
<u>Movable dwelling</u>	\$60,127
Source: Statistics Canada 2017j.	

## Calgary: Shelter Costs

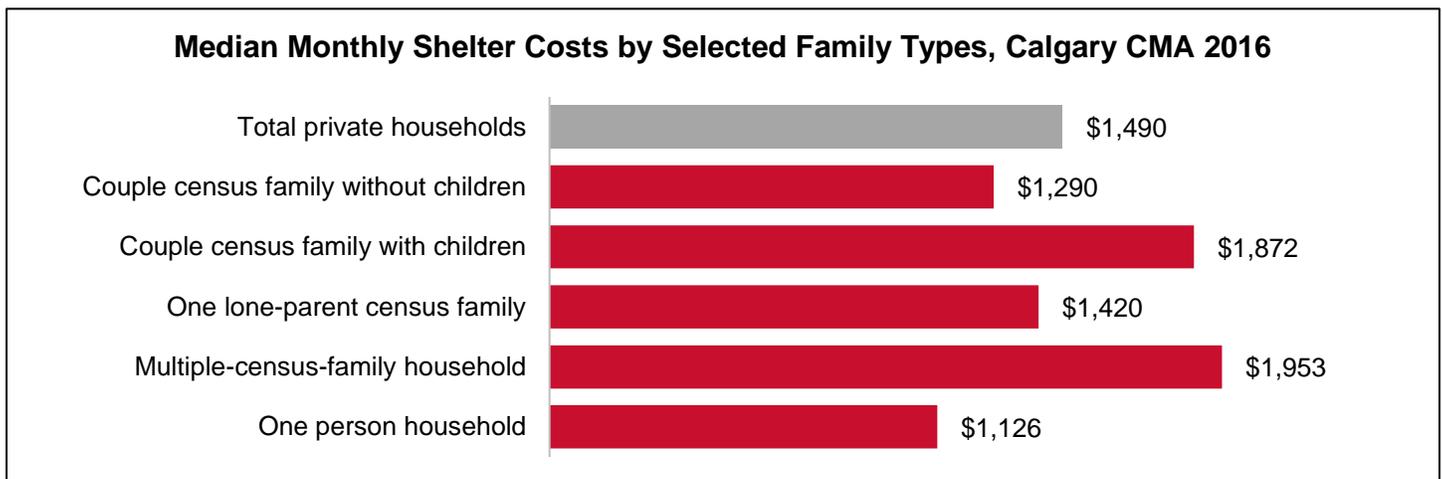
Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services. For renter households, shelter costs include rent and the costs of electricity, heat, water and other municipal services.

Shelter costs were higher for owner households than they were for renter households. In 2016, shelter costs for owner households were \$1,600 on average, compared to \$1,350 for renter households. Between 2006 and 2016, shelter costs for both types of households increased, however the increase for renter households was greater (55 per cent compared to 37 per cent).

Shelter Costs, Calgary 2006 & 2016			
Average Monthly Shelter Costs	2006	2016	Per Cent Change 2006-2016
Owned dwellings	\$1,175	\$1,612	37%
Rented dwellings	\$871	\$1,354	55%

Source: Statistics Canada 2008a; 2017e.

The median monthly shelter cost for all private households in the Calgary CMA was \$1,490. Couple families with children and multiple family households had the highest shelter costs at just under \$2,000 a month, while one person households had the lowest at \$1,100 a month.

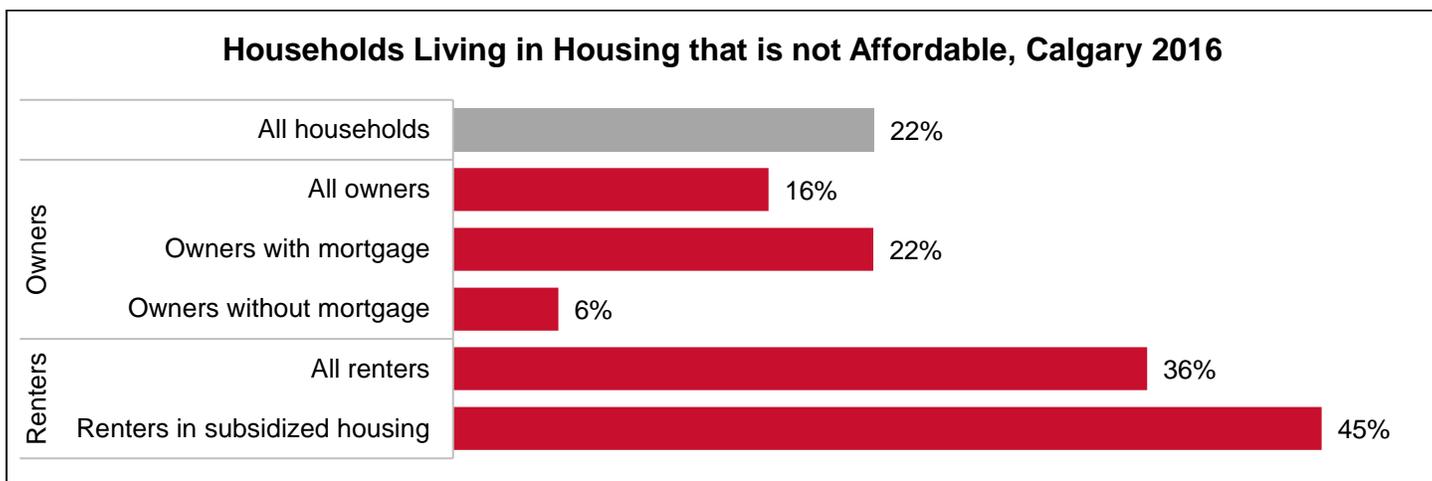


Source: Statistics Canada 2017i.

## Calgary: Housing Affordability

The shelter-cost-to-income ratio is an indicator for housing affordability. Housing is considered to be affordable if the occupants pay less than 30% of their total household income towards shelter costs. Households that spend more than this proportion are considered to be overspending on shelter. For example, housing that costs less than \$30,000 a year would be considered affordable for a household with an income of \$100,000.

About one in five households in Calgary overspend on shelter. Renters are much more likely than owners to spend more than 30% of their income on shelter costs. More than a third of renters (36 per cent) overspent on shelter compared to 16 per cent of owners. Almost half of Calgarians living in subsidized housing (45 per cent) face affordability issues despite subsidized costs.



Source: Statistics 2017a.

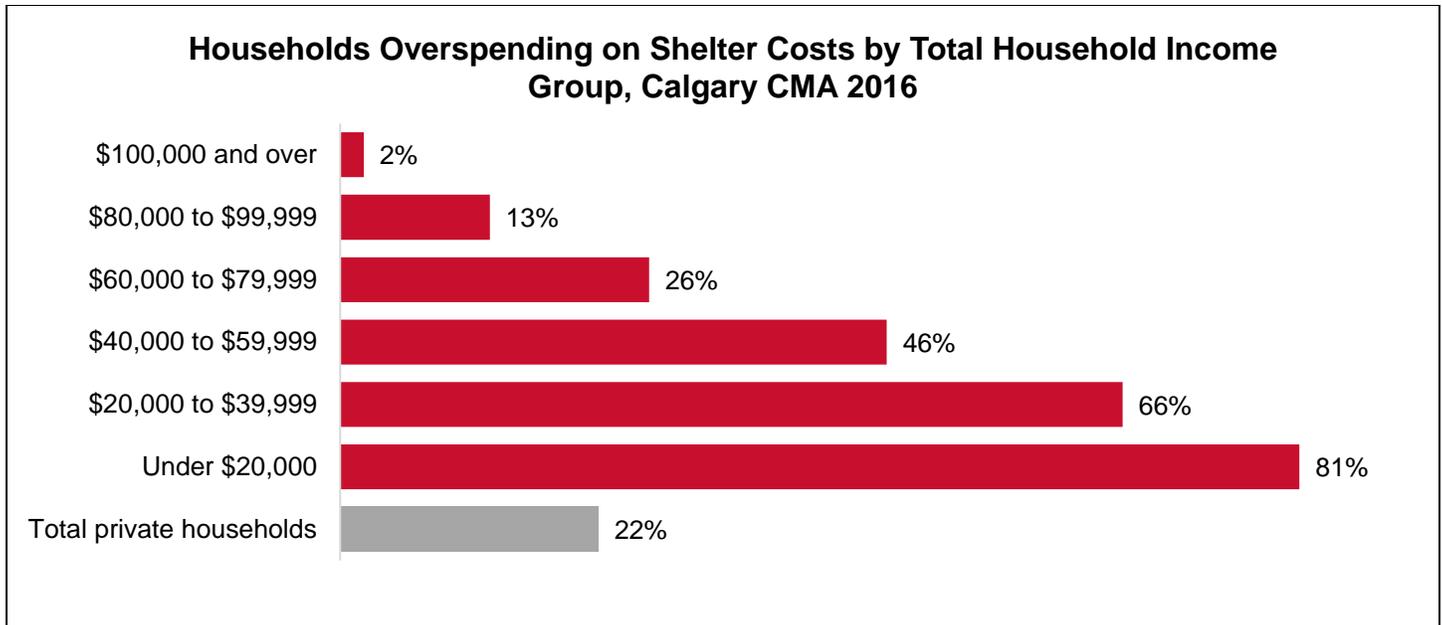
Housing affordability issues are most prevalent among lone-parent families and among those that are not part of a census family, such as those that live alone or with roommates. Over one-third of lone parent and non-census family households spend more than 30 per cent of their total household income on shelter.

Housing Affordability by Selected Census Family Types, Calgary 2016			
	Total Households	Households Overspending on Shelter	
		Number	Per Cent
Total private households	466,715	103,295	22%
<u>Census family</u> households	323,140	53,835	17%
<u>Couple census family</u> without children	107,845	13,520	13%
Couple census family with children	140,605	22,775	16%
<u>Lone-parent census family</u>	34,375	11,930	35%
<u>Other census family</u> households	40,310	5,610	14%
<u>Non-census family</u> households	143,575	49,455	34%

Source: Statistics 2017a.

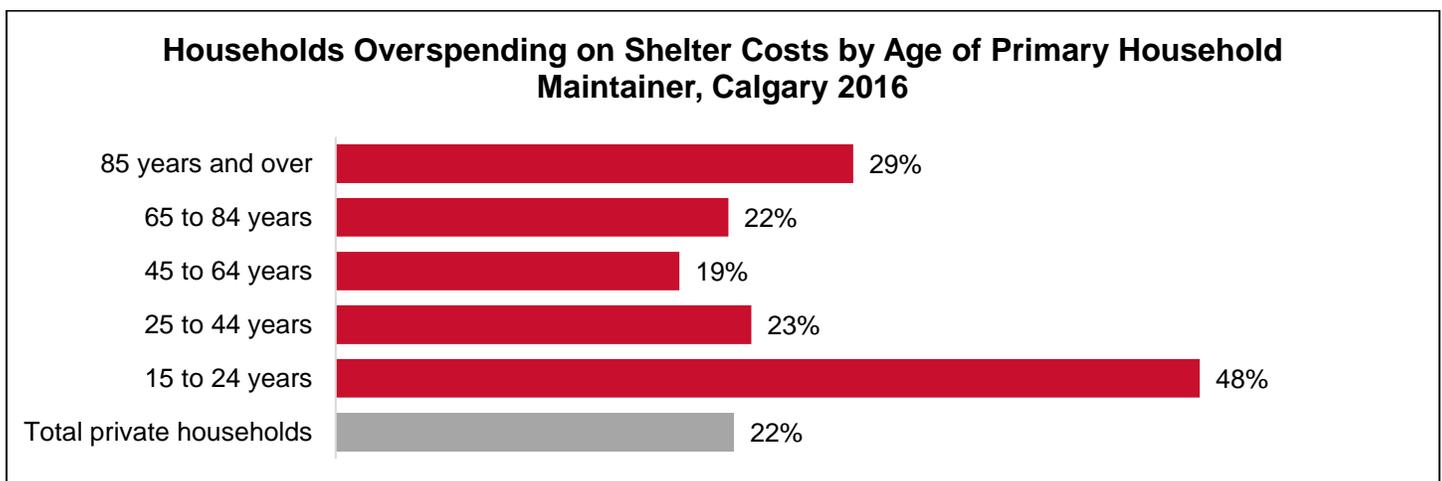
## Calgary: Housing Affordability

Housing affordability is most likely to impact households with lower incomes. Over 80 per cent of households with incomes under \$20,000 overspent on shelter costs, compared with only two per cent of households with incomes of \$100,000 and over.



Source: Statistics Canada 2017k.

Almost half of all households that had a primary household maintainer between the ages of 15 and 24 spent more than 30 per cent of their total household income on shelter. For the other age groups, rates of overspending on shelter ranged from 19 to 29 per cent.



Source: Statistics Canada 2017b.

## Calgary: Core Housing Need

A household in core housing need is one whose dwelling is considered unsuitable, inadequate or unaffordable and whose income level is such that they could not afford alternative suitable and adequate housing in their community.

Housing standards are defined as follows:

- Adequate housing is reported by their residents as not requiring any major repairs.
- Affordable housing has shelter costs that are less than 30% of total before-tax household income.
- Suitable housing has enough bedrooms for the size and composition of residents according to National Occupancy Standard (NOS) requirements.



The rate of core housing need in Calgary increased from 9.4 per cent in 2006 to 11.8 per cent in 2016. This was an increase of about 18,000 households.

Core Housing Need, Calgary 2006 & 2016		
	2006	2016
Rate of core housing need	9.4%	11.8%
Number of households in core housing need	34,802	52,965
Source: Statistics Canada 2017f.		

The large majority of households in core housing need (82 per cent) face issues of affordability. The other two dimensions, suitability and adequacy, only account for a small percentage of households in core housing need (three per cent for each).

Core Housing Need by Dimension, Calgary 2016		
	Number	Per Cent
Total households in core housing need	52,965	-
Unaffordable only	49,500	82%
Unsuitable only	5,285	3%
Inadequate only	4,780	3%
Two or more dimensions	6,380	12%
Source: Statistics Canada 2017f.		

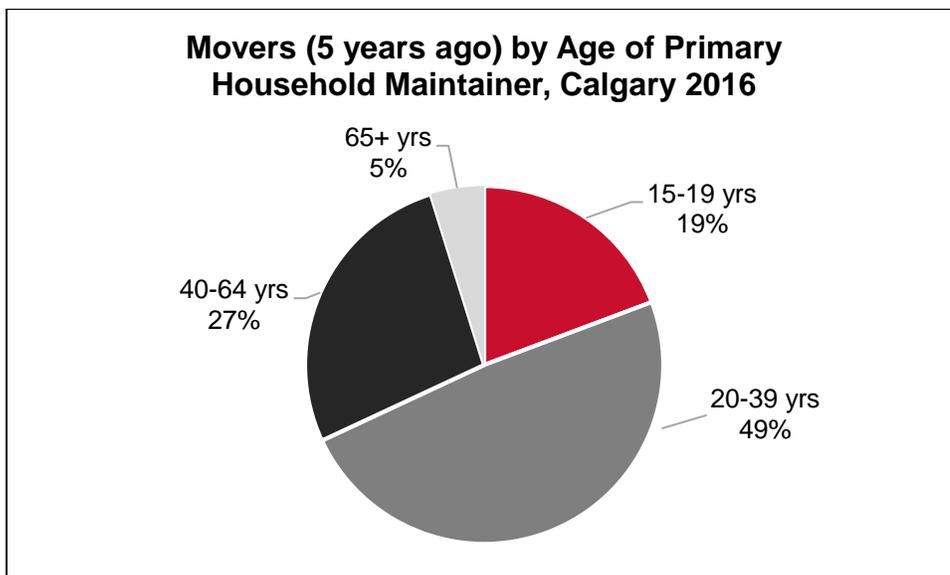
## Calgary: Mobility and Migration

Most Calgarians (84 per cent) had not moved from their place of residence in the year prior to census day but almost half (54 per cent) had moved within five years of census day. Most movers were non-migrants, meaning that when they moved, they stayed within Calgary.

<b>Mobility Status, Calgary CMA 2016</b>				
	<b>Mobility status 1 year ago</b>		<b>Mobility status 5 years ago</b>	
	<b>Number</b>	<b>Per Cent</b>	<b>Number</b>	<b>Per Cent</b>
Total population	1,357,180	100%	1,285,960	100%
<u>Non-movers</u>	1,142,750	84%	689,470	54%
<u>Movers</u>	214,425	16%	596,490	46%
<u>Non-migrants</u>	153,055	11%	356,385	28%
<u>Migrants</u>	61,370	5%	240,105	19%
<u>Internal migrants</u>	39,845	3%	148,940	12%
<u>Intraprovincial migrants</u>	23,685	2%	69,950	5%
<u>Interprovincial migrants</u>	16,160	1%	78,990	6%
<u>External migrants</u>	21,530	2%	91,165	7%

Sources: Statistics Canada 2017c, 2017d.

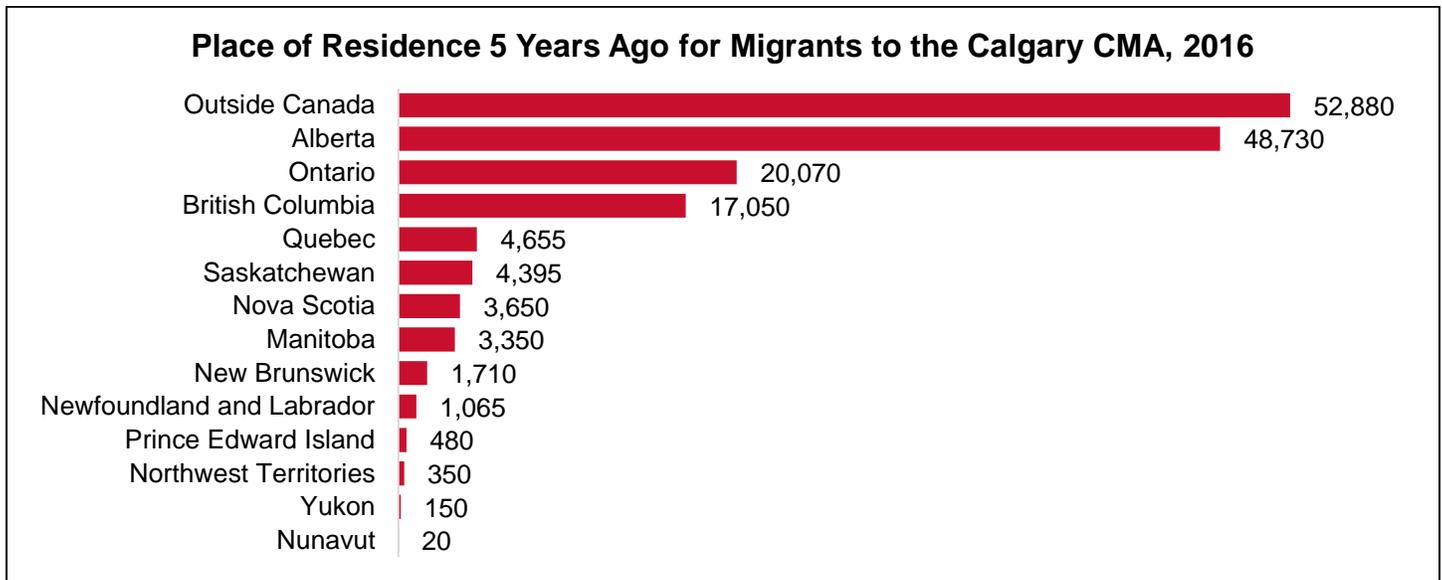
Almost half (49 per cent) of households that had moved in the five years prior to census day had a primary household maintainer between the ages of 20 and 39 years, while one-quarter had maintainers aged 40-64 years. Households with the oldest group of maintainers (aged 65 and above) only accounted for a small fraction of movers (5 per cent).



Source: Statistics Canada 2017d.

## Calgary: Mobility and Migration (continued)

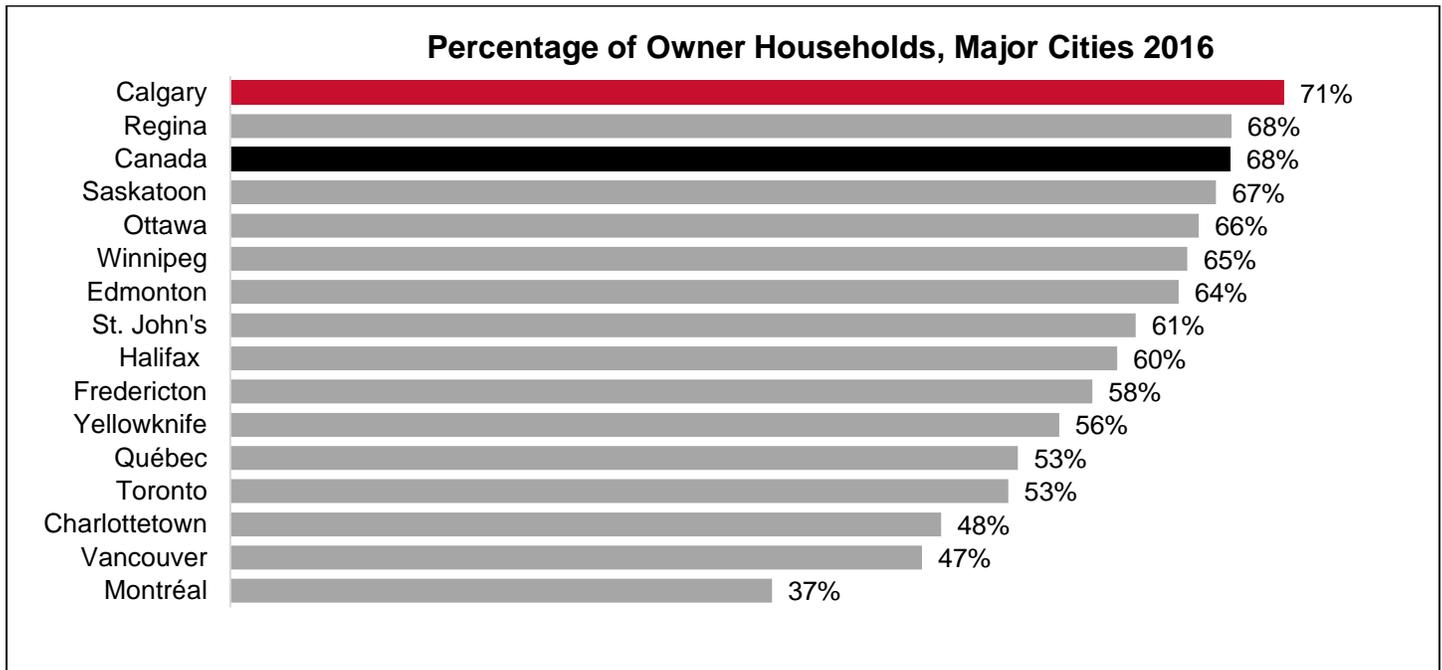
A large proportion of those who had moved from outside of Calgary, had a place of residence that was either outside of Canada or within Alberta. For migrants who had come from another province, most came from either Ontario or British Columbia.



Source: Statistics Canada 2017m.

## Canadian Comparisons: Tenure

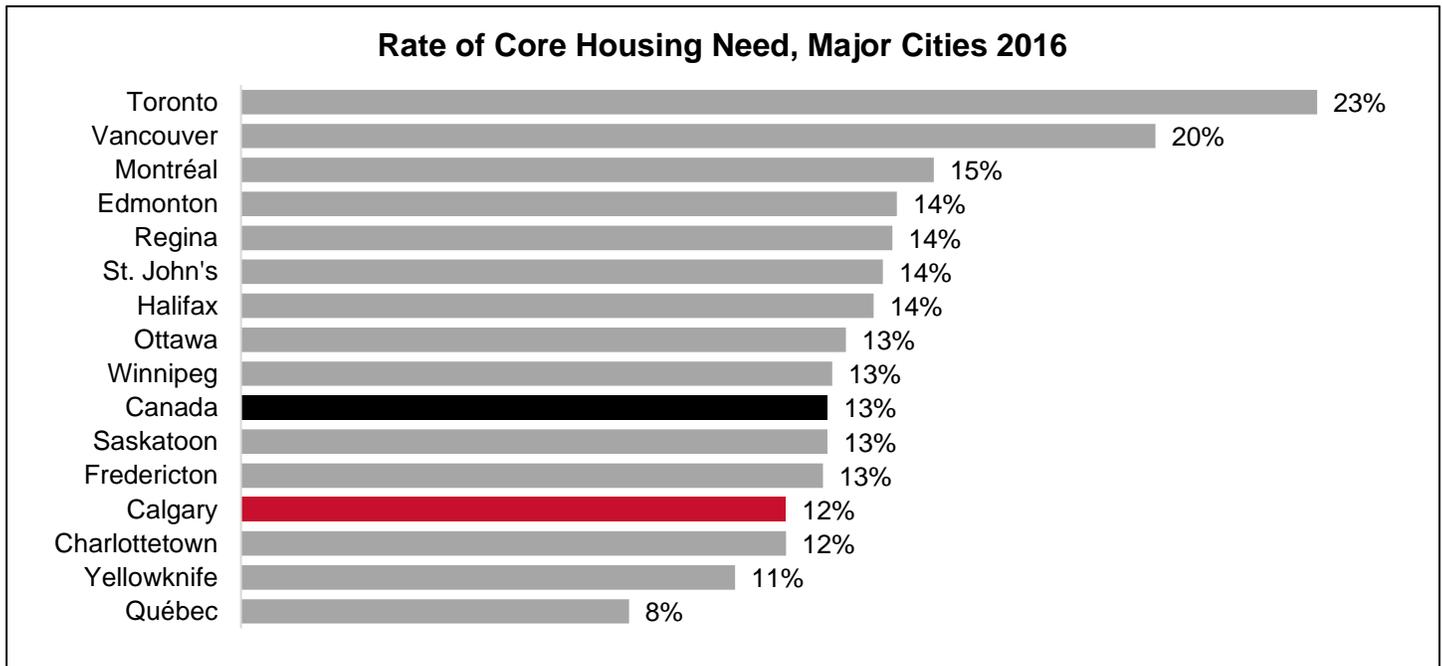
Compared to other major cities in Canada, Calgary had the highest rate of home ownership (71 per cent).



Source: Statistics Canada, 2017g.

## Canadian Comparisons: Core Housing Need

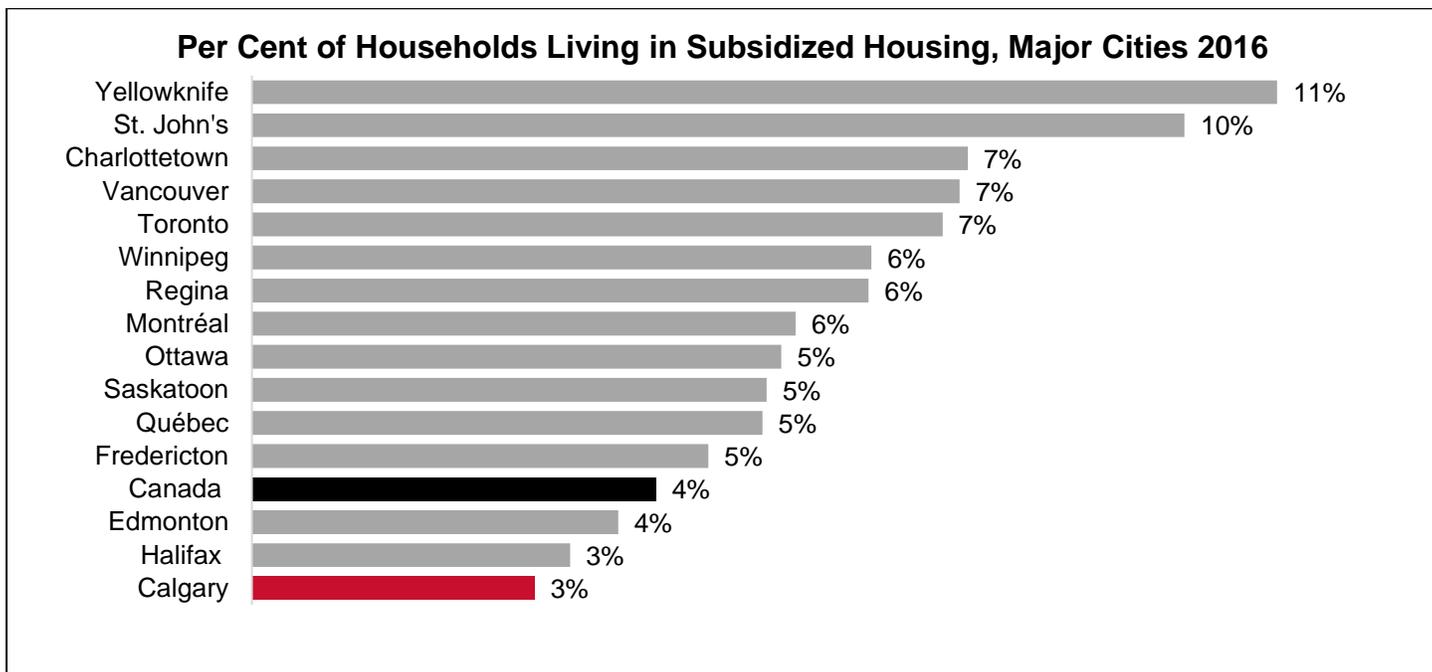
The overall rate for households in core housing need in Calgary (12 per cent) is lower than most other major cities.



Source: Statistics Canada 2017f.

## Canadian Comparisons: Subsidized Housing

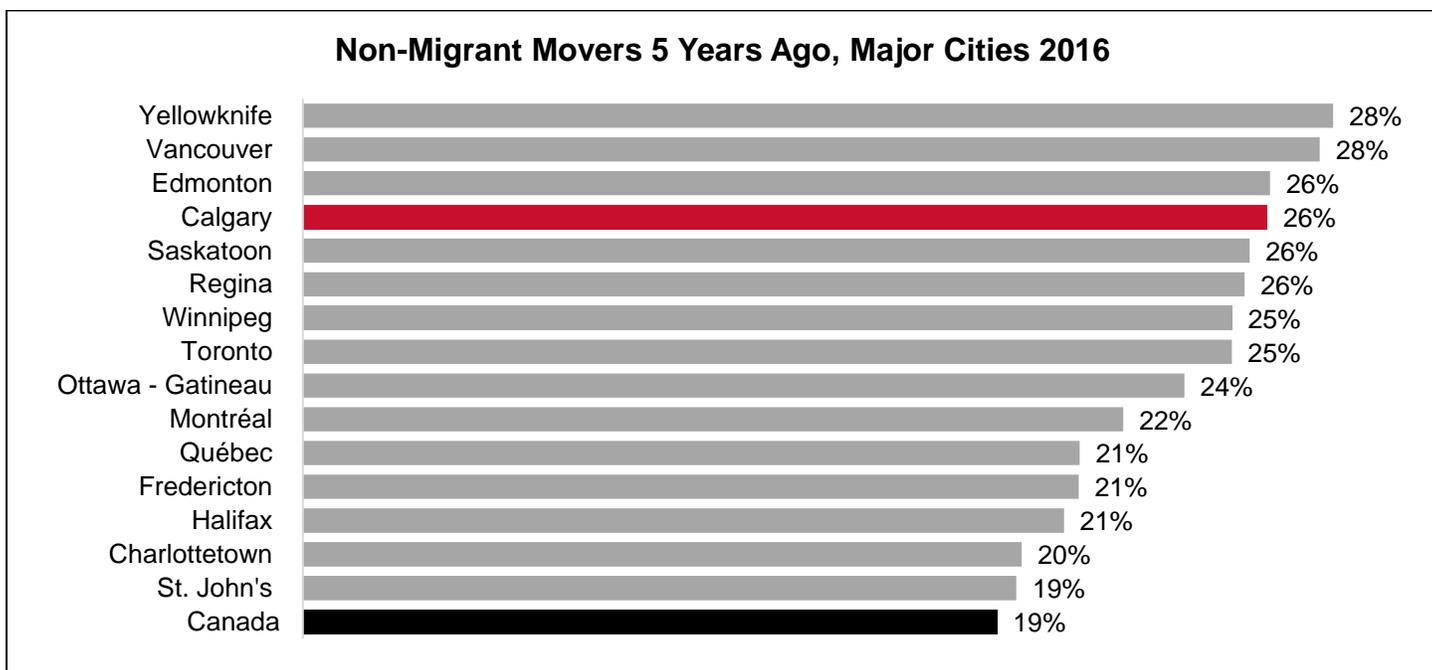
Three per cent of all private households in Calgary were living in subsidized housing. This was the lowest percentage among major cities in Canada.



Source: Statistics Canada 2017b.

## Canadian Comparisons: Mobility and Migration

One-quarter of Calgarians had moved within the city in the five years prior census day. This rate of non-migrant movers is on par with most other major Canadian cities.



Source: Statistics Canada 2017d.

## Notes

The data in this profile comes from the 2006 and 2016 Censuses of Canada conducted by Statistics Canada.

### Census of Canada

Data from the Census of Canada presented in this profile are based on the results of a long form questionnaire that was distributed to one in four private dwellings. Census day for the 2016 Census of Canada was May 10, 2016. The Census of Canada is conducted every five years.

### Population Universes

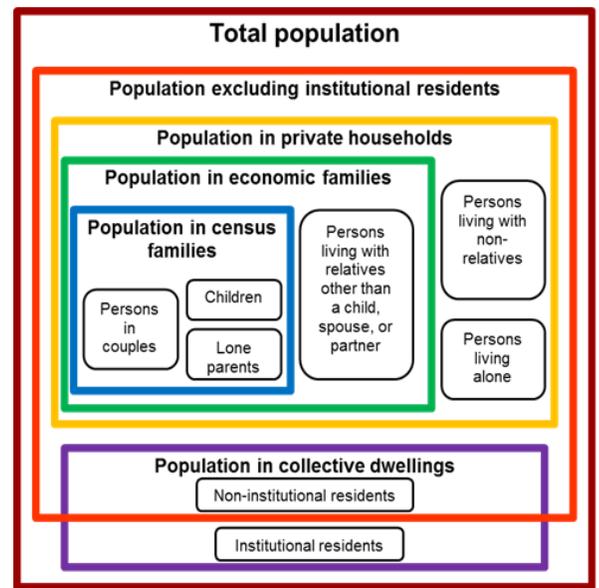
The relationship between populations is illustrated (right) and terms related to the different populations can be found in the glossary.

### Random Rounding

To ensure confidentiality, Statistics Canada products include values and totals that are randomly rounded either up or down to a multiple of '5' or '10'. Therefore, in both the original data from Statistics Canada and in the compilation of this document, total values may not match the individual values. Similarly, percentages, which are calculated on rounded data, may not necessarily add up to 100 per cent.

### Calgary Census Subdivision vs. Census Metropolitan Area

The data presented in this profile represents either the Calgary census subdivision or the Calgary census metropolitan area as defined by Statistics Canada. The boundary of the Calgary census subdivision corresponds to the City boundary. Where data for this level of geography was unavailable, data representing the Calgary census metropolitan area is presented. The boundary of the Calgary census metropolitan area includes the City of Calgary as well as the surrounding municipalities of Rocky View County, Airdrie, Beiseker, Chestermere, Cochrane, Crossfield, Irricana, and Tsuu T'ina Nation.



**Populations [adapted from Statistics Canada Census Dictionary (Statistics Canada 2017n)].**

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## Glossary

<b>Apartment</b>	A dwelling unit that is part of a building that contains at least three dwelling units on three or more levels.
<b>Calgary</b>	The Calgary census subdivision (CSD), as defined by Statistics Canada, unless otherwise indicated. The boundary of the Calgary census subdivision corresponds to the City boundary.
<b>Calgary Census Metropolitan Area</b>	A geographic area defined by Statistics Canada. The Calgary census metropolitan area (CMA) includes the city of Calgary as well as the surrounding municipalities of Rocky View County, Airdrie, Beiseker, Chestermere, Cochrane, Crossfield, Irricana, and Tsuu T'ina Nation.
<b>Census Family</b>	A married couple and the <u>children</u> , if any, of either and/or both spouses; a couple living <u>common law</u> and the children, if any, of either and/or both partners; or a lone parent of any marital status with at least one child living in the same dwelling and that child or those children. All members of a particular census family live in the same dwelling. A couple may be of opposite or same sex.
<b>Children</b>	Children may be children by birth, marriage, <u>common-law</u> union or adoption regardless of their age or marital status as long as they live in the dwelling and do not have their own <u>married</u> spouse, common-law partner or child living in the dwelling. Grandchildren living with their grandparent(s) but with no parents present also constitute a census family.
<b>Common-Law</b>	Includes persons who are living with a person as a <u>couple</u> but who are not legally married to that person.
<b>Core Housing Need</b>	<p>A household is said to be in core housing need if its housing falls below at least one of the <u>adequacy</u>, <u>affordability</u> or <u>suitability</u> 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 housing standards).</p> <p>Only private, non-farm, non-reserve and owner- or renter-households with incomes greater than zero and <u>shelter-cost-to-income ratios</u> less than 100% are assessed for core housing need.</p> <p>Non-family households with at least one <u>maintainer</u> aged 15 to 29 attending school are considered not to be in core housing need regardless of their housing circumstances. Attending school is considered a transitional phase and low incomes earned by student households are viewed as being a temporary condition.</p>
<b>Couple Census Family</b>	A <u>census family</u> that contains a married or common-law couple (either with or without children). A couple may be of opposite sex or same sex.
<b>Duplex</b>	One of two dwellings, located one above the other, may or may not be attached to other dwellings or buildings.
<b>External Migrant</b>	<u>Migrants</u> who moved from outside of Canada.

<b>Household</b>	A person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada. It may consist of a <u>census family</u> , of two or more families sharing a dwelling, of a group of unrelated persons, or of one person living alone.
<b>Housing Adequacy</b>	Housing is considered adequate if residents report that it does not require any major repairs.
<b>Housing Affordability</b>	Housing is considered affordable if shelter costs are less than 30% of <u>total before-tax household income</u> .
<b>Housing Suitability</b>	Refers to whether a private household is living in suitable accommodations according to the National Occupancy Standard (NOS); that is, whether the dwelling has enough bedrooms for the household based on the age, sex, and relationships among household members.
<b>Intraprovincial migrant</b>	<u>Internal migrants</u> who moved within the province or territory.
<b>Interprovincial migrant</b>	<u>Internal migrants</u> who moved to a different province or territory.
<b>Internal Migrant</b>	<u>Migrants</u> who moved within Canada.
<b>Lone-Parent Census Family</b>	A <u>census family</u> containing only one parent with his or her <u>child(ren)</u> .
<b>Median Income</b>	The amount that divides the income distribution of a specified group into two halves (i.e., the incomes of half of the units in that group are below the median, while those of the other half are above the median).
<b>Migrant</b>	Persons who moved outside of their <u>census subdivision</u> .
<b>Mobility Status</b>	Mobility status, one year refers to the status of a person with regard to the place of residence on the census day in relation to the place of residence on the same date one year earlier.  Mobility status, five years refers to the status of a person with regard to the place of residence on the census day in relation to the place of residence on the same date five years earlier.
<b>Mover</b>	Persons who did not live in the same residence.
<b>Multiple Census Family Household</b>	A household that consists of two or more <u>census families</u> . There may also be persons that are not in a census family in these households.
<b>Non-Census Family Household</b>	A household that does not contain a <u>census family</u> .
<b>Non-Migrant</b>	Persons who moved within the <u>census subdivision</u> .

<b>Non-Mover</b>	Persons who lived in the same residence.
<b>Other Census Family Household</b>	A household that is not multigenerational and where there is one <u>census family</u> with additional persons or more than one census family.
<b>Other Dwelling</b>	For the purposes of this profile, other dwellings include movable dwellings and other single-attached houses. Movable dwellings are mobile homes and other movable dwellings such as houseboats, recreational vehicles and railroad cars. Other single-attached houses are single dwellings attached to another building and that does not fall into any of the other categories, such as a single dwelling attached to a non-residential structure (e.g., a store or a church) or occasionally to another residential structure (e.g., an apartment building).
<b>Owner-Estimated Value of Dwelling</b>	Refers to the dollar amount expected by the owner if the asset were to be sold.
<b>Owner Household</b>	Refers to a household where some member of the household owns the dwelling, even if it is not fully paid for, for example if there is a mortgage or some other claim on it.
<b>Primary Household Maintainer</b>	Refers to the first person in the household identified as someone who pays the rent or the mortgage, or the taxes, or the electricity bill, and so on, for the dwelling. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer.
<b>Private Household</b>	A person or group of persons who occupy the same private dwelling (as opposed to a collective dwelling such as a rooming house, motel, jail, hospital or nursing home) and do not have a usual place of residence elsewhere in Canada or abroad.
<b>Renter Household</b>	Refers to households where no member of the household owns their dwelling. A household is considered to rent that dwelling even if the dwelling is provided without cash rent or at a reduced rent, or if the dwelling is part of a cooperative.
<b>Row House</b>	One of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but not having any other dwellings either above or below. Townhouses attached to a high-rise building are also classified as row houses.
<b>Semi-Detached House</b>	One of two dwellings attached side by side (or back to back) to each other but not attached to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above it or below it, and the two units together have open space on all sides.

<p><b>Shelter Cost</b></p>	<p>Refers to the average monthly total of all shelter expenses paid by households that own or rent their dwelling.</p> <p>Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services.</p>
<p><b>Shelter-Cost-to-Income Ratio</b></p>	<p>Shelter-cost-to-income ratio is calculated by dividing the average monthly shelter costs by the average monthly total household income.</p>
<p><b>Single-Detached House</b></p>	<p>Refers to a single dwelling not attached to any other structure (except its own garage or shed). A single-detached house has open space on all sides, and has no dwellings either above it or below it. A mobile home fixed permanently to a foundation is also classified as a single-detached house.</p>
<p><b>Subsidized Housing</b></p>	<p>Refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.</p>
<p><b>Tenure</b></p>	<p>Refers to whether the household owns or rents their private dwelling. A household is considered to rent their dwelling if no member of the household owns the dwelling.</p>
<p><b>Total Household Income</b></p>	<p>The sum of certain incomes (in cash and, in some circumstances, in kind) of the statistical unit during a specified reference period for all household members.</p>