



HART Community Housing Report: Town of Pictou, Nova Scotia

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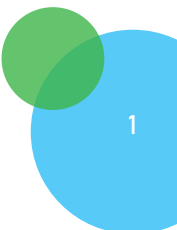
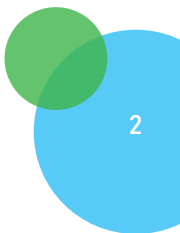
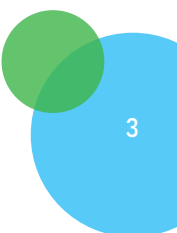


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Glossary of Terms

- **Core Housing Need (CHN):** Defined by the Canada Mortgage and Housing Corp. (CMHC) as: “Core housing need is a 2-stage indicator. It helps to identify households living in dwellings considered unsuitable, inadequate, or unaffordable. It also considers if income levels are such that they could not afford alternative suitable and adequate housing in their community.”¹
- **Households examined for Core Housing Need:** A subset of Total Households that excludes households that were not assessed for CHN for one reason or another (see disclaimer section below for more detail).
- **Total Households or Total Private Households:** This refers to the universe of households included in HART’s data order. The full definition is: “Owner and tenant private households with household total income greater than zero in non-farm, non-reserve occupied private dwellings.”
- **Vulnerable/Priority Populations:** Canada’s National Housing Strategy has identified groups of people who are disproportionately in housing need or experience other barriers to housing.
- **Households (HHs):** Household refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad.
- **Dwellings:** In general terms a dwelling is defined as a set of living quarters. Dwelling may be unoccupied, seasonal, or under construction, but for the purposes this report a dwelling will refer to a private dwelling occupied by usual residents. ([Full Census definition](#))
- **Headship rate:** A statistic used to describe the proportion of the population that maintains a household. Furthermore, someone maintains a household when they are responsible for paying the majority of shelter costs associated with the dwelling
- **Census subdivision (CSD):** A geographic area generally corresponding to a municipality.
- **Census division (CD):** An intermediate geographic area between the province/territory level and the municipality (census subdivision).
- **Subsidized housing:** In census data, this 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.
- **Primary Household Maintainer (PHM):** The person in the household who pays the shelter costs. ([Full Census definition](#))
- **Area Median Household Income (AMHI):** HART’s custom data order grouped households into categories relative to the community’s median household income:
 - o **Very low income:** 20% or less of AMHI, generally equivalent to shelter allowance for welfare recipients.
 - o **Low income:** 21-50% AMHI, roughly equivalent to one full-time minimum wage job.
 - o **Moderate income:** 51-80% AMHI, equivalent to starting salary for a professional job.
 - o **Average income:** 81-120% AMHI, representing about 20% of total Canadian households.
 - o **High income:** More than 120% AMHI, approximately 40% of Canadian households.
- **Affordable shelter cost:** HART determines whether housing is affordable or not based on CMHC’s benchmark that a shelter is unaffordable if a household pays more than 30% of their pre-tax income towards shelter costs.

¹ <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-research/core-housing-need>

Disclaimers

1. Core Housing Need and its Limitations

HART relies on the Canadian Census, which is collected every five years by Statistics Canada. While the Census is the most consistent, reliable, nationwide source of disaggregated data, there are gaps and flaws in its data capture. These carry over to our model.

For one, only private, non-farm, non-reserve, owner- or renter-HHs with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for 'Core Housing Need.' This means there are critical gaps especially within indigenous communities living on reserve and the homeless.

Other groups that are excluded from measurement include:

- Non-family HH with at least one HH maintainer aged 15 to 29 attending school.²
- HH within Single Resident Occupancy (SRO) homes, long-term housing, and other forms of congregate housing (including long-term care or rooming houses).³
- Unsheltered households (in encampments or sleeping rough)
- Those in emergency homelessness or domestic violence shelters
- People in any form of congregate housing (long term care homes, rooming houses)
- Those in illegal apartments

Census data also (beyond data on overcrowding according to National Occupancy Standards), does not adequately capture the housing need experienced by individuals or households who would prefer to be living in other circumstances: adults still living with their parents or roommates who would prefer to have their own homes, or people living in violent relationships. Similarly, this does is not well suited to capture migration pressure and household

² These HH 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: [Statistics Canada](#).

³ For census purposes, households are classified into three groups: private households, collective households and households outside Canada. These examples are forms of collective households, and only private households are assessed for CHN.

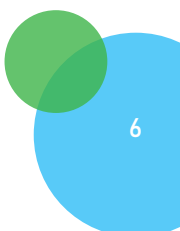
displacement/replacement in communities outside of major centers due to affordability concerns. As a result, our data likely estimates the floor, not the ceiling, of housing need.

2. Random rounding, suppression and totals

When showing count data, Statistics Canada employs random rounding in order to reduce the possibility of identifying individuals within the tabulations. Random rounding transforms all raw counts to random rounded counts. Reducing the possibility of identifying individuals within the tabulations becomes pertinent for very small (sub)populations. All counts are rounded to a base of 5, meaning they will end in either 0 or 5. The random rounding algorithm controls the results and rounds the unit value of the count according to a predetermined frequency. Counts ending in 0 or 5 are not changed. In cases where count values are very low, to avoid disclosure of individuals, statistic suppression methods are employed. This results in aggregate count data varying slightly from the sum of disaggregated count data.

3. Effect of CERB

Core Housing Need dropped across the country from 2016 to 2021 in contrast to the rising cost of housing over that period. A likely explanation for this discrepancy was the introduction of the [Canada Emergency Response Benefit \(CERB\)](#), which provided financial support to employed and self-employed Canadians during the pandemic. In Figure 1 we can see that median incomes rose dramatically for the lowest 10% of earners in Canada between 2019 and 2020, when CERB was most active – increasing over 500%. This unusual increase was also apparent in the second decile of earners with an increase of 66%, but quickly drops off, with only a 2% increase for the highest 50% of earners (i.e. the top half of income distribution).



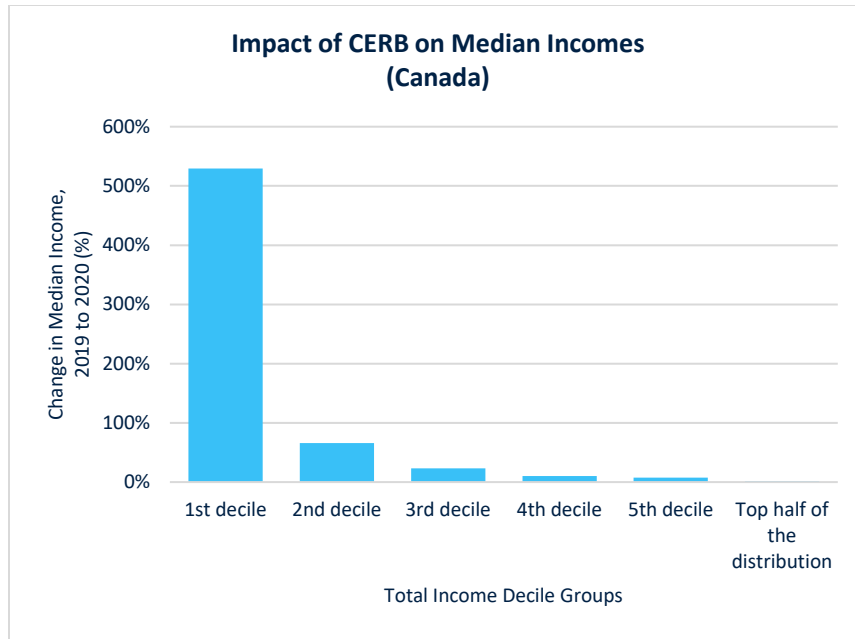


Figure 1: Statistics Canada. Table 98-10-0089-01.

This result can be seen in HART's census data too. The total number of households in Canada grew by 6%, but the number of households in the Very Low income category – capturing households earning equal to or less than 20% of household median income – dropped by 19%. There is also a significant rise in households in the Low income category (13% compared to 6% for all households), and above average increases in the Moderate and Median categories.

Combined, these results support the notion that CERB skewed the low end of the income distribution towards higher incomes, and, since Core Housing Need measures affordability relative to a household's income, likely lifted many households out of Core Housing Need temporarily.

HART Income Categories	2016 – Canada HHs	2021 – Canada HHs	% Change
Very Low	627,130	510,595	-19%
Low	2,304,285	2,603,455	13%
Moderate	2,461,610	2,695,275	9%
Median	2,847,825	3,036,295	7%
High	5,557,455	5,841,730	5%
Total	13,800,321	14,689,371	6%

Table 1: Change in households by income category from 2016 to 2021 – HART.

Introduction

The Housing Assessment Resource Tools (HART) project has been engaged to prepare a report of Housing Need for the Town of Pictou, Nova Scotia.

HART is funded by the Canada Mortgage and Housing Corporation (CMHC) to research data-based solutions to Canada's housing crisis. This funding allows us to leverage our expertise to generate reports for communities and organizations that will form the foundation of a Housing Needs Assessment (HNA). There are numerous approaches to preparing an HNA. This report will focus on quantitative data on Core Housing Need (CHN) collected by Statistics Canada as part of the Census of Population.

This report will focus on housing need within the census subdivision (CSD) that falls within the service region of the Town of Pictou.

Before examining housing need, this report will look at the historical demographic trends in the broader region as encapsulated by the census division of Pictou. This leads into a snapshot of the current state of housing as we review the type and age of dwellings in the housing stock. We study the characteristics of the households occupying those dwellings, paying close attention to renters - particularly those in subsidized housing - and vulnerable populations - particularly single-parents, indigenous households, and senior-led households.

Name of Census Geography	Census Geocode	Level of Geography
Pictou (CD, NS)	1212	CD
Pictou T (CSD, NS) ("Town of Pictou")	1212004	CSD

Table 2: List of geographic regions reviewed.



Figure 2: Geographic regions reviewed. Pictou census division (1212) shaded blue, Town of Pictou census subdivision (1212004) shaded orange.

Part 1: Existing Demographics and Housing

Community Demographic Profile

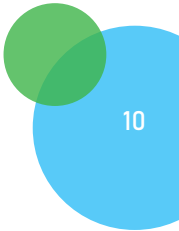
	Pictou T (CSD, NS)			
Census Year	2006	2011	2016	2021
Median Age	43.3	47.1	51.5	53.0
Population	3,815	3,437	3,186	3,107
% of population aged 15+	83%	85%	85%	85%
% of population aged 65+	20%	23%	27%	30%

Table 3: Demographic profile – Pictou T (CSD, NS).

The Town of Pictou has had been experiencing a shrinking population between 2006 and 2021, declining by around 19% over that period. Most of that change occurred between 2006 and 2016 however, with the population changing only slightly between 2016 and 2021. This contrasts with the population of the province of Nova Scotia which was more-or-less stable between 2006 and 2016, but has increased dramatically since 2015/2016 (Figure 3).

The median age in the Town of Pictou has been rising over that same time period, moving from 43 years old in 2006 to 53 years old in 2021. Naturally this change coincides with a greater share of the population being classified as seniors (age 65+) rising from 20% in 2006 to 30% in 2021. On the other end of the age spectrum, the children population (under age 15) has remained relatively consistent, shrinking from 17% to 15% between 2006 and 2011 and staying constant between 2011 and 2021.

Looking at the population change by age group (Figure 4), we see some clear trends over time. Firstly, the population under the age of 44 has been declining steadily across age groups, though the number of children increased a bit between 2016 and 2021. On the other end, the number of people age 65-74 has risen steadily as most of the baby boomer cohort find itself in this age group.



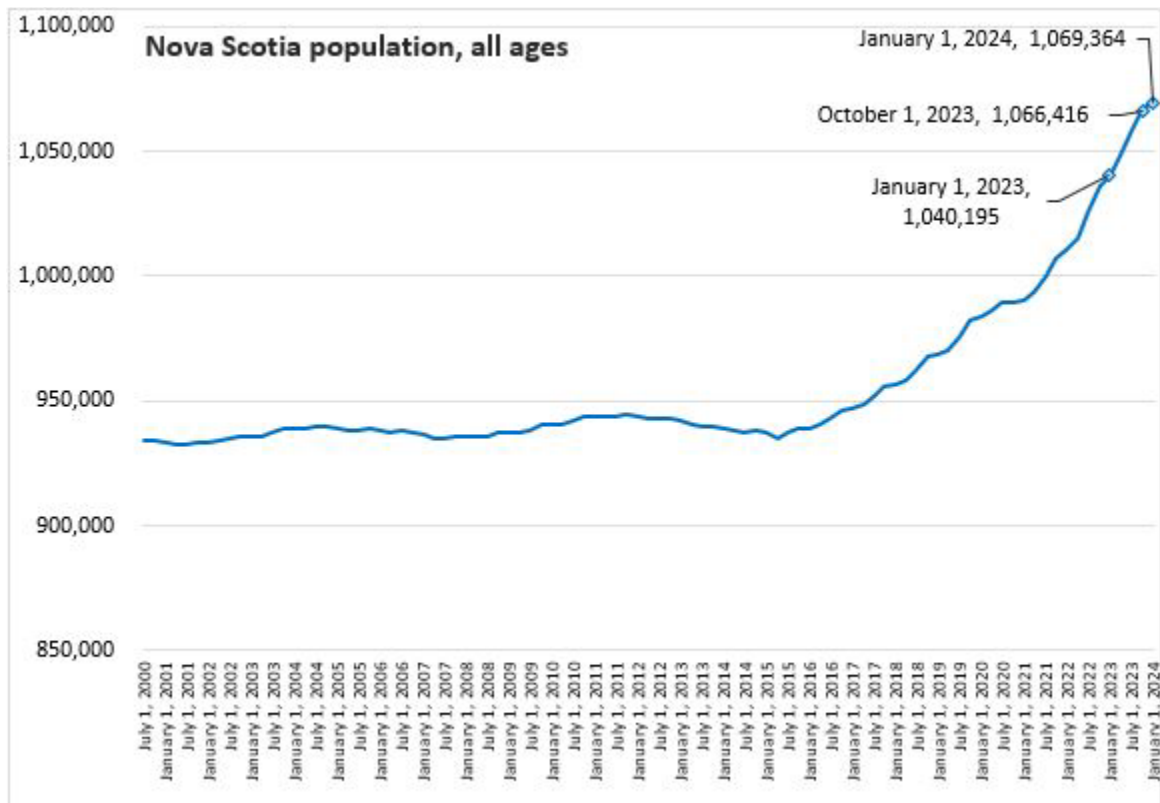


Figure 3: Population of Province of Nova Scotia, 2000 to 2024 by quarter. Source: Nova Scotia Department of Economics and Statistics, https://novascotia.ca/finance/statistics/archive_news.asp?id=19782&dg=&df=&dto=0&dti=3

Population by Age, 2006-2021 - [Pictou T (CSD, NS)]

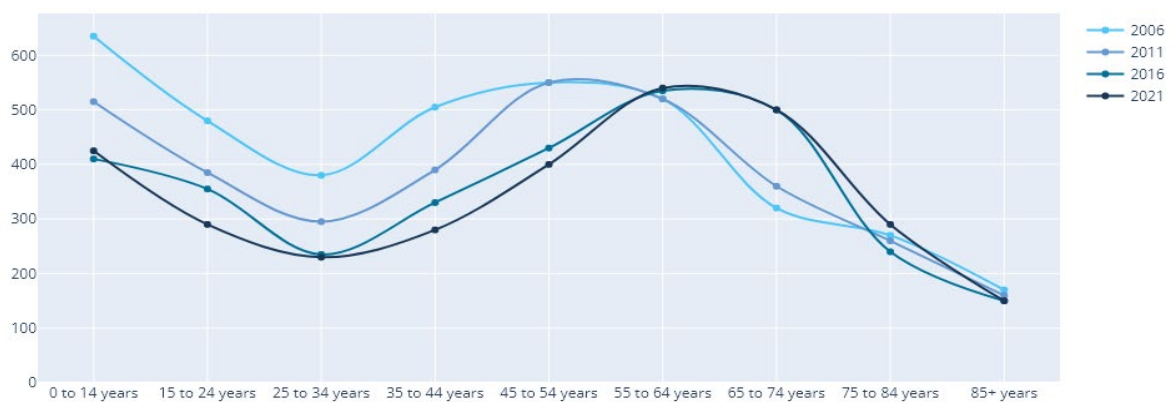


Figure 4: Population by age from 2006 to 2021 in Pictou T (CSD, NS)

The headship rate can be an interesting metric for connecting demographic changes with a community's housing needs as it represents the fraction of individuals who lead a household, named "Primary Household Maintainers" by Statistics Canada. The actual headship rate as a value is not necessarily important since it captures cultural differences in what a household looks like – for example, the cultural attitudes towards children moving out, or senior family members moving in with their children – but it does allow for a comparison across age groups and across time. Generally, one would expect a trend of headship starting low in youth and plateauing in middle age as individuals have higher incomes and more savings to pay for their own home.

In Figure 5, we see very little change in the headship rate between 2006 and 2021. The only significant change seems to be a reduction in the headship rate among 75–84 year old with a increase among people age 85 and older of around the same magnitude. The high value of the headship rate among seniors suggests that ageing in place, rather than in congregate housing, is prevalent in the community.

Headship rate by age group, 2006 vs. 2021

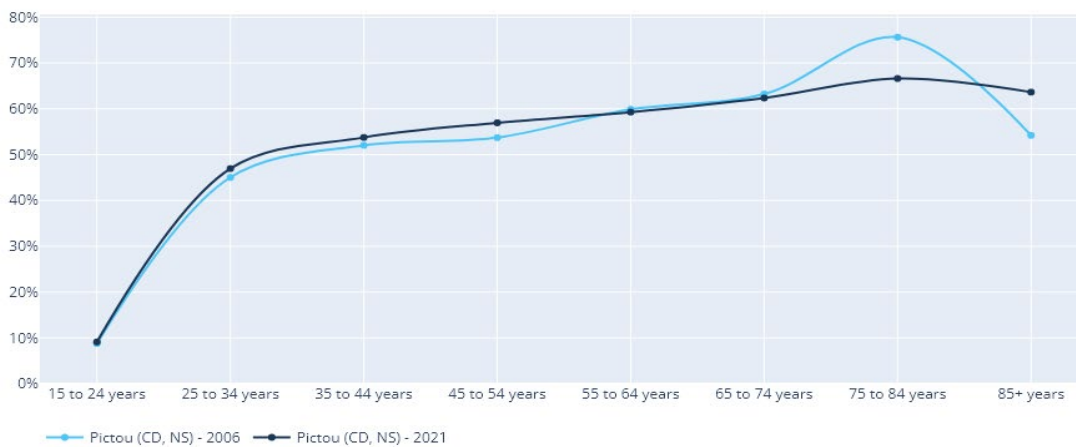


Figure 5: Headship rate by age groups - 2006 vs. 2021.

Profile of Existing Housing Stock – Pictou T (CSD, NS)

Housing stock in 2021 by Period of Construction - [Pictou T (CSD, NS)]

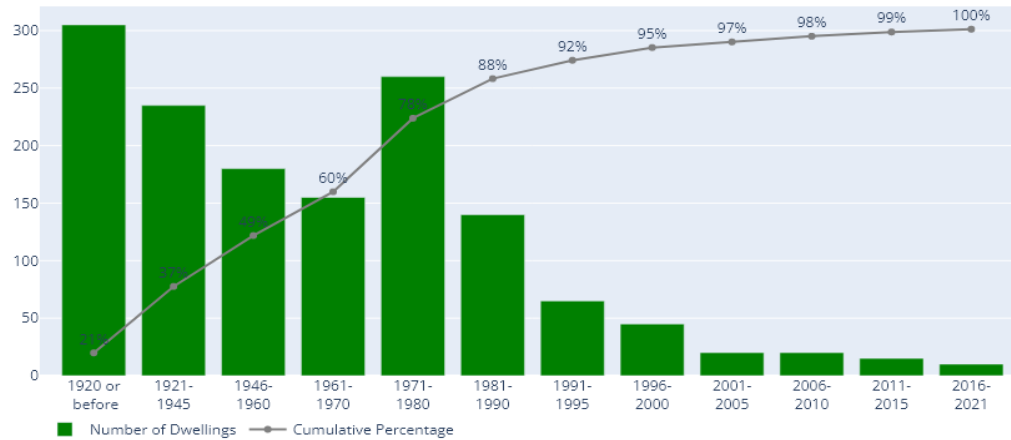


Figure 6: 2021 Housing stock by Period of Construction – Pictou T (CSD, NS).

When looking at the stock of existing housing reported in the census, and visualized in Figure 6 above, please note the uneven time intervals along the horizontal axis can be misleading.

Like many neighboring communities, the Town of Pictou has a large proportion of old dwellings. 21% of the housing stock was built before 1920 and is now over 100 years old, with almost half (49%) of dwellings built before 1960. Although there are many factors that impact the useful life of a building, 70 years can be a helpful benchmark to estimate how long a building can remain functional without major repairs. By that measure, somewhere between 37-49% of Pictou's housing stock is at a point where major repairs have been, or will be, needed to keep the building functional. By comparison, only 8% of homes have been built after 1990.

Most homes in the Town of Pictou are single-detached dwellings (Figure 8). Yet, there have also been a fair share of homes built as duplexes, low-rise apartment buildings, and other types of attached homes (see Table 31 for number of dwellings). Moreover, we also see that there is good range of sizes among those single-detached homes, with a number of 1- and 2-bedroom homes in addition to the larger 3- or 4-or-more bedroom homes (Figure 8: 2021 Housing stock by Number of Bedrooms, Dwelling Type – Pictou T (CSD, NS)). There can be concerns around the appropriateness of the existing housing stock if the vast majority of homes are 3+ bedroom single-detached homes, so it is positive to see a mix of dwelling types and sizes in the Town of Pictou.

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2021 Housing stock by Dwelling Type, Period of Construction - [Pictou T (CSD, NS)]

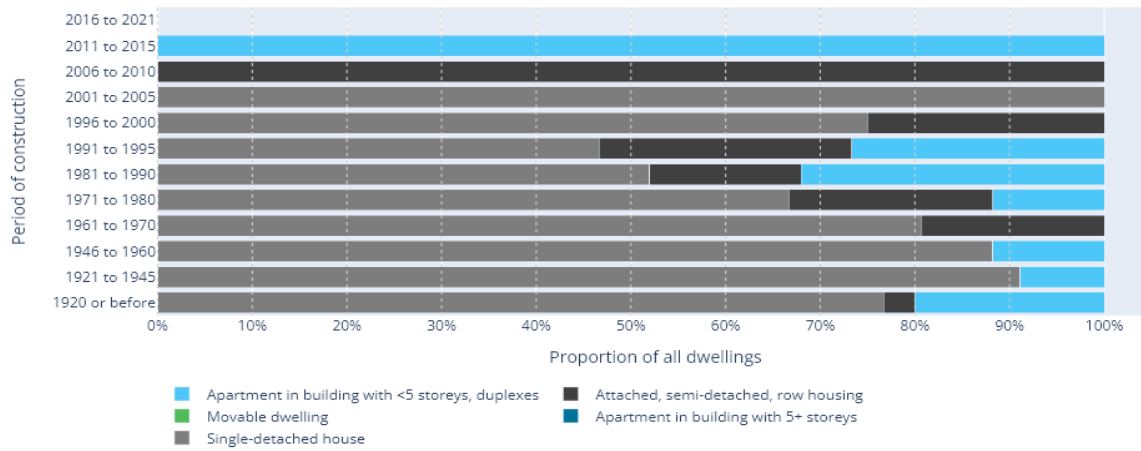


Figure 7: 2021 Housing stock by Dwelling Type, Period of Construction – Pictou T (CSD, NS).

2021 Housing stock by Number of Bedrooms, Dwelling Type - [Pictou T (CSD, NS)]

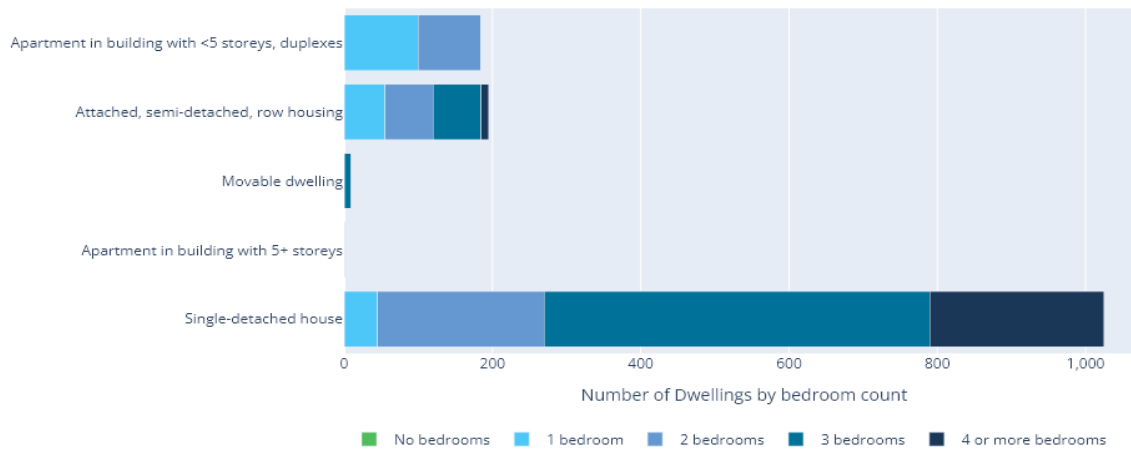


Figure 8: 2021 Housing stock by Number of Bedrooms, Dwelling Type – Pictou T (CSD, NS).

Profile of Households

Before further analysis of Core Housing Need, it will help to examine some characteristics of all households in the community. This section will consider how households are grouped by income, by household size (i.e. how many individuals per household), by owners and renter, and lastly by certain vulnerable populations that CMHC has identified as having the greatest need of suitable, adequate, and affordable housing.

Households by Income

HART classifies households into five variable categories in relation to Area Median Household Income (AMHI).⁴ Median household income changes from year to year and varies at different geographic levels. Therefore, a given household may be in a different income group depending on the median household income of that geography, or if their income changes more or less than the median.

Households by Income – Pictou T (CSD, NS)

	Census Year	2006	2016	2021	2006 to 2016 % Change	2016 to 2021 % Change
Income Categories	AMHI	\$42,000 (2005\$)	\$48,400 (2015\$)	\$54,400 (2020\$)		
Very Low	<20% of AMHI	60	65	20	8%	-69%
Low	21-50%	300	275	265	-8%	-4%
Moderate	51-80%	240	215	260	-10%	21%
Median	81-120%	280	295	315	5%	7%
High	>120%	670	600	585	-10%	-2%
Total		1,550	1,450	1,450	-6%	0%

Table 4: Change in number of households by income in 2006, 2016, and 2021 – Pictou T (CSD, NS).

To start, we see a loss of around 100 private households between 2006 and 2016, and no change between 2016 and 2021. The loss of population over these time periods (Table 3) was greater than the loss in households, so we can conclude that households have been becoming smaller on average.

⁴ Read more about our income categories in our HNA Methodology document on our website: <https://hart.ubc.ca/housing-needs-assessment-tool/>

HART groups households by their income relative to the community’s median household income. This approach takes wage inflation into account, and reflects the fact that shelter costs differ between communities. The grouping of household by 5 income categories – Very Low through High (Table 4) – attempts to better represent how different households need different solutions depending on their income. High income households are generally looking to own their dwelling and are adequately served by the free market. Median income households can usually afford market rents and service a mortgage on entry-level homes. Moderate income households need low-cost rental options which may or may not be provided by the market. Low income households need deeply affordable housing that can only be provided by non-market solutions like Community Land Trusts or Co-operative Housing, while Very Low income households need some combination of direct income support and non-market or public housing solution.

With that in mind, we can see in Table 4 that the number of High income households has decreased between 2006-2016 and 2016-2021 by more than the change in all households. Similarly, the number of Median income households has grown over both periods. There has been less consistency in the lower income groups, and changes between 2016 and 2021 are difficult to draw conclusions from due to the effect of CERB and other COVID-era government transfers temporarily boosting the income of lower income households in tax year 2020 –the census uses data from the previous years’ tax returns to generate its income data for each census. It is likely that the 69% reduction in Very Low income households is a result of such government transfers but we cannot say for sure.

By simplifying the grouping to over or under 80% of AMHI (Table 5) we can at least say that there were no unusual shifts in the overall income distribution between 2016 and 2021.

Households by Income	Pictou T (CSD, NS)			
	Census Year	2016	2021	% Change
Equal to & Under 80% AMHI		555	545	-2%
Over 80% AMHI		895	900	1%
Total		1,450	1,450	0%

Table 5: Change in number of households by income (under/over 80% of AMHI) for 2016 and 2021 – Pictou T (CSD, NS)

Households by Household Size

There is a long-term trend in Canada of fewer people living in each household on average.⁵ We see this trend reflected in the Town of Pictou where the number of households with 3 or more people has decreased about 37% (from 565 to 355 HHs). Although there are 100 fewer households in 2021 than 2006, there are about 85 more 1 person-sized households and 40 more 2 person-sized households. This is also a trend that would be expected in an ageing community as children grow up and move away.

This trend does have significant implications for future housing demand. We saw above in Figure 8 that the majority of dwellings have 3 or more bedrooms, while, in 2021, over two-thirds of households have only 1 or 2 people. While there is no immediate problem for a smaller household to live in a larger dwelling, taken as a whole it suggests that there is a growing mismatch between supply and demand that will leave some households unable to move to a smaller, more affordable, dwelling. When we also consider that many dwellings in the Town of Pictou will be nearing the end of their useful life without major repairs (Figure 6) then we can readily see how this mismatch will lead to problems for households. With fewer people living in the household there is less income and labour to maintain the dwelling, but with no smaller, cheaper alternative those diminished households will find their dwelling falling into disrepair while potentially depriving young, growing families from what would be a suitable dwelling for them.

Households by Household Size – Pictou T (CSD, NS)					
HH Size (# of persons)	2006	2016	2021	%Δ 2006- 2016	%Δ 2016- 2021
1 person	465	545	550	17%	1%
2 persons	510	550	550	8%	0%
3 persons	260	160	175	-38%	9%
4 persons	215	130	125	-40%	-4%
5+ persons	90	70	55	-22%	-21%
Total	1,550	1,450	1,450	-6%	0%

Table 6: Change in number of households by household size between 2006, 2016, and 2021 – Pictou T (CSD, NS).

⁵ Canadian Geographic, “Why are Canadian households shrinking?” November 22, 2015:
<https://canadiangeographic.ca/articles/why-are-canadian-households-shrinking/>

Households by Tenure, Subsidized Housing

	Pictou T (CSD, NS)		
Census Year	2006	2016	2021
Owner HHs	1,015	925	955
Renter HHs	530	525	490
% Owner	66%	64%	66%
% Renter	33%	35%	32%

Table 7: Number of households by tenure (owner/renter) between 2006, 2016, and 2021 – Pictou T (CSD, NS)

The census also allows for renter households to be split by those with subsidized housing and those without. This definition of subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.

	Pictou T (CSD, NS)	
Census Year	2016	2021
Renter HHs in Subsidized Housing	115	120
(Examined for CHN)	(115)	(120)
Renter HHs not Subsidized	410	375
(Examined for CHN)	(395)	(370)
% Renters in Subsidized Housing	22%	24%

Table 8: Change in renter households with subsidized housing, or not, between 2016 and 2021 – Pictou T (CSD, NS).

Households Examined for CHN have been included in parenthesis to be referenced against Table 12).

The proportion of households who rent or own their dwelling has stayed consistent between 2006–2021, with about one-third of households renting, and the other two-thirds owning their dwelling (Table 7). There was a slight increase in the relative share of renter households in subsidized housing between 2016 and 2021 – increasing from 22% to 24% (Table 8). However, the actual number of households in subsidized housing only changed by 5, which might just reflect random rounding that Statistics Canada applies to the data, so this relative increase is most likely caused by the fact that there are fewer households in unsubsidized rental dwellings over that time (down from 410 to 375 private households between 2016 and 2021).

Households by Actual Shelter Cost

HART's census data order included a custom arrangement of households by the actual monthly shelter cost they report. This arrangement grouped households in a similar manner to HART's income grouping above which starts with AMHI, but seeks to group households by shelter costs that would be affordable to each income category. For each income category we first multiple each value by 30%, our affordability benchmark, and then convert the *annual* income value to a *monthly* shelter cost by dividing by 12 months. This allows us to see how housing affordability has changed over time while accounting for any changes in income that may have occurred.

Table 9 looks at the distribution of households by shelter costs paid, looking at all private households (i.e. "Total HHs").

Total HHs by Actual Shelter Cost – Pictou T (CSD, NS)					
Actual monthly shelter cost			Number of Households		
Affordable to income group	2016 (AMHI = \$48,400)	2021 (AMHI = \$54,400)	2016	2021	%Δ 2016-2021
Very Low	< \$242	< \$272	85	90	6%
Low	\$243-\$605	\$273-\$680	485	565	16%
Moderate	\$606-\$968	\$681-\$1,088	510	535	5%
Median	\$969-\$1,452	\$1,089-\$1,632	265	170	-36%
High	> \$1,452	> \$1,632	110	90	-18%
Total			1,450	1,450	0%

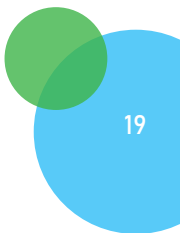
Table 9: Total households by actual monthly shelter cost paid in 2016 vs 2021 – Pictou T (CSD, NS).

Looking at the shelter cost categories in Table 9, it seems that shelter costs generally grew less quickly than income between 2016 and 2021. The number of households paying a shelter cost that would be affordable to a household with a Very Low, Low, or Moderate income all showed some growth, while the number of households with a shelter cost that would only be affordable to households with a Median or High income decreased significantly.

This is aggregated data so we cannot say whether any one household is paying more or less in 2021 than they were in 2016, and it is possible that median income was temporarily inflated due to CERB, but the results in Table 9 show a clear improvement in housing affordability between 2016 and 2021. Yet we will need to wait for the next census to be able to assess whether these positive results fit into the long-term trend or were skewed by CERB.

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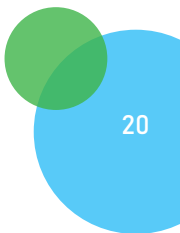
Total HHs by Income and Actual Shelter Cost – Pictou T (CSD, NS)						
2021 HH Income and corresponding HH Shelter Cost categories (AMHI = \$54,400)			HHs by Income		HHs by Actual Shelter Cost	
Income group	Annual HH income	Monthly HH shelter cost	2021	% of Total	2021	% of Total
Very Low	< \$10,880	< \$272	20	1%	90	6%
Low	\$10,881-\$27,200	\$273-\$680	265	18%	565	39%
Moderate	\$27,201-\$43,520	\$681-\$1,088	260	18%	535	37%
Median	\$43,521-\$65,280	\$1,089-\$1,632	315	22%	170	12%
High	> \$65,280	> \$1,632	585	40%	90	6%
Total			1,450	100%	1,450	100%

Table 10: Total households by income compared to actual monthly shelter cost paid in 2021 – Pictou T (CSD, NS).

Table 10 compares the distribution of households by their actual shelter cost against the number of households by income. Although we cannot say whether those households earning a Very Low income are also paying a Very Low shelter cost, it is generally positive to see that there are a large number of households paying a shelter cost affordable to those earning under 80% of median income, which includes the Very Low, Low, and Moderate income groups. In 2021, 82% of households were paying such a shelter cost, much greater than the number of households with a corresponding income, representing 38% of all households.

Table 10 also illustrates a relationship that we see often: that higher income households tend to compete with lower income households for the same modestly-priced dwellings. In the case of Pictou, we see that 76% of households are paying a Low or Moderate shelter cost, while only 36% of households earn a corresponding income. Likewise, 40% of households earn a High income, but only 6% of households have a shelter cost that would only be affordable to those High income households.

Based on this apparent relationship we would conclude that the demand for modestly-priced dwellings is greater than the number of households who can only afford a modestly-priced dwelling. If supply of such homes cannot meet demand than it's more likely that the lower income households will lose out, assuming that the landlord or mortgage lender would prefer to rent/lend to a higher income household, all else equal. Yet the lower income household has fewer possible dwellings that it can afford, and therefore the potential cost of that missed opportunity is greater than that of the high income household who could pay more without having to compromise their access to essential goods and services.



We can also get a sense of how shelter costs differ between owner and renter households through the census profile on Statistics Canada’s website. The median shelter costs listed there are split by owner and renter households, but we can estimate the median shelter cost for all dwellings as the weighted average of those shelter costs, weighted by the number of renter and owner households – see Table 11 below.

Pictou T (CSD, NS)			
Census Year	2016	2021	%Δ 2016-2021
Owner HHs (#)	925	955	3%
Median monthly shelter cost - Owned dwellings (\$)	\$695	\$715	3%
Renter HHs (#)	525	490	-7%
Median monthly shelter cost - Rented dwellings (\$)	\$696	\$750	8%
Implied median monthly shelter cost - All Dwellings (\$)	\$695	\$726	5%

Table 11: Implied median monthly shelter cost in 2016 vs 2021 – Pictou T (CSD, NS)

The median shelter cost for renter and owner households was basically the same in 2016, at \$696 and \$695 per month respectively. The owner’s median shelter cost only went up 3% between 2016 and 2021, much less than the 8% increase experienced by renter households.

Part 2: Existing Housing Need in 2021

This section will explore Core Housing Need (CHN) at the CSD level for those communities in Table 2. CHN will be explored from several different dimensions: affordability, size of household, tenure, and amongst vulnerable populations.

In this section, HART uses CMHC's affordability benchmark that a shelter is unaffordable if a household pays more than 30% of their pre-tax income towards shelter costs. HART's custom data order grouped households into categories relative to the community's median household income:

- **Very low income:** 20% or less of Area Median Income (AMHI), generally equivalent to shelter allowance for welfare recipients.
- **Low income:** 21-50% AMHI, equivalent to one full-time minimum wage job.
- **Moderate income:** 51-80% AMHI, equivalent to starting salary for a professional job.
- **Average Income:** 81-120% AMHI, representing about 20% of total Canadian households.
- **High Income:** More than 120% AMHI, approximately 40% of Canadian households.

To calculate the affordable shelter cost for each group we apply the 30% shelter-cost-to-income benchmark to the range of household incomes captured in each income group. We also convert the annual incomes into monthly affordable shelter costs since rents, mortgages, and utilities are usually paid monthly. Appendix A has the complete tables of incomes and affordable shelter costs for each income group, by community, for census years 2016 and 2021.

Please note that the totals may not match the sum of the categories due to random rounding and suppression applied to the underlying data by Statistics Canada. The total given in the tables below is the total reported in the data and is more accurate than the sum of the categories since some categories may be suppressed due to low cell count. Likewise, random rounding may lead to the sum of groups being greater than the total if the groups were all rounded up.

Note on Private Households vs Households Examined for Core Housing Need

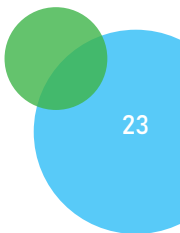
Nearly all of the households reported in Part 1 of this report are the “full universe” of private households included in HART’s census data order – see the Definitions section for more detail. We generally use this data variable as often as possible since it includes the most households. However, when calculating the rate of CHN, it is more accurate to compare those HHs in CHN with those HHs that were examined for CHN. The difference is trivial sometimes, but other times there may be a significant difference between the two. Looking at Table 12 below for example, Pictou had about 50 private households that were not examined for CHN in 2016.

	Pictou T (CSD, NS)	
Census Year	2016	2021
Total – Private HHs	1,450	1,450
HHs Examined for CHN	1,400	1,435
HHs in CHN	190	70
% of HHs in CHN	14%	5%

Table 12: Total Private Households, Households Examined for CHN, and HHs in CHN for 2016 and 2021 – Pictou T (CSD, NS)

Only private, non-farm, non-reserve and owner- or renter-households with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for CHN.

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



Core Housing Need by Income/Affordability

Core housing need in the region surrounding, and including, the Town of Pictou:

Core Housing Need by Income/Affordability - Pictou (CD, NS)				
	2016		2021	
Income	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	350	77%	330	82%
Low	1,485	46%	685	22%
Moderate	220	7%	95	2%
Median	0	0%	0	0%
High	0	0%	0	0%
Total	2,060	11%	1,110	6%

Table 13: Households in core housing need, and the rate of core housing need, by income in 2016 and 2021 – Pictou (CD, NS).

Core housing need in the Town of Pictou:

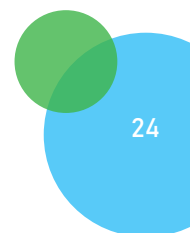
Core Housing Need by Income/Affordability – Pictou T (CSD, NS)				
	2016		2021	
Income	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	25	100%	0	0%
Low	155	58%	55	21%
Moderate	15	7%	0	0%
Median	0	0%	0	0%
High	0	0%	0	0%
Total	190	14%	70	5%

Table 14: Households in core housing need, and the rate of core housing need, by income in 2016 and 2021 – Pictou T (CSD, NS).

The Town of Pictou had a higher rate of CHN than the surrounding region in 2016, but this rate dropped dramatically in 2021 from 14% to 5%. This represents a very low rate of CHN compared to the Canadian average in 2021 of around 10%. As discussed in the Disclaimers section above, there is good reason to expect that some reduction in CHN was caused by unusually high government transfers in 2020 such as CERB, but we cannot say exactly what the rate of CHN would have been in 2021 without those transfers.

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We do see in Table 14 that the number of Very Low income households in CHN dropped from 25 in 2016 to around zero in 2021. We say “around zero” because, due to data suppression policies employed by Statistics Canada, any count of households that is equal to or less than 10 will be shown as zero in order to reduce the risk of being able to identify a specific household.

We can also see in Table 14 that the total number of households in CHN is 70, while the sum of households in CHN by income only equals 55, so we may conclude that there are around 15 households buried within those income categories that show a zero – probably some with a Very Low income and some with a Moderate income based on the results from 2016.

Generally, the results in 2016 correspond to the typical trend across Canada – Very Low income households are most likely to be in CHN, although given the small number of households with this low income the actual number of Very Low households in CHN tends to be relatively low. Most households in CHN tend to have a Low income, with some having a Moderate income. It is unusual to see a Median or High income household in CHN, and such households tend to have more people living in the household so overcrowding becomes as much of a concern as affordability.

Core Housing Need by Household Size

Core housing need in the region surrounding, and including, the Town of Pictou:

Core Housing Need by Household Size - Pictou (CD, NS)				
	2016		2021	
HH Size	HHs in CHN	% in CHN	HHs in CHN	% in CHN
1 p.	1,265	22%	770	12%
2 p.	440	6%	215	3%
3 p.	165	6%	70	3%
4 p.	125	6%	40	2%
5+ p.	70	8%	0	0%
Total	2,060	11%	1,110	6%

Table 15: Households in core housing need, and the rate of core housing need, by household size in 2016 and 2021 – Pictou (CD, NS).

Core housing need in the Town of Pictou:

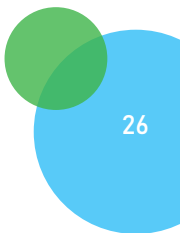
Core Housing Need by Household Size - Pictou (CSD, NS)				
	2016		2021	
HH Size	HHs in CHN	% in CHN	HHs in CHN	% in CHN
1 p.	135	27%	60	11%
2 p.	35	7%	0	0%
3 p.	0	0%	0	0%
4 p.	0	0%	0	0%
5+ p.	0	0%	0	0%
Total	190	14%	70	5%

Table 16: Households in core housing need, and the rate of core housing need, by household size in 2016 and 2021 – Pictou T (CSD, NS).

In both the Town of Pictou and the region, CHN tends to be far more likely among 1 person-sized households than larger-sized households. In 2016, more than a quarter of all single-person households were in CHN, representing around 135 households. This dropped to 60 households in 2021, representing 11% of all 1 person households. In both 2016 and 2021, these single households were around twice as likely to be in CHN than the community average.

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This relationship is also evident in the region encompassed by the census division of Pictou. In 2021, about 70% of households in CHN were single person households, with a trend towards fewer households in CHN as the household grows in size. Yet, there are still some larger families in CHN, and it is worth pointing out that in 2016, 8% of 5+ person-sized households in the region were in CHN – a higher rate than 2, 3, or 4 person-sized households that census year.

Core Housing Need by Tenure

Core housing need in the region surrounding, and including, the Town of Pictou:

Core Housing Need by Tenure - Pictou (CD, NS)				
	2016		2021	
Tenure	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	780	6%	430	3%
With mortgage	380	5%	185	3%
Without mortgage	405	6%	245	3%
Renter	1,280	28%	680	14%
Subsidized	290	38%	160	21%
Not subsidized	990	26%	525	13%
Total	2,060	11%	1,110	6%

Table 17: Households in core housing need, and the rate of core housing need, by tenure in 2016 and 2021 – Pictou (CD, NS). Note, categories may not match totals due to random rounding in data.

Core housing need in the Town of Pictou:

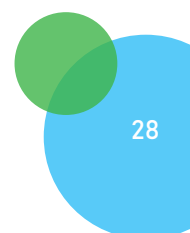
Core Housing Need by Tenure – Pictou T (CSD, NS)				
	2016		2021	
Tenure	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	60	7%	0	0%
With mortgage	20	5%	0	0%
Without mortgage	30	7%	0	0%
Renter	135	27%	70	14%
Subsidized	35	30%	20	17%
Not subsidized	95	24%	50	14%
Total	190	14%	70	5%

Table 18: Households in core housing need, and the rate of core housing need, by tenure in 2016 and 2021 – Pictou T (CSD, NS). Note, categories may not match totals due to random rounding in data.

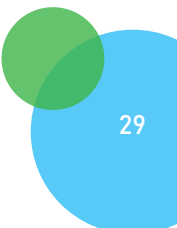
In the Town of Pictou, as in the region and seen generally in Canada, renter households are far more likely to experience CHN than owner households – almost 4x as likely in 2016 (Table 18: 7% for owners, 27% for renters). In 2021 there were actually zero owner households in CHN, although there are still a small proportion of owner households in CHN in the greater region.

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Still looking at the region (Table 17), owners with a mortgage are equally likely to be in CHN as those without a mortgage. The rate of CHN is decidedly higher among renters in subsidized housing than those renters not in subsidized housing, which is likely due to those households having a lower income which would qualify them for subsidized housing in the first place. Still, it is noteworthy that whatever subsidy is being received by some households is not enough to avoid being in CHN.



Core Housing Need by Priority Populations

Note: A given household could fall into several priority populations simultaneously. For example, a single mother-led household would also be counted in the women-led category, and additional characteristics may also apply. Separate categories should not be combined.

A description of each population is provided in Appendix D. The population with the highest rate of CHN in each municipality has been highlighted in dark green.

Core housing need in the region surrounding, and including, the Town of Pictou:

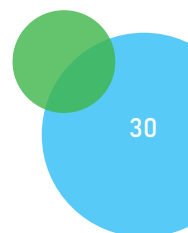
Core Housing Need by Priority Populations - Pictou (CD, NS)				
	2016		2021	
<i>Priority Populations</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	540	8%	290	5%
HH with cognitive, mental, or addictions activity limitation	260	10%	135	4%
Indigenous HH	85	13%	40	6%
Visible minority HH	90	14%	40	5%
Woman-led	1,335	17%	695	8%
Black-led HH	45	16%	0	0%
New migrant-led HH	0	0%	0	0%
Refugee claimant-led HH	0	0%	0	0%
Single mother-led HH	425	25%	165	9%
HH head under 24	70	22%	30	8%
HH head over 65	590	10%	335	5%
HH head over 85	100	14%	40	5%
Community (all HHs)	2,060	11%	1,110	6%

Table 19: Households in core housing need, and the rate of core housing need, by priority population in 2016 and 2021 – Pictou (CD, NS).

Core housing need in the Town of Pictou:

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Core Housing Need by Priority Populations – Pictou T (CSD, NS)				
	2016		2021	
Priority Populations	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	40	8%	15	3%
HH with cognitive, mental, or addictions activity limitation	25	14%	0	0%
Indigenous HH	0	0%	0	0%
Visible minority HH	0	0%	0	0%
Woman-led	130	21%	45	6%
Black-led HH	0	0%	0	0%
New migrant-led HH	0	0%	0	0%
Refugee claimant-led HH	0	0%	0	0%
Single mother-led HH	30	19%	0	0%
HH head under 24	0	0%	0	0%
HH head over 65	70	14%	0	0%
HH head over 85	0	0%	0	0%
Community (all HHs)	190	14%	70	5%

Table 20: Households in core housing need, and the rate of core housing need, by priority population in 2016 and 2021 – Pictou T (CSD, NS).

As with many small towns, data suppression is evident in Table 20 when trying to assess CHN among vulnerable populations that already tend to represent a small fraction of all households. Looking at results for 2016 however, we see that around 1 in 5 women-led households were in CHN (21%) as well as a similar proportion of single mother-led households.

Looking at the greater region in Table 19, single mother-led households were the group most likely to be in CHN (25%) among the vulnerable groups we can identify in census data, which notably does not include military veterans nor women and children fleeing domestic violence. Women-led households accounted for 65% of all households in CHN in 2016 in the region with 17% of all women-led households in CHN that year.

Youth-led households were also likely to be in CHN in the region in 2016, with 22% of household led by someone 24 years old or younger in CHN. Black-led households (16%), visible minority households (14%), households led by someone over the age of 85 (14%), and indigenous households (13%) were also all above the community average in 2016. All of these rates of CHN were halved or more in 2021.

Part 3: Future Housing Need in 2031

Methodology

There are numerous ways to perform projection estimates for the growth in households, all with unique advantages and drawbacks. One of HART's goals is to use methods that are nationally applicable and are easily understood for results to be comparable between communities and widely accepted by national agencies.

HART's method for projecting household growth, which is applied to each cross section of income category and household size, allows us to estimate the number of households, their size, and income, assuming 'Business as Usual' growth and policy. The estimation of growth uses a line of best fit for each income category and household size across 3 historical censuses: 2006, 2016, and 2021.

Specifically, we use the "TREND" function in MS Excel, setting the number of households in 2006 as period 0, 2016 as period 2, and 2021 as period 3. Then we use the "TREND" function to extrapolate period 5, which is equivalent to 2031. Last, we round to the nearest ten or hundred households to communicate the roughness of the estimate. We apply this method to the subtotals and the totals separately, so this method will result in different subtotals by income or household size than it will for the total number of households in the community.

These projections should be contextualized in every community based on immigration, demographic shifts, changes to housing supply (growth and demolitions), and impacts from economic development that lead to growth or declines in key industries that could impact housing demand.

Estimating Unit Mix

In addition to income and household size, HART is able to estimate the household growth by family type, which allows our projections to be used for community planning by estimating the types of units required. See Appendix C: Family type bedroom requirements for more information on this methodology.

Calculating household growth by income or household size is possible for most communities since we are only disaggregating by one dimension (i.e., total households split by income, or total households split by household size). To estimate the units needed by number of bedrooms however, we need to disaggregate households by 3 dimensions: household income, household size, and family type.

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Performing this split on small communities may result in values being suppressed, and the estimate being inaccurate. Therefore, we generally only estimate the unit mix in 2031 for communities with over 10,000 total households.

How communities could build upon these projections

Household growth and housing stock influence each other, which makes household projections difficult. However, it also points to additional information communities may leverage to fine-tune their projections.

Incorporating information on planned development is likely fruitful. Official community plans (OCPs) typically identify what kind of housing is being prioritized in terms of supply. Development cost charges (DCC), fees levied on new developments to offset cost of infrastructure (such as sewer and water) required to service the constructed units, are a part of many municipalities' 10-year plans and can indicate what types of developments are most likely to happen. In addition, local Finance and Planning departments often set estimates and goals regarding the number of dwellings planned for a ten-year period. These could be used to project changes in housing stock, which could refine estimates of unit mix.

Secondly, while birth/mortality rates, international and intra-provincial migration are too detailed to incorporate into our projection methodology - which aims to be replicable over time, accessible, and comparable across geographies - they may be more reasonably integrated at the local scale and may help to fine-tune community projections. Communities are experts in their local dynamics and are best suited to make such adjustments. Similarly, changing demographics, e.g., age cohort structures, divorce rates, and changes in single person-household formation, for instance, could help fine-tune household growth projections. Moreover, many municipalities have already been conducting population projections; these projections could be used to triangulate projections produced via the HART methodology.

This section will first estimate future housing need for the Pictou (CD, NS) in terms both affordability and number of bedrooms. Then we will estimate future housing need for the Town of Pictou (CSD, NS) by affordability as well as by household size, but not together.

Results

The tables below are organized as follows:

- a) Projected change in Number of Households between 2021 and 2031,
 - Equal to Table (c) minus Table (d)
- b) Implied 10-year growth rate in Number of Households (2021 to 2031),
 - Equal to Table (c) divided by Table (d)
- c) Projected Number of Households in 2031
- d) Number of Households in 2021, and
- e) Number of Households in CHN in 2021 (for comparison).

Discussion of results

Our methodology projects a 1% growth in the number of households in the census division of Pictou over the 10-year period between 2021 and 2031 (Table 22), representing an additional 300 or so net new households, or 30 new household per year (Table 21). Growth is expected to be entirely within households who only need 1-bedroom – adding around 1100 – with a reduction in need for all other-sized units.

In terms of affordability, our projection indicates that growth will be greatest among Moderate and Median income households (+218 & +202 HHs) along with a not insignificant number of net new Very Low income households (+57 HHs). Low and High income households are projected to decrease (-135 & -50 HHs).

Note that this represents the *minimum* unit size needed by households according to the National Occupancy Standards, and does not attempt to identify the potential demand for homes with more bedrooms than is needed for the household. Rather, this analysis calculates the historical trend between 2006 and 2021 of family types (e.g. couple with or without children), household size, and household income, and assumes that the 15-year historical trend will continue for another 10 years. Accordingly, this analysis only clarifies what can be expected if past trends continue, and should be combined with a qualitative analysis of expected changes – such as recent enhancements to the Town of Pictou's waterfront – that may entice households to move to the community.

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a) Projected change in Number of Households between 2021 to 2031

Projected change in Number of Households 2021 to 2031 – Pictou (CD, NS)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	87	24	311	395	293	1,113
2	-15	-95	20	46	-43	-85
3	-15	-50	-67	-140	-162	-433
4	0	-15	-48	-91	-119	-271
5+	0	0	0	-11	-21	-31
Total	57	-135	218	202	-50	294

Table 21: Projected change in number of households between 2021 and 2031, by income (affordability) and unit size (number of bedrooms) – Pictou (CD, NS).

b) Implied 10-year growth rate in Number of Households (2021 to 2031)

Implied 10-year growth rate in Number of Households (2021 to 2031) – Pictou (CD, NS)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	15%	0%	11%	14%	8%	9%
2	-100%	-41%	3%	5%	-2%	-2%
3	-100%	-100%	-27%	-30%	-9%	-17%
4	-	-60%	-53%	-52%	-17%	-27%
5+	-	-	-	-31%	-19%	-22%
Total	9%	-4%	5%	4%	0%	1%

Table 22: Implied 10-year growth rate in number of households between 2021 and 2031, by income (affordability) and unit size (number of bedrooms) – Pictou (CD, NS).

c) Projected Number of Households in 2031 by need in terms of Unit Size & Affordability

Projected Number of Households in 2031 – Pictou (CD, NS)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	642	2,839	3,136	3,110	3,653	13,383
2	0	135	640	871	1,712	3,360
3	0	0	173	325	1,548	2,047
4	0	10	42	84	561	699
5+	0	0	0	24	84	109
Total	642	2,985	3,993	4,417	7,560	19,599

Table 23: Projected change in number of households in 2031, by income (affordability) and unit size (number of bedrooms) – Pictou (CD, NS).

d) Households in 2021 by need in terms of Unit Size & Affordability

Number of Households in 2021 – Pictou (CD, NS)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	555	2,815	2,825	2,715	3,360	12,270
2	15	230	620	825	1,755	3,445
3	15	50	240	465	1,710	2,480
4	0	25	90	175	680	970
5+	0	0	0	35	105	140
Total	585	3,120	3,775	4,215	7,610	19,305

Table 24: Estimated number of households in 2021 by income (affordability) and unit size (number of bedrooms) – Pictou (CD, NS). Note that estimating the needs of households by unit size may result in a different grand total than actual households in 2021.

e) Existing Core Housing Need by need in terms of Unit Size & Affordability

2021 Households in CHN – Pictou (CD, NS)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	310	465	55	0	0	830
2	0	140	0	0	0	140
3	0	50	0	0	0	50
4	0	0	0	0	0	0
5+	0	0	0	0	0	0
Total	310	655	55	0	0	1,020

Table 25: Actual number of households in core housing need in 2021, by income and number of bedrooms – Pictou (CD, NS). Note that estimating the needs of households by unit size may result in a different grand total than actual households in CHN in 2021.

Future Housing Need in the Town of Pictou (CSD, NS)

The Town of Pictou has too few total households to accurately perform HART's unit mix process to estimate housing need by number of bedrooms, but we can still apply the projection methodology to estimate housing need by household size and by income/affordability in 2031.

Similar to above, results will be presented first for Household Size and then Income/Affordability, with each table containing the following information:

- a) Number of Households in 2021,
- b) Projected Number of Households in 2031,
- c) Projected change in Number of Households between 2021 and 2031,
 - Equal to column (b) minus column (a)
- d) Implied 10-year growth rate in Number of Households (2021 to 2031),
 - Equal to column (c) divided by column (a).

Discussion of results

Although the total number of households projected by household size and by income are different (1400 and 1350 HHs respectively), this is a result of the total equally the sum of the categories. Performing the trend analysis on total private households from 2006, 2016, and 2021 (1550, 1450, and 1450 HHs respectively; see Table 37-Table 39) results in a projection of 1364 households by 2031.

There are more rigorous methods to project future households, and we selected this method because it allows for us to perform the same method on households disaggregated by household size and by income/affordability. The relative changes across these disaggregated categories can help communities understand the changing composition of households if past trends continue.

In Table 26, we project 1 and 2 person-sized households to grow despite an overall reduction in the number of households, with single person households growing 12%. On the other hand, we project a significant reduction in the number of households with 3-or-more people, declining by almost 50%. By this measure, 1 and 2 person-sized households would represent 88% of all households in 2031, up from 76% in 2021.

In terms of households by their income, we project a fairly balanced change with most income categories losing a proportionate number of households (Table 27). The Median income category is the only one to show positive, though modest, growth.

Combined, these results show that, if past trends continue, the Town of Pictou can expect more smaller households and much fewer large households, without significant change in the distribution of households by income.

By household size:

Pictou T (CSD, NS)				
HH Size	Actual HHs in 2021 (a)	Projected HHs in 2031 (b)	Net New HHs (2021 to 2031) (c)	Implied 10-year growth rate (d)
1p.	550	620	70	12%
2p.	550	580	30	5%
3p.	175	90	-85	-48%
4p.	125	50	-75	-60%
5+ p.	55	30	-25	-45%
Total	1,450	1,400	-50	-3%

Table 26: Projected number of households in 2031, by household size - Pictou T (CSD, NS).

By household income/affordability:

Pictou T (CSD, NS)				
Income	Actual HHs in 2021 (a)	Projected HHs in 2031 (b)	Net New HHs (2021 to 2031) (c)	Implied 10-year growth rate (d)
Very Low	20	10	-10	-50%
Low	265	240	-25	-9%
Moderate	260	250	-10	-3%
Median	315	330	15	4%
High	585	520	-65	-11%
Total	1,450	1,350	-100	-6%

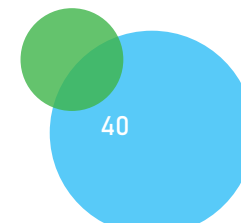
Table 27: Projected number of households in 2031, by income/affordability - Pictou T (CSD, NS).

Appendix A: Full data tables

Population rates (2006, 2011, 2016, 2021)

Age group	2006	2011	2016	2021
0 to 14 years	635	515	410	425
15 to 24 years	480	385	355	290
25 to 34 years	380	295	235	230
35 to 44 years	505	390	330	280
45 to 54 years	550	550	430	400
55 to 64 years	520	520	535	540
65 to 74 years	320	360	500	500
75 to 84 years	270	260	240	290
85+ years	170	160	150	150
Total	3,815	3,440	3,185	3,105

Table 28: Population by age group for census years 2006, 2011, 2016, and 2021. Pictou T (CSD, NS).



Headship rate by region (2006, 2021)

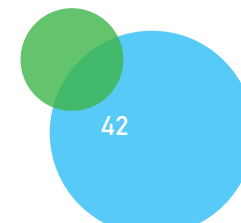
Year	2006						2021					
CD/CSD	Pictou (CD, NS)			Pictou T (CSD, NS)			Pictou (CD, NS)			Pictou T (CSD, NS)		
Count Type	Households	Population	Headship Rate	Households	Population	Headship Rate	Households	Population	Headship Rate	Households	Population	Headship Rate
15 to 24 years	495	5,645	8.8%	55	480	11.5%	395	4,335	9.1%	30	290	10.3%
25 to 34 years	2,215	4,920	45.0%	185	380	48.7%	1,850	3,940	47.0%	80	230	34.8%
35 to 44 years	3,330	6,400	52.0%	300	505	59.4%	2,510	4,670	53.7%	205	280	73.2%
45 to 54 years	4,200	7,820	53.7%	310	550	56.4%	3,240	5,690	56.9%	230	400	57.5%
55 to 64 years	3,950	6,595	59.9%	325	520	62.5%	4,455	7,515	59.3%	355	540	65.7%
65 to 74 years	2,440	3,860	63.2%	180	320	56.2%	4,315	6,920	62.4%	290	500	58.0%
75 to 84 years	2,080	2,750	75.6%	145	270	53.7%	2,205	3,310	66.6%	185	290	63.8%
85+ years	580	1,070	54.2%	40	155	25.8%	770	1,210	63.6%	65	150	43.3%
Total	19,290	46,515	41.5%	1,545	3,815	40.5%	19,735	43,660	45.2%	1,450	3,105	46.7%

Table 29: Households by age of primary household maintainer, population, and headship rate by age group for census years 2006, 2011, 2016, and 2021. Pictou (CD,NS) and Pictou T (CSD, NS).

Dwellings by period of construction

Pictou T (CSD, NS)	1920 or before	1921 to 1945	1946 to 1960	1961 to 1970	1971 to 1980	1981 to 1990	1991 to 1995	1996 to 2000	2001 to 2005	2006 to 2010	2011 to 2015	2016 to 2021
Number of Dwellings	305	235	180	155	260	140	65	45	20	20	15	10
Cumulative Percentage	21%	37%	49%	60%	78%	88%	92%	95%	97%	98%	99%	100%

Table 30: Dwellings by period of construction, Pictou T (CSD, NS).



Dwellings by structural type and year of construction

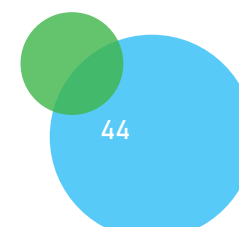
Pictou T (CSD, NS)	1920 or before	1921 to 1945	1946 to 1960	1961 to 1970	1971 to 1980	1981 to 1990	1991 to 1995	1996 to 2000	2001 to 2005	2006 to 2010	2011 to 2015	2016 to 2021	Total
Apartment in building with 5+ storeys	0	0	0	0	0	0	0	0	0	0	0	0	0
Movable dwelling	0	0	0	0	0	0	0	0	0	0	0	0	10
Other attached dwelling	70	25	30	35	85	75	35	10	10	15	15	10	410
Single-detached house	230	205	150	125	170	65	35	30	15	0	0	0	1,030
Attached, semi-detached, row housing	10	0	0	30	55	20	20	10	0	10	0	0	205
Apartment in building with <5 storeys, duplexes	60	20	20	0	30	40	20	0	0	0	10	0	205
Total by Structural Type	305	235	180	155	260	140	65	45	20	20	15	10	1,455

Table 31: Dwellings by structural type and year of construction, Pictou T (CSD, NS). Please note that totals may not match the sum of categories due to data suppression and random rounding applied by Statistics Canada.

Dwellings by structural type and number of bedrooms

Pictou T (CSD, NS)	No bedrooms	1 bedroom	2 bedrooms	3 bedrooms	4 or more bedrooms	Total
Single-detached house	0	45	225	520	235	1,025
Apartment in building with 5+ storeys	0	0	0	0	0	0
Movable dwelling	0	0	0	10	0	10
Attached, semi-detached, row housing	0	55	65	65	10	195
Apartment in building with <5 storeys, duplexes	0	100	85	0	0	185

Table 32: Number of dwellings by structural type and number of bedrooms, 2021. (1) Category "Apartment in building with <5 storeys, duplexes" represents the sum of the original Statistics Canada categories "Apartment or flat in a duplex" and "Apartment in a building that has fewer than five storeys". (2) Category "Attached, semi-detached, row housing" represents the sum of original Statistics Canada categories "Other single-attached house", "Row house", and "Semi-detached house".



Income categories and affordable monthly shelter costs (2016, 2021)

2016 – Income		
Community	Pictou (CD, NS)	Pictou T (CSD, NS)
AMHI	\$56,400	\$48,400
Very Low	< \$11,280	< \$9,680
Low	\$11,281-\$28,200	\$9,681-\$24,200
Moderate	\$28,201-\$45,120	\$24,201-\$38,720
Median	\$45,121-\$67,680	\$38,721-\$58,080
High	> \$67,680	> \$58,080

Table 33: Annual household income ranges for HART income categories, 2016 – Pictou (CD, NS), Pictou T (CSD, NS).

2016 – Affordable monthly shelter cost by income		
Community	Pictou (CD, NS)	Pictou T (CSD, NS)
AMHI	\$56,400	\$56,400
Very Low	< \$282	< \$282
Low	\$283-\$705	\$283-\$705
Moderate	\$706-\$1,128	\$706-\$1,128
Median	\$1,129-\$1,692	\$1,129-\$1,692
High	> \$1,692	> \$1,692

Table 34: Implied affordable monthly shelter costs for each HART income category, 2016 – Pictou (CD, NS), Pictou T (CSD, NS).

2021 – Income		
Community	Pictou (CD, NS)	Pictou T (CSD, NS)
AMHI	\$64,000	\$54,400
Very Low	< \$12,800	< \$10,880
Low	\$12,801-\$32,000	\$10,881-\$27,200
Moderate	\$32,001-\$51,200	\$27,201-\$43,520
Median	\$51,201-\$76,800	\$43,521-\$65,280
High	> \$76,800	> \$65,280

Table 35: Annual household income ranges for HART income categories, 2021 – Pictou (CD, NS), Pictou T (CSD, NS).

2021 – Affordable monthly shelter cost by income		
Community	Pictou (CD, NS)	Pictou T (CSD, NS)
AMHI	\$64,000	\$54,400
Very Low	< \$320	< \$272
Low	\$321-\$800	\$273-\$680
Moderate	\$801-\$1,280	\$681-\$1,088
Median	\$1,281-\$1,920	\$1,089-\$1,632
High	> \$1,920	> \$1,632

Table 36: Implied affordable monthly shelter costs for each HART income category, 2021 – Pictou (CD, NS), Pictou T (CSD, NS).

Total households by household size (2006, 2016, 2021)

2006		
HH Size (persons)	Pictou (CD, NS)	Pictou T (CSD, NS)
1 p.	5,220	465
2 p.	6,980	510
3 p.	3,040	260
4 p.	2,555	215
5+ p.	1,225	90
Total	19,015	1,550

Table 37: Total households by household size, 2006 - Pictou (CD, NS), Pictou T (CSD, NS).

2016		
HH Size (persons)	Pictou (CD, NS)	Pictou T (CSD, NS)
1 p.	5,890	545
2 p.	7,420	550
3 p.	2,660	160
4 p.	2,075	130
5+ p.	935	70
Total	18,980	1,450

Table 38: Total households by household size, 2016 - Pictou (CD, NS), Pictou T (CSD, NS).

2021		
HH Size (persons)	Pictou (CD, NS)	Pictou T (CSD, NS)
1 p.	6,430	550
2 p.	7,505	550
3 p.	2,705	175
4 p.	1,895	125
5+ p.	930	55
Total	19,455	1,450

Table 39: Total households by household size, 2021 - Pictou (CD, NS), Pictou T (CSD, NS).

Total households by income/affordability (2006, 2016, 2021)

2006		
Income	Pictou (CD, NS)	Pictou T (CSD, NS)
Very Low	665	60
Low	3,500	300
Moderate	3,275	240
Median	3,770	280
High	7,815	670
Total	19,015	1,550

Table 40: Total households by income group, 2006 - Pictou (CD, NS), Pictou T (CSD, NS).

2016		
Income	Pictou (CD, NS)	Pictou T (CSD, NS)
Very Low	720	65
Low	3,325	275
Moderate	3,290	215
Median	3,785	295
High	7,860	600
Total	18,980	1,450

Table 41: Total households by income group, 2016 - Pictou (CD, NS), Pictou T (CSD, NS).

2021		
Income	Pictou (CD, NS)	Pictou T (CSD, NS)
Very Low	605	20
Low	3,150	265
Moderate	3,825	260
Median	4,275	315
High	7,600	585
Total	19,455	1,450

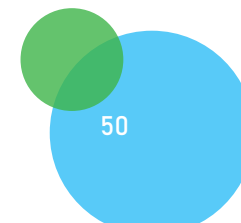
Table 42: Total households by income group, 2021 - Pictou (CD, NS), Pictou T (CSD, NS).

Appendix B: Data Sources

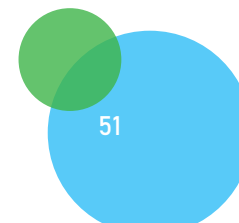
1. Population, number of households
 - a. 2006 Census Profile <https://www12.statcan.gc.ca/census-recensement/2006/dp-pd/prof/92-591/>
 - b. 2011 Census Profile <https://www12.statcan.gc.ca/census-recensement/2011/dp-pd/prof/index.cfm?Lang=E>
 - c. 2016 Census Profile: <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>
 - d. 2021 Census Profile: <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/index.cfm?Lang=E>
2. Number of households by age of primary household maintainer (note that HART data was used for the 85+ age group in 2006, 2016, and 2021)
 - a. 2006 Census: Statistics Canada. Data table 97-554-XCB2006034
 - b. 2011 National Household Survey: Statistics Canada. Data table 99-014-X2011045
 - c. 2016 Census: Statistics Canada Catalogue no. 98-400-X2016227
 - d. 2021 Census: Statistics Canada. Table 98-10-0232-01 Age of primary household maintainer by tenure: Canada, provinces and territories, census divisions and census subdivisions
3. Dwellings by structural type and period of construction
 - a. 2016 Census: Statistics Canada Catalogue no. 98-400-X2016222
 - b. 2021 Census: Statistics Canada. Table 98-10-0233-01 Dwelling condition by tenure: Canada, provinces and territories, census divisions and census subdivisions
4. Households by tenure, presence of mortgage, subsidized housing
 - a. 2016 Census: Statistics Canada, 2023, "HART - 2016 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", <https://doi.org/10.5683/SP3/QMNEON>, Borealis, V1
 - b. 2021 Census: Statistics Canada, 2023, "HART - 2021 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", <https://doi.org/10.5683/SP3/8PUZQA>, Borealis, V8

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5. Households by vulnerable population
 - a. 2016 Census: HART (see source 4 above)
 - b. 2021 Census: HART (see source 4 above)
6. Households by income category and household size
 - a. 2006 Census: Statistics Canada, 2023, "HART - 2006 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", <https://doi.org/10.5683/SP3/KW09ZA>, Borealis, V1
 - b. 2016 Census: HART (see source 4 above)
 - c. 2021 Census: HART (see source 4 above)



Appendix C: Family type bedroom requirements

We use the National Occupancy Standards⁶ (NOS) as our basic set of assumptions. However, the NOS allows for children to share a bedroom if they are the same sex which introduces some complication. For simplicity, we assume that each child needs their own bedroom.

For the purpose of translating household sizes to bedroom requirements, HART uses only the specific categories **bolded** in the list below:

- Census family households
- One-census-family households without additional persons
 - One couple census family without other persons in the household
 - **Without children**
 - **With children**
 - **One lone-parent census family without other persons in the household**
- **One-census-family households with additional persons**
 - One lone-parent census family with other persons in the household
- **Multiple-family households**
- **Non-census-family households**
- Non-family households: One person only
- Two-or-more person non-census-family household

HART elected to use these groups because they account for all categories that would affect the type of unit needed to house them. For example, the aggregate category “non-census-family households” was chosen as both (i) one person households and (ii) two or more-person non-census-family households would have the same type of bedroom requirement, i.e., one bedroom per individual in the non-census-family household. Appendix C: Family type bedroom requirements describes how to convert household size and family type into number of bedrooms.

⁶ <https://www.cmhc-schl.gc.ca/professionals/industry-innovation-and-leadership/industry-expertise/affordable-housing/provincial-territorial-agreements/investment-in-affordable-housing/national-occupancy-standard>

Family Type	Description	Bedroom requirements
One couple census family without other persons in the household - Without children	Married or common-law couple. These will always be two-person households.	Couples may share a bedroom. This family type requires a minimum of 1 bedroom. Beds = 1
One couple census family without other persons in the household - With children	Married or common-law couple with child(ren).	Couples may share a bedroom. This family type requires a unit with bedrooms equal to the household size - 1. For instance, a couple with 2 children (household size = 4) requires a unit with (4 - 1=3) 3 bedrooms. Beds = HH size - 1
One lone-parent census family without other persons in the household	Single parent with child(ren).	As parent and child(ren) each require their own bedroom, the required number of bedrooms is equal to the size of the household. Beds = HH size
One census-family households with additional persons	One census family (couple with child[ren]) with other persons in the household, such as grandparent, roommate.	The couple can share a bedroom but we assume each child needs their own bedroom. Beds = HH size - 1
One lone-parent census-family household with additional persons	One lone-parent census family (single parent with child[ren]) with other persons in the household, such as grandparent, roommate.	Since adults and child(ren) each require their own bedroom, the required number of bedrooms is equal to the size of the household. Beds = HH size
Multiple-family households	A household in which two or more census families live. An example of this could be two single mothers sharing a home with their respective children, or a married couple living with one partner's parents. Household size will be four or more in nearly all cases. In most communities, this family type is rare.	We cannot infer how many members are adults or children so we assume all are adults with at least two couples who can each share a bedroom. Beds = HH size - 2
Non-census-family households	A non-couple or parent household. This classification includes one-person households and two or more-person non-census-family household.	Since each adult requires their own bedroom, the required number of bedrooms is equal to the size of the household. Beds = HH size

Appendix D: Priority Populations

Priority population	Census Variable	Definition
Women-led HH	PHM is female	A female-led HH.
Single mother-led HH	PHM is a female lone-parent	A female-led sole parent HH with children, defined as a priority population by the CMHC.
Indigenous HH	Indigenous HH status	Indigenous HH status is defined as 50% or more of HH members self-identifying as indigenous in the census.
Racialized HH	Visible minority HHs	Racialized HH status is defined as 50% or more of HH member self-identifying as a visible minority in the census.
Black-led HH	PHM is black	A HH where the PHM self-identifies as black.
New migrant-led HH	PHM is a recent immigrant (immigrated 2016 - 2021)	A HH led by an individual who immigrated within 5 years of the census.
Refugee claimant-led HH	PHM immigrated with a refugee status	A HH led by an individual who immigrated with refugee status.
HH head under 25	PHM is 24 years or under	A HH led by an individual who is 24 years old or younger.
HH head over 65	PHM is between 65 years and over	This census measure (PHM is 24 years or under) is under-represented in the survey for CHN because non-family HHs with at least one maintainer aged 15 to 29 attending school are considered not to be in 'core housing need' regardless of their housing circumstances.
HH head over 85	PHM is between 85 years and over	A HH where a senior, 65 years of age or older, is the PHM.
HH with physical activity limitation	HH has at least one person with activity limitations reported for (q11a, q11b, q11c or q11f or combined)	A HH where a senior, 85 years of age or older, is the PHM. This category is a subset of HH head over 65.
HH with mental activity limitation	HH has at least one person with activity limitations reported for q11d and q11e or combined q11d and q11e health issues	A HH with one or more persons with an activity limitation.