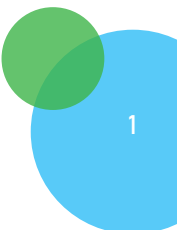




HART Community Housing Report: City of Regina, Saskatchewan

Final Draft
2024-09-26



Executive Summary

This Housing Needs Assessment (HNA) has been prepared by the Housing Needs Assessment Project (HART) for the City of Regina to provide a quantitative analysis of the current state of housing in the City. Census data focused on housing need – specifically Core Housing Need (CHN) – is examined from different perspectives to estimate how much, and which types of housing are needed today and in the future. The aim of this analysis is to provide a rigorous and reliable base of information to ground future housing policies, strategies, and actions.

This report is based on core housing need (CHN), which is measured by the census every five years. A household in CHN is one whose dwelling is considered unsuitable (because of overcrowding), inadequate (because of poor state of repair) and/or unaffordable (because the household is paying more than 30% of pre-tax income) and whose income levels are such that they could not afford alternative suitable and adequate housing in their community. This measure of housing need does not capture housing need among students, farm workers, and people experiencing homelessness, and likely estimates the floor, not the ceiling, of housing need.

Key findings:

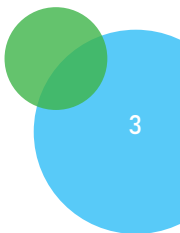
- The City of Regina had 9,285 households in CHN in 2021, representing 10% of all households examined for CHN.
- The rate of CHN is lower than it was in 2016, when it was 14%, but this drop likely reflects the temporary income boost to lower income households due to CERB payments.
- Most households in CHN were earning less than 50% of median income, representing 7,660 households (82% of all households in CHN). The rate of CHN was greatest among households earning under 20% of median income: 77% of the 2,440 households with a Very Low income (under 20% of median) experienced CHN in 2021, down from 86% in 2016.
- Single-person households were far more likely to experience CHN than larger households (18%).
- CHN among renters was almost 6x greater than among owners in 2021.
- The rate of CHN was high among 85+ year-olds at 19%. The 18-24 age group was also above the community average with 15% of youth-led households in CHN.
- We forecast that an additional 2,805 households earning under 50% of median will form between 2021 and 2031, a growth of 16%. These households could afford a maximum shelter cost of \$1,100/m in 2021. We also forecast that 53% of households by 2031 will only need a 1-bedroom home. By contrast, most existing dwellings, as of 2021, have 3-or-more bedrooms (62%).

The Housing Assessment Resource Tools

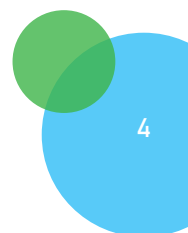
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Glossary of Terms

- **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 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.

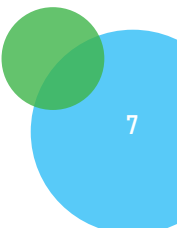
displacement/replacement in communities outside of major centers due to affordability concerns. As a result, our data likely estimates the floor, not the ceiling, of housing need.

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. Income data for the census is drawn from the previous years' tax returns, so income data for census 2021 comes from tax returns for 2020. 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).



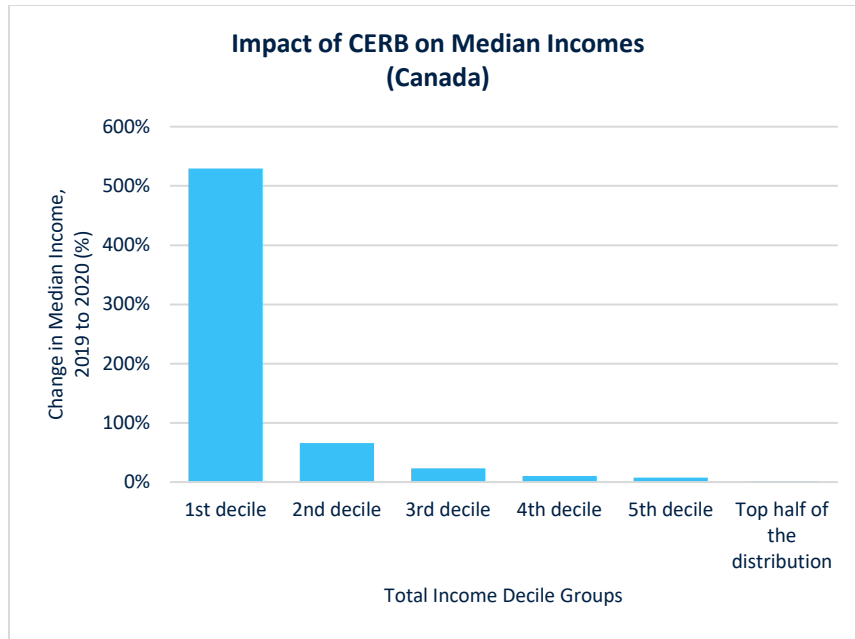


Figure 1: Statistics Canada. Table 98-10-0089-01.

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 City of Regina, Saskatchewan.

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.

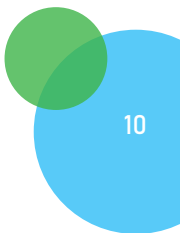
This report will focus on housing need within the census subdivision (CSD) of Regina CY (CSD, SK). In some cases, the Census Metropolitan Area (CMA) of Regina will be used instead when data for the Regina CSD is not available. The Regina CMA encompasses a larger area, with a population of 249,217 in 2021 compared to the Regina CSD which had a population of 226,404 in 2021.

Data on municipalities that neighbor the City of Regina have also been included in this report for comparison, including: Sherwood No.159 RM (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), and Balgonie T (CSD, SK).

Before examining housing need, this report will look at the historical demographic trends in the broader region containing the City of Regina, represented by the census division (CD) Division No.6 (CD, SK). 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
Division No.6 (CD, SK)	4706	CD
Sherwood No. 159 RM (CSD, SK)	4706026	CSD
Regina CY (CSD, SK)	4706027	CSD
Grand Coulee T (CSD, SK)	4706028	CSD
Edenwold No. 158 RM (CSD, SK)	4706029	CSD
White City T (CSD, SK)	4706030	CSD
Pilot Butte T (CSD, SK)	4706031	CSD
Balgonie T (CSD, SK)	4706032	CSD

Table 2: List of geographic regions reviewed.



Part 1: Existing Demographics and Housing

Community Demographic Profile

	Regina CY (CSD, SK)			
Census Year	2006	2011	2016	2021
Median Age	37.3	37.1	36.6	38.0
Population	184,301	199,870	223,296	233,674
% of population aged 15+	82%	83%	81%	80%
% of population aged 65+	13%	13%	14%	15%

Table 3: Demographic profile – Regina CY (CSD, SK).

The number of people living in the City of Regina grew 27% between 2006 and 2021, or 1.8% per year, which is above the population growth in Canada (17%) and Saskatchewan (14%) over that same 15-year period.

The median age in Regina has stayed consistent over that time, in fact decreasing between 2006 and 2016 from 37.3 to 36.6 years old before increasing to 38 years old in 2021. Many places in Canada have seen a significant rise in the median age over this time so the relatively slight change in Regina is noteworthy. Indeed, the share of the population age 65 or older has increased, growing from 13% in 2006 to 15% in 2021, while the share of children under age 15 has also increased from 18% to 20%.

Figure 2 and Table 41 show the change in demographics by age group across the last four censuses. It's interesting to see how Regina's growth has been concentrated in some age groups while others have neither grown nor shrunk over those 15 years. The number of children under the age of 15 has increase each census, with the largest growth occurring between 2011 and 2016. This is consistent with the growth in the 25-34 and 34-44 year old age groups where the crude birth rate tends to be greatest⁴ and where most of the Millennial cohort is as of the 2021 census.

The Baby Boomer cohort meanwhile has transitioned out of the 45-54 year old age group into the 55-64 and 65-74 year old groups, which probably explains the minor changes in the former group and the

⁴ Statistics Canada, Table 13-10-0418-01; Crude birth rate, age-specific fertility rates and total fertility rate (live births). <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1310041801>.

large growth in the latter two groups. The number of people over the age of 75 has changed very little between 2006 and 2021, but this is likely to change in the next census in 2026 when Baby Boomers will be increasingly crossing the age of 75.

Population by Age, 2006-2021 - [Regina CY (CSD, SK)]

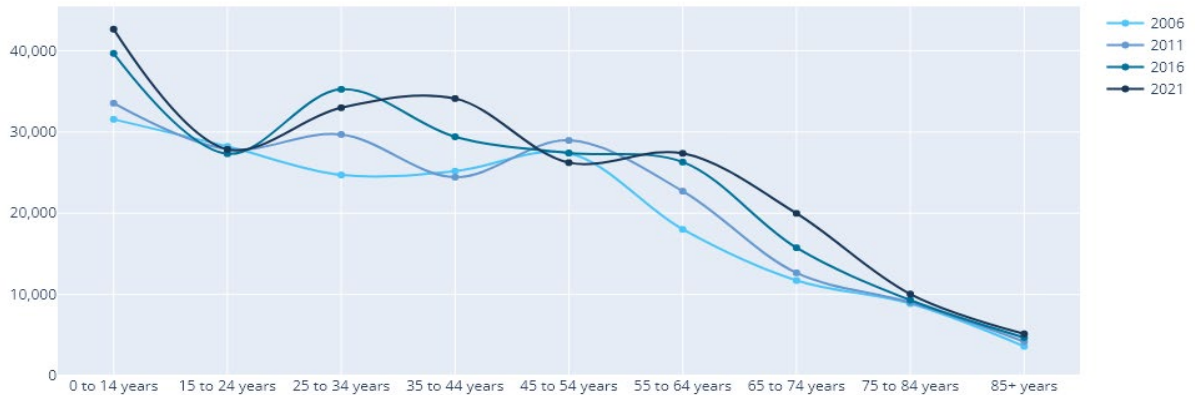


Figure 2: Population by age from 2006 to 2021 in Regina CY (CSD, SK)

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 Table 42 and Figure 3 we see that the headship rate in the City of Regina decreased in every age group between 2006 and 2021. The headship rate decreased the least in among people age 35-44, going from 56.4% in 2006 to 55.8% in 2021. The greatest changes were among the youngest and oldest age groups: among 15-24 year-olds, the rate dropped from 16.9% in 2006 to 13.5% in 2021 (a 20% decrease) while among people over the age of 85 the headship rate dropped from 66.4% to 59.9% (a 10% decrease).

Research has shown a relationship between headship rates and housing affordability with lower headship rates linked to worsening housing affordability.⁵ This is especially true of younger people since headship changes among older people is more likely to be related to health considerations – either moving to a long-term care facility or living with relatives.

Headship rate by age group, 2006 vs. 2021

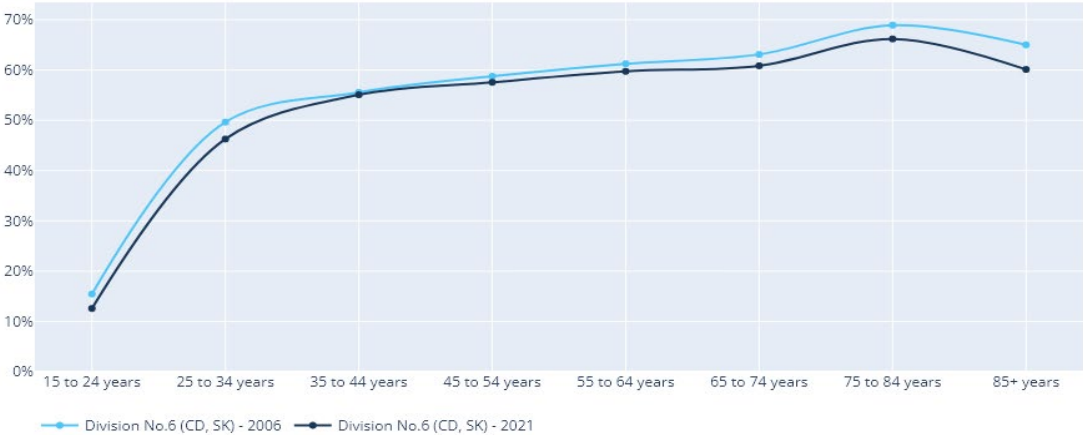


Figure 3: Headship rate by age groups - 2006 vs. 2021. Division No. 6 (CD, SK).

⁵ Smith, L. B., Rosen, K. T., Markandya, A., & Ullmo, P.-A. (1984). The Demand for Housing, Household Headship Rates, and Household Formation: An International Analysis. *Urban Studies*, 21(4), 407-414. <https://doi.org/10.1080/00420988420080791>

Profile of Existing Housing Stock

Housing stock in 2021 by Period of Construction - [Regina CY (CSD, SK)]

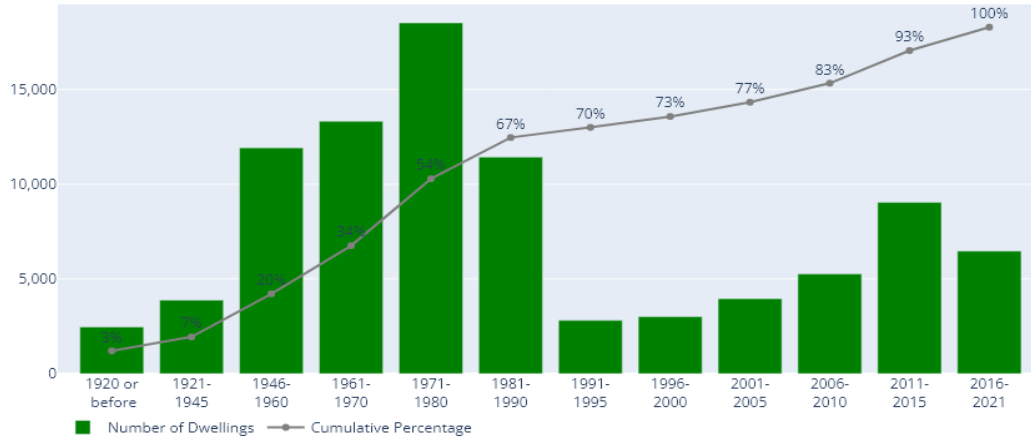


Figure 4: 2021 Housing stock by Period of Construction – Regina CY (CSD, SK).

When looking at the stock of existing housing reported in the census, and visualized in Figure 4 above, please note the uneven time intervals along the horizontal axis can be misleading.

Approximately half – 54% – of Regina’s housing stock was built before 1981 (Figure 4, Table 43) with new home construction greatest between 1971 and 1980 when 20% of existing homes were built. By comparison, only 6% of existing homes were built between 1991 and 2000. New construction has been steadily growing since then, though the pace of building slowed between 2016–2021 after a boom between 2011–2015.

To get a sense of how many homes will be reaching their end of useful life, we may assume that an average house can safely last 70 years without needing structural repairs. Certainly, many homes can last well over 100 years depending on a variety of factors, so 70 years is merely a convenient point of reference to help our understanding. 20% of homes were built before 1960 which will make them all over 70 years old by 2030. These 18,000-or-so homes represent a significant portion of the housing stock as of 2021 and it would be worth investigating how many are nearing their end of useful life so that future housing targets can account for their loss. We can see from Figure 5 that over half of all homes built before 1961 either need some minor or major repairs.

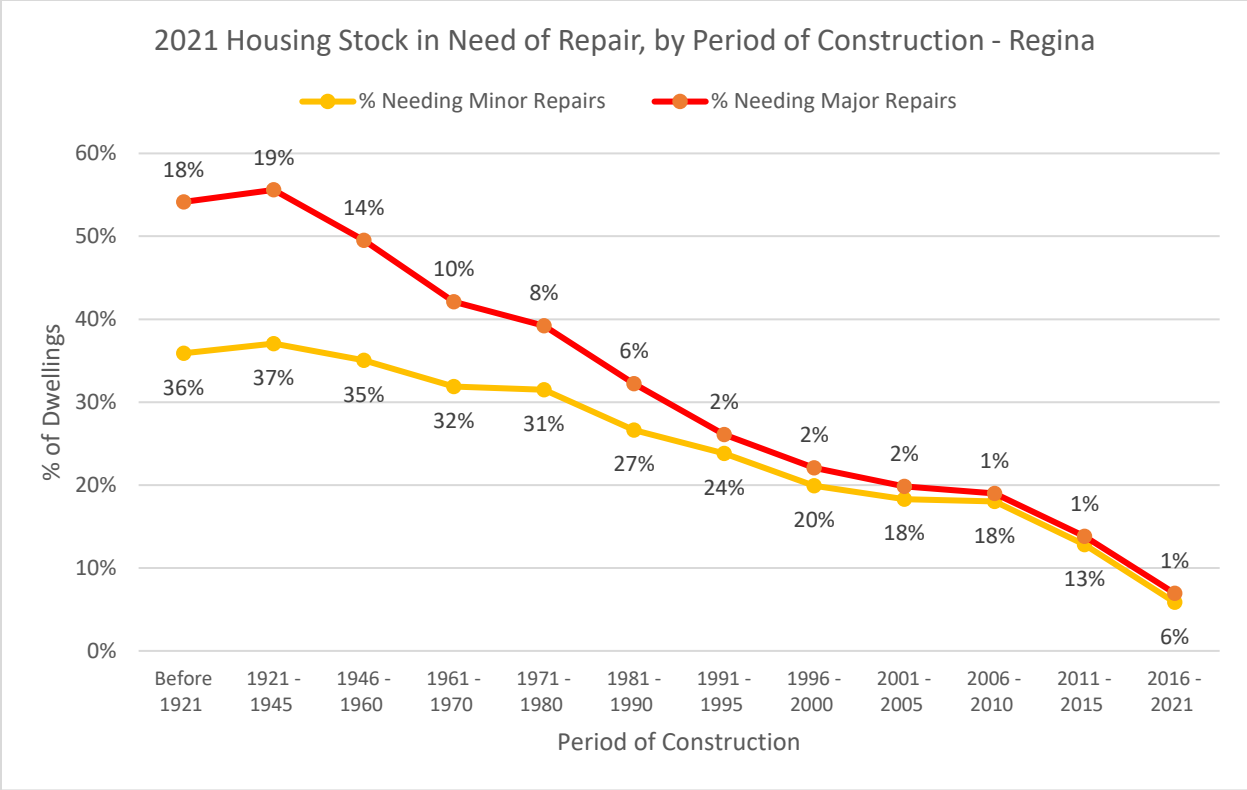


Figure 5: 2021 Housing Stock (Private households in occupied private dwellings) in Need of Minor or Major Repair by Period of Construction, Regina (CSD, SK).

In Figure 6 and Table 44 (Appendix A, page 54) we can look at the structural type of homes built in each time period. Overall the housing stock as of 2021 is mostly single-family detached homes, representing 63% of all homes. The housing stock has certainly been diversifying over time however: prior to 1990, single-family detached homes represented around 70-80% of new homes, but they have accounted for under 50% of new builds since 2011.

Low-rise apartment buildings (under 5 storeys) and duplexes form the next largest category, representing 23% of the existing housing stock combined, and attached, semi-detached, and row homes representing 9% of all homes. These building types (low-rises, duplexes, attached/semi-detached/row) have formed an increasingly large share of new builds over the last 10 years however, representing 50% of homes built between 2011 and 2016, and 59% of new builds between 2016 and 2021.

2021 Housing stock by Dwelling Type, Period of Construction - [Regina CY (CSD, SK)]

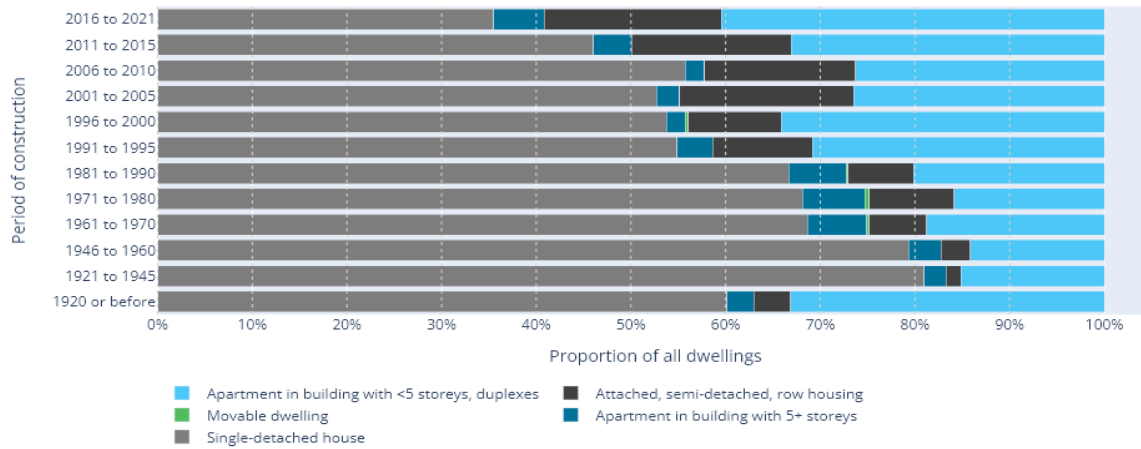


Figure 6: 2021 Housing stock by Dwelling Type, Period of Construction – Regina CY (CSD, SK).

Figure 7 and Table 45 (Appendix A, page 55) looks at the number of bedrooms by structural type of dwelling. It's noteworthy that single-family detached homes, which form the majority of dwellings, mostly have 3-or-more bedrooms (84%), which in this case means that the majority of all dwellings have 3-or-more bedrooms (62%). We will see below in Part 3: Future Housing Need in 2031 that our methodology of projecting future household growth shows that the majority of net new households only need a 1- or 2-bedroom home. Although there are good reasons why a household would want to have more bedrooms than they need, based on the current members of the household, we may conclude that more smaller units are needed to align with future household growth – especially when single-person households are far more likely to be in core housing need than larger households (Table 24, page 35).

In Regina, around 52% of homes with 2-or-fewer bedrooms are found in low-rise apartment buildings and duplexes and 27% are in single-detached homes. There are relatively few high-rise apartment units (5%) but most of those units have 2-or-fewer bedrooms.

2021 Housing stock by Number of Bedrooms, Dwelling Type - [Regina CY (CSD, SK)]

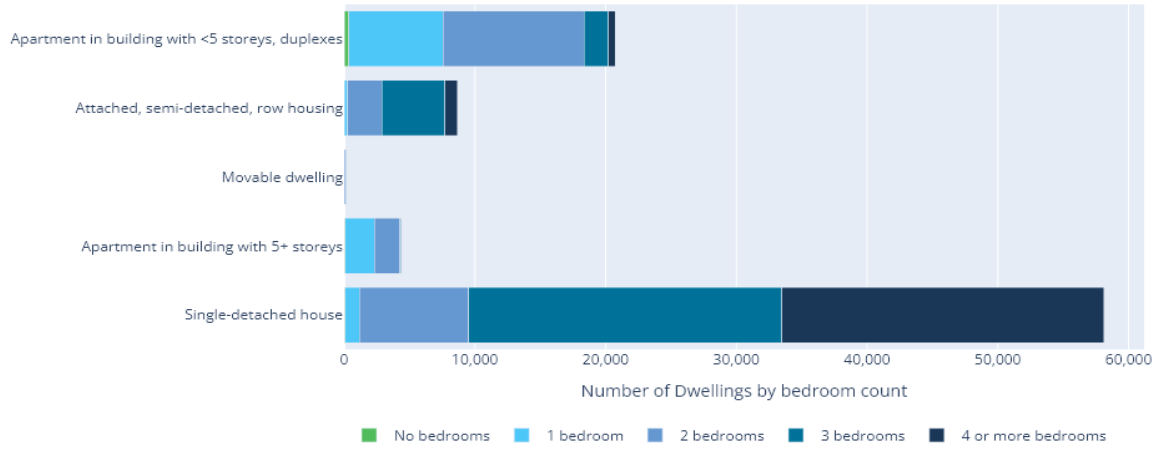


Figure 7: 2021 Housing stock by Number of Bedrooms, Dwelling Type – Regina CY (CSD, SK).

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).⁶ 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 – Regina CY (CSD, SK)

	Census Year	2006	2016	2021	2006 to 2016 Change	2016 to 2021 Change
<i>Income Categories</i>	AMHI	\$54,400 (2005\$)	\$82,000 (2015\$)	\$88,000 (2020\$)		
Very Low	<20% of AMHI	3,590	3,535	2,440	-55 (-2%)	-1,095 (-31%)
Low	21-50%	12,230	15,160	15,635	2,930 (24%)	475 (3%)
Moderate	51-80%	13,250	15,400	17,500	2,150 (16%)	2,100 (14%)
Median	81-120%	14,810	17,905	20,000	3,095 (21%)	2,095 (12%)
High	>120%	30,800	35,345	36,115	4,545 (15%)	770 (2%)
Total		74,675	87,350	91,685	12,675 (17%)	4,335 (5%)

Table 4: Change in number of households by income in 2006, 2016, and 2021 – Regina CY (CSD, SK).

⁶ Read more about our income categories in our HNA Methodology document on our website: <https://hart.ubc.ca/housing-needs-assessment-tool/>

Households by Income (% of Total) – Regina CY (CSD, SK)			
<i>Income Categories</i>	2006	2016	2021
Very Low	5%	4%	3%
Low	16%	17%	17%
Moderate	18%	18%	19%
Median	20%	20%	22%
High	41%	40%	39%
Total	100%	100%	100%

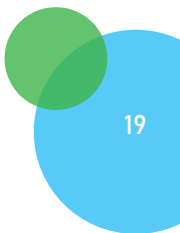
Table 5: Change in share of households by income in 2006, 2016, and 2021 – Regina CY (CSD, SK).

We saw in the Community Demographic Profile above that Regina's population grew strongly between 2011 and 2016, and we see that reflected in the growth of households in Table 4 above. Between 2006 and 2016, the number of private households grew by 17% over that 10 year period while only growing 5% over the subsequent 5 years.

When we look at the growth in household by what income category they fall into, we also see a difference between those two time periods. Between 2006 and 2016, Low income households (earning between 21-50% of median income) grew the most quickly at 24%. Median income households also grew above the community average at 21%, which actually represented a larger change in households than the higher growth in Low income since there were fewer Low income households in 2006 than Median (Median income added 3,095 HHs, Low income added 2,930 HHs). The clear outlier is the Very Low income category which had 2% fewer households in 2016 than 2006, well below the community growth of 17%.

Between 2016 and 2021, the number of Very Low income households declined significantly (-31%) but we also suspect that CERB benefits caused much of this income shift temporarily (more discussion on CERB above in Disclaimers section). Low income households also grew less than the community (2%) while Moderate and Median income categories grew 14% and 12% respectively.

An important takeaway of this is that, for all three census years we examine, around 20% of all households are earning 50% or less of the median household income. We will see below that most core housing need is among these households (Table 19, page 32).



Households by Household Size

Households by Household Size – Regina CY (CSD, SK)					
HH Size (# of persons)	2006	2016	2021	%Δ 2006- 2016	%Δ 2016- 2021
1 person	22,710	25,875	27,645	3,165 (14%)	1,770 (7%)
2 persons	25,195	29,135	30,325	3,940 (16%)	1,190 (4%)
3 persons	11,405	13,355	13,535	1,950 (17%)	180 (1%)
4 persons	10,175	11,930	12,380	1,755 (17%)	450 (4%)
5+ persons	5,190	7,060	7,805	1,870 (36%)	745 (11%)
Total	74,675	87,350	91,685	12,675 (17%)	4,335 (5%)

Table 6: Change in number of households by household size between 2006, 2016, and 2021 – Regina CY (CSD, SK).

Households by Household Size (% of Total) – Regina CY (CSD, SK)			
HH Size (# of persons)	2006	2016	2021
1 person	30%	30%	30%
2 persons	34%	33%	33%
3 persons	15%	15%	15%
4 persons	14%	14%	14%
5+ persons	7%	8%	9%
Total	100%	100%	100%

Table 7: Change in share of households by income in 2006, 2016, and 2021 – Regina CY (CSD, SK).

Table 6 looks at the changing sizes of households between 2006 and 2021. Between 2006 and 2016, as between 2016 and 2021, the fastest growing size of household was that with 5-or-more people. It was, and continues to have the fewest number of households, but it's 36% growth between 2006 and 2016 is more than twice as fast as the community. All other-sized households grew around or a bit below the community average, with 1-person households growing the slowest (14%). Many places in Canada see single-person households growing the fastest and 5+ person households the slowest, so this is an unusual result within the country.

The majority of 5+ person households in Regina were census family households without additional people (66% in both 2016 and 2021) where “census family” has a lengthy formal definition but essentially refers to people who are married, or living common-law with each other, with or without children.⁷ The other major family types, as identified by the census, are census family households *with* additional people, multiple family households, and non-census family households – the later generally refers to roommates who have no direct familial connection. Between 2016 and 2021 there was a slight growth in the relative share of 5+ person-sized one-census-family households with additional people (17% in 2016 to 18% in 2021) and non-census family households (1.5% in 2016 to 2.0% in 2021). The increase in non-census family households (i.e. roommates) is large relative to the number of such households in 2016 (+48% from 2016 to 2021) but still represented a very small percentage of all households in Regina in 2021.

Households with 5-or-more people by Census Family Type - Regina CY (CSD, SK)				
Census Family Type	2016		2021	
	# of HHs	% of Total	# of HHs	# of HHs
One-census family households <i>without</i> additional person	4,685	66%	5,165	66%
One-census family households <i>with</i> additional persons	1,210	17%	1,370	18%
Multiple-census family household	1,065	15%	1,105	14%
Non-census family household	105	1%	155	2%
Total	7,060	100%	7,805	100%

Table 8: Households with 5-or-more people by Census Family Type, 2016 and 2021 – Regina CY (CSD, SK).

Examining 5+ person households within the priority populations that are discussed in greater detail below, we found some significant changes. The number of visible minority households (defined in Appendix D) with 5-or-more people increased 28% between 2016 and 2021 such that 52% of 5+ person households in 2021 were visible minority households. There was a 13% increase in refugee-claimant-led households with at least 5 people, but there were only 655 such households in 2021. The largest increase we found was among households where at least one of the household members had a physical

⁷ Statistics Canada, Census family definition:

<https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=Unit&Id=32746>. Accessed September 18, 2024.

activity limitation. There were 900 more of these households in 2021 than 2016, a 36% increase. These 2,520 households in 2021 represented almost a third of all 5+ person households (32%).

Single-person households grew faster between 2016 and 2021, growing by 7% compared to the community's 5% growth. Still, 5+ person-sized households were the fastest growing category (11%), growing more than twice as fast as the community, representing 9% of all households in 2021.

Multigenerational Households

The City of Regina requested an analysis of multigenerational households. Statistics Canada defines multigenerational households as representing households where there is at least one person who is both the grandparent of a person in the household and the parent of another person in the same household. They also represent all households where there is at least one person who is both the child of a person in the household and the grandchild of another person in the same household.

Population Living in a Multigenerational Household – Regina CMA, SK			
	2011	2016	2021
Total Population	207,965	232,825	244,945
Pop. living in a Multigenerational HH	7,905	9,645	11,150
% of HHs that are Multigenerational	1.00%	1.45%	1.12%

Table 9: Population in a multigenerational home in 2011, 2016, and 2021, Regina census metropolitan region (CMA, SK). [Table: 98-10-0134-01](#).

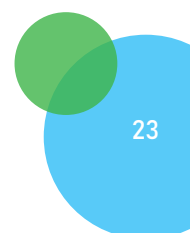
In the Regina census metropolitan area (CMA), only a small percentage of the population lives in a multigenerational home – 1.12% in 2021, down from 1.45% in 2016 (Table 9). In 2021, 27% of these people were children under the age of 15, and 13% were over the age of 65 (Table 10).

Population Living in a Multigenerational Household, by age – Regina CMA, SK			
<i>Age group</i>	2016	2021	% of Total in 2021
0 to 14 years	2,560	2,960	27%
15 to 24 years	1,475	1,400	13%
25 to 34 years	1,285	1,485	13%
35 to 44 years	1,150	1,430	13%
45 to 54 years	1,105	1,155	10%
55 to 64 years	1,060	1,280	11%
65 to 74 years	635	960	9%
75 to 84 years	270	360	3%
85 years and over	100	125	1%
Total	9,645	11,150	100%

Table 10: Population in a multigenerational home by age group in 2016, and 2021, Regina census metropolitan region (CMA, SK). [Table: 98-10-0134-01](#).

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2021 Multigenerational Households by Type of Dwelling – Regina CMA, SK				
Type of Dwelling	All HHs	% of Total	Multigenerational HHs	% of Total
Single-detached house	65,495	65%	1,745	82%
Semi-detached house	2,715	3%	90	4%
Row house	6,195	6%	115	5%
Apartment or flat in a duplex	2,220	2%	55	3%
Apartment in low-rise building*	18,665	19%	100	5%
Apartment in a high-rise building**	4,390	4%	10	0%
Other single-attached house	45	0%	-	0%
Movable dwelling	490	0%	10	0%
Total HHs	100,210	100%	2,120	100%
Total Population	244,945	-	11,150	-
People per Household	2.44	-	5.26	-

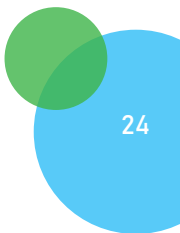
Table 11: Population in a multigenerational home by age group in 2016, and 2021, Regina census metropolitan region (CMA, SK). [Table: 98-10-0138-01](#).

*Low-rise buildings have fewer than 5 storeys. **High-rise buildings have 5-or-more storeys.

There were 2,120 multigenerational households in 2021 (Table 11). 82% of these households live in single-family detached homes compared to 65% of all households. We can also see that multigenerational households are on average much larger than the average household in Regina, with 5.26 people per household compared to 2.44 people per household across the community.

A Statistics Canada data table from 2020 allows us to look at how multigenerational households compare to all households in terms of size of household (Table 12). Multigenerational households have at least 3 people by definition and based on the average household size in 2021 it's no surprise that the majority of these households have 5-or-more people.

We may not be able to directly assess multigenerational households for CHN, but that table from 2020 also allows us to assess how many households qualify as low income, which we will see below in Table 19 characterizes most households in CHN. 7.6% of multigenerational households in 2020 had a low-income before tax, which is about half of the rate of low income across all households (15.6%, Table 12).



2020 Multigenerational Households by Household Size – Regina CMA, SK				
HH Size (# of persons)	All HHs	% of Total	Multigenerational HHs	% of Total
1 person	29,190	29%	-	0%
2 persons	33,605	34%	-	0%
3 persons	14,855	15%	235	11%
4 persons	14,035	14%	515	24%
5+ persons	8,525	9%	1,370	65%
Total HHs	100,210	100%	2,115	100%
% with low income before-tax*	15.6%	-	7.6%	-

Table 12: Multigenerational households by household size in 2020, and percentage in low income, Regina census metropolitan region (CMA, SK). [Table: 98-10-0105-01](#).

* 'Low-income measure, before-tax (LIM-BT)' refers to a fixed percentage (50%) of median adjusted total income of private households. The household total income is adjusted by an equivalence scale to take economies of scale into account. This adjustment for different household sizes reflects the fact that a household's needs increase, but at a decreasing rate, as the number of members increases ([Source](#)).

Households by Tenure, Subsidized Housing

Regina CY (CSD, SK)			
Census Year	2006	2016	2021
Owner HHs	51,095	59,290	61,080
Renter HHs	23,575	28,060	30,610
% Owner	68%	68%	67%
% Renter	32%	32%	33%

Table 13: Number of households by tenure (owner/renter) between 2006, 2016, and 2021 – Regina CY (CSD, SK)

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.

In Table 13 we see that Regina maintained a consistent split of owner and renter households between 2006 and 2021, with a slightly higher share of renters in 2021 than 2006 or 2016 (33% vs 32%). This split is very close to the Canadian average where 33.1% of households are renters.

Despite this lack of change, we see that far fewer renters were in subsidized housing in 2021 compared to 2016 (Table 14, 15% in 2021 and 20% in 2016). This report has not investigated what has contributed to this change but it is significant and would be worth reviewing once 2026 census data is released.

Regina CY (CSD, SK)		
Census Year	2016	2021
Renter HHs in Subsidized Housing	5,570	4,570
(Examined for CHN)	(5,260)	(4,475)
Renter HHs not Subsidized	22,495	26,035
(Examined for CHN)	(21,025)	(25,065)
% Renters in Subsidized Housing	20%	15%

Table 14: Change in renter households with subsidized housing, or not, between 2016 and 2021 – Regina CY (CSD, SK).

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

Total HHs by Actual Shelter Cost – Regina CY (CSD, SK)					
Actual monthly shelter cost			Number of Households		
Affordable to income group	2016 (AMHI = \$82,000)	2021 (AMHI = \$88,000)	2016	2021	%Δ 2016-2021
Very Low	< \$410	< \$440	7,515	6,845	-9%
Low	\$411-\$1,025	\$441-\$1,100	30,340	32,765	8%
Moderate	\$1,026-\$1,640	\$1,101-\$1,760	29,075	30,480	5%
Median	\$1,641-\$2,460	\$1,761-\$2,640	16,010	16,725	4%
High	> \$2,460	> \$2,640	4,410	4,870	10%
Total			87,350	91,685	5%

Table 15: Total households by actual monthly shelter cost paid in 2016 vs 2021 – Regina CY (CSD, SK).

Looking at Table 15 we can see that there were approximately 9% fewer households paying a shelter cost that would be affordable to a Very Low income household. On the other end, there was a marked increase (10%) in the number of households paying a shelter cost that would only be affordable to High income households.

This will be a trend to watch, but we cannot draw too broad a conclusion based on this information. Certainly, there are more households paying a Very Low shelter cost than there are Very Low income households, and much fewer households paying a High shelter cost than High income households, but we cannot say what the incomes are of those households paying a Very Low shelter cost.

One way to address this gap is to look at the median income for owner and renter households depending on their monthly shelter cost. Table 16 shows that most (82%) of the households with the lowest shelter costs, less than \$750/m, are owner households. The median owner household paying less than \$500/m

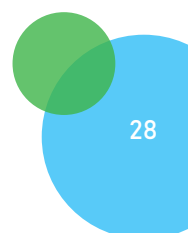
is earning \$61k/yr, which means they can afford a shelter cost of up to \$1530/m. Likewise, the median owner household with a shelter cost between \$500-749/m has an income of \$88k/yr and can afford a shelter cost of \$2,200/m.

By contrast, renter households paying these low shelter costs have a much lower income: the median renter household that was pay under \$500/m earned \$35k/yr and was therefore able to afford up to \$880/m. The median renter household that was paying between \$500-749/m earned even less, \$25k/yr, and able to afford a shelter cost of only \$630/m.

Regina (Census Metropolitan Area, SK) – 2021				
	Owner		Renter	
Monthly Shelter Cost	# of HHs	Median Income (\$/yr)	# of HHs	Median Income (\$/yr)
All HHs	68,310	111,000	31,515	55,200
Less than \$500	4,635	61,200	1,245	35,200
\$500 to \$749	14,245	88,000	2,820	25,200
\$750 to \$999	7,020	102,000	6,970	42,800
\$1,000 to \$1,249	4,610	87,000	7,535	54,800
\$1,250 to \$1,499	5,775	93,000	6,270	69,000
\$1,500 to \$1,999	14,140	115,000	4,855	85,000
\$2,000 to \$2,499	9,600	143,000	1,090	106,000
\$2,500 to \$2,999	4,595	168,000	225	76,500
\$3,000 and over	3,695	202,000	505	54,800

Table 16: Median household income by actual shelter cost and tenure – Regina CMA, 2021. Source: Statistics Canada

[Table: 98-10-0253-01](#)



Part 2: Existing Housing Need in 2021

This section will explore core housing need (CHN). CHN is a 2-stage indicator that identifies households living in dwellings considered unsuitable (too few bedrooms), inadequate (in need of major repair) or unaffordable (paying more than 30% of pre-tax household income). The second stage considers if income levels are such that they could not afford alternative suitable and adequate housing in their community. 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

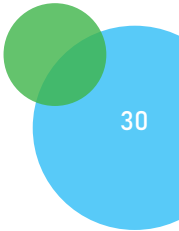
Nearly all of the households reported in Part 1 of this report are the “full universe” of private households included in HART’s census data order – see the Definitions section for more detail. We generally use this data variable as often as possible since it includes the most households. However, when 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 17 below for example, Regina had about 2,500 private households that were not examined for CHN in 2016.

	Regina CY (CSD, SK)	
Census Year	2016	2021
Total – Private HHs	87,350	91,685
HHs Examined for CHN	84,875	90,140
HHs in CHN	11,930	9,285
% of HHs in CHN	14%	10%

Table 17: Total Private Households, Households Examined for CHN, and HHs in CHN for 2016 and 2021 – Regina CY (CSD, SK)

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 is closely associated with income since affordability, measured as shelter cost compared to income, is one of the measurements of CHN need. In Regina, like most of Canada, affordability is also the primary reason why any household is in CHN. Table 18 shows the number of households in CHN and how many are paying an unaffordable shelter cost: 89% of households in CHN have an unaffordable shelter. Some households are also living in a dwelling in need of repair (inadequate), or have too few bedrooms for the household members (unsuitable), or all three.

2021 Households by Income – Regina CY (CSD, SK)					
Income	HHs in CHN	HHs in CHN - Affordability only	HHs in CHN - Affordability and Suitability*	HHs in CHN - Affordability and Adequacy**	HHs in CHN - Affordability, Suitability and Adequacy
Very Low	980	820	-	115	-
Low	6,680	5,410	310	500	25
Moderate	1,560	725	165	95	20
Median	70	-	-	-	-
High	-	-	-	-	-
Total	9,285	6,960	510	710	50

Table 18: Private households, households examined for core housing need, households in core housing need, and households in core housing need for affordability only, in 2021 – Regina CY (CSD, SK).

**Core Housing Need defines a dwelling as Unsuitable when there are not enough bedrooms for the size and make-up of resident households according to the National Occupancy Standards.*

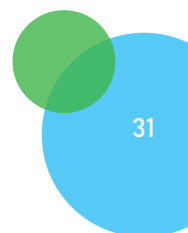
***Core Housing Need defines Adequacy as a dwelling in need of major repairs, like defective plumbing or wiring.*

Overall, we see in Table 20 and Table 19 that CHN decreased between 2016 and 2021 in both Regina and the region of Division No. 6. This decrease was seen across Canada and was likely only a temporary decrease caused by CERB payments to lower income households in 2020 that provided enough income to make their shelter costs affordable as far as CHN is concerned. With that in mind we expect that the rates of CHN in 2016 are closer to reality than those of 2021, but we will need to wait for data from the 2026 census to be confident of that.

The rate of CHN is greatest among Very Low income households – 77% of Regina's Very Low income households were in CHN in 2021, down from 86% in 2016. Yet, Very Low income households represent

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only a small fraction of all households (2.7% in 2021; see Table 4) so there are far more Low income households in CHN: in 2021, 6,680 Low income households were in CHN, representing 72% of all households in CHN in Regina.

9% of Moderate income households were in CHN in 2021, which is relatively high for Canada but not unusual for a large city. Likewise, there are a handful of Median income households in CHN – 70 in 2021, down from 335 in 2016. For Median income households, the housing need is predominately related to overcrowding: in 2016, 195 of the 335 households in CHN were below the suitability standard only, with another 60 below suitability and another standard. These households probably have a Median-level income due to having many people working to generate income but living together to save on shelter costs.

Core Housing Need by Income/Affordability – Regina CY (CSD, SK)				
	2016		2021	
<i>Income</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	1,285	86%	980	77%
Low	8,220	56%	6,680	44%
Moderate	2,095	14%	1,560	9%
Median	335	2%	70	0%
High	0	0%	0	0%
Total	11,930	14%	9,285	10%

Table 19: Households in core housing need, and the rate of core housing need, by income in 2016 and 2021 – Regina CY (CSD, SK).

Core Housing Need by Income/Affordability - Division No.6 (CD, SK)				
	2016		2021	
<i>Income</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	1,535	83%	1,245	76%
Low	9,025	53%	7,540	41%
Moderate	2,495	14%	1,765	9%
Median	485	2%	30	0%
High	0	0%	0	0%
Total	13,550	14%	10,575	10%

Table 20: Households in core housing need, and the rate of core housing need, by income in 2016 and 2021 – Division No.6 (CD, SK).

Regina represents the vast majority of households in the region as represented by Division No. 6 (85%), so the trends that apply to Regina also apply to the region.

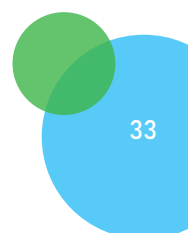
Most of Regina's neighboring towns have very low levels of CHN. In 2016, all had rates of CHN under 5% except Pilot Butte which had 7%. And in 2021, only the rural municipality of Sherwood was above 5% with 9% of households in CHN.

Number of Households in Neighboring Towns (2006, 2016, 2021)			
Neighboring towns	2006	2016	2021
Sherwood No. 159 RM (CSD, SK)	270	255	235
Grand Coulee T (CSD, SK)	130	200	200
Edenwold No. 158 RM (CSD, SK)	1025	1380	1365
White City T (CSD, SK)	355	1000	1175
Pilot Butte T (CSD, SK)	620	760	965
Balgonie T (CSD, SK)	460	605	620

Table 21: Number of Households in Neighboring Towns (2006, 2016, 2021) - Sherwood No. 159 RM (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).

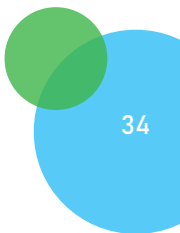
2016 Core Housing Need by Income/Affordability – CSDs												
Income	Sherwood No. 159 RM (CSD, SK)		Grand Coulee T (CSD, SK)		Edenwold No. 158 RM (CSD, SK)		White City T (CSD, SK)		Pilot Butte T (CSD, SK)		Balgonie T (CSD, SK)	
	HHS in CHN	% in CHN	HHS in CHN	% in CHN	HHS in CHN	% in CHN	HHS in CHN	% in CHN	HHS in CHN	% in CHN	HHS in CHN	% in CHN
Very Low	0	0%	0	0%	0	0%	0	0%	20	80%	0	0%
Low	0	0%	0	0%	15	9%	25	22%	30	26%	20	19%
Moderate	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Median	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
High	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Total	0	0%	0	0%	25	2%	25	3%	50	7%	25	4%

Table 22: Households in core housing need, and the rate of core housing need, by income in 2016 – Pense T (CSD, SK), Sherwood No. 159 RM (CSD, SK), Regina CY (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).



2021 Core Housing Need by Income/Affordability – CSDs												
	Sherwood No. 159 RM (CSD, SK)		Grand Coulee T (CSD, SK)		Edenwold No. 158 RM (CSD, SK)		White City T (CSD, SK)		Pilot Butte T (CSD, SK)		Balgonie T (CSD, SK)	
<i>Income</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	0	0%	0	0%	35	70%	0	0%	0	0%	0	0%
Low	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Moderate	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Median	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
High	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Total	20	9%	0	0%	45	3%	20	2%	30	3%	20	3%

Table 23: Households in core housing need, and the rate of core housing need, by income in 2021 – Pense T (CSD, SK), Sherwood No. 159 RM (CSD, SK), Regina CY (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).



Core Housing Need by Household Size

In Regina, 1 person-sized households were far more likely to be in CHN than larger households in 2021: 18% of single-person households were in CHN, while the next highest rate of CHN was 9% among 3 person and 5-or-more person households. This represents a major decrease in CHN among 5-or-more person-sized households compared to 2016 when 21% of 5+ person households were in CHN, on par with single-person households.

Single-person households represented 51% of all households in CHN in 2021 in Regina. 2-person households form the largest of the five household size categories (Table 6), but these households had the lowest rate of CHN in both 2016 and 2021 and therefore have much fewer households in CHN than single-person households.

Core Housing Need by Household Size – Regina CY (CSD, SK)				
	2016		2021	
<i>HH Size</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN
1 p.	5,220	21%	4,725	18%
2 p.	2,585	9%	1,780	6%
3 p.	1,575	12%	1,270	9%
4 p.	1,140	10%	770	6%
5+ p.	1,420	21%	735	9%
Total	11,930	14%	9,285	10%

Table 24: HHs in CHN, and the rate of CHN, by household size, in 2016 and 2021 – Regina CY (CSD, SK).

Core Housing Need by Household Size - Division No.6 (CD, SK)				
	2016		2021	
<i>HH Size</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN
1 p.	6,020	22%	5,480	18%
2 p.	2,940	8%	2,075	6%
3 p.	1,760	12%	1,385	9%
4 p.	1,275	9%	850	6%
5+ p.	1,555	19%	790	9%
Total	13,550	14%	10,575	10%

Table 25: Households in core housing need, and the rate of core housing need, by household size in 2016 and 2021 – Division No.6 (CD, SK).

Core Housing Need by Family Type

To seek further insights into CHN by household size, we may further disaggregate CHN by the family type of the household (Table 26). Generally, single-parent households have much higher rates of CHN regardless of the size of household. Within 2 person households, we can see that couples without children have a much lower rate of CHN than single-parents and roommates (2% vs 19% and 8% respectively in 2021). Among households with multiple families, CHN was dramatically lower in 2021 than 2016 (2% vs 13%) although the total number of such households dropped only slightly (1,470 in 2016 & 1,415).

Core Housing Need by Family Type and Household Size – Regina CY (CSD, SK)												
2016												
HH Size	All HHs		1 p.		2 p.		3 p.		4 p.		5+ p.	
Family Type	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Single-person	5,220	21%	5,220	21%	-	-	-	-	-	-	-	-
Couple <i>without</i> children*	1,025	2%	-	-	965	5%	30	4%	15	12%	15	19%
Couples <i>with</i> children*	1,875	7%	-	-	-	-	500	6%	550	6%	825	17%
Single-parent*	3,095	34%	-	-	1,160	27%	985	34%	515	44%	430	61%
Multiple families	190	13%	-	-	-	-	-	-	40	10%	150	14%
Roommates	530	12%	-	-	455	13%	55	8%	15	7%	0	0%
2021												
HH Size	All HHs		1 p.		2 p.		3 p.		4 p.		5+ p.	
Family Type	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Single-person	4,725	18%	4,725	18%	-	-	-	-	-	-	-	-
Couple <i>without</i> children*	585	3%	-	-	540	2%	25	3%	0	0%	0	0%
Couples <i>with</i> children*	1,215	5%	-	-	-	-	390	4%	390	4%	425	7%
Single-parent*	2,370	24%	-	-	945	19%	820	26%	340	28%	260	35%
Multiple families	30	2%	-	-	-	-	-	-	0	0%	20	2%
Roommates	370	8%	-	-	300	8%	35	5%	20	8%	0	0%

Table 26: Households in core housing need, and the rate of core housing need, by family type and household size in 2016 & 2021 – Regina (CSD, SK). *Note that the categories 1) couples without children, 2) couples with children, and 3) single-parent families each include those households with, and without, additional persons. "Roommates" represents the census category "Non-census family households with two-or-more persons."

Core Housing Need by Tenure

Across Canada, renter households are far more likely to be in CHN than owner households, and this is also true of Regina. We saw that CHN is driven by unaffordability (Table 18), and renters tend to have a much lower median income (Table 16). In 2021, renters were almost 6x more likely to be in CHN than owners (23% vs 4%, Table 27). So, although there are twice as many owner households than renter, there are around three times as many renter households in CHN than owner households in CHN.

There is no significant difference in the rate of CHN among owners with or without mortgages, but there were differences in the *type* of CHN experienced by these households. Among those owners with a mortgage who were in CHN, they were relatively more likely to be in CHN for affordability, while owners without a mortgage were relatively more likely to be in CHN for adequacy (home needs major repairs).

Specifically, in 2021, 24% of those owners without a mortgage in CHN lived in an inadequate home compared to 2% of those owners with a mortgage in CHN (Table 28). 78% of owners with a mortgage in CHN were in CHN due to affordability only compared to 62% of those owners without a mortgage in CHN. There were also a fair number of owners in CHN for more than one type of CHN, most (74%) of which were for both affordability and adequacy.

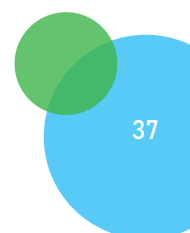
Among renters, those receiving a subsidy for housing are much more likely to be in CHN: 42% compared to 20% of renters not in subsidized housing. Subsidized housing is usually only available to lower income households so, again, income is likely the root of this discrepancy.

Core Housing Need by Tenure – Regina CY (CSD, SK)				
	2016		2021	
Tenure	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	3,035	5%	2,475	4%
With mortgage	2,020	6%	1,520	4%
Without mortgage	1,015	5%	955	4%
Renter	8,895	34%	6,815	23%
Subsidized	3,330	63%	1,865	42%
Not subsidized	5,565	26%	4,950	20%
Total	11,930	14%	9,285	10%

Table 27: Households in core housing need, and the rate of core housing need, by tenure in 2016 and 2021 – Regina CY (CSD, SK). Note, categories may not match totals due to random rounding in data.

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2021 Type of Core Housing Need among Owners – Regina CY (CSD, SK)				
	Owners with a mortgage		Owners without a mortgage	
Type of CHN	# of HHs	% of Total	# of HHs	% of Total
Affordability only	1,185	78%	590	62%
Adequacy only	35	2%	230	24%
Suitability only	40	3%	35	4%
Multiple	260	17%	105	11%
Total	1,520	100%	955	100%

Table 28: Owners households, with and without a mortgage, in core housing need, and the rate of core housing need, by type of core housing need in 2021 – Regina CY (CSD, SK).

Core Housing Need by Tenure - Division No.6 (CD, SK)				
	2016		2021	
Tenure	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	4,030	6%	3,285	4%
With mortgage	2,660	6%	2,035	4%
Without mortgage	1,370	5%	1,245	4%
Renter	9,520	34%	7,290	23%
Subsidized	3,580	63%	2,010	41%
Not subsidized	5,940	27%	5,280	20%
Total	13,550	14%	10,575	10%

Table 29: Households in core housing need, and the rate of core housing need, by tenure in 2016 and 2021 – Division No.6 (CD, SK). Note, categories may not match totals due to random rounding in data.

Core Housing Need by Age

2021 Core Housing Need by Age – Regina CMA, SK					
Age of PHM	HHs Examined for CHN	HHs in CHN	% in CHN	All HHs - % of HHs who rent	HHs in CHN - % of HHs who rent
18 to 24 years	3,390	520	15%	85%	93%
25 to 54 years	48,685	4,850	10%	37%	78%
55 to 64 years	16,215	1,420	9%	22%	64%
65 years and over	21,835	2,495	11%	25%	66%
Total	90,135	9,290	10%	33%	73%

Table 30: Core housing need by age of primary household maintainer in 2021, Regina Census Metropolitan Area (CMA, SK). [Table: 98-10-0624-01](#).

The City of Regina had requested an analysis of CHN by age. The data that is available, to the author's knowledge, isn't as disaggregated as one would like, only covers census year 2021, and only for the census metropolitan area of Regina rather than the census subdivision, but it has been presented here as it still contains some useful information.

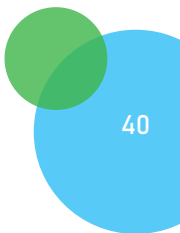
Among the four age groups by primary household maintainer where CHN is disaggregated – 18-24 years old, 25-54 years old, 55-64 years old, and 65+ years old – the rate of CHN is greatest among the 18-24 age group with 15% of households in CHN. This is likely related to the fact that a far higher proportion of these households rent their dwelling (85% compared to 33% for the community) as we saw above (Table 27) that CHN among renters is much greater than among owners.

The other three groups are very close to the community average of 10%, with CHN a bit higher among the 65+ age group. We can also see from Table 32 below that CHN among households led by someone over the age of 85 (for the Regina CSD) is decidedly higher at 19%, so it appears that, in 2021 at least, CHN tends to increase with age starting around retirement age.

In Table 31 we can see that households led by people of all ages are mostly in CHN due to affordability. Adequacy (needing major repairs) is high among households led by someone of working age and seniors (14%), but declines to 8% among households led by someone age 85 or older. On the other hand, suitability (overcrowding) is almost exclusively a problem among people under the age of 65 – 20% of working age-led households and 14% of youth-led households in CHN experienced overcrowding in 2021.

2021 Households in CHN by Type of Housing Need and Age of PHM – Regina CY (CSD, SK)				
<i>Type of CHN (incl. HHs with multiple needs)</i>	PHM under 25	PHM age 25-64	PHM age 65+	PHM age 85+
Affordability	88%	87%	91%	94%
Adequacy	4%	14%	14%	8%
Suitability	15%	20%	1%	0%

Table 31: Percent of households in core housing need, and the rate of core housing need, by age of primary household maintainer and type of core housing need in 2021 – Regina CY (CSD, SK). Note that some households experience more than one type of housing need so the percentages will add up to more than 100%.



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:

Note: The population with the highest rate of CHN in each municipality has been highlighted in dark green.

Core Housing Need by Priority Populations – Regina CY (CSD, SK)				
	2016		2021	
Priority Populations	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	3,295	13%	2,310	9%
HH with cognitive, mental, or addictions activity limitation	1,735	14%	1,460	9%
Indigenous HH	2,865	33%	2,215	21%
Visible minority HH	2,265	18%	1,850	10%
Woman-led	6,890	20%	5,225	13%
Black-led HH	385	22%	290	11%
New migrant-led HH	1,005	23%	625	15%
Refugee claimant-led HH	525	33%	380	19%
Single mother-led HH	2,700	39%	1,870	25%
HH head under 24	715	22%	520	15%
HH head over 65	3,210	17%	2,495	11%
HH head over 85	710	28%	565	19%
Community (all HHs)	11,930	14%	9,285	10%

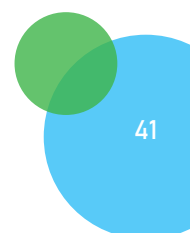
Table 32: Households in core housing need, and the rate of core housing need, by priority population in 2016 and 2021 – Regina CY (CSD, SK).

In both 2016 and 2021, single-mother-led households experienced the highest rate of CHN: 39% in 2016 and 25% in 2021. Single-mothers experience a high rate of CHN across Canada, presumably since they most often only have one source of income but need to provide bedrooms for themselves and their children.

Indigenous households (defined as at least 50% of household members identifying as Indigenous) and refugee-claimant-led households also experience high rates of core housing need. In 2021, both groups had around 1-in-5 households in CHN, although there are many more Indigenous households than refugee-claimants.

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Households led by someone over the age of 85 also saw high rates of CHN: 28% in 2016 and 19% in 2021, representing 710 and 565 households respectively.

Core Housing Need by Priority Populations - Division No.6 (CD, SK)				
	2016		2021	
<i>Priority Populations</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	3,755	13%	2,630	9%
HH with cognitive, mental, or addictions activity limitation	2,005	14%	1,655	8%
Indigenous HH	3,120	31%	2,425	20%
Visible minority HH	2,315	17%	1,870	10%
Woman-led	7,765	20%	5,885	13%
Black-led HH	385	22%	290	10%
New migrant-led HH	1,020	23%	630	15%
Refugee claimant-led HH	525	33%	385	19%
Single mother-led HH	2,930	38%	2,025	24%
HH head under 24	775	22%	575	15%
HH head over 65	3,785	17%	2,925	11%
HH head over 85	820	28%	680	20%
Community (all HHs)	13,550	14%	10,575	10%

Table 33: Households in core housing need, and the rate of core housing need, by priority population in 2016 and 2021 - Division No.6 (CD, SK).

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. HART did not order data from the 2011 census due to data quality concerns.

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 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.

Performing this split on small communities may result in values being suppressed, and the estimate

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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 City of Regina in terms of both affordability and number of bedrooms. HART's methodology will identify the expected split of future households in terms of affordability and bedroom needs and apply those splits to the more rigorous household growth forecasts prepared by Watson & Associates Economists Ltd. for the City. Below we will present those forecasts for years 2031, 2041, and 2051.

Results

The tables below are organized as follows:

- a) Forecast relative split of housing demand by affordability and unit size (HART methodology),
- b) Watson & Co. population and household forecasts (2026-2051),
- c) Future housing need in 2031, 2041, and 2051,
 - Approximately equal to Table (a) multiplied by the number of households in Table (b) for each of the three years.
- d) New units needed between 2021 and 2031, 2041, and 2051,
 - Table (c) for 2031, 2041, and 2051 less Table (e).
- e) Number of Households in 2021 (for comparison), and
- f) Number of Households in CHN in 2021 (for comparison).

Discussion of results

HART's methodology estimates that 53% of future households will need a 1-bedroom home (Table 35). This need is based on household types as reported in the census, which, when combined with the size of household, allows us to estimate the minimum number of bedrooms needed in order for a given household to be housed suitably per the National Occupancy Standards. Around 28% of these will need to be affordable to households earning less than 50% of the median household income (where 28% = $(1.3\% + 13.7\%) / 53.1\%$).

This methodology says that 2% of all households will need their shelter cost to be affordable to Very Low income households, but this is very likely an underestimate affected by the unusually low number of Very Low income households in 2021 – combining Very Low and Low income household forecasts is one way to mitigate this effect.

Combining those categories gives us the following change in housing need for households earning under 50% of median (Table 34).

Future Housing Need among Households earning under 50% of median					
Year	Very Low income HHs	Low income HHs	Very Low + Low income HHs	10-year net change	10-year % change
2021 (estimate)	2,450	15,630	18,080	<i>n/a</i>	<i>n/a</i>
2031 (forecast)	2,173	18,712	20,885	2,805	16%
2041 (forecast)	2,601	22,397	24,998	4,113	20%
2051 (forecast)	3,052	26,281	29,334	4,335	17%

Table 34: Change in housing need among Very Low and Low income households 2021-2051. Regina CY (CSD, SK).

We forecast that an additional 2,805 households earning under 50% of median will form between 2021 and 2031, a growth of 16%. These households could afford a maximum shelter cost of \$1,100/m in 2021 (Table 53). We saw in Table 15 that there were almost 40,000 households paying a shelter cost equal to or less than this, but Table 16 also showed that the majority of those low shelter costs were owners characterized by relatively high incomes who are not likely to be in CHN. The challenge is to build an additional 2,805 units – mostly 1- or 2-bedroom – that are affordable to the households who need it.

a) HART forecast future split of housing demand by affordability and unit size based on trend between 2006 and 2021:

Forecast split of housing demand by affordability and unit size – Regina (CSD, SK)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	1.3%	13.7%	12.2%	12.1%	13.8%	53.1%
2	0.4%	2.4%	3.6%	4.6%	8.4%	19.3%
3	0.2%	1.1%	1.8%	3.4%	10.9%	17.3%
4	0.2%	0.4%	1.3%	1.7%	4.5%	8.0%
5+	0.0%	0.1%	0.4%	0.5%	1.3%	2.3%
Total	2.0%	17.6%	19.2%	22.3%	38.8%	100.0%

Table 35: Projected split of housing demand by affordability and unit size by income (affordability) and unit size (number of bedrooms) – Regina CY (CSD, SK).

b) Watson & Co. forecast population and number of households 2026-2051:

Watson & Co. population and household forecasts (2026-2051)			
Year	Population incl. census undercount	Total Households	Persons per Unit (i.e. Average Household Size)
Mid-2026	248,800	98,200	2.534
Mid-2031	267,800	106,080	2.525
Mid-2036	290,900	115,930	2.509
Mid-2041	317,400	126,970	2.5
Mid-2046	344,300	138,280	2.49
Mid-2051	369,600	148,990	2.481

Table 36: Watson & Co. estimates of population and households, 2026-2051, Regina CY (CSD, SK). Prepared for the City of Regina.

c) HART forecasted future housing demand by affordability and unit size based on trend between 2006 and 2021 applied to Watson & Co. household forecasts for 2031, 2041, and 2051:

2031 Housing need by affordability and unit size – Regina (CSD, SK)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	1,428	14,488	12,958	12,856	14,590	56,320
2	408	2,551	3,775	4,897	8,877	20,508
3	173	1,122	1,939	3,571	11,529	18,335
4	163	408	1,326	1,837	4,795	8,530
5+	0	143	408	510	1,326	2,387
Total	2,173	18,712	20,406	23,671	41,118	106,080
2041 Housing need by affordability and unit size – Regina (CSD, SK)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	1,710	17,341	15,509	15,387	17,463	67,411
2	488	3,053	4,519	5,862	10,625	24,546
3	208	1,343	2,320	4,274	13,800	21,945
4	195	488	1,588	2,198	5,740	10,209
5+	0	171	488	611	1,588	2,858
Total	2,601	22,397	24,424	28,332	49,215	126,970
2051 Housing need by affordability and unit size – Regina (CSD, SK)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	2,006	20,349	18,199	18,056	20,492	79,102
2	573	3,583	5,302	6,878	12,467	28,803
3	244	1,576	2,723	5,016	16,193	25,751
4	229	573	1,863	2,579	6,735	11,980
5+	0	201	573	717	1,863	3,353
Total	3,052	26,281	28,660	33,246	57,750	148,990

Table 37: Housing need by affordability and unit size for 2031, 2041, and 2051 based on Watson & Co. household forecasts and HART affordability and unit size splits. Regina CY (CSD, SK).

d) New units needed by affordability and unit between 2021 and 2031, 2041, and 2051:

2031 Housing need by affordability and unit size – Regina (CSD, SK)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	-442	2,258	1,748	1,786	1,630	6,980
2	48	481	475	727	987	2,718
3	23	212	269	681	1,359	2,545
4	93	78	316	377	825	1,690
5+	0	53	98	100	206	457
Total	-277	3,082	2,906	3,671	5,008	14,390
2041 Housing need by affordability and unit size – Regina (CSD, SK)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	-160	5,111	4,299	4,317	4,503	18,071
2	128	983	1,219	1,692	2,735	6,756
3	58	433	650	1,384	3,630	6,155
4	125	158	578	738	1,770	3,369
5+	0	81	178	201	468	928
Total	151	6,767	6,924	8,332	13,105	35,280
2051 Housing need by affordability and unit size – Regina (CSD, SK)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	136	8,119	6,989	6,986	7,532	29,762
2	213	1,513	2,002	2,708	4,577	11,013
3	94	666	1,053	2,126	6,023	9,961
4	159	243	853	1,119	2,765	5,140
5+	0	111	263	307	743	1,423
Total	602	10,651	11,160	13,246	21,640	57,300

Table 38: New units needed by affordability and unit size between 2021 and 2031, 2041, and 2051, Regina CY (CSD, SK).

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

Number of Households in 2021 – Regina CY (CSD, SK)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	1,870	12,230	11,210	11,070	12,960	49,340
2	360	2,070	3,300	4,170	7,890	17,790
3	150	910	1,670	2,890	10,170	15,790
4	70	330	1,010	1,460	3,970	6,840
5+	0	90	310	410	1,120	1,930
Total	2,450	15,630	17,500	20,000	36,110	91,690

Table 39: Estimated number of households in 2021 by income (affordability) and unit size (number of bedrooms) - Division No.6 (CD, SK). Note that estimating the needs of households by unit size may result in a different grand total than actual households in 2021.

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

2021 Households in CHN – Regina CY (CSD, SK)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	840	4,420	0	0	0	5,260
2	110	1,280	265	0	0	1,655
3	30	670	580	0	0	1,280
4	0	225	510	35	0	770
5+	0	85	195	25	0	305
Total	980	6,680	1,550	60	0	9,270

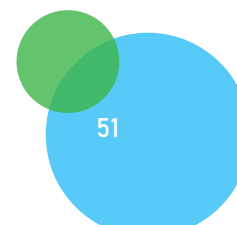
Table 40: Actual number of households in core housing need in 2021, by income and number of bedrooms – Regina CY (CSD, SK). Note that estimating the needs of households by unit size may result in a different grand total than actual households in CHN in 2021.

Appendix A: Full data tables

Population rates (2006, 2011, 2016, 2021)

Age group	2006	2011	2016	2021
0 to 14 years	31,560	33,540	39,675	42,655
15 to 24 years	28,225	27,885	27,320	27,860
25 to 34 years	24,710	29,695	35,250	32,985
35 to 44 years	25,175	24,435	29,410	34,115
45 to 54 years	27,370	28,965	27,415	26,225
55 to 64 years	18,010	22,715	26,295	27,370
65 to 74 years	11,715	12,655	15,750	19,980
75 to 84 years	8,870	9,015	9,300	10,050
85+ years	3,610	4,195	4,695	5,150
Total	179,245	193,100	215,105	226,405

Table 41: Population by age group for census years 2006, 2011, 2016, and 2021. Regina CY (CSD, SK).



Population, households, and headship rate (2006, 2021)

Year	2006						2021					
	Division No.6 (CD, SK)			Regina CY (CSD, SK)			Division No.6 (CD, SK)			Regina CY (CSD, SK)		
Count Type	HHs	Population	Headship Rate	HHs	Population	Headship Rate	HHs	Population	Headship Rate	HHs	Population	Headship Rate
15 to 24 years	5,180	33,545	15.4%	4,780	28,225	16.9%	4,160	33,095	12.6%	3,770	27,860	13.5%
25 to 34 years	14,170	28,545	49.6%	12,375	24,710	50.1%	17,715	38,285	46.3%	15,385	32,985	46.6%
35 to 44 years	17,180	30,920	55.6%	14,210	25,175	56.4%	22,455	40,765	55.1%	19,035	34,115	55.8%
45 to 54 years	20,200	34,380	58.8%	16,405	27,370	59.9%	18,555	32,235	57.6%	15,265	26,225	58.2%
55 to 64 years	14,115	23,045	61.2%	11,215	18,010	62.3%	20,890	34,970	59.7%	16,545	27,370	60.4%
65 to 74 years	9,385	14,875	63.1%	7,470	11,715	63.8%	15,810	25,985	60.8%	12,405	19,980	62.1%
75 to 84 years	7,650	11,100	68.9%	6,150	8,870	69.3%	8,260	12,480	66.2%	6,640	10,050	66.1%
85+ years	2,620	4,030	65.0%	2,200	3,315	66.4%	3,625	6,030	60.1%	3,085	5,150	59.9%
Total	90,500	220,685	41.0%	74,800	179,245	41.7%	111,465	276,560	40.3%	92,125	226,405	46.6%

Table 42: Households, population, and headship rate by age group, 2006 and 2021, for Division No. 6 (CD, SK) and Regina CY (CSD, SK).

Number of Constructions from 1920 to 2021

Regina CY (CSD, SK)	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	2,465	3,885	11,925	13,330	18,520	11,435	2,815	3,010	3,960	5,265	9,040	6,475
Cumulative Percentage	3%	7%	20%	34%	54%	67%	70%	73%	77%	83%	93%	100%

Table 43: Number of dwellings by period of construction, and cumulative percentage, as of 2021, for Division No. 6 (CD, SK) and Regina CY (CSD, SK).

Dwellings by structural type by year of construction

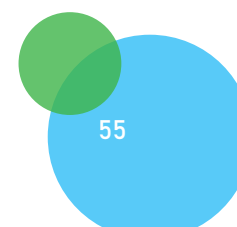
Regina CY (CSD, SK)	1920 or before	1921 to 1945	1946 to 1960	1961 to 1970	1971 to 1980	1981 to 1990	1991 to 1995	1996 to 2000	2001 to 2005	2006 to 2010	2011 to 2015	2016 to 2021	Total by Construction Period
Apartment in building with 5+ storeys	70	90	405	835	1,220	690	105	60	95	105	365	345	4,390
Movable dwelling	0	0	0	35	90	25	0	10	0	0	0	0	190
Single-detached house	1,480	3,155	9,460	9,155	12,615	7,620	1,540	1,615	2,090	2,930	4,160	2,300	58,120
Attached, semi-detached, row housing	95	60	370	810	1,655	790	295	295	730	840	1,520	1,210	8,660
Apartment in building with <5 storeys, duplexes	815	590	1,690	2,505	2,940	2,300	865	1,025	1,050	1,380	2,990	2,620	20,770
Total by Structural Type	2,465	3,885	11,925	13,330	18,520	11,435	2,815	3,010	3,960	5,265	9,040	6,475	92,130

Table 44: Dwellings by period of construction and building type, as of 2021, for Regina CY (CSD, SK).

Dwellings by structural type and number of bedrooms

<i>Regina CY (CSD, SK)</i>	No bedrooms	1 bedroom	2 bedrooms	3 bedrooms	4 or more bedrooms	Total
Single-detached house	65	1,100	8,365	23,960	24,640	58,130
Apartment in building with 5+ storeys	50	2,265	1,940	120	20	4,395
Movable dwelling	0	25	85	75	10	195
Attached, semi-detached, row housing	20	240	2,630	4,840	910	8,640
Apartment in building with <5 storeys, duplexes	365	7,185	10,780	1,900	520	20,750

Table 45: 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 (table 1 of 2)	
Community	Division No.6 (CD, SK)
AMHI	\$83,000
Very Low	< \$16,600
Low	\$16,601-\$41,500
Moderate	\$41,501-\$66,400
Median	\$66,401-\$99,600
High	> \$99,600

Table 46: Annual household income ranges for HART income categories, 2016 – Division No.6 (CD, SK).

2016 – Income (table 2 of 2)							
Community	Regina CY (CSD, SK)	Sherwood No. 159 RM (CSD, SK)	Grand Coulee T (CSD, SK)	Edenwold No. 158 RM (CSD, SK)	White City T (CSD, SK)	Pilot Butte T (CSD, SK)	Balgonie T (CSD, SK)
AMHI	\$82,000	\$81,000	\$153,000	\$144,000	\$162,000	\$116,000	\$127,000
Very Low	< \$16,400	< \$16,200	< \$30,600	< \$28,800	< \$32,400	< \$23,200	< \$25,400
Low	\$16,401-\$41,000	\$16,201-\$40,500	\$30,601-\$76,500	\$28,801-\$72,000	\$32,401-\$81,000	\$23,201-\$58,000	\$25,401-\$63,500
Moderate	\$41,001-\$65,600	\$40,501-\$64,800	\$76,501-\$122,400	\$72,001-\$115,200	\$81,001-\$129,600	\$58,001-\$92,800	\$63,501-\$101,600
Median	\$65,601-\$98,400	\$64,801-\$97,200	\$122,401-\$183,600	\$115,201-\$172,800	\$129,601-\$194,400	\$92,801-\$139,200	\$101,601-\$152,400
High	> \$98,400	> \$97,200	> \$183,600	> \$172,800	> \$194,400	> \$139,200	> \$152,400

Table 47: Annual household income ranges for HART income categories, 2016 – Sherwood No. 159 RM (CSD, SK), Regina CY (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).

2016 – Affordable monthly shelter cost by income (table 1 of 2)	
Community	Division No.6 (CD, SK)
AMHI	\$83,000
Very Low	< \$415
Low	\$416-\$1,038
Moderate	\$1,039-\$1,660
Median	\$1,661-\$2,490
High	> \$2,490

Table 48: Implied affordable monthly shelter costs for each HART income category, 2016 – Division No.6 (CD, SK).

2016 – Affordable monthly shelter cost by income (table 2 of 2)							
Community	Regina CY (CSD, SK)	Sherwood No. 159 RM (CSD, SK)	Grand Coulee T (CSD, SK)	Edenwold No. 158 RM (CSD, SK)	White City T (CSD, SK)	Pilot Butte T (CSD, SK)	Balgonie T (CSD, SK)
AMHI	\$82,000	\$81,000	\$153,000	\$144,000	\$162,000	\$116,000	\$127,000
Very Low	< \$410	< \$405	< \$765	< \$720	< \$810	< \$580	< \$635
Low	\$411-\$1,025	\$406-\$1,013	\$766-\$1,913	\$721-\$1,800	\$811-\$2,025	\$581-\$1,450	\$636-\$1,588
Moderate	\$1,026-\$1,640	\$1,014-\$1,620	\$1,914-\$3,060	\$1,801-\$2,880	\$2,026-\$3,240	\$1,451-\$2,320	\$1,589-\$2,540
Median	\$1,641-\$2,460	\$1,621-\$2,430	\$3,061-\$4,590	\$2,881-\$4,320	\$3,241-\$4,860	\$2,321-\$3,480	\$2,541-\$3,810
High	> \$2,460	> \$2,430	> \$4,590	> \$4,320	> \$4,860	> \$3,480	> \$3,810

Table 49: Implied affordable monthly shelter costs for each HART income category, 2016 – Sherwood No. 159 RM (CSD, SK), Regina CY (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).

2021 – Income (table 1 of 2)	
Community	Division No.6 (CD, SK)
AMHI	\$90,000
Very Low	< \$18,000
Low	\$18,001-\$45,000
Moderate	\$45,001-\$72,000
Median	\$72,001-\$108,000
High	> \$108,000

Table 50: Annual household income ranges for HART income categories, 2021 – Division No.6 (CD, SK).

2021 – Income (table 2 of 2)							
Community	Regina CY (CSD, SK)	Sherwood No. 159 RM (CSD, SK)	Grand Coulee T (CSD, SK)	Edenwold No. 158 RM (CSD, SK)	White City T (CSD, SK)	Pilot Butte T (CSD, SK)	Balgonie T (CSD, SK)
AMHI	\$88,000	\$111,000	\$124,000	\$149,000	\$174,000	\$120,000	\$128,000
Very Low	< \$17,600	< \$22,200	< \$24,800	< \$29,800	< \$34,800	< \$24,000	< \$25,600
Low	\$17,601-\$44,000	\$22,201-\$55,500	\$24,801-\$62,000	\$29,801-\$74,500	\$34,801-\$87,000	\$24,001-\$60,000	\$25,601-\$64,000
Moderate	\$44,001-\$70,400	\$55,501-\$88,800	\$62,001-\$99,200	\$74,501-\$119,200	\$87,001-\$139,200	\$60,001-\$96,000	\$64,001-\$102,400
Median	\$70,401-\$105,600	\$88,801-\$133,200	\$99,201-\$148,800	\$119,201-\$178,800	\$139,201-\$208,800	\$96,001-\$144,000	\$102,401-\$153,600
High	> \$105,600	> \$133,200	> \$148,800	> \$178,800	> \$208,800	> \$144,000	> \$153,600

Table 51: Annual household income ranges for HART income categories, 2021 – Sherwood No. 159 RM (CSD, SK), Regina CY (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).

2021 – Affordable monthly shelter cost by income (table 1 of 2)	
Community	Division No.6 (CD, SK)
AMHI	\$90,000
Very Low	< \$450
Low	\$451-\$1,125
Moderate	\$1,126-\$1,800
Median	\$1,801-\$2,700
High	> \$2,700

Table 52: Implied affordable monthly shelter costs for each HART income category, 2021 – Division No.6 (CD, SK).

2021 – Affordable monthly shelter cost by income (table 2 of 2)							
Community	Regina CY (CSD, SK)	Sherwood No. 159 RM (CSD, SK)	Grand Coulee T (CSD, SK)	Edenwold No. 158 RM (CSD, SK)	White City T (CSD, SK)	Pilot Butte T (CSD, SK)	Balgonie T (CSD, SK)
AMHI	\$88,000	\$111,000	\$124,000	\$149,000	\$174,000	\$120,000	\$128,000
Very Low	< \$440	< \$555	< \$620	< \$745	< \$870	< \$600	< \$640
Low	\$441-\$1,100	\$556-\$1,388	\$621-\$1,550	\$746-\$1,863	\$871-\$2,175	\$601-\$1,500	\$641-\$1,600
Moderate	\$1,101-\$1,760	\$1,389-\$2,220	\$1,551-\$2,480	\$1,864-\$2,980	\$2,176-\$3,480	\$1,501-\$2,400	\$1,601-\$2,560
Median	\$1,761-\$2,640	\$2,221-\$3,330	\$2,481-\$3,720	\$2,981-\$4,470	\$3,481-\$5,220	\$2,401-\$3,600	\$2,561-\$3,840
High	> \$2,640	> \$3,330	> \$3,720	> \$4,470	> \$5,220	> \$3,600	> \$3,840

Table 53: Implied affordable monthly shelter costs for each HART income category, 2021 – Sherwood No. 159 RM (CSD, SK), Regina CY (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).

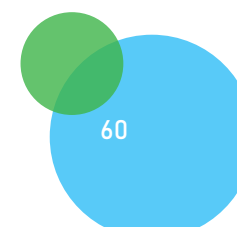
Total households by household size (2006, 2016, 2021)

2006								
HH Size (persons)	Division No.6 (CD, SK)	Regina CY (CSD, SK)	Sherwood No. 159 RM (CSD, SK)	Grand Coulee T (CSD, SK)	Edenwold No. 158 RM (CSD, SK)	White City T (CSD, SK)	Pilot Butte T (CSD, SK)	Balgonie T (CSD, SK)
1 p.	25,820	22,710	55	0	90	0	60	75
2 p.	30,380	25,195	135	35	360	120	205	130
3 p.	13,115	11,405	35	30	170	65	120	70
4 p.	12,235	10,175	20	50	255	110	145	130
5+ p.	6,340	5,190	35	0	145	40	85	60
Total	87,885	74,675	270	130	1,025	355	620	460

Table 54: Total households by household size, 2006 - Division No.6 (CD, SK), Sherwood No. 159 RM (CSD, SK), Regina CY (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).

2016								
HH Size (persons)	Division No.6 (CD, SK)	Regina CY (CSD, SK)	Sherwood No. 159 RM (CSD, SK)	Grand Coulee T (CSD, SK)	Edenwold No. 158 RM (CSD, SK)	White City T (CSD, SK)	Pilot Butte T (CSD, SK)	Balgonie T (CSD, SK)
1 p.	29,355	25,875	55	0	145	70	100	65
2 p.	35,460	29,135	115	55	530	315	270	205
3 p.	15,510	13,355	30	60	210	225	180	115
4 p.	14,250	11,930	35	50	295	260	150	170
5+ p.	8,300	7,060	0	25	185	125	70	50
Total	102,880	87,350	255	200	1,380	1,000	760	605

Table 55: Total households by household size, 2016 - Division No.6 (CD, SK), Sherwood No. 159 RM (CSD, SK), Regina CY (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).



2021								
HH Size (persons)	Division No.6 (CD, SK)	Regina CY (CSD, SK)	Sherwood No. 159 RM (CSD, SK)	Grand Coulee T (CSD, SK)	Edenwold No. 158 RM (CSD, SK)	White City T (CSD, SK)	Pilot Butte T (CSD, SK)	Balgonie T (CSD, SK)
1 p.	31,685	27,645	60	0	175	75	155	95
2 p.	37,100	30,325	120	75	515	400	370	205
3 p.	15,630	13,535	25	35	205	205	175	110
4 p.	14,775	12,380	20	35	335	335	160	135
5+ p.	9,100	7,805	15	30	135	160	110	75
Total	108,290	91,685	235	200	1,365	1,175	965	620

Table 56: Total households by household size, 2021 - Division No.6 (CD, SK), Sherwood No. 159 RM (CSD, SK), Regina CY (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).

Households examined for CHN by household size (2006, 2016, 2021)

2006								
HH Size (persons)	Division No.6 (CD, SK)	Regina CY (CSD, SK)	Sherwood No. 159 RM (CSD, SK)	Grand Coulee T (CSD, SK)	Edenwold No. 158 RM (CSD, SK)	White City T (CSD, SK)	Pilot Butte T (CSD, SK)	Balgonie T (CSD, SK)
1 p.	24,450	21,515	50	-	90	-	60	75
2 p.	29,905	24,765	135	35	355	115	205	130
3 p.	12,900	11,210	35	30	170	65	115	70
4 p.	12,105	10,075	20	50	255	110	145	130
5+ p.	6,315	5,180	35	-	140	40	85	60
Total	85,675	72,750	265	130	1,015	340	610	460

Table 57: Households examined for CHN by household size, 2006 - Division No.6 (CD, SK), Sherwood No. 159 RM (CSD, SK), Regina CY (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).

2016								
HH Size (persons)	Division No.6 (CD, SK)	Regina CY (CSD, SK)	Sherwood No. 159 RM (CSD, SK)	Grand Coulee T (CSD, SK)	Edenwold No. 158 RM (CSD, SK)	White City T (CSD, SK)	Pilot Butte T (CSD, SK)	Balgonie T (CSD, SK)
1 p.	27,795	24,470	55	-	135	65	95	65
2 p.	34,905	28,645	115	55	530	310	260	205
3 p.	15,235	13,110	30	60	210	220	170	110
4 p.	14,075	11,760	35	50	295	260	150	170
5+ p.	8,125	6,895	-	25	185	125	70	50
Total	100,135	84,875	255	200	1,360	985	740	600

Table 58: Households examined for CHN by household size, 2016 - Division No.6 (CD, SK), Sherwood No. 159 RM (CSD, SK), Regina CY (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).

2021								
HH Size (persons)	Division No.6 (CD, SK)	Regina CY (CSD, SK)	Sherwood No. 159 RM (CSD, SK)	Grand Coulee T (CSD, SK)	Edenwold No. 158 RM (CSD, SK)	White City T (CSD, SK)	Pilot Butte T (CSD, SK)	Balgonie T (CSD, SK)
1 p.	30,605	26,650	60	-	170	75	145	95
2 p.	36,755	30,035	115	75	505	400	370	205
3 p.	15,450	13,375	25	35	205	205	175	110
4 p.	14,705	12,320	20	35	330	325	160	135
5+ p.	9,050	7,755	15	30	135	160	110	75
Total	106,565	90,140	235	200	1,345	1,160	955	620

Table 59: Households examined for CHN by household size, 2021 - Division No.6 (CD, SK), Sherwood No. 159 RM (CSD, SK), Regina CY (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).

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

2006								
Income	Division No.6 (CD, SK)	Regina CY (CSD, SK)	Sherwood No. 159 RM (CSD, SK)	Grand Coulee T (CSD, SK)	Edenwold No. 158 RM (CSD, SK)	White City T (CSD, SK)	Pilot Butte T (CSD, SK)	Balgonie T (CSD, SK)
Very Low	3,985	3,590	0	0	20	0	0	0
Low	14,470	12,230	40	0	180	25	75	60
Moderate	15,480	13,250	65	0	200	60	125	60
Median	18,155	14,810	70	70	180	110	185	190
High	35,785	30,800	95	35	445	145	225	135
Total	87,885	74,675	270	130	1,025	355	620	460

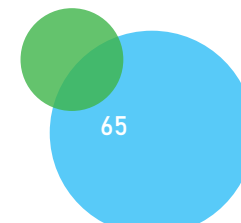
Table 60: Total households by income group, 2006 - Division No.6 (CD, SK), Sherwood No. 159 RM (CSD, SK), Regina CY (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).

2016								
Income	Division No.6 (CD, SK)	Regina CY (CSD, SK)	Sherwood No. 159 RM (CSD, SK)	Grand Coulee T (CSD, SK)	Edenwold No. 158 RM (CSD, SK)	White City T (CSD, SK)	Pilot Butte T (CSD, SK)	Balgonie T (CSD, SK)
Very Low	4,110	3,535	0	0	50	10	45	20
Low	17,550	15,160	25	25	180	115	115	105
Moderate	18,120	15,400	50	30	280	195	100	100
Median	21,790	17,905	75	80	350	360	230	155
High	41,325	35,345	95	55	520	315	270	225
Total	102,880	87,350	255	200	1,380	1,000	760	605

Table 61: Total households by income group, 2016 - Division No.6 (CD, SK), Sherwood No. 159 RM (CSD, SK), Regina CY (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).

2021								
Income	Division No.6 (CD, SK)	Regina CY (CSD, SK)	Sherwood No. 159 RM (CSD, SK)	Grand Coulee T (CSD, SK)	Edenwold No. 158 RM (CSD, SK)	White City T (CSD, SK)	Pilot Butte T (CSD, SK)	Balgonie T (CSD, SK)
Very Low	2,930	2,440	0	0	60	30	35	0
Low	18,745	15,635	30	30	230	140	135	75
Moderate	20,750	17,500	50	40	200	255	165	135
Median	23,490	20,000	60	50	335	390	330	185
High	42,365	36,115	90	75	545	360	305	215
Total	108,290	91,685	235	200	1,365	1,175	965	620

Table 62: Total households by income group, 2021 – Division No.6 (CD, SK), Sherwood No. 159 RM (CSD, SK), Regina CY (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).



Households examined for CHN by income/affordability (2006, 2016, 2021)

2006								
Income	Division No.6 (CD, SK)	Regina CY (CSD, SK)	Sherwood No. 159 RM (CSD, SK)	Grand Coulee T (CSD, SK)	Edenwold No. 158 RM (CSD, SK)	White City T (CSD, SK)	Pilot Butte T (CSD, SK)	Balgonie T (CSD, SK)
Very Low	2,210	2,015	-	-	10	-	-	-
Low	14,180	12,015	40	-	180	25	75	60
Moderate	15,415	13,185	65	-	200	60	125	60
Median	18,115	14,765	70	70	180	110	185	190
High	35,760	30,775	95	35	445	145	225	135
Total	85,675	72,750	265	130	1,015	340	610	460

Table 63: Households examined for CHN by income group, 2006 - Division No.6 (CD, SK), Sherwood No. 159 RM (CSD, SK), Regina CY (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).

2016								
Income	Division No.6 (CD, SK)	Regina CY (CSD, SK)	Sherwood No. 159 RM (CSD, SK)	Grand Coulee T (CSD, SK)	Edenwold No. 158 RM (CSD, SK)	White City T (CSD, SK)	Pilot Butte T (CSD, SK)	Balgonie T (CSD, SK)
Very Low	1,850	1,500	-	-	40	-	25	15
Low	17,080	14,740	25	25	170	115	115	105
Moderate	18,095	15,375	50	30	280	195	100	100
Median	21,790	17,905	75	80	350	360	230	155
High	41,325	35,345	95	55	520	315	270	225
Total	100,135	84,875	255	200	1,360	985	740	600

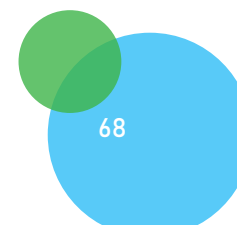
Table 64: Households examined for CHN by income group, 2016 - Division No.6 (CD, SK), Sherwood No. 159 RM (CSD, SK), Regina CY (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).

2021								
Income	Division No.6 (CD, SK)	Regina CY (CSD, SK)	Sherwood No. 159 RM (CSD, SK)	Grand Coulee T (CSD, SK)	Edenwold No. 158 RM (CSD, SK)	White City T (CSD, SK)	Pilot Butte T (CSD, SK)	Balgonie T (CSD, SK)
Very Low	1,630	1,265	-	-	50	-	20	-
Low	18,365	15,300	25	30	220	140	135	75
Moderate	20,725	17,465	50	40	200	255	165	135
Median	23,485	20,000	60	50	335	390	330	185
High	42,365	36,115	90	75	545	360	305	215
Total	106,565	90,140	235	200	1,345	1,160	955	620

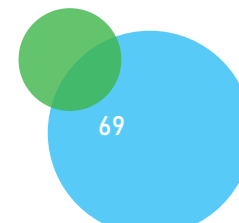
Table 65: Households examined for CHN by income group, 2021 – Division No.6 (CD, SK), Sherwood No. 159 RM (CSD, SK), Regina CY (CSD, SK), Grand Coulee T (CSD, SK), Edenwold No. 158 RM (CSD, SK), White City T (CSD, SK), Pilot Butte T (CSD, SK), Balgonie T (CSD, SK).

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



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 Standards⁸ (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.

⁸ <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.