

Shelter-cost-to-income ratio by tenure including presence of mortgage payments and subsidized housing, Data Tables, 2021

Universe: Private households in non-farm private dwellings, 2021 Census — 25% Sample data

Residence on or off reserve (1) Household type including census family structure (2) Statistics Tenure including presence of mortgage payments and subsidized housing	Northwest Territories							
	Total - Residence on or off reserve (3)							
	Total - Household type including family structure (4)							
	Number of private households							
	Total - Tenure including presence of mortgage payments and subsidized housing (6)	Owner	With mortgage	Without mortgage	Renter	Subsidized housing	Not subsidized housing	Dwelling provided by the local government, First Nation or Indian band
Shelter-cost-to-income ratio (5)								
Total - Shelter-cost-to-income ratio	15,205	8,135	4,870	3,265	7,020	2,195	4,825	50
Spending less than 30% of income on shelter costs	13,395	7,425	4,350	3,075	5,920	1,955	3,965	45
Spending 30% or more of income on shelter costs	1,810	715	520	190	1,095	240	860	0
30% to less than 100%	1,585	635	485	145	950	205	750	0
Not applicable (7)	0	0	0	0	0	0	0	0

Abbreviation notes:

List of abbreviations and acronyms found within various Census products. (<https://www12.statcan.gc.ca/census-recensement/2021/ref/symb-ab-acr-eng.cfm>)

Geography name: Northwest Territories

Data quality flag: 00010

Data quality note: ..."

Footnotes:

[1] Residence on or off reserve

Residence on or off reserve refers to whether the person's usual place of residence is in a census subdivision (CSD) that is defined as 'on reserve' or 'off reserve.' 'On reserve' includes eight CSD types legally affiliated with First Nations or Indian bands, i.e., Indian reserve (IRI), Indian settlement (S-É) (except for the two Indian settlements of Champagne Landing 10 and Kloo Lake, located in Yukon), Indian government district (IGD), Terres réservées aux Cris (TC), Terres réservées aux Naskapis (TK), Nisga'a land (NL), Tsawwassen Lands (TWL) and Tla'amin Lands (TAL). 'Off reserve' includes all CSDs in Canada not defined as 'on reserve.'

[2] Household type

'Household type' refers to the differentiation of households on the basis of whether they are census family households or non-census-family households. Census family households are those that contain at least one census family. Non-census-family households are either one person living alone or a group of two or more persons who live together but do not constitute a census family. Census family households may be differentiated based on the presence of additional persons (that is, persons not in a census family).

[3] Users should be aware that the estimates associated with this variable are more affected than most by the incomplete enumeration of certain reserves and settlements in the Census of Population.

For more information on Indigenous variables, including information on their classifications, the questions from which they are derived, data quality and their comparability with other sources of data, please refer to the Indigenous Peoples Reference Guide, Census of Population, 2021 and the Indigenous Peoples Technical Report, Census of Population, 2021.

[4] For more information, refer to the Census Dictionary: Household type

[5] Shelter-cost-to-income ratio

'Shelter-cost-to-income ratio' refers to the proportion of average total income of household which is spent on shelter costs.

[6] Tenure refers to whether the household owns or rents their private dwelling. The private dwelling may be situated on rented or leased land or be part of a condominium. A household is considered to own their dwelling if some member of the household owns the dwelling even if it is not fully paid for, for example if there is a mortgage or some other claim on it. A household is considered to rent their dwelling if no member of the household owns the dwelling. A household is considered to rent that dwelling even if the dwelling is provided without cash rent or at a reduced rent, or if the dwelling is part of a cooperative. For historical and statutory reasons, shelter occupancy on Indian reserves or settlements does not lend itself to the usual classification by standard tenure categories. Therefore, a special category, 'dwelling provided by the local government, First Nation or Indian band,' has been created for census purposes.

Presence of mortgage payments refers to whether an owner household makes regular mortgage or loan payments for their dwelling. Subsidized housing 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.

[7] The category 'Not applicable' includes private households living on an agricultural operation that is operated by a member of the household, and households with zero or negative household total income.

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