

Saskatchewan Housing

2021 Census of Canada

This report examines select housing characteristics of Statistics Canada’s release on housing from the 2021 Census.

HOUSING OVERVIEW

According to the 2021 Census data, the homeownership rate in Saskatchewan was 70.7 per cent, the fourth highest among all provinces and above the national rate of 66.5 per cent. The proportion of Saskatchewan households that rent their home increased from 25.4 per cent in 2016 to 26.4 per cent in 2021. Figure 1 shows the homeownership and renters rates for Canada and the provinces.

In Saskatchewan, accommodations were deemed suitable (enough bedrooms for the size and composition of the household) for 97.7 per cent of homeowner households and 90.0 per cent of renter households. Additionally, 92.1 per cent of dwellings required only regular maintenance or minor repairs, while 7.9 per cent needed major repairs.

Homeownership increases across age cohorts. In Saskatchewan, the homeownership rate was lowest for younger populations under 34 years of age (47.7 per cent), while those aged 55 to 64 years had the highest homeownership rate at 80.1 per cent. Among seniors aged 65 years and over, the homeownership rate was 78.6 per cent. Figure 2 shows the homeownership rates by selected age groups for Canada and the provinces.

Figure 1: Distribution of Homeowners and Renters - 2021 Census

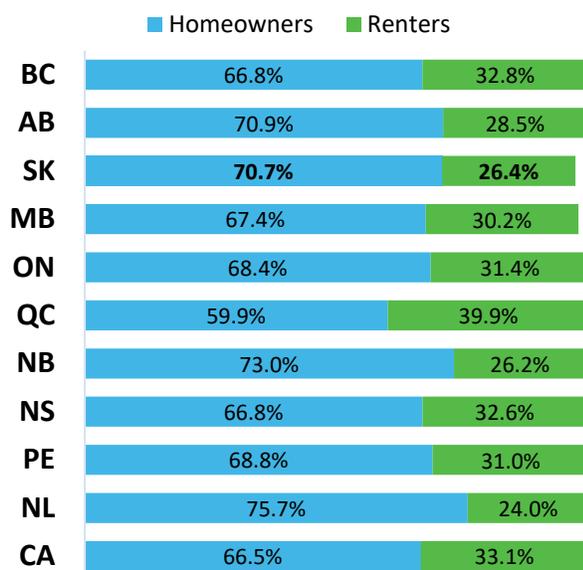
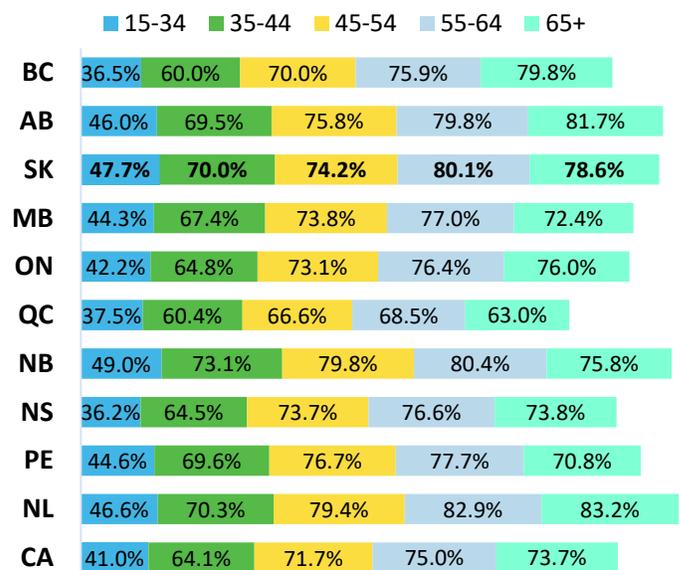


Figure 2: Homeownership Rates by Selected Age Groups - 2021 Census



Source: Statistics Canada, 2021 Census of Canada

HOUSING AFFORDABILITY

Housing affordability is measured based on whether households spend 30 per cent or more of their average monthly total income on shelter costs. Shelter costs include rent or mortgage payments, electricity, heat, water and other municipal services, property taxes and condominium fees. In Saskatchewan, over one in six households spent 30% or more of their total household income on shelter costs (17.2 per cent), less than the national ratio of 20.9 per cent and the fifth highest among provinces. British Columbia (25.4 per cent) and Ontario (24.1 per cent)

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had the highest proportion of households with unaffordable shelter costs, which can be attributed to higher dwelling costs in those provinces. Figure 3 shows the distribution of households with affordable and unaffordable shelter costs in Canada and the provinces.

A larger proportion of tenant households exceeded the affordability threshold than owner households. In 2021, 32.8 per cent of households that rented their dwelling paid 30 per cent or more of their total income towards shelter costs, compared to 11.0 per cent of owner households. Saskatchewan households that paid 30 per cent or more of total income towards shelter costs had an average shelter cost of \$1,474 per month, below the national average of \$1,836. Owner households that exceeded the affordability threshold paid an average of \$1,788 per month, while tenant households paid \$1,206. Figure 4 shows the average monthly shelter costs for homeowners and renters in Canada and the provinces.

Figure 3: Distribution of Households with Affordable and Unaffordable Shelter Costs -2021 Census

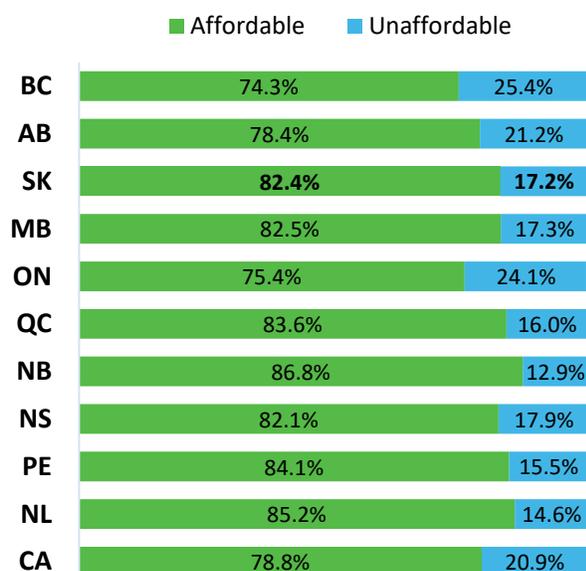
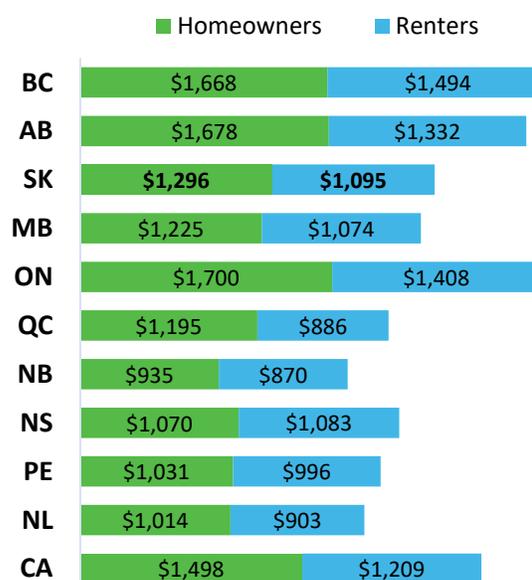


Figure 4: Average Monthly Shelter Costs for Homeowners and Renters -2021 Census



Source: Statistics Canada, 2021 Census of Canada

Note: Figure 3 does not include private households living in band housing, located on a reserve or on an agricultural operation that is operated by a member of the household, and households with zero or negative household total income.

MORTGAGES AND RENT SUBSIDIES

In 2021, most homeowners in Saskatchewan carry a mortgage (57.9 per cent), while 42.1 per cent owned their home mortgage-free. This is the sixth highest rate among all provinces and above the national rate of 40.0 per cent.

Average monthly shelter costs for those with a mortgage were \$1,818, more than three times the amount paid by non-mortgage holders at \$581. In Saskatchewan, more than one in six renters (17.1 per cent) lived in subsidized housing in 2021. Their average monthly shelter costs were \$793 compared to \$1,158 among non-subsidized renters.

All data in this report are preliminary and subject to revision. For more details, contact the Saskatchewan Bureau of Statistics at (306) 787-6330 or visit: <https://www.saskatchewan.ca/stats>
Additional information is available at [Statistics Canada](https://www150.statcan.gc.ca/n1/pub/98-646-x/2022001/article/00001-eng.htm).