

**New Brunswick Households Paid an Average Monthly Shelter Cost of \$762**

In 1986, the Canada Mortgage and Housing Corporation (CMHC) and the provinces agreed which expenditures to consider as shelter costs for the purposes of measuring housing affordability. Shelter costs for owner households include, where applicable, the mortgage payment, the costs of electricity, heat, water and other municipal services, property taxes and condominium fees. Shelter costs for tenant households include, where applicable, the monthly rent and the costs of electricity, heat, water and other municipal services.

- Data from the 2011 National Household Survey showed that the average monthly shelter cost paid by New Brunswick households was \$762 in 2011, considerably less than the national amount of \$1,050. On average, monthly shelter expenses were \$150 higher for owner households in the province than for those that rented. New Brunswick households that owned their dwelling paid an average monthly shelter cost of \$797, compared to \$650 for tenant households.
- Just over half (53.8%) of the 235,250 owner households in New Brunswick had a mortgage. The average shelter cost in 2011 for households that owned their dwelling and had a mortgage was three times higher than the average for owner households that were mortgage-free (\$1,151 per month vs. \$385 per month).
- Almost 12,000 (15.9%) tenant households in New Brunswick lived in subsidized housing. The average shelter cost in 2011 for households that rented and received a housing subsidy was \$446 per month, compared to \$688 per month for tenant households in non-subsidized housing.
- Shelter costs differed across the seven largest urban centres in the province. Moncton had the highest average monthly shelter cost in 2011 (\$907), while Campbellton had the lowest (\$606).

