STRATHCONA REGIONAL DISTRICT
Electoral Areas Housing Needs Report

Draft Report – Electoral Area C (Discovery Islands - Mainland Inlets)
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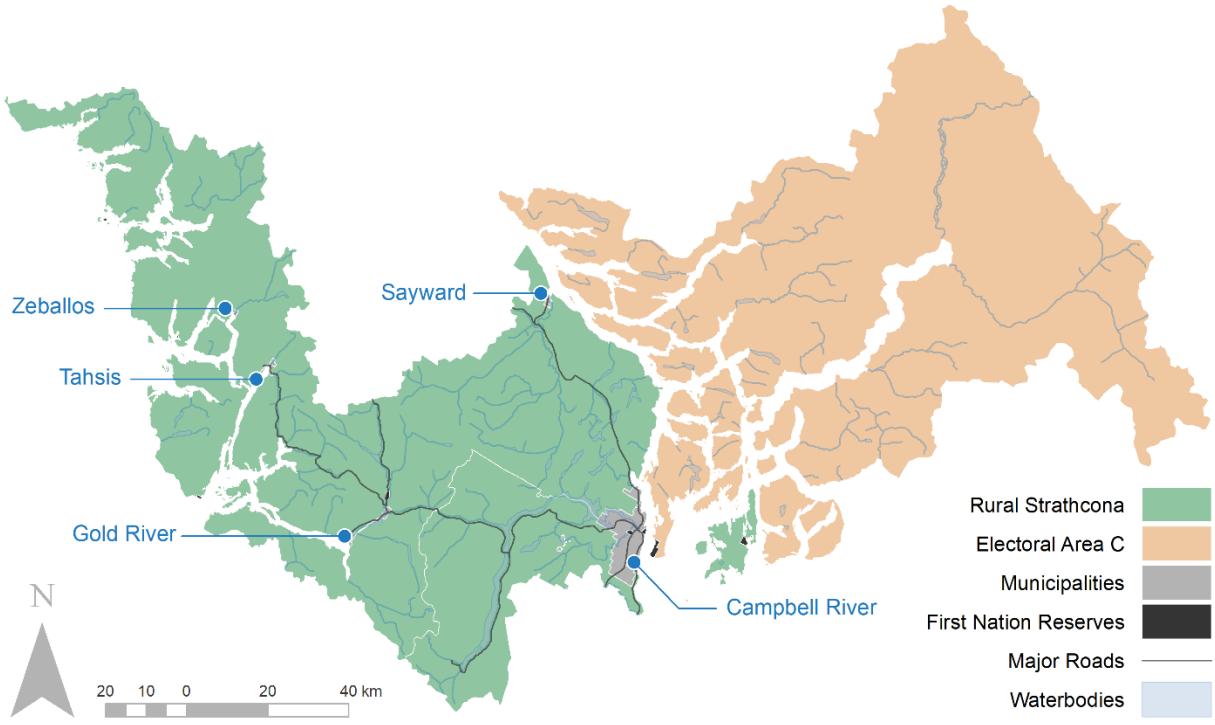
Table of Contents

1 Summary of Findings – Electoral Area C

1.1 Study Area

This report's scope is centred on Electoral Area C (Discovery Islands – Mainland Inlets). Consequently, all data will refer to said community except for some sections that directly compare trends to the Strathcona Regional District (SRD) entirely or SRD Rural. A map of the SRD, inclusive of Discovery Islands - Mainland Inlets, is provided below.

Figure ##: Strathcona Regional District Map



Source: BC Geowarehouse and Statistics Canada

1.2 Data Summary

Population
From 2011 to 2021, Electoral Area C's population grew about 8%, due mostly to an expansion of the senior aged population (65+) that grew 116% (470 to 1,015). Total youth (younger than 15) shrank 3% (325 to 315) and late teen/young adult populations (15 to 24 years old) decreased 42% (250 to 145) over the decade.

Projections suggest that Electoral Area C's population may decline over the upcoming decade, though marginally (2,835 to 2,825). Some growth might occur over the first half of the decade, rising 1% to 2,870, with losses occurring afterwards. By 2027, 5 years from the point of this report, the population may reach about 2,860.

Households & Demand
In 2016, Electoral Area C had 6% more permanent households than it did a decade prior (1,110 to 1,175). Household growth mostly occurred in early senior age cohorts (a substantial 268% growth among 65 to 74 year old primary maintainers – 95 to 350 households). Maintainers aged 64 or younger dropped 22%.

The 2021 Census reports that total permanent households reached about 1,330 in that year. This demonstrates a 13% increase since the previous Census. Over the same period, the total population increased about 10%. Higher household versus population growth suggests that average household size is lower than before, which normally points to growth among retired maintainer age cohorts where the prevalence of children / dependents is minimal.

From 2021 to 2031, total permanent households may grow less than 1% (1,355 to 1,365), a slower pace than available historical trends (6% between 2006 and 2016). The first half decade could demonstrate the only portion of growth (3%, or 1,355 to 1,390), followed by decline afterwards. In other words, 10 more units may be needed to accommodate the change (otherwise, demand may shift to neighbouring communities).

Economy and Income
Electoral Area C's labour force shrank close to 16% between 2006 and 2016, demonstrating that less people were working or seeking work. At the same time, the total people in the non-labour force jumped 35%. The latter trend highlights the impact of retirement on the labour statistics, including both residents retiring locally and new residents moving to Electoral Area C as part of their retirement.

The three largest industries based on employment in Electoral Area C were manufacturing; accommodation & food services; and retail trade.

Overall, Electoral Area C median before-tax household income grew about 2% from 2005 to 2015, or from about $45,300 to $46,400. Although an increase of 14% occurred among households earning $100,000 or more, there was a substantial rise for those earning $20,000 to $39,999 (likely attributed to the expansion of newly retired maintainer cohorts whose incomes come from pensions and/or investments.

Housing Inventory & Construction

According to the 2021 Census, about 92% of Electoral Area C's dwelling stock (occupied by a usual resident) is made up of single-detached dwellings. Mobile/manufactured homes made up the next greatest share (4%), followed by a few alternative low-density apartments (3%).
The greatest volume of construction occurred in the 1990s, reaching about 260 units (22% of the dwelling stock). Construction activity was highest from the '70s to the '90s, and has considerably declined since (e.g. 165, or 14% of the inventory, between 2001 and 2016).

Market Rental Housing Availability & Cost
Rental market data does not exist for any rural community within the SRD, limiting the level of possible analysis. The City of Campbell River's trends demonstrate notable increases in demand over the last decade (vacancy rates fluctuating just above 0%), leading to substantial rises in rental prices (even after adjusting for inflation).

In 2021, the median unit within the primary rental market rented for $1,366, a 72% increase since 2011 (adjusted for inflation). Studio apartment rents grew 127% to $1,296, 1-bedrooms grew 51% to $1,048, 2-bedrooms grew 84% to $1,517, and 3+ bedrooms grew 111% to $2,150.

Market Ownership Housing Availability & Cost
Sale volumes across Electoral Area C looked to be cyclical over the last decade, rising over the first half, decreasing to 2018 and then beginning to rise again. Overall, about 35 dwellings sold annually, with a peak of 47 in 2016.

Overall, Electoral Area C home prices appreciated 31% since 2011 (about $461,300 to $604,800), largely attributed to rising single-detached home prices. Based on a small sample size, manufactured home prices depreciated about 6% since 2011.

Housing Need
In 2016, 230 Electoral Area C households (20%) lived in a home that put them outside of their financial means (38% of renters and 14% of owner households). Renter households were also more likely to live in dwellings requiring major repair (13%, compared to 10% of owner households) and live in overcrowded circumstances (9% versus 1%).

With that in mind, as of 2016, about 49% of all renter households in Electoral Area C and 17% of owner households were in Core Housing Need. Housing hardship was most prevalent among lone parent households as they tend to have lower incomes overall and have increased expenses related to children, which compounds the problem of housing costs. Single/ roommate households also experienced elevated rates of financial difficulty revolving around shelter.

If we consider Core Housing Need results as estimates for the gaps in local market housing, Electoral Area C would need to build/provide 150 fee simple/strata units that were affordable, in good condition, and spatially suitable (as of 2016). One-hundred-thirty (130) similar rental units would be needed to help local renter households.

1.3 Engagement Summary

The following key themes emerged throughout the engagement portion of this study. Unless otherwise indicated all quotes come directly from residents of Electoral Area C and appear as they were entered in the survey or transcribed in the interview process with only minor edits for clarity.

Increasing Cost of Housing
The cost of both renting and owning are increasing in most areas of the SRD, including the Electoral Areas. In addition to market inflation, informants indicated a lack of housing supply as a key challenge. Interviewees remarked that while the Electoral Areas may not have the same challenges with visible homelessness as Campbell River, there is still a housing crisis. The average cost of housing has increased and availability has decreased. There are long waitlists for the little affordable, supportive, and semi-supportive housing that does exist and younger people and seasonal workers are often resorting to unsafe housing options.

Many suggested that increased housing costs are partially due to an influx of residents moving from urban areas. These new residents may be seeking a quieter rural lifestyle, shifting to remote work, and are typically selling a valuable urban property. Locals with a lower purchasing power are unable to compete for limited homes.

"Young families cannot afford to buy a house here. There are fewer long-term rentals available than before, as many have become vacation rentals. Businesses have trouble finding staff because they in turn can't find housing. I don't want to see us become a community of only rich retired people."

"Low-income longtime community members are getting squeezed out of housing. The high resale value of homes means that owners are choosing to sell properties that were being rented, used as rooming houses or with yards that allowed trailer parking."

"I have 3 grown sons living with me. There are no rentals they can afford with their wages they make."

"There are rentals (with) just a bedroom and bathroom, no kitchen, going for $1000/month. And people are jumping on them because they need ANYTHING… We need safe, healthy and enjoyable housing that is affordable for minimum wage earners and young folks just starting out."

Alternative Housing Types Needed, Especially Non-Market Options

The business case for developing new housing is becoming increasingly difficult to make. Cost of lumber, availability of tradespeople, and new quality control mechanisms for rentals mean that units are more expensive to build, more challenging to construct, and rely on larger subsidies and increased funding. Senior funders also rarely place affordable units in rural communities, making competition for limited resources more difficult. Increased support from senior government is critical for meeting the immediate shortfall of affordable housing in the SRD.

Compounding issues of increased cost are challenges navigating servicing requirements, especially in Island communities where the costs of appropriate water, septic, and other services are typically borne by the property-owner or developer. Even when there is general agreement on density or increased development potential, water services were reported as a consistent roadblock to adding new units.

In addition to comments on areas of housing need, many community members and housing actors brought up alternative housing options and tools that could be implemented at the local government level. Generally supportive of increased density and smaller housing styles in appropriate areas, informants suggested cooperative housing models, land trusts, and seniors housing clusters as potential methods of improving availability, affordability, and stabilizing the market. Creative housing solutions will be critical to meeting housing needs.

"We need a reduction of the minimum lot size and number of dwellings allowed on lots. Easement of VIHA's restrictions on water distribution for multi-dwelling parcels of land."

"Quadra Island needs affordable housing for young people and seniors. We need areas of high density, affordable housing. We need young people to service our tourism industry, keep our schools functioning. The OCP is over 50 years old with so many amendments it is not understandable."

"I have a coworker at the grocery store who is living in a boat, working full time, and another who is working part time living in their minivan."

"There is no housing available. I am living in a side room semi-converted into a suite but almost everyone else I know is living in trailers, sheds, boats, RVs… I am very lucky to be where I am at now. But I am worried about the cost of rent in the future."

"There is very little rental accommodation available on Quadra Island. Families move away because they cannot afford to rent the homes that are available… The local school has been declining in population for over a decade as a result."

More Housing for Seniors

From 2011 to 2021, Electoral Area C's population grew about 8%, due mostly to an expansion of the senior aged population which grew 116%. While a lack of housing for all users was described as an issue, stakeholders in each electoral area highlighted an aging population and housing pressures associated with changing demographics as a key concern to be catalogued in the study. Throughout the rural areas in the SRD, there is a growing percentage of seniors whose needs for specific housing and supports are increasing. There is an extreme need for more seniors-oriented single storey housing with smaller, more manageable lots and floor space as well as supportive elements. Many seniors currently live on larger acreages and are looking for an option to downsize. Recent success building non-profit housing for seniors has been celebrated, but already there are long waitlists for units.

"The elderly, homeless, disabled cannot afford a place of their own. Having roommates can be challenging. I know with my income I am unable to find affordable housing should I lose my home. It needs to be better...it has to be better!

"Our community is aging with very few young people being able to get a foothold here. There are less and less people to do the service and care jobs that seniors will need. This is a big issue for the people who are aging in place."

"There are desperate housing needs for many people, the younger adults, the disabled, low-income seniors, seniors/disabled needing appropriate senior friendly accommodation close to stores and other amenities. There is a need for houses/units for seniors to downsize to (which would free up some larger homes for families)."

"I know of a senior man who has been living in his pickup truck camper for the last two years while waiting for affordable housing to come through."

"Many of the older folks on the Island want/need to downsize but nothing suitable or available (e.g. small townhouses. modular home park, small homes/cabins, tiny home or container parks, co-housing, co-ops, care home, etc.)"

Emergence of Short-Term Rentals

Informants and survey respondents emphasized that one of the most common reasons for rental shortages is the emergence of short-term rentals (STRs). Secondary suites available as

long-term rentals are rare and many properties that used to house a family or individual year-round are being rented out as vacation properties. These STRs are reducing housing availability for seasonal workers, who are increasingly opting to live in tents or trailers in the summer months.

"Many of my friends are being evicted from their housing for summer rentals (Airbnbs) and landlord use."

"The thing is that there IS a lot more housing available, but we've slowly watched them all come off of the market and be moved to Airbnb. When I was searching for a place there was nothing here available. But 250+ Airbnbs. Do you have any idea how frustrating that is?"

"Lack of affordable housing! There are many rentals units on Quadra Island but most of them are now being rented as Airbnbs and are not available for long term renters. We need a bylaw that says only spaces in your main residence can be rented as Airbnb!"

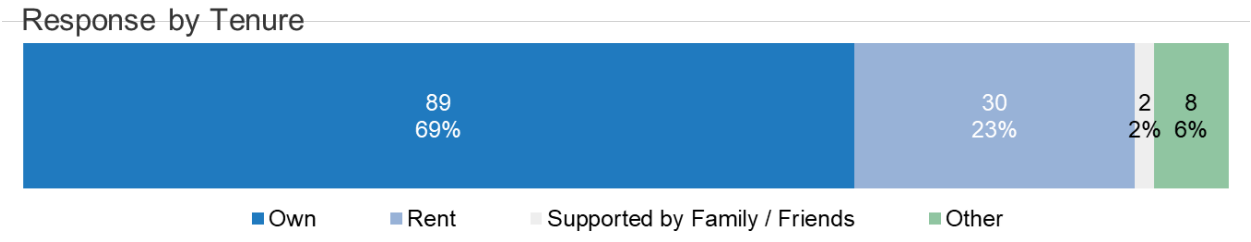
"Airbnb and vacation rentals make year-round renting exceptionally difficult. Friends of mine have been kicked out of their homes as soon as tourist season arrives."

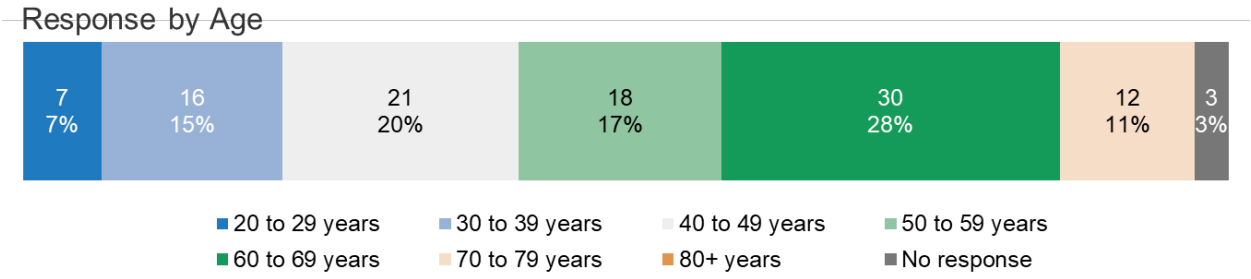
"There are over 100 seasonal rental units on the Island. If these were available, rental space wouldn't be as tight. That being said, with inflation and retirement incomes shrinking, seasonal rentals are keeping many retirees afloat."

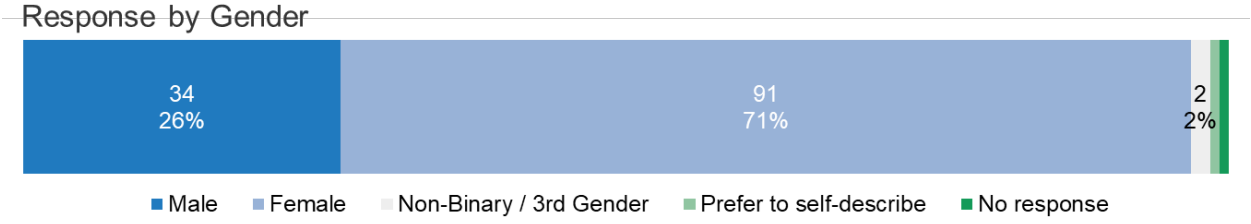
1.3.1 Community Survey Response Profile

In total, the community survey received 431 responses from individuals and households throughout the Strathcona Regional District. Although this accounts for less than 5% of the total study area population, it represents an extraordinary response over such a short time. This can be taken as an indicator of the importance and awareness of local housing issues. Of the 431 respondents, 129 indicated they lived in Electoral Area C. The following graphs break down responses from those residents by key topics collected as part of the survey.

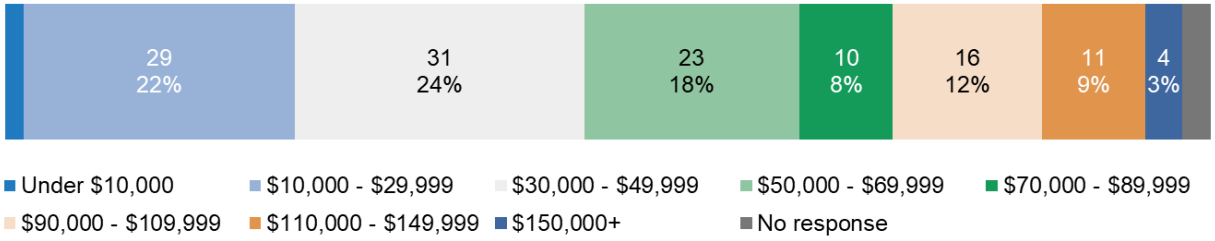
- The majority of respondents (69%) owned their home or lived in a home owned by someone else in their household.
- The median age of respondents falls around 55 years old.
- About half of respondents lived in a household earning $50,000 or less before-tax each year.
- The greatest share of respondents (44%) were couples without children.
- Most respondents (81%) lived in a single-detached home.
- The median reported respondent housing cost was $1000 each month.
- About 19% of households reported that their current housing did not meet their needs.



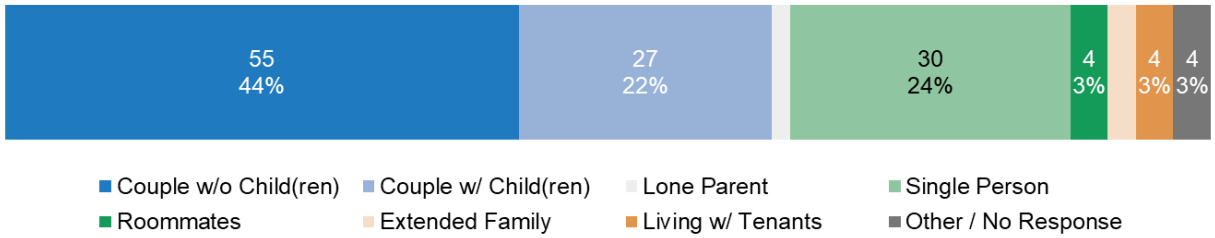




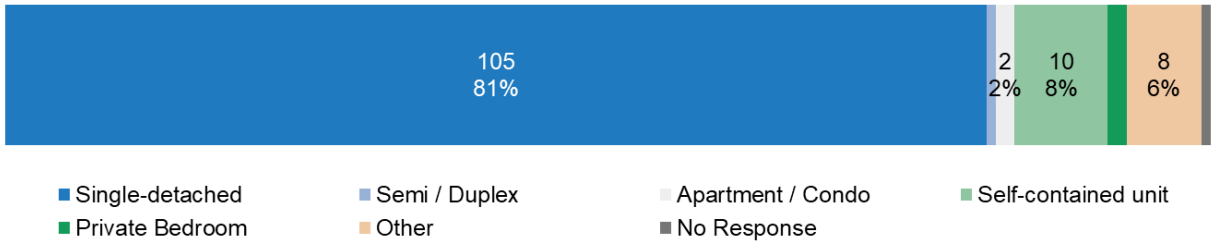
Response by Income



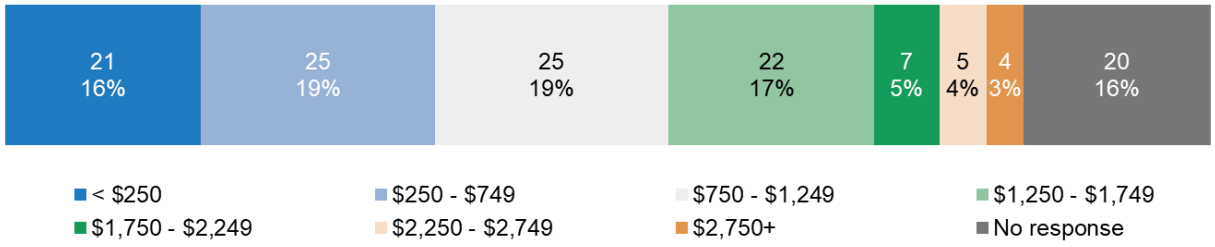
Response by Household Type



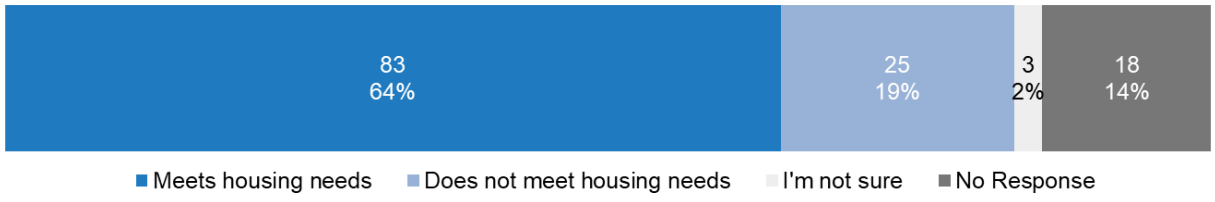
Response by Dwelling Type



Response by Housing Cost



Response by Housing Meets Need



1.4 Existing Policy Environment[1]

In 2007, the SRD adopted Bylaw No. 3050; specifically, the Quadra Island Official Community Plan (OCP). This OCP encompasses only a small portion of Electoral Area C, being Quadra Island. The remainder of Electoral Area C is governed by the Quadra Island Zoning Bylaw and the Desolation Sound Zoning Bylaw.

Generally, an OCP is concerned with the use of land and management of resources, and influences that are important to the responsible planning of the community. The Plan, therefore, indicates the community's concerns and wishes with regards to all lands on Quadra Island. In particular, the OCP provides for the integration of land use, transportation, the environment, heritage, public services and utilities, and economic development into a broad strategy to direct the growth and development of the community.

Importantly, the OCP lays out objectives and policies related to residential areas / housing overall, which are summarized in the table below. Note that the table does not include all policies, only those most relevant to the scope of the Housing Needs Report.

Section	**Objective or Policy**
Settlement Patterns Objectives 2.2a (iii)	To encourage affordable and safe living and housing opportunities on the Island.
Settlement Patterns Objectives 3.1 (C) (IV)	Affordable housing on Quadra Island shall be considered through the following mechanisms: a. the allowance of a variety of tenures; b. the allowance of additional dwellings depending on parcel size; c) the establishment of increased permissible densities may be considered in certain zones in exchange for housing for special needs groups, or in exchange for specified amenities as suggested in plan policies; c. the opportunity for property owners to enter into housing agreements pursuant to provincial legislation for the provision of housing for special needs groups; d. the establishment of "comprehensive development" zones as required in the Quathiaski Cove and Heriot Bay neighbourhoods; e. the creation of an affordable housing strategy to address long term available and affordable housing shall be encouraged; f. g) the creation of a resident based affordable housing committee to liaise with the regional district shall be encouraged.

[1] Strathcona Regional District, Bylaw No. 3050, *Quadra Island Official Community Plan.* https://srd.ca/wp-content/uploads/2020/07/BYLAW-NO.-3050.pdf.

2 Demography

2.1 Population

2.1.1 Historical Population

Canada's residents are aging. Baby Boomers (those born between 1946 to 1964) are entering their retirement years in large quantities, unmatched by growth in young people due to declining birth rates. Especially in rural communities. Electoral Area C demonstrates similar trends, with some historical growth among middle adult populations (25 to 44 years old).

Figure ## highlights the total population of each community in 2021 by age cohort, the proportion of each age cohort compared to the total population, and the percent change in population from 2011 to 2021. Readers may notice that the figure's numbers differ from than those posted on the Statistics Canada website; adjustments have been made to Statistics Canada data to reflect Census undercounting. An explanation of the adjustment process is found in the **Glossary**.

Figure ##: Total Population & Age Cohorts '21 and Percent Change '11-'21

		0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
Strathcona RD	Population	7,005	4,920	11,045	14,335	11,805	1,055	50,165
	Proportion	14%	10%	22%	29%	24%	2%	100%
	%Δ '11-'21	2%	-1%	12%	-5%	80%	50%	14%

		0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
Strathcona Rural	Population	1,205	660	1,885	3,050	2,740	130	9,665
	Proportion	12%	7%	20%	32%	28%	1%	100%
	%Δ '11-'21	7%	-15%	13%	-13%	93%	44%	13%

		0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
Electoral Area C	Population	315	145	565	795	970	45	2,835
	Proportion	11%	5%	20%	28%	34%	2%	100%
	%Δ '11-'21	-3%	-42%	11%	-26%	116%	125%	8%

Source: derived from BC Statistics[2] and Statistics Canada 2011, 2016, & 2021 Census Profiles

From 2011 to 2021, Electoral Area C's population grew about 8%, due mostly to an expansion of the senior aged population (65+) that grew 116% (470 to 1,015). Total youth (younger than 15) shrank 3% (325 to 315) and late teen/young adult populations (15 to 24 years old) decreased 42% (250 to 145) over the decade. Note that losses came from both late teens and young adults, with the former declining by more than half and latter about one quarter.

2.1.2 Indigenous Population

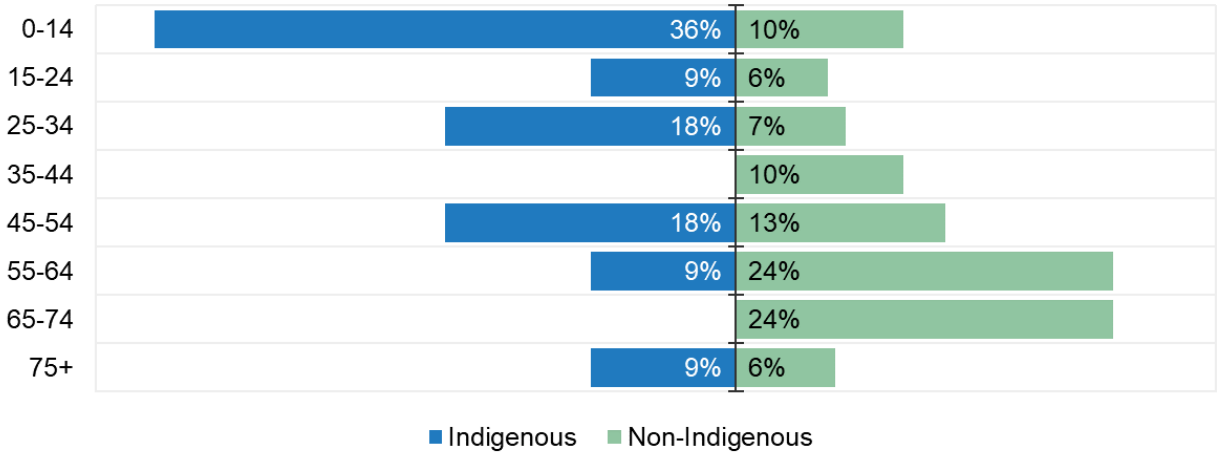
In 2016, about 110 people identified as Indigenous in Electoral Area C, or about 5% of the total population.

[2] BC Statistics. (2021, October). Population Estimates & Projections for British Columbia. https://bcstats.shinyapps.io/popApp/

Off-reserve Indigenous peoples are often younger on average than the total population; there are higher proportions of children or young adults. **Figure ##** illustrates the share of Indigenous people relative to the total population across each age cohort.

Note that the shares are based on randomly rounded (to the nearest 5 or 10) Statistics Canada sample numbers meant to avoid identifying an individual. Where the chart indicates that there were no Indigenous people in a particular age cohort, this is likely inaccurate; the cohort total was probably randomly rounded to 0.

Figure ##: Electoral Area C, Total Indigenous Population & Share of Total Population, 2016



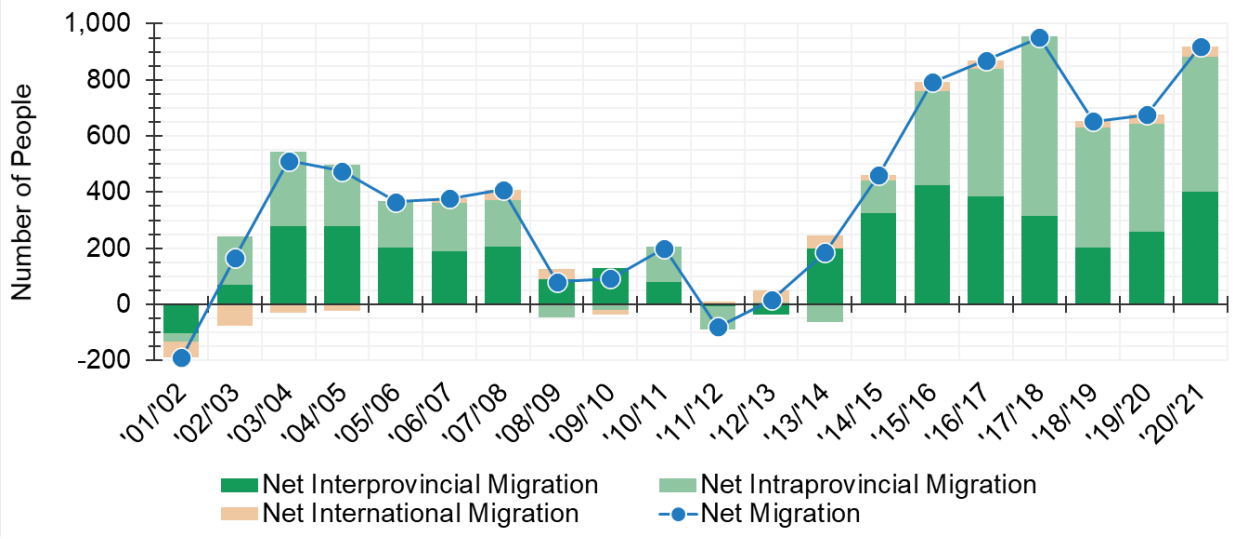
Source: Statistics Canada[3]

2.1.3 Historical Migration (Regional District)

Statistics Canada reports on historical components of demographic growth, which refers to the in- and out-migration of people, whether within Canada's or British Columbia's borders, or between countries. **Figure ##** summarizes these components. The vertical bars represent the cumulative impact of these in- and out-flows, while the dotted line indicates the net change in population from migration during a given year. Readers can find definitions of each term below in the **Glossary** section.

[3] Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016156.

Figure ##: Entire SRD, Net Migration of People



Source: Statistics Canada[4]

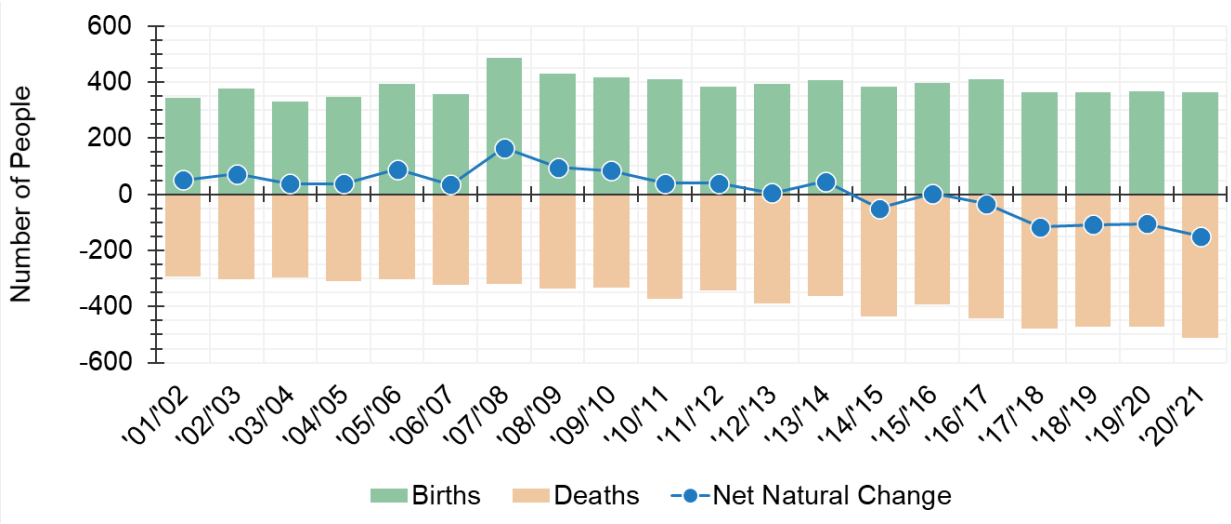
Over the last two decades, the Regional District mostly experienced positive annual migration. Overall, Strathcona gained about 7,950 net people over the last two decades (or about 5,650 between 2011 and 2021) via migration. This would suggest that there is an expanding population across the region, even within its rural communities. Recent local historical trends (discussed earlier) support this idea.

Since 2011, the greatest source of migration related population gains came from people or households moving to the SRD from other British Columbia communities.

For natural changes to population, the SRD reported that there were almost 250 more births than deaths over the last two decades. Trends since 2011 indicate that net natural change is trending downwards (shown in **Figure ##**), a direct result of an aging population. The rate of change of net natural population change appears to demonstrate that births should continue to outpace deaths for at least a few more years. Nevertheless, trending towards negative net natural population change will undoubtedly have implications for future population age distributions regionally and locally, as well as on how we house said population.

[4] Statistics Canada. Table 17-10-0140-01 Components of population change by census division, 2016 boundaries.
DOI: https://doi.org/10.25318/1710014001-eng

Figure ##: Entire SRD, Net Natural Population Change (Births minus Deaths)



Source: Statistics Canada[5]

2.1.4 Persons with Disabilities (British Columbia)

Statistics Canada released its 2017 Canadian Survey on Disability in 2019. This report, and its dataset, offers national and provincial insights into the prevalence of disability across Canada, including the type and severity of a disability, as well as the economic circumstances for persons with one or more disabilities. Unfortunately, data representing more granular geographies like the Electoral Area C are not available, meaning discussions must remain at the provincial level.

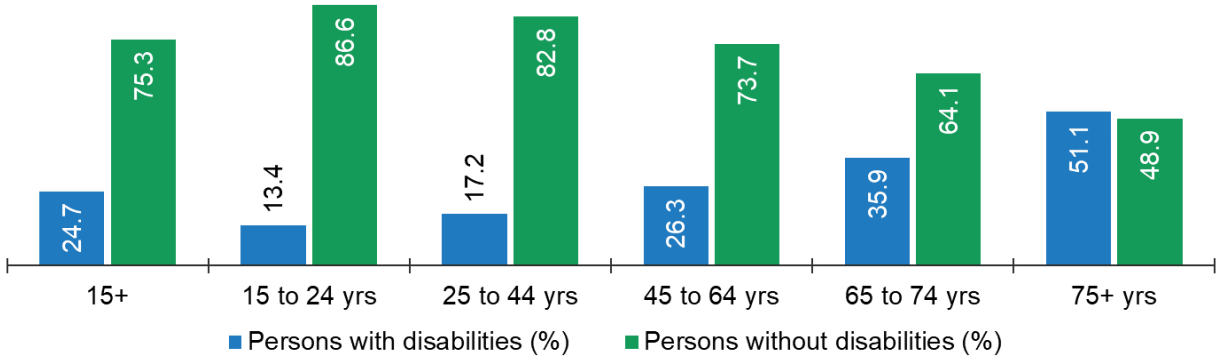
The 2017 survey classifies a disability as falling within one of eleven categories: pain, flexibility, mobility, mental health, seeing, hearing, dexterity, learning, memory, developmental, or unknown. Most Canadians with a disability had more than one type. Of the 6.2 million Canadians with disabilities aged 15 years and over:

- 29% had one type;
- 38% had two or three; and
- 33% had four or more.

In 2017, 926,100 British Columbians aged 15 years old or older reported having at least one disability, or about 25% of all residents in that age cohort. If the same proportion applied to Electoral Area C's 2021 population, that would mean about 620 residents could be living with a disability.

[5] ibid.

Figure ##: % of Population w/ 1+ Disability by Age Cohort, British Columbia, 2017



Source: Canadian Survey on Disability 2017[6]

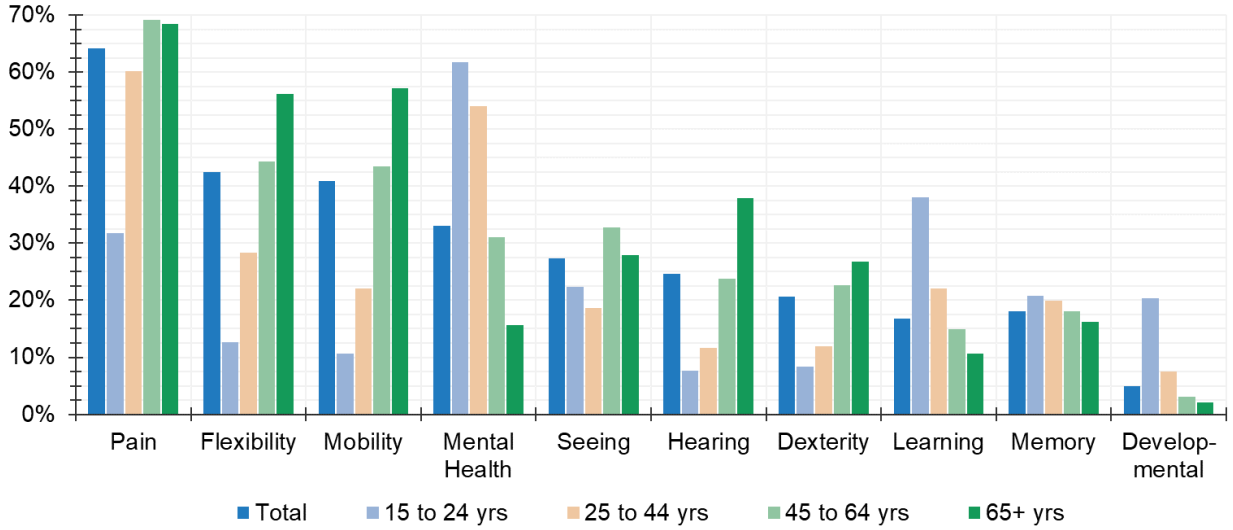
As residents age, the prevalence of disability increases. Statistics Canada reported that 42% of persons aged 65 or older had a disability. The rate of disability rises almost 10 percentage points for those 75 or older. This increased prevalence among older cohorts is particularly important to consider as said cohorts have historically and will continue to represent greater proportions of the overall population.

Overall, pain, flexibility, and mobility are the most prevalent types of disabilities (64%, 42%, and 41% of people experience either type, respectively). All three are most prevalent in older age cohorts.

Mental health is next most prevalent (33%), with significantly higher prevalence among young adults. About 62% of people 15 to 24 years of age reported having mental health difficulties. The prevalence decreases across older cohorts.

[6] Statistics Canada. Table 13-10-0374-01 Persons with and without disabilities aged 15 years and over, by age group and sex, Canada, provinces and territories. **DOI:** https://doi.org/10.25318/1310037401-eng

Figure ##: % of Disabled Persons w/ Specific Disability Type by Age, British Columbia, 2017



Source: Canadian Survey on Disability 2017[7]

The prevalence of disability highlights the importance of appropriate, accessible housing. In many cases, a dwelling's condition/layout does not match the needs of moderate to severe disabilities, impacting an individual and/or a household's quality of life.

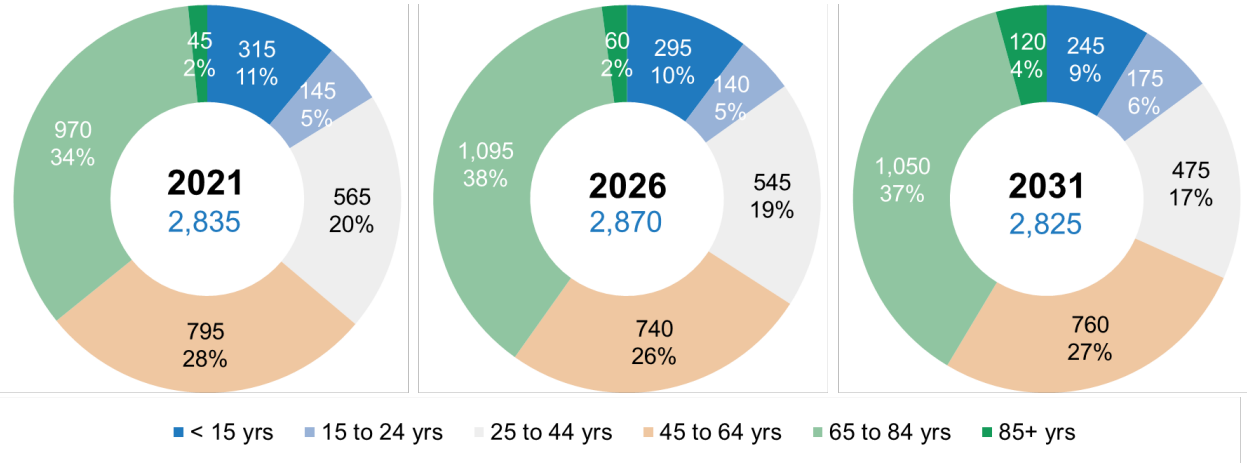
2.1.5 Anticipated Population

Population projections used what is known as the "Cohort Survival" method to anticipate population growth within each 5-year age cohort. The model considers the influence of births, deaths, and migration on a local population, and what that might mean for the future. Greater detail about the projection method is available at the end of the **Glossary**.

Figure ## illustrates the historical and anticipated numerical changes to the Electoral Area C population in 2021, 2026, and 2031 (five-year periods that match Census reporting). **Figure ##** indicates what percent change each cohort group could expect to experience from 2021 to 2026.

[7] Statistics Canada. Table 13-10-0376-01 Type of disability for persons with disabilities aged 15 years and over, by age group and sex, Canada, provinces and territories. **DOI:** https://doi.org/10.25318/1310037601-eng

Figure ##: Electoral Area C, Historical & Anticipated Population Distribution



Source: derived from Historical Population Data & Statistics Canada[8] [9] [10]

Projections suggest that Electoral Area C's population may decline over the upcoming decade, though marginally (2,835 to 2,825). Some growth might occur over the first half of the decade, rising 1% to 2,870, with losses occurring afterwards. By 2027, 5 years from the point of this report, the population may reach about 2,860.

The model anticipates that senior populations would be the greatest driver of growth from now until 2031. Seniors older than 65 might jump 15% (1,1015 to 1,170) while the sum of all those younger may shrink 9% (1,820 to 1,655).

Figure ##: Total Population & Age Cohorts '26 and Percent Change '21-'26

		0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
Strathcona Rural	Population	1,120	715	1,860	2,865	3,190	190	9,940
	Proportion	11%	7%	19%	29%	32%	2%	100%
	%Δ '21-'26	-7%	8%	-1%	-6%	16%	46%	3%

		0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
Electoral Area C	Population	295	140	545	740	1,095	60	2,870
	Proportion	10%	5%	19%	26%	38%	2%	100%
	%Δ '21-'26	-6%	-3%	-4%	-7%	13%	33%	1%

Source: derived from Historical Population Data & Statistics Canada

It is important to note that, like any projection method, the Cohort Survival approach is imperfect. Determining future growth based solely on local historical change can create have snowballing effects when communities demonstrate high degrees of volatility in their total age cohort

[8] Statistics Canada. Table 13-10-0114-01 Life expectancy and other elements of the complete life table, three-year estimates, Canada, all provinces except Prince Edward Island. **DOI:** https://doi.org/10.25318/1310011401-eng

[9] Statistics Canada. Table 13-10-0422-01 Live births, by birth weight. **DOI:** https://doi.org/10.25318/1310042201-eng

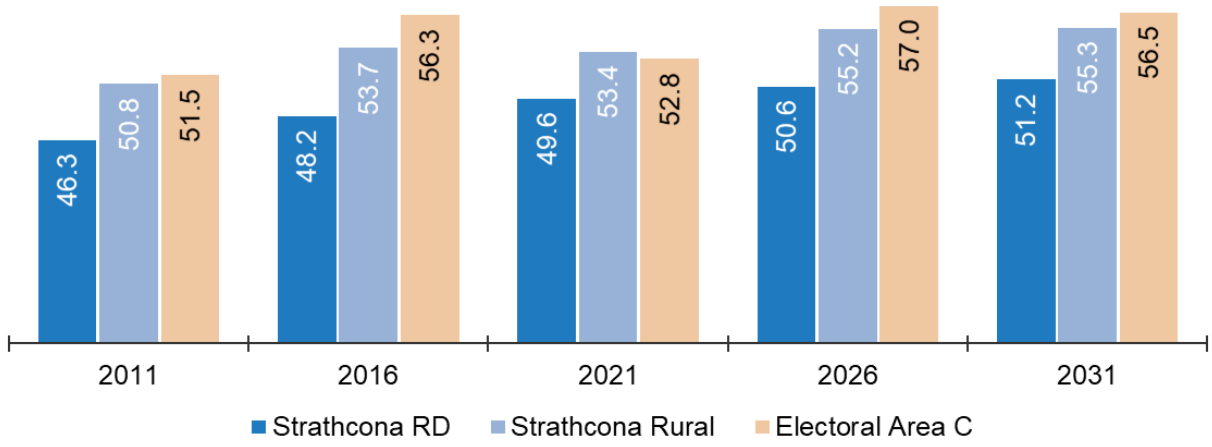
[10] Statistics Canada. Table 13-10-0418-01 Crude birth rate, age-specific fertility rates and total fertility rate (live births). **DOI:** https://doi.org/10.25318/1310041801-eng

populations. When volatility is absent (like it is in this case) and data is up-to-date (the 2021 Census is one year ago), the method is effective at determining possible trends that are inherent to the community's unique circumstances.

2.1.6 Median Age

In 2021, Electoral Area C's median age was 52.8 years old, up from 51.5 in 2011. Electoral Area C is generally older (overall) than the SRD (which is influenced by younger populations living in its urban centres) and marginally younger than Strathcona Rural.

Figure ##: Historical & Anticipated Median Age by Community



Source: derived from Population Projections & Statistics Canada 2011, 2016, & 2016 Census Profiles

Due to increased prevalence of senior populations, all three geography tiers should experience an increase in their median age over the foreseeable future. Electoral Area C may become older than Strathcona Rural overall due to the significant influx of senior populations.

2.2 Household Characteristics

Statistics Canada defines a household as 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. One household could be a couple with children, lone parents, a single person, or roommates. A household is the highest-level descriptor of many unique living situations.

This report often categorizes households by their "primary household maintainer" age cohorts. A household maintainer refers to whether or not a person residing in the household is responsible for paying all or the majority of the rent, the mortgage, the taxes, the electricity, or other services and utilities. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer.

2.2.1 Historical Households

Total households, and the age distribution of household maintainers, is mostly a function of changes occurring in the population. Many factors come in to play for the makeup of households,

like moving across community boundaries, changes in preferences, or new financial circumstances. Like the earlier section, an aging population is at the core of most trends.

Figure ## shows the totals and distributions of these cohorts in each community and includes their decade percent change. Results come from Statistics Canada Census data. Unlike population sections, household data is not adjusted for undercounting.

Figure ##: Total Households & Maintainer Cohorts '16 and Percent Change '06-'16

		15-24	25-34	35-44	45-54	55-64	65-74	75+	Total
Strathcona Rural	Households	30	295	455	710	1,115	985	370	3,960
	Proportion	1%	7%	11%	18%	28%	25%	9%	100%
	%Δ '06-'16	0%	-20%	-29%	-32%	7%	97%	17%	1%

		15-24	25-34	35-44	45-54	55-64	65-74	75+	Total
Electoral Area C	Households	0	75	155	195	315	350	85	1,175
	Proportion	0%	6%	13%	17%	27%	30%	7%	100%
	%Δ '06-'16	-100%	-12%	-14%	-37%	-9%	268%	31%	6%

Source: Housing Needs Statistics Canada Custom Data Set

In 2016, Electoral Area C had 6% more permanent households than it did a decade prior (1,110 to 1,175). Household growth mostly occurred in early senior age cohorts (a substantial 268% growth among 65 to 74 year old primary maintainers – 95 to 350 households). Maintainers aged 64 or younger dropped 22%.

2.2.1.1 Preliminary 2021 Census Results

In February 2022, Statistics Canada released its first wave of data from the 2021 Census. This release was limited, presenting only the total population and total dwellings by geography. By the end of April 2022, the statistical agency released its next wave that detailed the distribution of population age and the breakdown of dwelling types. This report was delivered prior to the release of household related data (July 2022), meaning that we have a dated understanding of detailed local household trends. Nevertheless, some initial, high-level data exists from which to understand overall shifts in total households.

The 2021 Census reports that total permanent households reached about 1,330 in that year. This demonstrates a 13% increase since the previous Census. Over the same period, the total population increased about 10%. Higher household versus population growth suggests that average household size is lower than before, which normally points to growth among retired maintainer age cohorts where the prevalence of children / dependents is minimal.

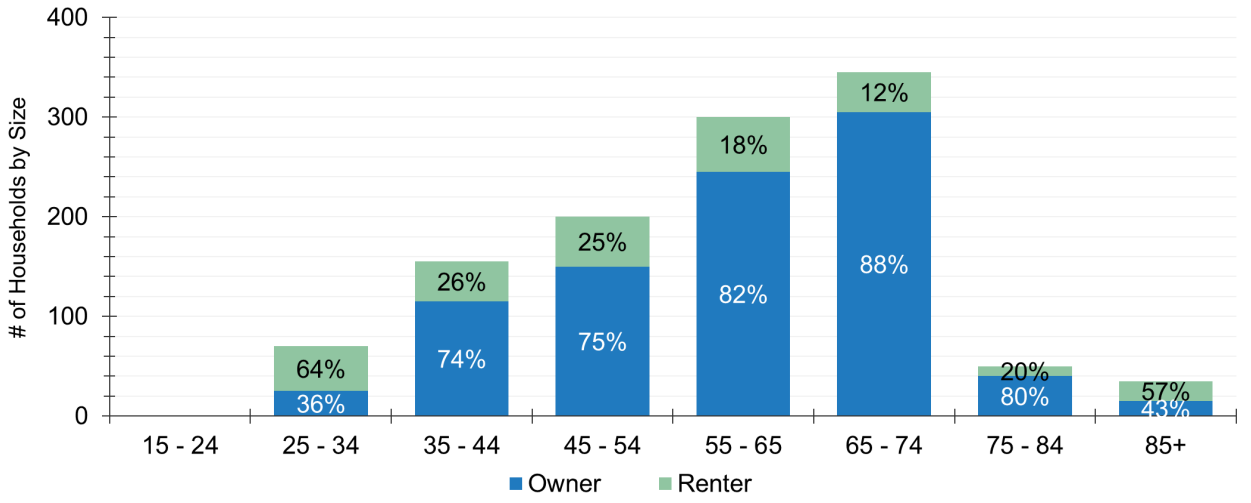
2.2.2 Household Tenure

According to Statistics Canada, about 23% of Electoral Area C dwellings (265) were renter-occupied in 2016. This was a decrease from 2006's 285 dwellings/households (26%). Total owner households increased during the decade from about 820 to 905, making up 77% of dwellings occupied by usual residents in 2016.

Figure ## illustrates the age distribution of tenure among primary household maintainers. The greatest renter share among defined age categories was for those 25 to 34 years old (64%),

followed by 85+ (57%). Note that random rounding of small numbers has a noticeable impact on data – results may differ in reality (especially for the aforementioned cohorts).

Figure ##: Total & Proportion of Tenure by Maintainer Age Cohort, 2016

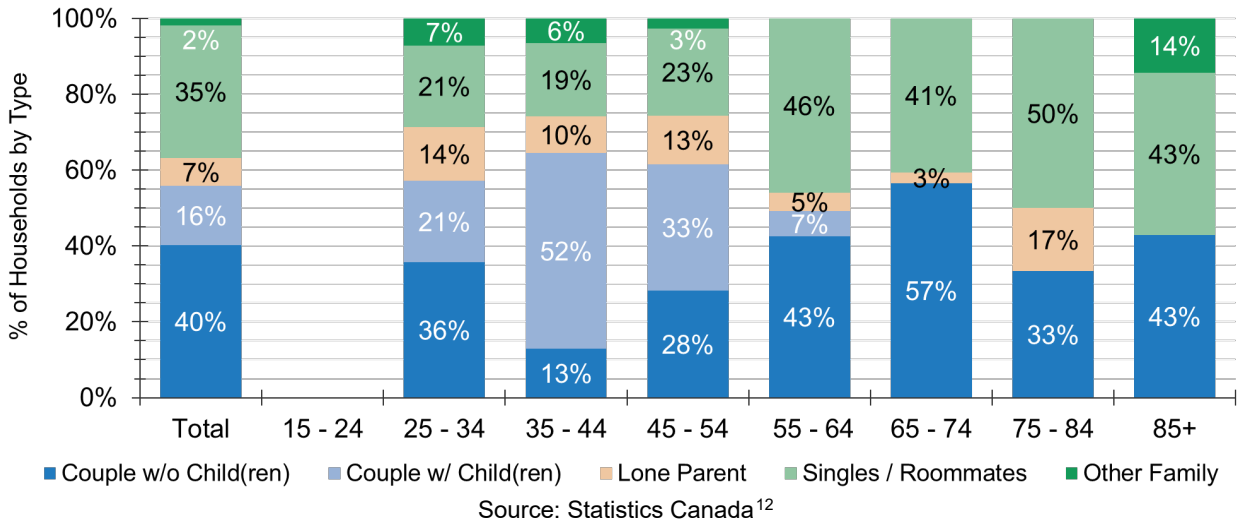


Source: Statistics Canada[11]

2.2.3 Household Type

Household type refers to the type of "census-family" that occupies a dwelling (see **Glossary**). Statistics Canada mainly considers the following types: (1) couples without children, (2) couples with children, (3) lone parents, or (4) non-census families (herein known as single people or roommate households) by primary maintainer age.

Figure ##: Total & Proportion of Household Type by Maintainer Age Cohort, 2016



Source: Statistics Canada[12]

[11] Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016231.

[12] ibid.

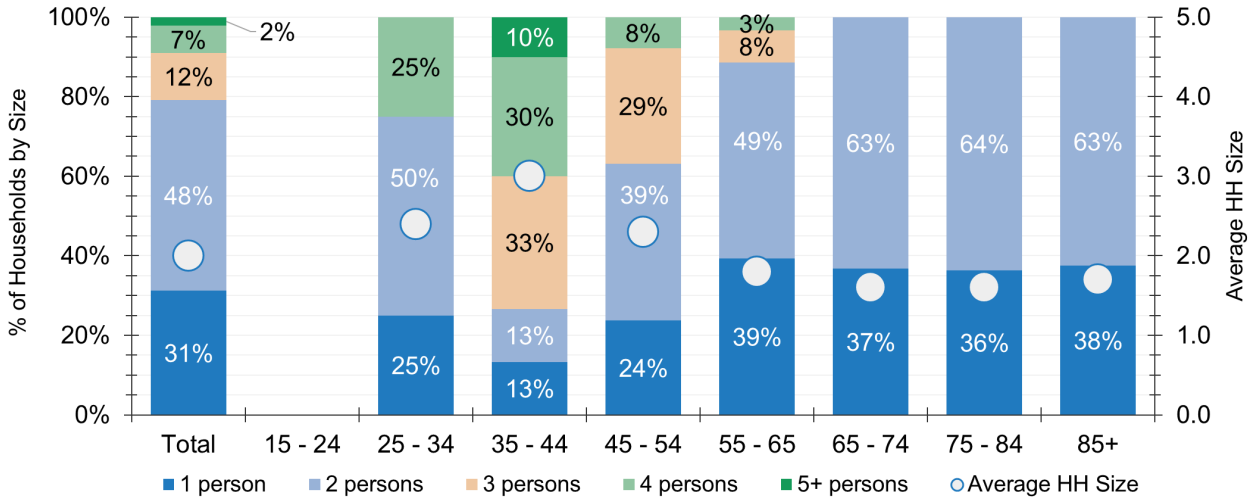
As of the 2016 Census, about 40% of Electoral Area C households were couples without children, 16% were couples with children, 7% were lone parent households, and 35% were either single person or roommate households.

Couples with children are most prevalent among households with a primary maintainer between 25 and 54 years old. After that, couples without children capture the greatest share as children move out and create their own households. Note that the "other family" category refers to situations where several families may live together or additional persons live in the same dwelling but do not belong to the census family (e.g. a cousin, uncle/aunt, or friend).

2.2.4 Household Size

Overall, about 79% of households were 2 or fewer persons large. As of 2016, the average household had 2.0 persons, with the highest average occurring for 35 to 44 year old maintainer households at 3.0.

Figure ##: Total & Proportion of Household Size by Maintainer Age Cohort, 2016



Source: Statistics Canada[13]

2.2.5 Anticipated Households

Household growth is an important fundamental component of housing demand. By definition a household requires an available dwelling to occupy. Therefore, household projections are (simplistically) synonymous with the increase in housing stock required to accommodate expected population changes (note that overall housing demand is also influenced by economic and fiscal factors, but these are omitted from the exercise for simplification).

Projecting future growth in the number of households requires two related data inputs:

(1) population projections, and
(2) the historical proportion of maintainers by age cohort, divided by the total people in that cohort (known as the "headship rate").

[13] ibid.

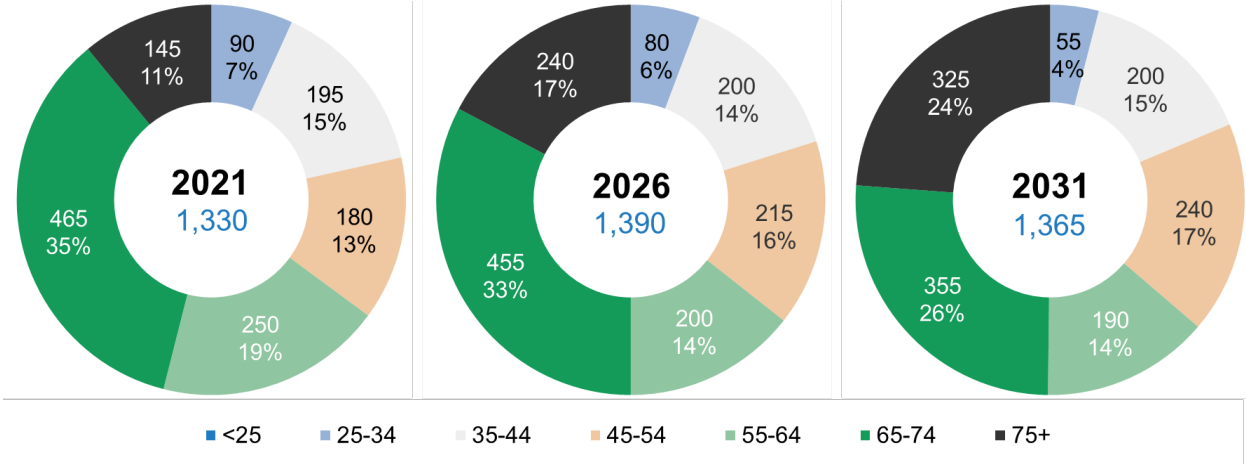
Total demand is calculated by applying the proportions of (2) to the change in how many people there are at a given age determined by (1). **Figure ##** illustrates the distribution of household maintainer ages in 2021, 2026, and 2031. **Figure ##** indicates what percent change each maintainer age cohort group could expect to experience from 2021 to 2026.

Note: Statistics Canada has yet to release detailed information about 2021 households. Consequently, projections required using 2016 household maintainer age distributions adjusted to total 2021 households.

From 2021 to 2031, total permanent households may grow less than 1% (1,355 to 1,365), a slower pace than available historical trends (6% between 2006 and 2016). The first half decade could demonstrate the only portion of growth (5%, or 1,330 to 1,390), followed by decline thereafter.

Growth may occur mostly occur for households with a maintainer older than 75 years old (124% to 325 households), as the 65 to 74 maintainer age cohort from 2016 ages over the next decade.

Figure ##: Historical & Anticipated Household Age Distribution



Source: derived from Population Projections & Statistics Canada 2016 Census Profile

Higher total household growth than population growth means that projections anticipate a continued reduction in the average household size, mostly impacted by aging populations but also by the decline in birth rates.

Figure ##: Total HHs & Maintainer Cohorts '26 and % Change '21-'26

		<25	25-34	35-44	45-54	55-64	65-74	75+	Total
Strathcona Rural	Households	35	290	565	710	895	1,255	875	4,625
	Proportion	1%	6%	12%	15%	19%	27%	19%	100%
	%Δ '21-'26	17%	0%	6%	11%	-10%	5%	56%	9%

		<25	25-34	35-44	45-54	55-64	65-74	75+	Total
Electoral Area C	Households	0	80	200	215	200	455	240	1,390
	Proportion	0%	6%	14%	15%	14%	33%	17%	100%
	%Δ '21-'26	-	-11%	3%	19%	-20%	-2%	66%	5%

Source: derived from Population Projections & Statistics Canada 2016 Census Profile

2.2.6 Anticipated Household Characteristics

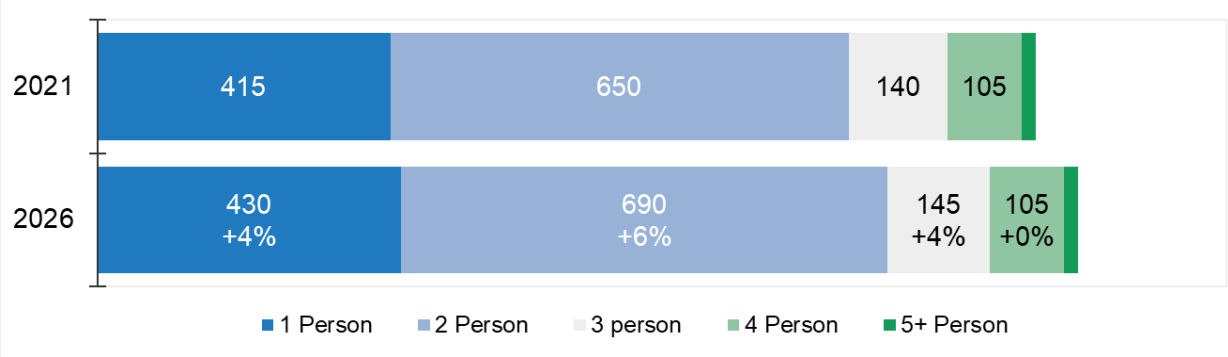
We can estimate additional characteristics about these anticipated households by using previous Census data to determine how other attributes, such as size and tenure, relate to specific age cohorts and apply those relationship to the expected age distributions of the anticipated household growth. This can inform us of the types of housing that may be required in the near future as a result of these growing and changing households.

It must be recognised that this approach is, at best, an educated guess. It considers historical trends that are likely to be less accurate as we peer further into the future, and relies on other estimates (projected population and households) as key inputs. Finally, it only quantifies the change in demand expected from changes in the number and age of people in the study area. Housing demand can be influenced by economic trends, monetary policy, government policy, and conditions in the housing market itself. As a result, these estimates should be understood to be the *bare minimum* change that might be required as a consequence of expected demographic changes while maintaining all other aspects of the status quo. Therefore, when applying these estimates to housing policy development it should be recognised that additional housing may be required to address other issues, such as existing gaps, supply shortfalls, or changes in demographic trends that deviate from past patterns.

2.2.6.1 Anticipated Household Size

One of the simplest ways to describe a household is its size, or how many people permanently live in the shared dwelling at a given time. **Figure ##** demonstrates how demand generated by different household sizes may change over the immediate future (2021 to 2026).

Figure ##: Housing Demand by Household Size (% Change '21-'26)



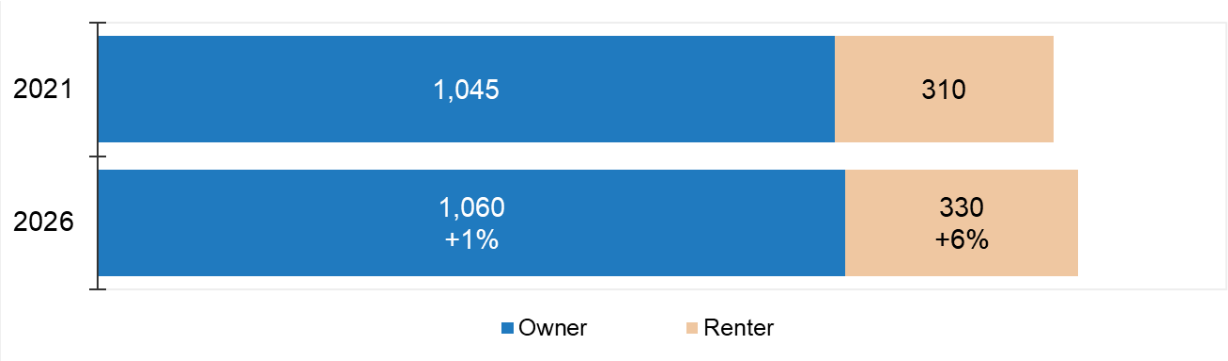
Source: derived from Household Projections & Statistics Canada[14]

By 2026, Electoral Area C could experience increases among 3 or fewer person households. The likely increase in smaller household sizes reflects the anticipated expansion of senior households and the related shrinking of those maintainer age cohorts that are most likely to have dependent children at home.

2.2.6.2 Anticipated Household Tenure

Important to local governments is the evolution of tenure characteristics; how many households own or rent the dwelling that they permanently reside in. **Figure ##** anticipates how the demand for tenure may change from 2021 to 2026.

Figure ##: Housing Demand by Tenure (% Change '21-'26)



Source: derived from Household Projections & Statistics Canada[15]

By 2026, the pace of growth in demand for Electoral Area C renter households should outpace that of owners (6% versus 1%), suggesting a shift (albeit small) towards a greater preference to rent, either by choice or market dynamics that price renters out of purchasing a home.

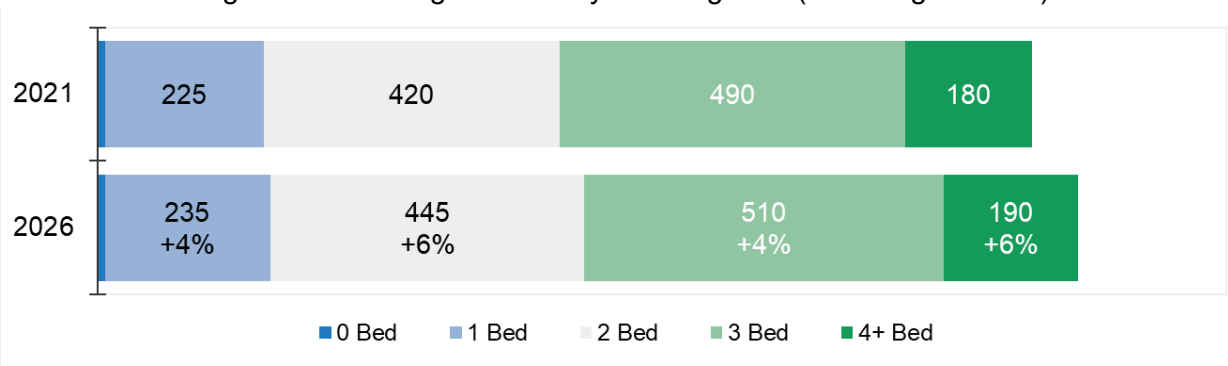
2.2.6.3 Anticipated Dwelling Size (Bedrooms)

Also important to local governments is the evolution of the demand for particular sizes of dwellings; might there be a shift in preference in the square footage of a home based on the size

[14] Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016231.
[15] ibid.

of a household. **Figure ##** anticipates how the demand by dwelling size (based on bedroom totals) may change from 2021 to 2026.

Figure ##: Housing Demand by Dwelling Size (% Change '21-'26)



Source: derived from Household Projections & Statistics Canada[16]

By 2026, there may be growth in demand for all bedroom sizes, with greatest absolute and percent growth occurring among 2-bedroom dwellings (6% to 445). Although decreased household sizes generally means the need for less space, the local housing typology is predominantly single-detached homes. Therefore, popularity of said homes should remain the same for the foreseeable future.

[16] Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016220.

3 Economy

3.1 Employment

Economic development, and the resulting employment opportunities, is a key contributor to the overall demand and supply of housing within a community. Consequently, it is important to understand what trends may be occurring across the labour force.

3.1.1 Labour Force Statistics

The **Glossary** section defines participation, employment, and unemployment in regards to summarizing labour force activity.

In 2016, Statistics Canada reported a total Electoral Area C labour force of 1,175 people (those working or actively seeking work, and who are 15+ years old), equating to a 56.2% participation rate. In other words, more than half of the working age population was actively involved in the labour market.

Electoral Area C's labour force shrank close to 16% between 2006 and 2016, demonstrating that less people were working or seeking work. At the same time, the total people in the non-labour force jumped 35%. The latter trend highlights the impact of retirement on the labour statistics, including both residents retiring locally and new residents moving to Electoral Area C as part of their retirement.

Figure ##: Electoral Area C, Labour Force Statistics by Sex & Percent Change

	2016			% Change '06-'16		
	Total	**Male**	**Female**	**Total**	**Male**	**Female**
Total Pop (15+ yrs old)	2,090	1,025	1,060	1%	-7%	3%
In Labour Force	1,175	580	595	-16%	-26%	-7%
Employed	1,055	525	525	-17%	-29%	-7%
Unemployed	120	55	65	-4%	38%	-19%
Not in Labour Force	910	440	470	35%	38%	22%
Participation Rate (%)	56.2	56.6	56.1	-11.2	-14.4	-6.3
Employment Rate (%)	50.5	51.2	49.5	-10.9	-15.8	-5.6
Unemployment Rate (%)	10.6	9.5	10.9	+2.0	+4.4	-1.6

Source: Statistics Canada Census 2006 & 2016

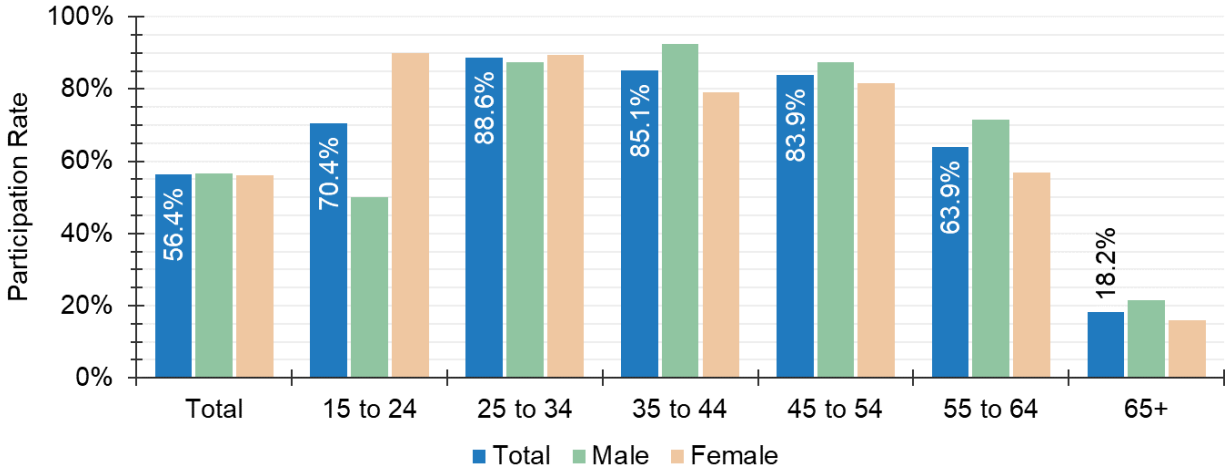
Total female residents in the labour force fell about 7%, almost 4 times slower than for males (26%). Consequently, female participation had a less pronounced decrease since 2006, dropping 6.3 points versus 14.4 for males, reducing the sex gap for labour participation.

In 2006, unemployment was at 8.6%. Since then, it rose 2.0 points. Women historically demonstrated higher unemployment than men.

3.1.2 Participation by Age & Sex

Two types of work are fundamental to capitalist societies: paid employment associated with the waged economy, and unpaid domestic labour (like child, elder, and home care). For a variety of reasons, women tend to spend more time on unpaid work than do men. According to 2015's General Social Survey (GSS) on Time Use, women in Canada spent an average of 3.9 hours per day on unpaid work as a primary activity—1.5 hours more than men (2.4 hours).[17]

Figure ##: Electoral Area C, Rate of Participation (%) by Age & Sex, 2016



Source: Statistics Canada[18]

While women typically spend more time on unpaid work than men, they are less likely to participate in the labour market and, when they do, they are more likely to be employed on a part-time basis.[19] Based on data from the 2016 Census, 61.0% of Canadian women participated in the labour market, compared with 69.6% of men. This difference is much less pronounced in Electoral Area C. About 56.1% of women participated in the labour force, versus 56.6% of men. The sex gap in participation is greatest between 15 to 24 year old workers, which is also when female participation is highest (and higher than for males).

Based of 2015 GSS results, employed women usually spent an average of 5.6 hours less per week on all jobs than did men (35.5 versus 41.1 hours). Women spent an average of 3.9 hours per day on paid work, while men spent an average of 5.2 hours per day on paid work.

The total work burden of women and men was equivalent in 2015 (7.8 and 7.6 hours, respectively). However, when unpaid work performed as a simultaneous activity was included, women's total work burden was an average of 1.2 hours greater per day than men's in 2010 (9.1 versus 7.9 hours).

[17] Moyser, Melissa. 2018. "Time Use: Total work burden, unpaid work, and leisure." Women in Canada: A Gender-based Statistical Report. Statistics Canada Catalogue no. 89-503-X.

[18] Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016365.

[19] Moyser, Melissa. 2017. "Women and paid work." Women in Canada: A Gender-based Statistical Report. Statistics Canada Catalogue no. 89-503-X.

These findings highlight increased probability of lower earnings for female workers, as they are more likely to take on the burdens of unpaid labour than male workers, which translates to reduced capacity to reasonably affordable shelter. This is particularly noticeable for female lone parents (discussed in the **Income** section).

3.1.3 Industries of Employment

The North American Industry Classification System (NAICS) was developed by North American federal statistical agencies for the standardized collection, analysis, and publication of economic data. **Figure ##** summarizes the community's distribution of employment across NAICS industries, with a focus on an individual's sex and housing tenure type.

Figure ##: Electoral Area C, NAICS Industry of Employment by Tenure Type & Sex, 2016

				By Tenure		By Sex	
NAICS Code	**Industry Title**	**Total People**	**% Share**	**Owners**	**Renters**	**Female**	**Male**
31-33	Manufacturing	135	11.9%	85%	15%	31%	69%
72	Accommodation & Food Services	130	11.5%	62%	38%	62%	38%
44-45	Retail Trade	120	10.6%	58%	42%	63%	38%
62	Health Care & Social Assistance	115	10.2%	70%	30%	92%	8%
23	Construction	100	8.8%	80%	20%	15%	85%
11	Agriculture, Forestry, & Fishing	90	8.0%	100%	0%	32%	68%
61	Educational Services	75	6.6%	87%	13%	71%	29%
48-49	Transportation & Warehousing	60	5.3%	83%	17%	25%	75%
54	Professional Services	60	5.3%	75%	25%	42%	58%
56	Administrative & Support	60	5.3%	67%	33%	38%	62%
71	Arts, Entertainment, & Recreation	40	3.5%	100%	0%	22%	78%
81	Other Services (excl. Public Admin)	40	3.5%	63%	38%	78%	22%
51	Information & Cultural Industries	30	2.7%	100%	0%	43%	57%
91	Public Administration	25	2.2%	60%	40%	50%	50%
53	Real Estate and Rental & Leasing	20	1.8%	100%	0%	50%	50%
21	Resource Extraction	10	0.9%	100%	0%	100%	0%
41	Wholesale Trade	10	0.9%	100%	0%	50%	50%
52	Finance & Insurance	10	0.9%	100%	0%	100%	0%
22	Utilities	0	0.0%	n.a.	n.a.	n.a.	n.a.
55	Management of Companies	0	0.0%	n.a.	n.a.	n.a.	n.a.
	Total Industries	1,130		76%	24%	50%	50%

Source: Housing Needs Statistics Canada Custom Data Set & Census 2016

The three *largest* Electoral Area C industries based on employment (2016) were:

(1) Manufacturing – 135 (11.9%);
(2) Accommodation & Food Services – 130 (11.5%); and
(3) Retail Trade – 120 (10.6%).

The three industries (with 20 or more employed in the industry) with the *greatest* number of female employees (2016) were:

(1) Health Care – 92%;
(2) Educational Services – 71%; and
(3) Retail Trade – 63%.

3.2 Income

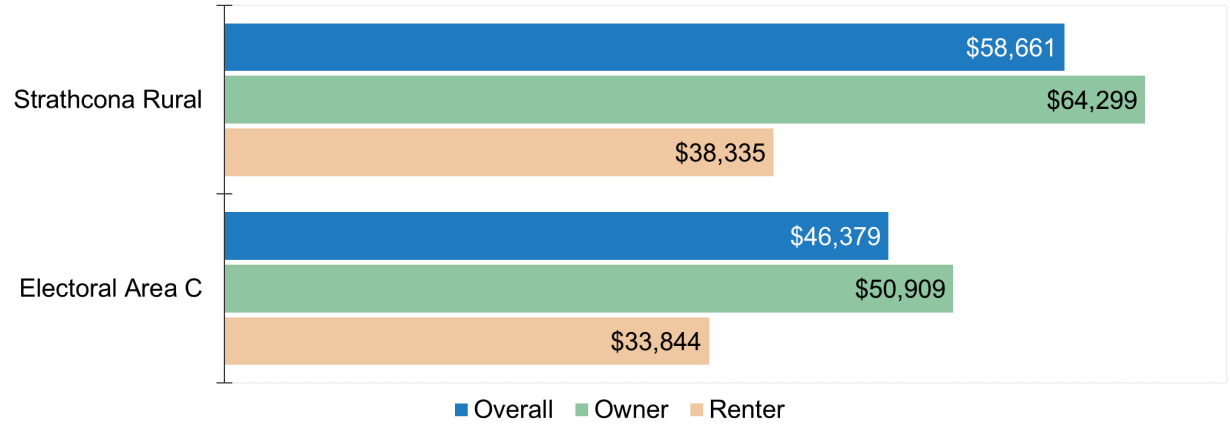
Overall, Electoral Area C median before-tax household income grew about 2% from 2005 to 2015, or from about $45,300 to $46,400. Although an increase of 14% occurred among households earning $100,000 or more, there was a substantial rise for those earning $20,000 to $39,999 (likely attributed to the expansion of newly retired maintainer cohorts whose incomes come from pensions and/or investments.

Please note that income data refers to one year prior to a Census. For instance, income in the 2006 and 2016 censuses would reflect incomes from the 2005 and 2015 tax years. Incomes are also reported in 2015 dollars (thus, 2005 incomes have been adjusted for inflation).

3.2.1 Household Income by Tenure

Figure ## illustrates the household earnings of owner and renter households within Electoral Area C, using the Strathcona Rural area as a reference. In 2015, Electoral Area C median owner household earned about $50,900 before tax, while the median renter household earned $33,800. The former is a 12% decrease from a decade prior, while the latter is an 8% increase.

Figure ##: Median Before-Tax Household Income by Community, 2015

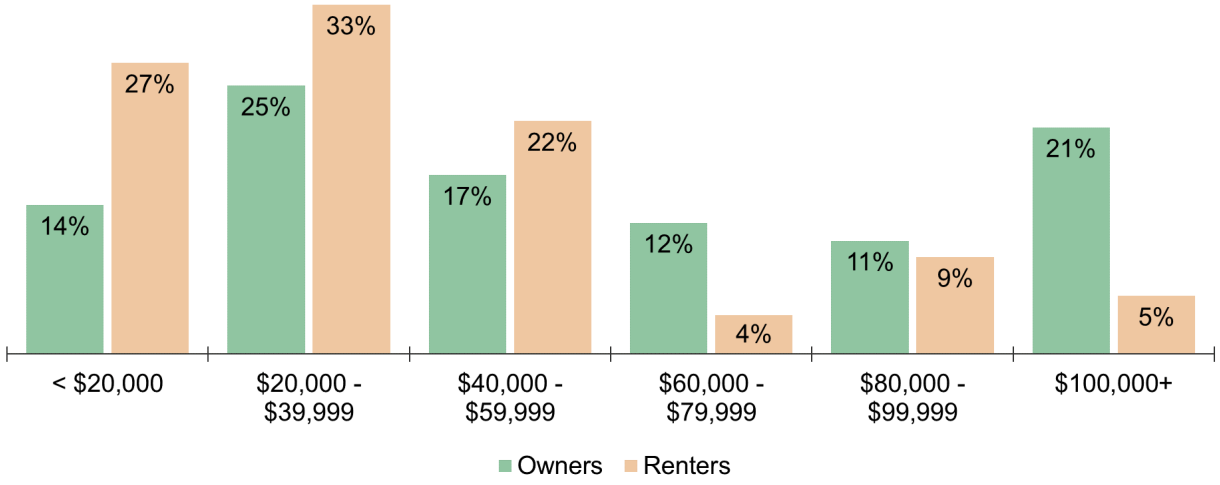


Source: Housing Needs Statistics Canada Custom Data Set

Figure ## illustrates the distribution of how many households fall within each income range based on their tenure in a given year. In 2015, 60% of renter households earned less than $40,000, compared to 38% of owners. These shares were 64% and 33%, respectively, in 2005, suggesting that households generally transitioned to higher income brackets.

Alternatively, 21% of owner households earned above $100,000 (up from 19% in 2005), versus 5% of renter households (down from 10%).

Figure ##: Electoral Area C, Median Before-Tax Household Income Distribution by Tenure

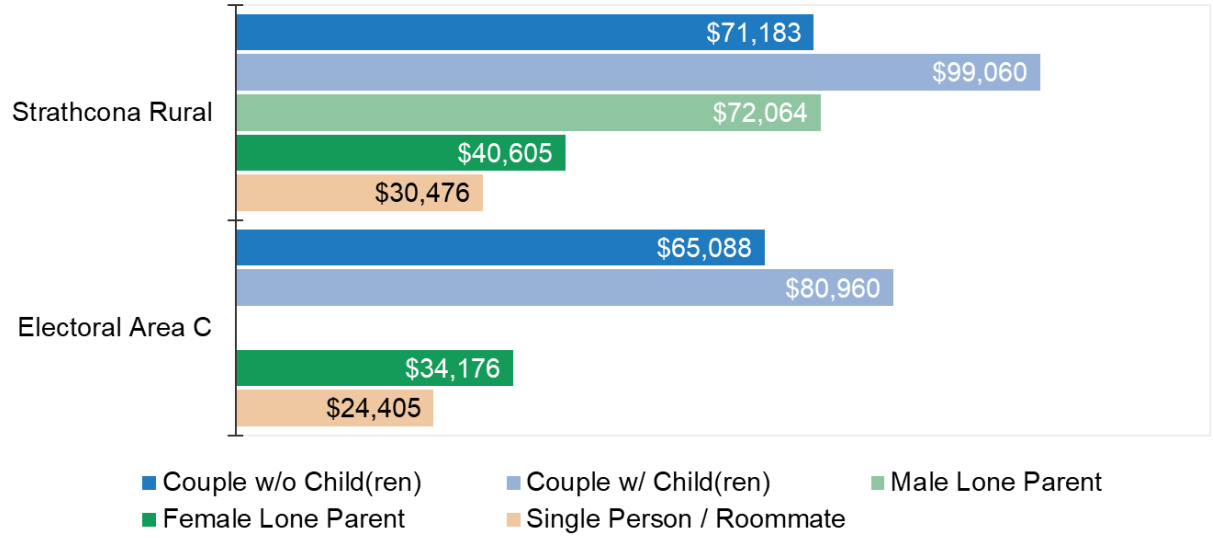


Source: Housing Needs Statistics Canada Custom Data Set

3.2.2 Household Income by Household Type

Statistics Canada provides income statistics for different family structures, categorizing them by their "census family" types (see **Glossary**). Briefly, the family types are as follows: couples without children, couples with children, lone parents, and non-census families (referred to here as single persons or roommate households).

Figure ##: Median Before-Tax Household Income by Household Type, 2016



Source: Statistics Canada[20]

[20] Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016099.

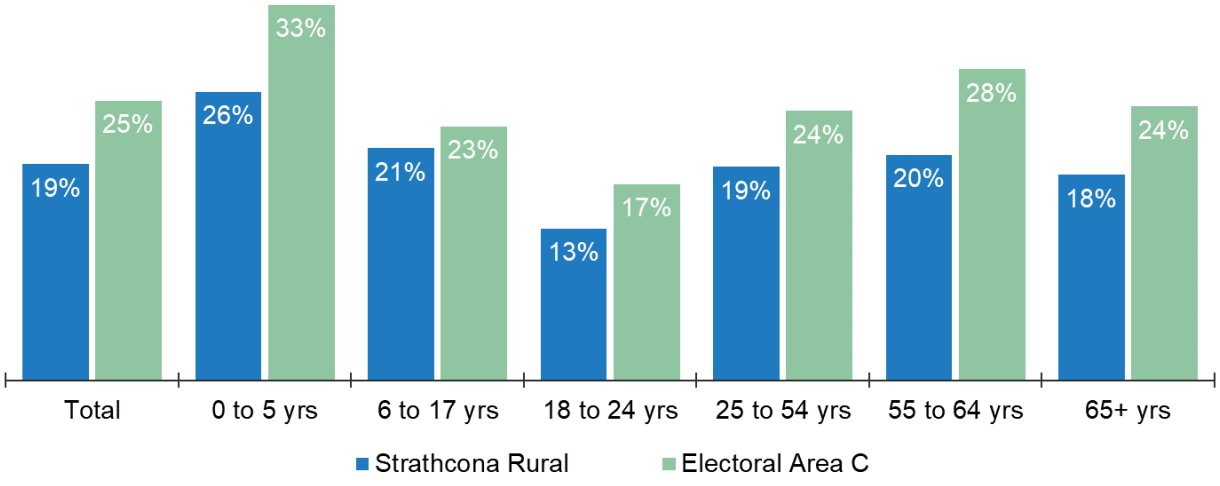
Statistics Canada data from 2015 reports that the median Electoral Area C couple with children earned the greatest income (about $81,000), followed by couples without children ($65,100) and lone parents ($35,300). Estimates from the Strathcona Rural geography suggest that female lone parents earned about 56% of a lone male parent's salary while making up about 78% of total lone parents.

Couples with children often earn more than their counterparts because they are more likely to include dual income earners at times in their lives where they are earning reasonably high incomes based on experience in their fields. The median couple without children includes young couples at the onset of their careers and retired couples who live off investments and savings. Both scenarios typically result in lower household incomes.

3.3 Low-Income Households

The Low-Income Measure After-Tax (LIM-AT) is a set of thresholds calculated by Statistics Canada that identifies Canadians belonging to a household whose overall incomes are below 50% of median adjusted household income. "Adjusted" refers to the idea that household needs increase as the number of household members increase. Statistics Canada emphasizes that the LIM is not a measure of poverty, but that it identifies those who are substantially worse off than the average.

Figure ##: LIM-AT Prevalence by Cohort & Geography, 2015



Source: Statistics Canada[21]

About 25% of Electoral Area C residents (590 people) belong to a household below the LIM-AT threshold.

In 2016, 80 children younger than 18 years old (about 26% of the cohort's total population) belonged to a household below the measure. About 165 seniors (24% of all people over 65 years old) belonged to a low-income household.

[21] Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016127.

Across each age cohort, Electoral Area C demonstrate higher low income prevalence than those estimated for Strathcona Rural.

4 Housing

4.1 Housing Inventory

In 2021, Statistics Canada reported that Electoral Area C had 1,332 total homes occupied by a permanent or usual resident (see **Glossary**), up 14% from 2016. Information is only available for these usual residents and not the 350 additional dwellings that are either recreational and/or not a primary residence.

Some of the terms used by Statistics Canada to describe the types of dwellings within a communities housing stock may not be familiar to some residents. For instance, local zoning by-laws often refer to three types: single family, two family, or multiple family dwellings. Residents may also be more familiar with property descriptions offered by BC Assessment.

To maintain consistency across this report, we mostly refer to Statistics Canada definitions (unless data sources are not detailed enough to do so). The following table lists these types, the corresponding definition, and how they might be referred to day-to-day.

Dwelling Type	Statistics Canada Definition	Common Understanding in BC
Single-detached	A dwelling not attached to any other dwelling or structure. It has open space on all sides, and has no dwellings either above it or below it.	Typically referred to as a “single-family home.”
Semi-detached	One of two dwellings attached side by side (or back to back) to each other. It has no dwellings either above it or below it, and the two units together have open space on all sides.	Often captured under the umbrella of “duplex,” which refers to any dwelling that has two units (whether side to side or one above the other). Zoning bylaws often refer to these as “two family dwellings.”
Row house	One of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but not having any other dwellings either above or below.	Mostly consistent with Statistics Canada, though zoning bylaws often include them in the definition of “multiple family dwellings.”
Duplex	One of two dwellings, located one above the other, may or may not be attached to other dwellings or buildings.	Refers to any dwelling that has two units, regardless of whether it is divided vertically or horizontally. Zoning bylaws often refer to these as “two family dwellings.”

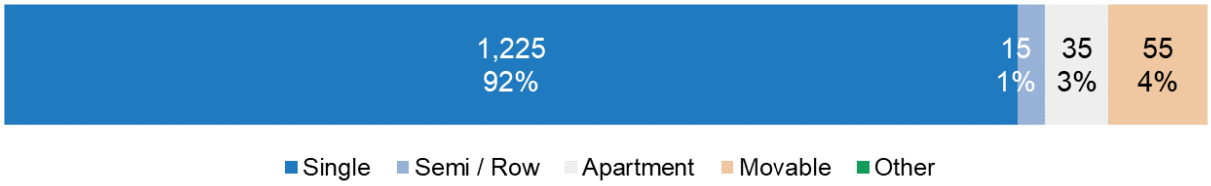
Dwelling Type	Statistics Canada Definition	Common Understanding in BC
Apartment	A dwelling unit attached to other dwelling units, commercial units, or other non-residential space.	Consistent with Statistics Canada. Typically known as “multiple family dwellings.”
Movable	A single dwelling, designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice.	Also known as, and sometimes referred to in this report, as a “manufactured” or “mobile” home.

Please also note that this section refers only to data reported by Statistics Canada and has **not** been adjusted for undercounting.

4.1.1 Dwelling Age & Dwelling Type

According to the 2021 Census, about 92% of Electoral Area C’s dwelling stock (occupied by a usual resident) is made up of single-detached dwellings. Mobile/manufactured homes made up the next greatest share (4%), followed by a few alternative low-density apartments (3%).

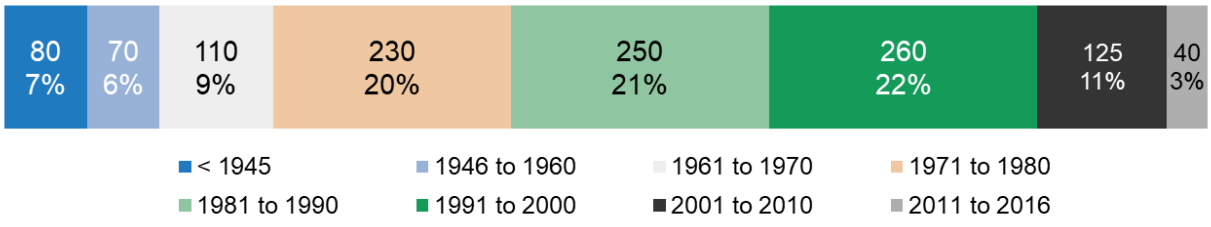
Figure ##: Dwelling by Type, 2021



Source: Statistics Canada 2021 Census Profile

The greatest volume of construction occurred in the 1990s, reaching about 260 units (22% of the dwelling stock). Construction activity was highest from the ‘70s to the ‘90s, and has considerably declined since (e.g. 165, or 14% of the inventory, between 2001 and 2016). **Figure ##** illustrates the distribution of construction activity over the last century.

Figure ##: Dwelling Age of Construction, 2016



Source: Statistics Canada[22]

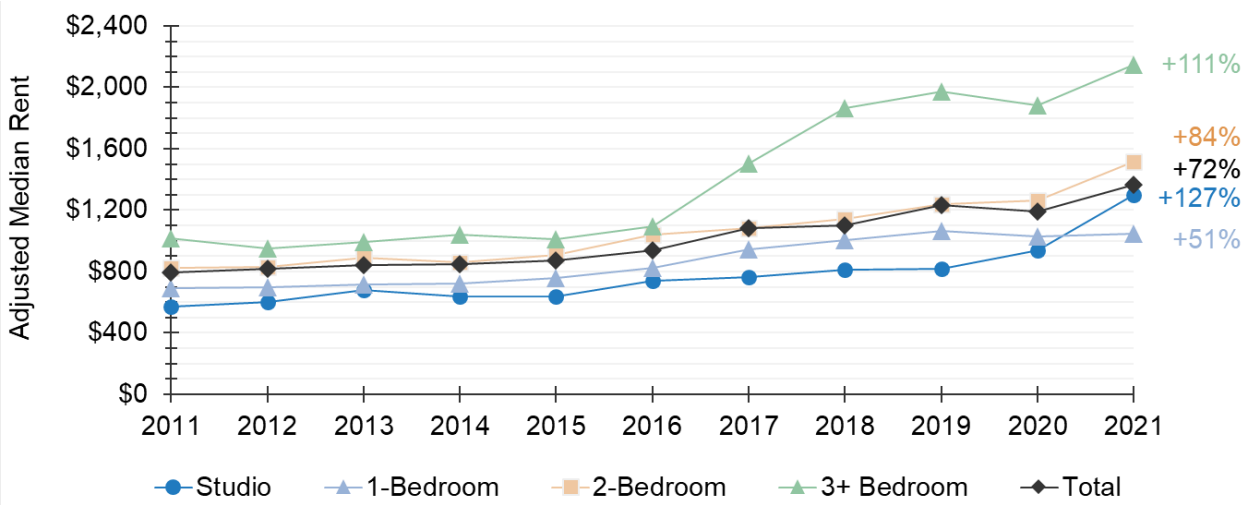
4.2 Rental Housing

4.2.1 Primary Rental Market Prices

The Canadian Housing & Mortgage Corporation (CMHC) conducts an annual Rental Market Survey to estimate rental market strength (the most readily available rental market data). Readily available primary market data is only obtainable for the Campbell River Census Agglomeration (CA). While actual price and vacancy levels may not exactly reflect conditions for renters outside of Campbell River, trends in these rental market characteristics can be instructive of the broader rental market throughout the rest of the regional district.

CMHC does differentiate between occupied and available rental prices in larger survey areas (Census Metropolitan Areas), which can help estimate what differences may be present locally. The rents reported below estimate the cost of a vacant rental using the CMA differences between the two rental price types.

Figure ##: Adjusted Median Rent, Campbell River (2021 dollars) & Percent Change '11-'21



Source: CMHC[23] [24]

[22] Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016222.
[23] CMHC. (2022). *Housing Market Information Portal.* *https://www03.cmhc-schl.gc.ca/hmip-pimh/en#TableMapChart/7100/3/Campbell%20River*

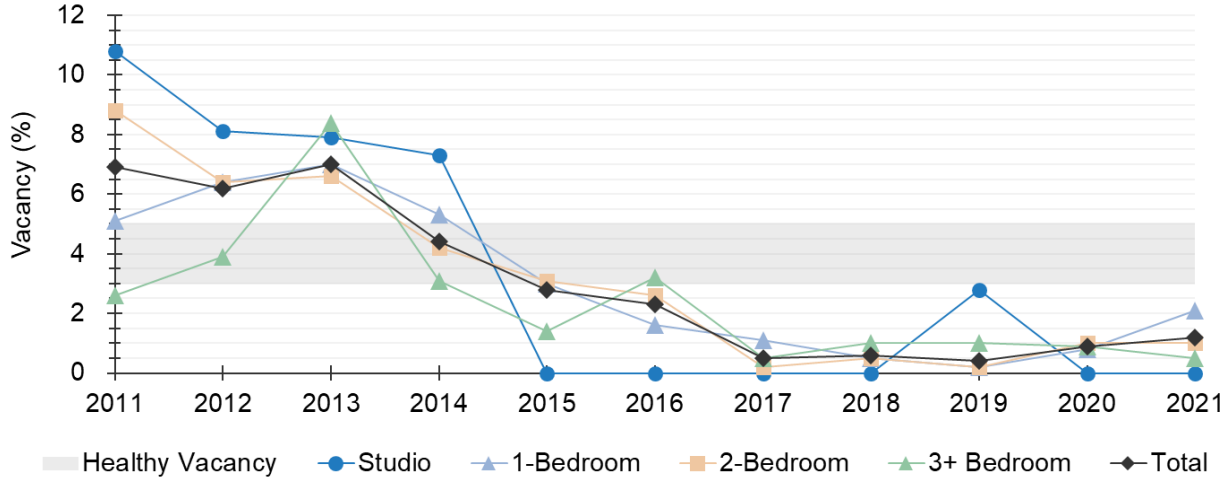
[24] CMHC. (2022). *Average Apartment Rents (Vacant & Occupied).* *https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-data/data-tables/rental-market/average-apartment-rents-vacant-occupied*

In 2021, the median unit within the primary rental market rented for $1,366, a 72% increase since 2011 (adjusted for inflation). Studio apartment rents grew 127% to $1,296, 1-bedrooms grew 51% to $1,048, 2-bedrooms grew 84% to $1,517, and 3+ bedrooms grew 111% to $2,150.

4.2.2 Primary Rental Market Vacancy

Campbell River's overall vacancy rate has been below the generally accepted healthy vacancy range of 3% to 5% since 2015. Only 3+ bedroom units demonstrated a value within the range (3.2%) during that time. Unhealthily low vacancy rates indicate potential shifts in the cost rental housing – the lower the vacancy, the less choice for renters, and greater incentive for landlords to increase prices. In comparing **Figure ##** to **Figure ##**, it is obvious that when vacancies dropped, rents began to increase at a faster rate (particularly for 3+ bedroom units).

Figure ##: Primary Rental Market Vacancy Rate, Campbell River



Source: Statistics Canada[25]

Primary market trends impact those of the secondary market, both in the Campbell River CA and across the SRD. For example, with a growing renter population and declining vacancy, demand for rental tenured housing will be on the rise. As renters find little to no stock available in the supply of purpose-built rental dwellings, they will begin to find alternatives, moving to secondary market units. In other words, declining urban vacancy rates induce demand for substitutes, thereby decreasing secondary market vacancy rates. Unfortunately, the specific rate and how it may change cannot be determined.

4.3 Homeownership / Residential Real Estate Market

The real estate market refers to the buying and selling of land and buildings, mostly by individuals or companies who seek stable, permanent tenancy or investment opportunities. Many factors play into the health of the market, including dwelling prices and sales volumes. With access to high level BC Assessment data, we are able to report on these two topics at the local level.

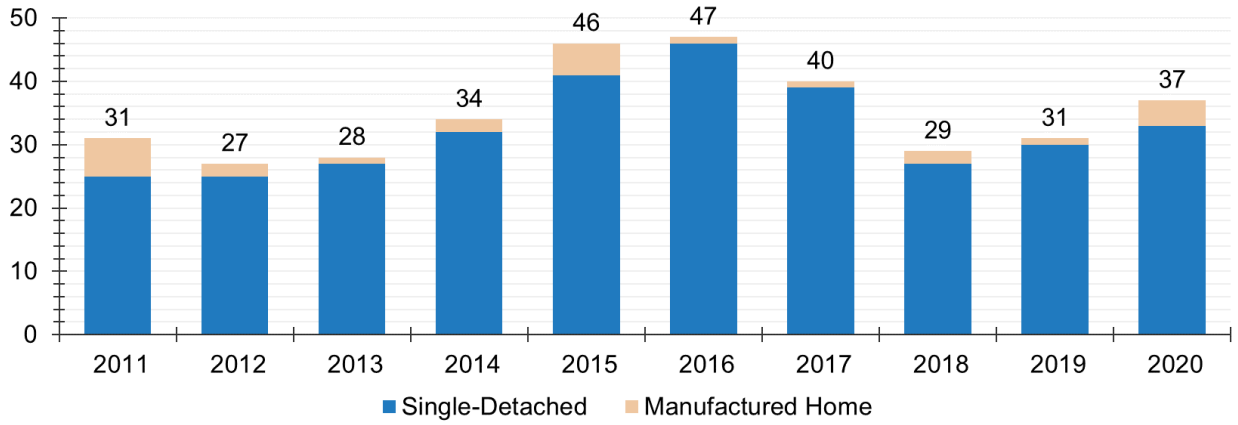
[25] CMHC. (2022). *Housing Market Information Portal.* https://www03.cmhc-schl.gc.ca/hmip-pimh/en#TableMapChart/7100/3/Campbell%20River

4.3.1 Sales Activity

Sale volumes across Electoral Area C looked to be cyclical over the last decade, rising over the first half, decreasing to 2018 and then beginning to rise again. Overall, about 35 dwellings sold annually, with a peak of 47 in 2016.

Since 2011, single-detached homes have made up 93% of residential real estate sales, with manufactured/mobile homes showcasing the next most prominent market activity. According to Statistics Canada, other dwelling types do exist in Electoral Area C, but of a volume so minute that it would be rare to see them for sale in any given year.

Figure ##: Historical Sales Volumes



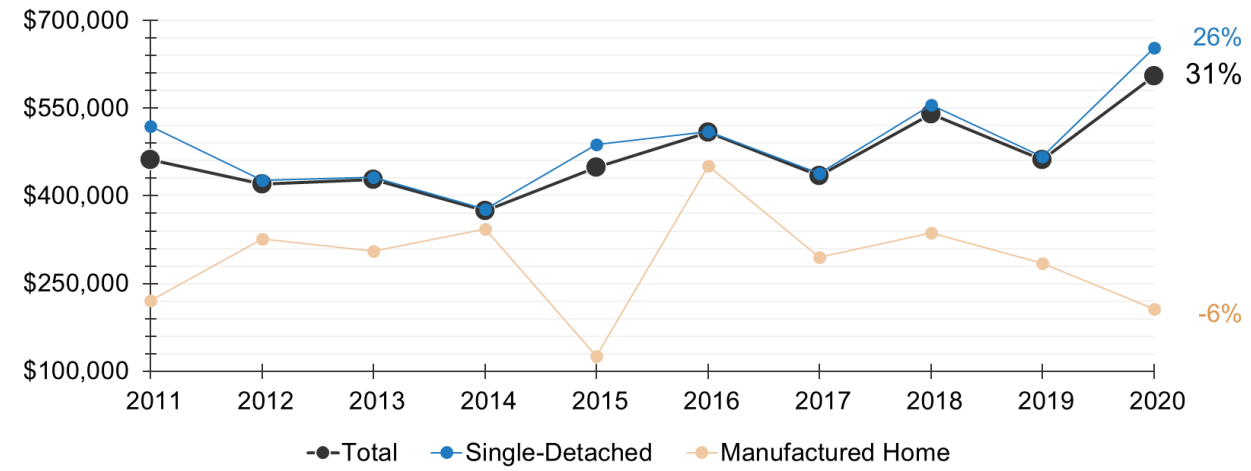
Source: BC Assessment

4.3.2 Sale Prices

BC Assessment reports sale prices for multiple dwellings types. **Figure ##** shows what the median price is per dwelling type, and the percent change (in 2020 dollars) from 2011 to 2020.

Overall, Electoral Area C home prices appreciated 31% since 2011 (about $461,300 to $604,800), largely attributed to rising single-detached home prices. Based on a small sample size, manufactured home prices depreciated about 6% since 2011.

Figure ##: Historical Median Dwelling Prices (2020 dollars), Percent Change '11-'20



Source: BC Assessment

Adjusting prices for inflation (e.g. 2020 dollars) allows the reader to understand the actual overall appreciation or depreciation in housing in real terms (or values that are comparable without the consideration of increases or decreases in the value of money in the larger economy). For instance, prices increased 41% when unadjusted, meaning inflation made up about 24% of the increase in price over the decade.

4.4 Short-term Rentals

Short-term rentals (STRs) have grown as a more fluid and flexible use of residential dwelling space for temporary accommodations that blurs the line between rental housing and a commercial hospitality use. Alongside this market growth is concern about the impact of STR units on traditional residential market sectors; specifically, whether STRs are removing permanent tenure homes from the market, reducing supply and increasing the difficulty for households to find suitable places to live.

The following discussion presents information derived from the company AirDNA, which generates monthly data on STR markets, scraped from the public-facing websites of several STR platforms (including AirBnB). This data was analysed in order to illustrate several variables, including an estimate of how many units may be "commercial STRs."

This report defines a "commercial STR" as a listing that offers an entire home for rent and is available and/or booked for more than 50% of the year (or year-to-date in the case of 2022 data). These represent units which are unlikely to provide any capacity for long-term tenancy, and therefore function primarily as a commercial hospitality business.

Discussions will often refer to 2021 since it represents the last full year of data.

A Note on the Coronavirus Pandemic: the ongoing global pandemic has, since Spring of 2020, significantly reduced tourism and business travel. This has had an impact on national demand for travel accommodations, including STR units. Locally, the total STR units available in the SRD

market did not decrease, posting a record high over the course of 2021. Furthermore, although revenues did decrease in 2020, 2021 demonstrated a financial boom for STRs.

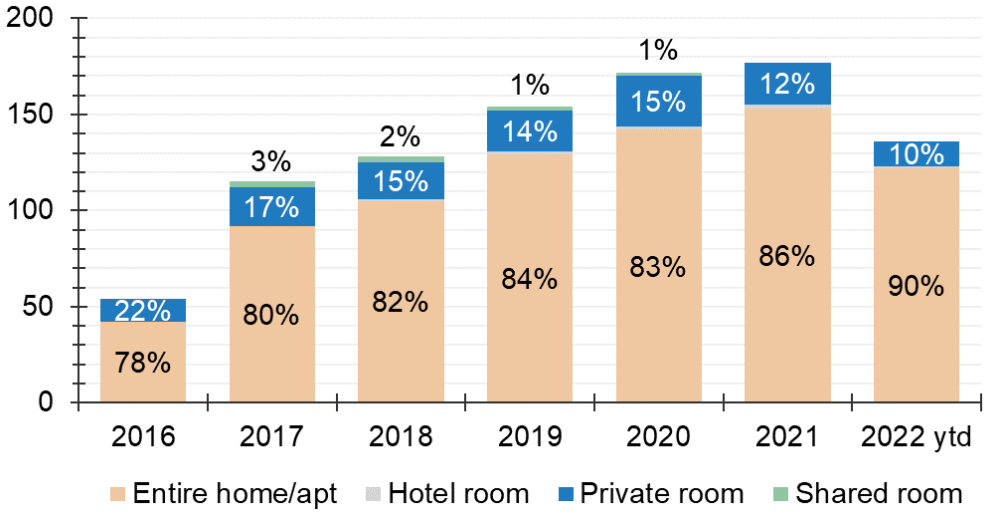
4.4.1 Inventory

Figure ## shows how the inventory of unique and active STRs across Electoral Area C changed between 2016 and 2022. An active unit refers to one that has been listed as available or reserved for at least one day, demonstrating the intent to use the unit. Note that 2022 data is for the year to date (as of the end of February).

The presence of STRs emerged in 2016 and more than doubled over the following year (54 to 115). By the end 2021, 177 unique and active properties operated in Electoral Area C over that year. In the wake of the COVID-19 pandemic, active unit totals were still on the rise.

The majority of STRs are classified as an “entire home or apartment,” meaning that the owner of the property does not share the space with guests (unlike for a “private room”). By 2021, about 86% of units were entire dwellings and 12% were private rooms

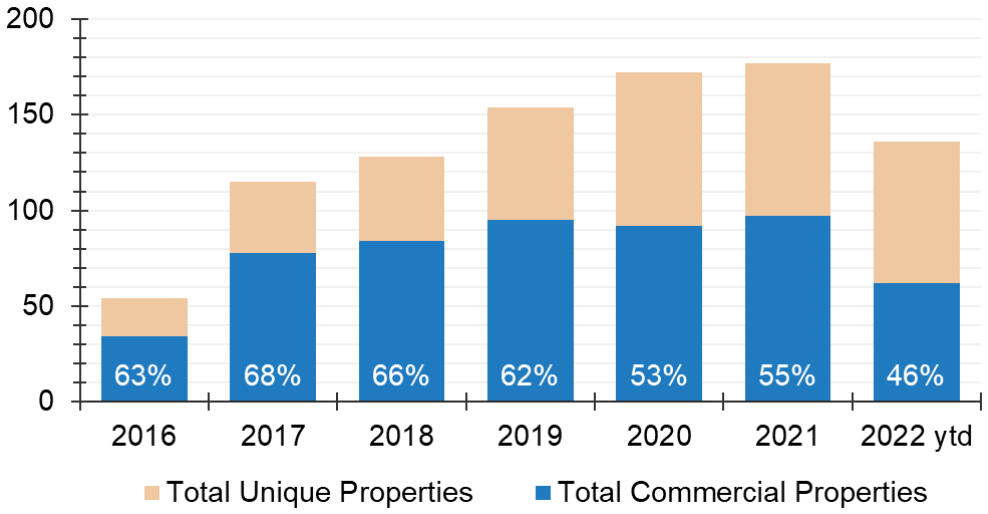
Figure ##: Historical Total & Distribution of Active STRs by Type



Source: derived from AirDNA

The share of “commercial” STRs relative to total unique properties gradually declined since 2017, with a slight increase between 2020 and 2021 to 55% (possibly 97 units).

Figure ##: Historical Unique & Commercial (Estimated) STR Units

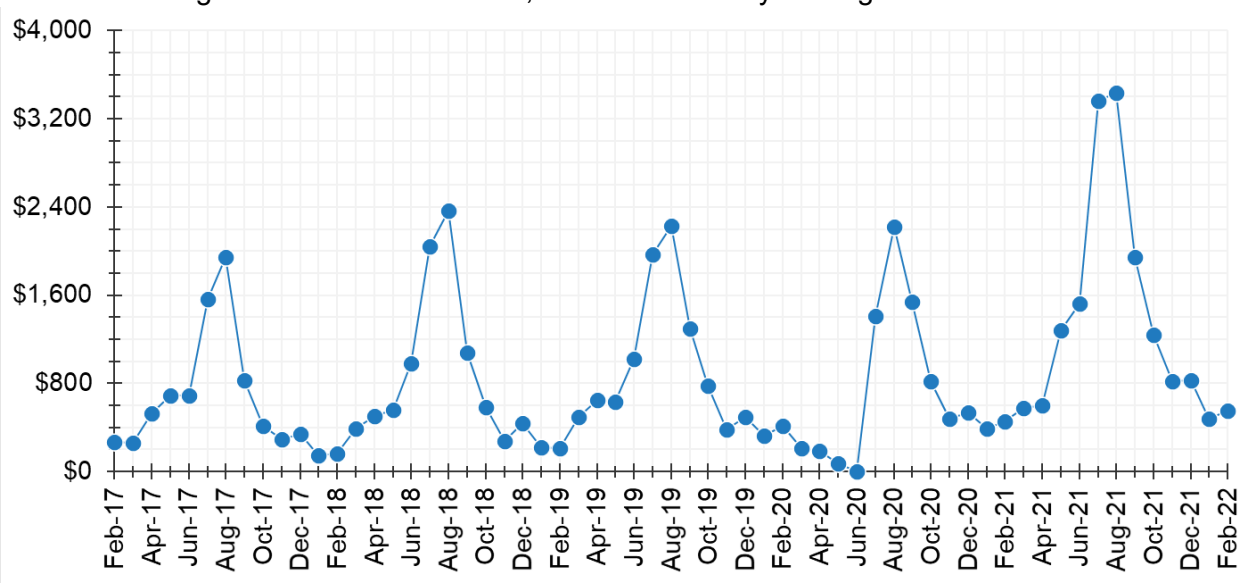


Source: derived from AirDNA

4.4.2 Unit Revenue

Average annual STR revenues per unit in Electoral Area C peaked at about $3,450 in August 2021, $1,200 more than August 2020 – the first major tourism season during the pandemic. The 2021 revenue peak was followed closely by July 2021's total, which posted a 65% gain over the next highest July over the data period (2018).

Figure ##: Electoral Area C, Historical Monthly Average Unit Revenue



Source: derived from AirDNA

Pre-pandemic data suggests that STR volumes were steady over time, accompanied by similar per unit returns. Given that activity had hardly faltered in the midst of a pandemic, it would be reasonable to expect the inventory and demand to be similar over the foreseeable future (with possible marginal gains).

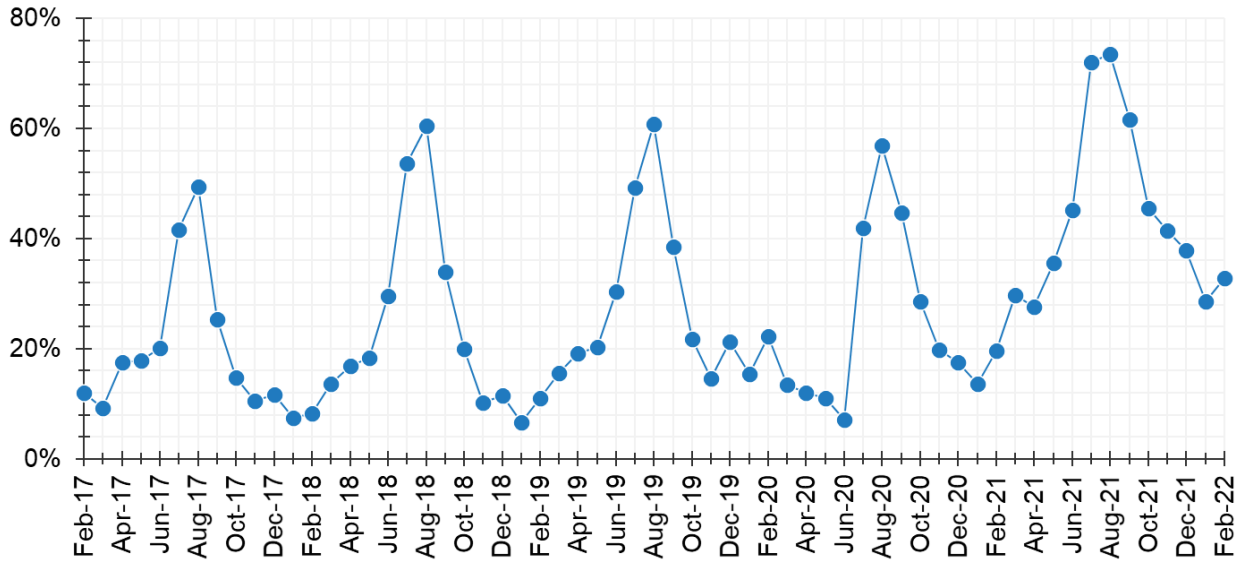
4.4.3 Occupancy

Occupancy rates are equal to the total reserved days, divided by the sum of available and reserved days. They demonstrate what portion of the year the average unit was occupied.

In August 2021, the average STR occupancy rate reached 73%, higher than the same month a year prior. Occupancy was second highest at 72% in July 2021, suggesting a large influx of vacation property demand during the pandemic's second summer.

It is unclear whether short-term activity will follow pandemic trends or those of pre-pandemic. Increased revenue has been based on the rise in use of about the same inventory as the year prior. If the rise in demand proves to be simply a one time surge, activity levels are likely to return to historic trends – a gradual increase of the inventory and activity in Strathcona's most desirable vacation rental property geographies.

Figure ##: Electoral Area C, Historical Monthly Short-Term Rental Occupancy



Source: derived from AirDNA

4.4.4 Impact to Affordability

Use of residential real estate for short-term rental operations is a relatively new and understudied issue. STR units can have positive, neutral, and negative implications for housing availability and affordability, depending on their context. Overall, concerns posed by STR units with respect to housing affordability and availability are a function of the number of units that operate on a commercial basis. STR units that are a secondary use of an otherwise traditionally occupied home are unlikely to have the same impacts.

In more balanced areas, STR units in low concentrations can probably exist without a material impact to housing conditions while providing the same income-generating benefits to the people that operate them. In higher-demand areas, or if STR units become overly concentrated in an otherwise balanced area, they can represent a material reduction in housing supply, creating upward pressure on rents and purchase prices and making opportunities for permanent housing much more difficult to find at any cost.

Research on the impacts of STR activity on traditional residential rents or purchase prices exists, but is limited and generally focusses on the effect of concentrated STR activity within larger urban centres. For example, a study in Boston found that each 12 Airbnb listings in a census tract resulting in a 0.4% increase to market rents while another in New York found that a 10% increase in STR listings within a zip code area was associated with a 0.42% increase in rents and a 0.76% increase in purchase prices.[26]

Based on this, STR activity in the study area has likely caused only minor impacts to housing affordability as they tend to be spatially dispersed, and generally low in total number. **Figure ##** summarizes the share of commercial STRs as they relate to total dwelling totals in each study area community.

Electoral Area C demonstrates the highest share of commercial STRs relative to total dwellings reported by the 2021 Census, suggesting that STRs have the greatest impact on its local housing circumstances compared to other communities. The Census does report that about 331 dwellings were not occupied by usual residents (whether for personal or commercial recreation), suggesting that STRs may not be the sole form of non-usual resident owned property influencing local housing.

Figure ##: Estimated Commercial STRs as a Share of Total Dwellings by Community

Community	Estimated Commercial STRs (2021)	Total Dwellings (2021)	Commercial STR as % of Total Dwellings
Rural SRD	181	4,794	3.8%
Electoral Area C	97	1,663	5.8%

Source: derived from AirDNA, Statistics Canada

4.5 Non-Market Housing

BC Housing provides annual counts regarding the provision of non-market housing across communities like the Strathcona Regional District. The data, collected in March 2021, details the total persons or households using forms of emergency shelters, transitional and assisted living, independent social housing units, or private market rental assistance programs. The following subsections summarize the current stock of these facilities and program offerings and number of waitlists corresponding to population need.

The vast majority of non-market housing programs and facilities centralize within urban centres (specifically, the City of Campbell River). Given that rural residents may seek out these urban centres, we do elect to include totals from nearby municipalities as a point of comparison.

[26] Economic Policy Institute. (2019). The Economic Costs and Benefits of Airbnb. Retrieved from https://files.epi.org/pdf/157766.pdf

4.5.1 Facilities & Programs

As of March 31, 2021, BC Housing supports shelter or homeless housing for 195 people in the SRD. An additional 193 units transitional housing and assisted living, and 259 units of independent social housing are also supported. At the time data was made available, 460 individuals or households received rental assistance for private market dwellings, 70% of whom were seniors and 30% were families.

Units located in the City of Campbell River make up 94% of non-market units in the SRD, including 100% of emergency shelter / housing spaces, 95% of transitional supported & assisted living units, and 98% of independent social housing units. According to BC Housing, 18 Electoral Area C individuals or households use non-market services, all of receive private rental market assistance.

Figure ## shows how many people/households benefited from non-market housing across the SRD, Strathcona Rural, and Electoral Area C. Units for service allocation subgroups are marked with an 'XX' notation if one of the subgroups has 5 or fewer units.

Figure ##: Non-Market Housing Facilities & Programs, March 31 2021

Strathcona Regional District

Emergency Shelter & Housing for the Homeless				Transitional Supported & Assisted Living				Independent Social Housing			Rent Assistance in Private Market				
Homeless Housed	Homeless Rent Support	Homeless Shelters	Subtotal	Supportive Seniors Housing	Special Needs	Women & Children Fleeing Violence	Subtotal	Low Income Families	Low Income Seniors	Subtotal	Families	Seniors	Canada Housing Benefit	Subtotal	TOTAL
133	40	22	195	58	90	45	193	253	6	259	100	324	36	460	1,108

Strathcona Rural

Emergency Shelter & Housing for the Homeless				Transitional Supported & Assisted Living				Independent Social Housing			Rent Assistance in Private Market				
Homeless Housed	Homeless Rent Support	Homeless Shelters	Subtotal	Supportive Seniors Housing	Special Needs	Women & Children Fleeing Violence	Subtotal	Low Income Families	Low Income Seniors	Subtotal	Families	Seniors	Canada Housing Benefit	Subtotal	TOTAL
0	0	0	0	XX	XX	XX	9	0	6	6	XX	XX	XX	44	59

Electoral Area C

Emergency Shelter & Housing for the Homeless				Transitional Supported & Assisted Living				Independent Social Housing			Rent Assistance in Private Market				
Homeless Housed	Homeless Rent Support	Homeless Shelters	Subtotal	Supportive Seniors Housing	Special Needs	Women & Children Fleeing Violence	Subtotal	Low Income Families	Low Income Seniors	Subtotal	Families	Seniors	Canada Housing Benefit	Subtotal	**TOTAL**
0	0	0	0	0	0	0	0	0	0	0	XX	XX	XX	18	18

Source: BC Housing

4.5.2 Non-Market Housing Waitlist

As of April 2022, the BC Housing wait list had 211 total applications from SRD residents that had not yet been fulfilled, including: 83 families, 38 residents with disabilities, and 63 seniors. Like for services, the greatest visible demand comes from municipal areas – 88% from Campbell River and 8% from other local municipalities. Based on available information, 8 Electoral Area C applicants were on a BC Housing waitlist – 1 family, 5 seniors, and 2 persons w/ a disability or disabilities.

The totals provided only reflect active applications with BC Housing and do not represent the true total of people who can or should be accessing services but are not, either due to stigmatization of accessing services or feeling disheartened by long wait list numbers or times. The unavailability of options in rural communities also serves as a deterrent to applying to urban services, especially when social (family and friends) supports may not be in these urban centres or if residents simply wish to remain in their community (like seniors aging in place).

4.5.3 Homelessness

The Campbell River Coalition to End Homelessness (CRCEH) and its partner organizations are conducting a study to estimate the extent of housing insecurity and need for housing service expansion in Campbell River and the surrounding area. Often called a service-based population estimate, the study methodology was developed as a way for rural, small, or regional communities to collect individual or family viewpoints of how service and amenity access and housing instability, unaffordability, or insecurity affect them.

Compared to a Point-In-Time (PIT) count, which only counts homeless communities over a single 24-hour period, the service-based population estimate engages many local service agencies to collectively compile data on housing insecurity over a longer period of time. This is generally accepted to result in a more accurate in rural communities, as chronic underhousing is not typically as visible as it is in larger centres.

The survey is meant to be completed by anyone within the SRD geography (including Campbell River and other municipalities) who feel that their home is unaffordable or inappropriate for any

reason, or by those who don't have a "home". People who may fill the survey out include those living unconventionally (unsheltered, in a seasonal rental, a boat, an out-building, a RV or other vehicle, couch surfing, etc.), those who have a home that is not fitting their needs (in need of major repairs, overcrowded, not suitable to the needs of the family, etc.), and those who have experienced other variables that have affected where they live (had to move because the services they needed were not available, in a home that is too expensive because there are no other options, have to move frequently because they cannot find long-term rentals, etc.).

The survey associated with this project is being distributed by partner service agencies and is also available to the general public. The survey is meant to tell a more person-centred experience of housing and services as opposed to market and economic evaluation. The results of this survey will be available to service agencies, governments, and communities in general to:

- articulate the importance of housing and service expansion,
- apply for funding to support housing and service needs,
- influence program and service development, and
- inform housing and services policies and practices in the region.

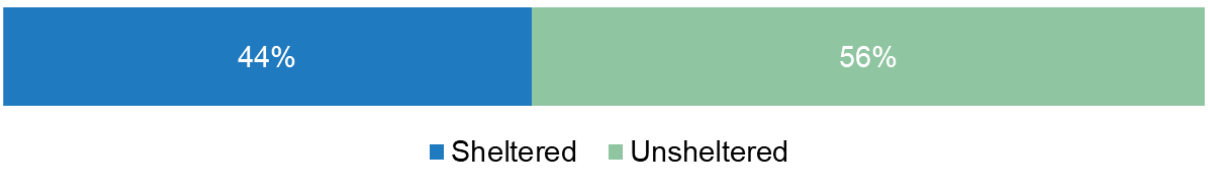
For more information on the project, visit https://www.crhousing.net/. Surveying will be open from April 11-May 11, 2022.

Unfortunately, results of the CRCEH study are not available while producing this report, meaning we must rely on previously collected data to paint a picture of housing (or lack thereof) in the Strathcona Regional District. In the Spring of 2022, the Homelessness Services Association of BC, BC Non-profit Housing Association, BC Housing, and Urban matters coordinated a Point-in-Time (PiT) count for the City of Campbell River (one of 18 communities counted). The count defined an individual as experiencing homelessness if they did not have a place of their own where they paid rent and could expect to stay for at least 30 days. Note that PiT totals are undercounts – much of the homeless population is difficult to find or not all consent to be surveyed – and represents only a snapshot of those individuals identified during a 24-hour period. Totals are understood to be the minimum number of people who experience homelessness on a given day in Campbell River. No counts were performed for other SRD municipalities or electoral areas.

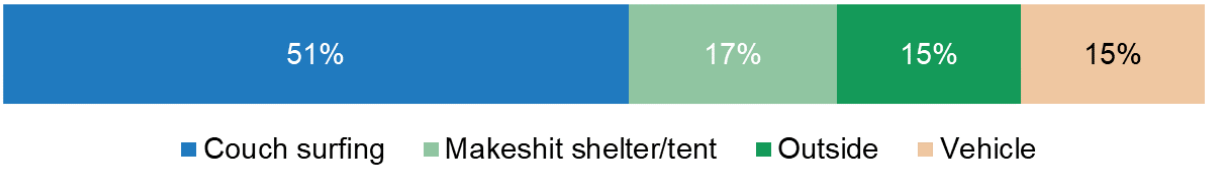
Specifically, 116 individuals identified as being unhoused in 2021 (up 43% from 86 in 2018), of which 44% were sheltered and 56% were unsheltered. The majority of unhoused individuals were adults (25 to 54 years old), male, Indigenous, and unhoused for more than one year at the time of the PiT count.

The following charts summarize the characteristics of the unhoused population in 2021:

Shelter Status



Unsheltered Sleeping Arrangement

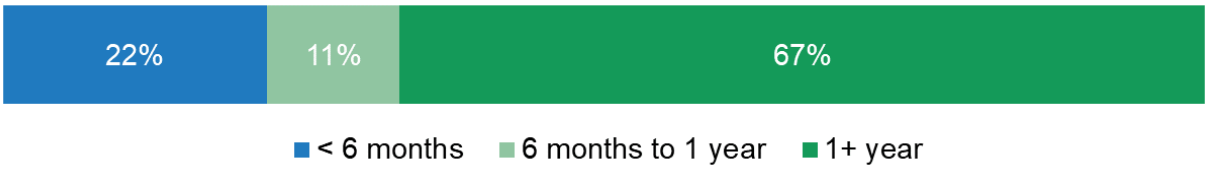


Age of Unhoused Population

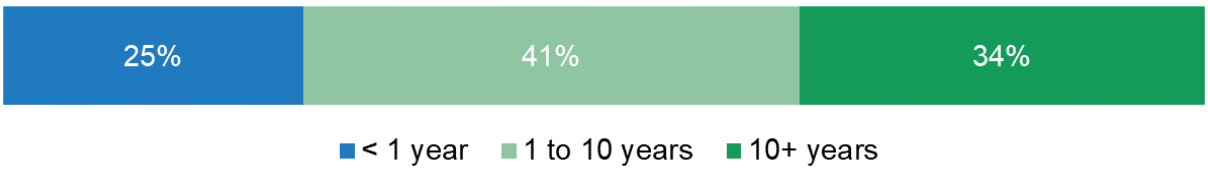
Gender of Unhoused Population

Indigenous Identity of Unhoused Population

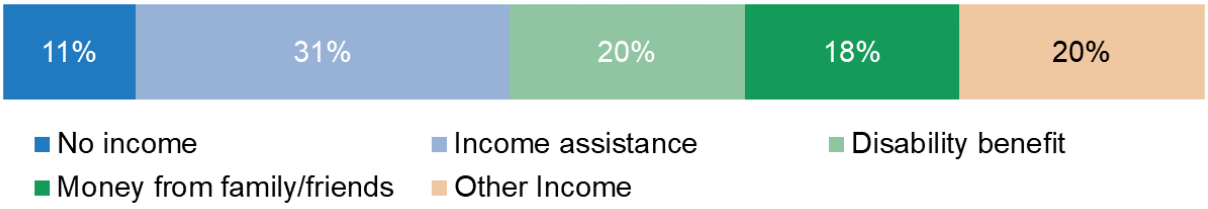
Length of Time Unhoused



Length of Time in Community



Income of Unhoused Population



5 Housing Need

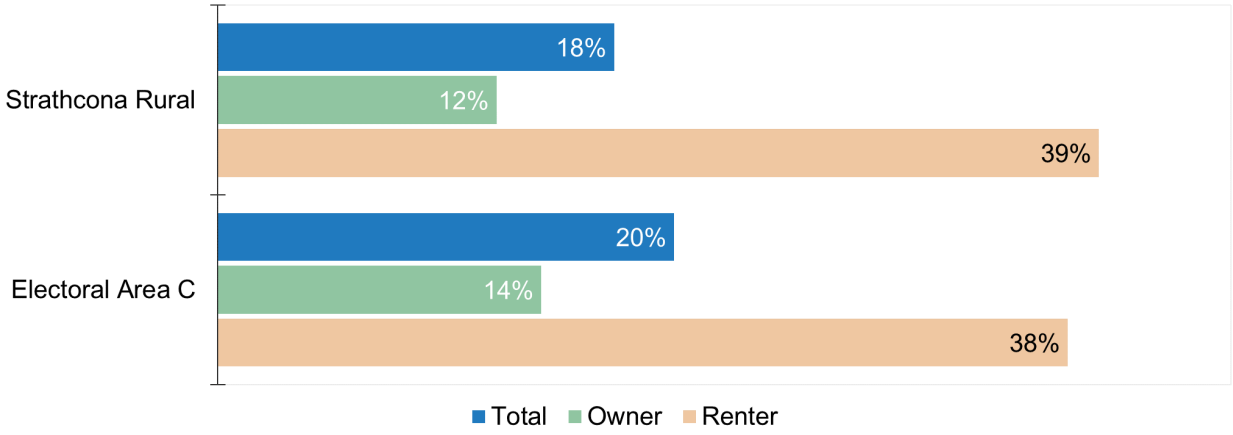
Statistics Canada defines housing need using three set of criteria: suitability, adequacy, and affordability. The **Glossary** section provides definitions for each of these; however, a quick guide is that unsuitable means overcrowded, inadequate means a home requires major repair, and unaffordable is when shelter costs exceed 30% of before-tax household income. If any household experiences one or more of these criteria, Statistics Canada classifies them as living in "Core Housing Need," the catch all metric for housing hardship.

5.1 Housing Need Criteria

5.1.1 Affordability

In 2016, Statistics Canada reported that 230 Electoral Area C households lived in a home that put them outside their financial means. In other words, 20% of households allocated more than 30% of their before-tax household income to shelter costs.

Figure ##: Unaffordable Housing by Household Tenure, 2016



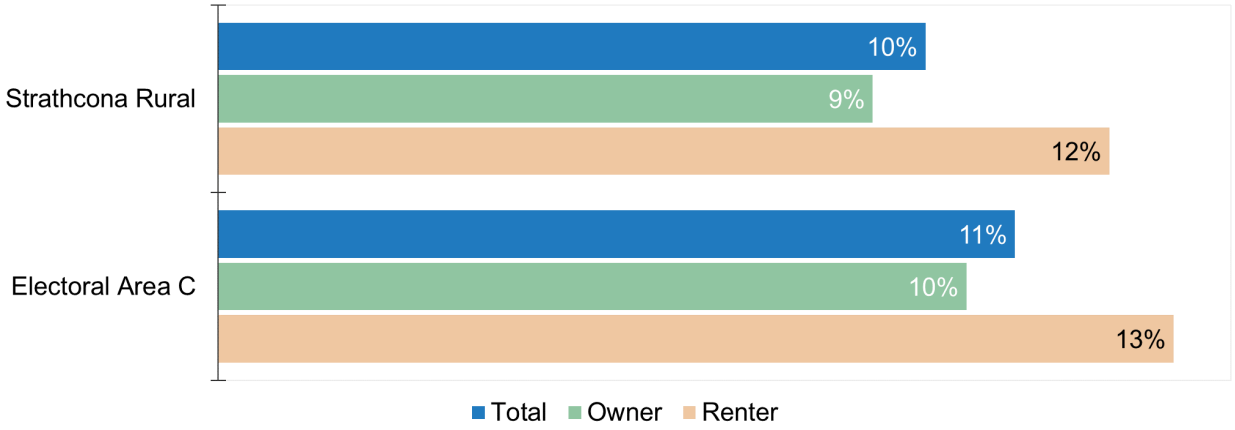
Source: Housing Needs Statistics Canada Custom Data Set

Renter households are more likely to deal with the burden of unaffordable housing. About 38% of renter households (100 total) paid more than 30% of their income versus about 14% of owners (125 total). This hardship largely stems from the higher proportion of renting single income households.

5.1.2 Adequacy – Prevalence of Major Repairs

In 2016, Statistics Canada reported that 125 Electoral Area C households lived in a home that needed major repairs, or 11% of total households.

Figure ##: Inadequate Housing by Household Tenure, 2016



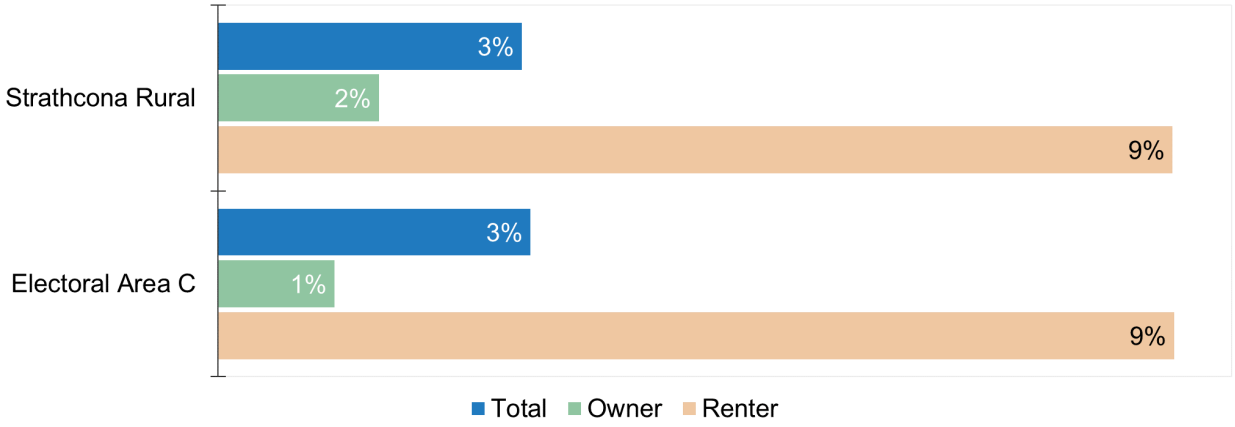
Source: Housing Needs Statistics Canada Custom Data Set

Housing inadequacy is predominantly a function of the housing stock's age (the older the property, the greater likelihood of needing repair). Electoral Area C appears to have a proportional rate of marginally worse dwelling quality compared to Strathcona Rural overall, and among both owner and renter occupied dwellings.

5.1.3 Suitability – Overcrowding

In 2016, Statistics Canada reported that 35 Electoral Area C households lived in a home that was too small for their needs, or 3% of households. This is a numerical and proportional improvement since 2006 (50 and 5%, respectively). Renter households experienced higher prevalence of overcrowding conditions.

Figure ##: Unsuitable Housing by Household Tenure, 2016



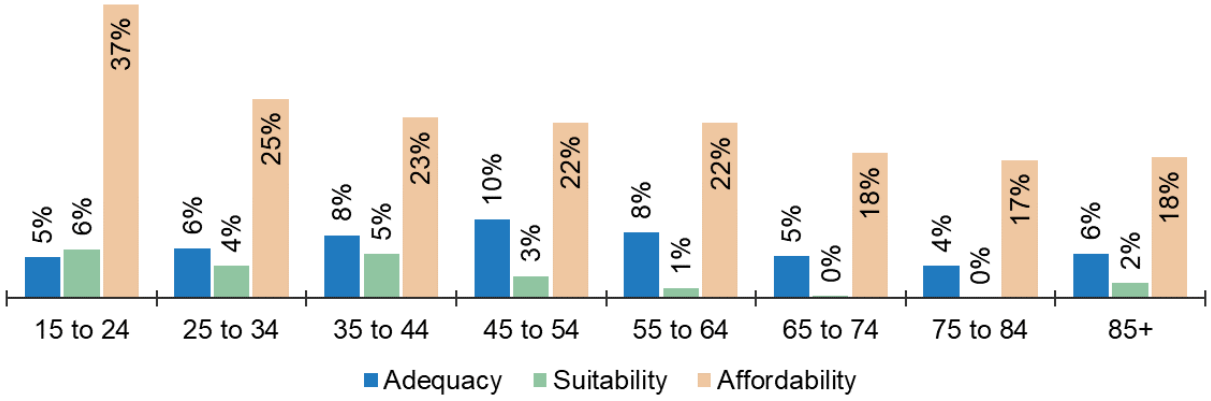
Source: Housing Needs Statistics Canada Custom Data Set

5.1.4 Housing Criteria by Maintainer Age

The aforementioned housing criteria impact each resident or household differently. **Figure ##** illustrates how inadequacy, unsuitability, and unaffordability rates differ across primary maintainer age cohorts across the entirety of Strathcona Regional District. Please note that where there are blanks it means that data is unavailable or has been random rounded to zero.

Dwellings in need of repair appear to be relatively consistent across age groups where data is available (8%). Similar rates of inadequacy across cohorts suggests that the impact of building stock quality is disbursed across the population instead of impacting one predominant age group.

Figure ##: SRD, Housing Criteria by Tenure & Maintainer Age, 2016



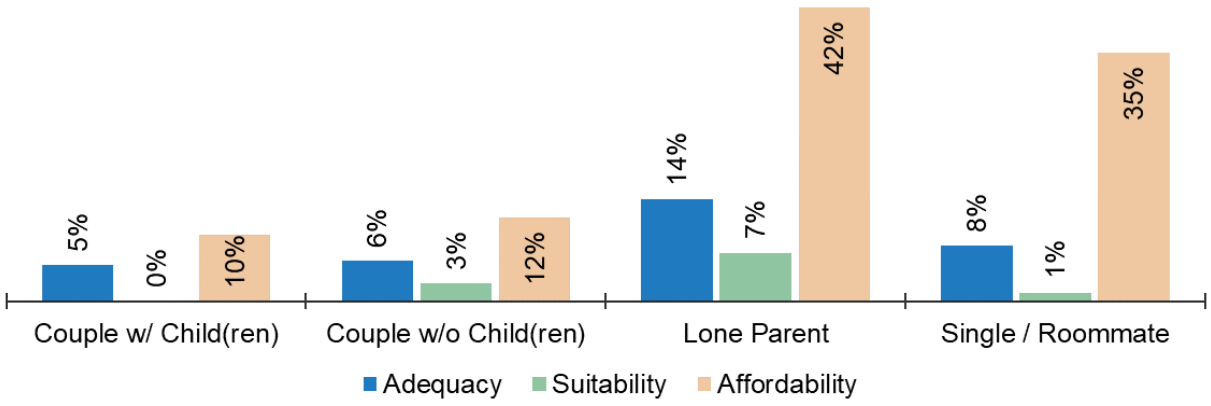
Source: Statistics Canada

Unaffordable housing prevalence was usually highest among the youngest age cohorts. Young adults typically have lower wage jobs and thus have greater difficulty paying for shelter.

5.1.5 Housing Criteria by Family Type

Tied to income, couples (with or without children) are more likely to reasonably afford their accommodation and can access adequate housing as a result. Unsuitability is more common among families with children as their needs quickly change as their household sizes increase.

Figure ##: SRD, Housing Criteria by Tenure & Family Type, 2016



Source: Statistics Canada[27]

[27] Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016231.

Single person or roommate households exhibited the highest rate of inadequate and unaffordable housing, suggesting that the homes that they must compromise on are older and in need of major repairs. Lone parents also report the greatest financial burdens regarding housing and the greatest likelihood to live in a home needing major repair.

5.2 Core Housing Need

If a household is in Core Housing Need, it means that they experience at least one of the previously mentioned hardships, but with one major difference: affordability is not only whether expenses surpass the 30% threshold. It also takes into account whether an affordable, adequate, and suitable alternative option exists in the market (given a household's needs). Put simply, Core Housing Need filters out those who voluntarily spend more money on housing because their means (generally) allow them to or those who choose to live in unsuitable and inadequate housing when their incomes facilitate otherwise. For example, a household earning $300,000 could spend a significant portion of their income on housing, when cheaper options are available, without seriously impacting their ability to afford other necessities.

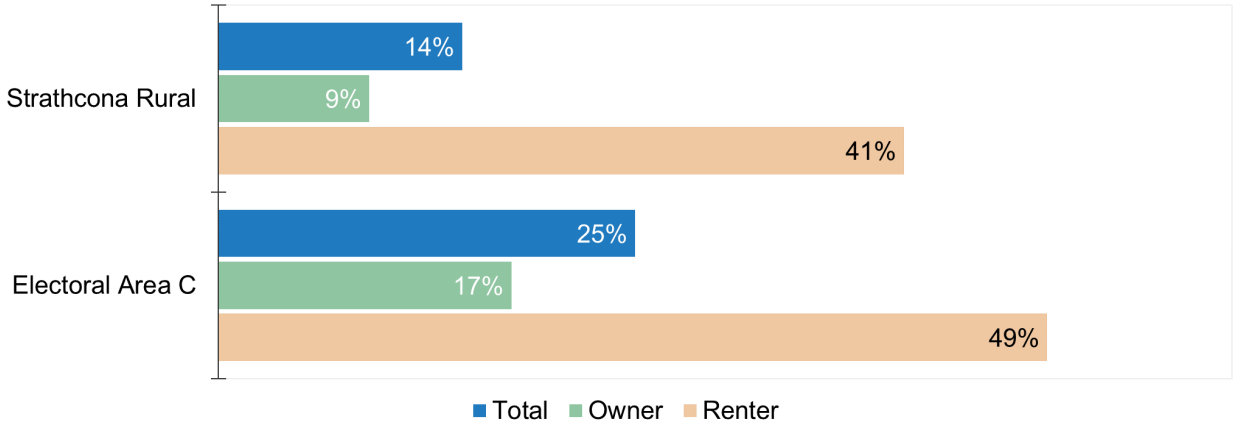
Core Housing Need may overcount total households experiencing financial hardship from housing, particularly for owner households who may pay more than they can afford to get their foot in the market, receive higher quality housing, or simply meet their nuanced family need. That said, most households in Core Housing Need do experience financial hardship.

5.2.1 Core Housing Need

In 2016, 25% of Electoral Area C households (280) lived in Core Housing Need. Among owner households, the rate was 17% (150 households), while renter households experienced higher proportions of need (49% or 130 households). The number of households in Core Housing Need represented a decade increase from 255 and a marginal decrease in percent share.

In 2015, households in core need earned a median before-tax income of $21,778 (about 47% of Electoral Area C's overall median income).

Figure ##: Core Housing Need by Household Tenure, 2016



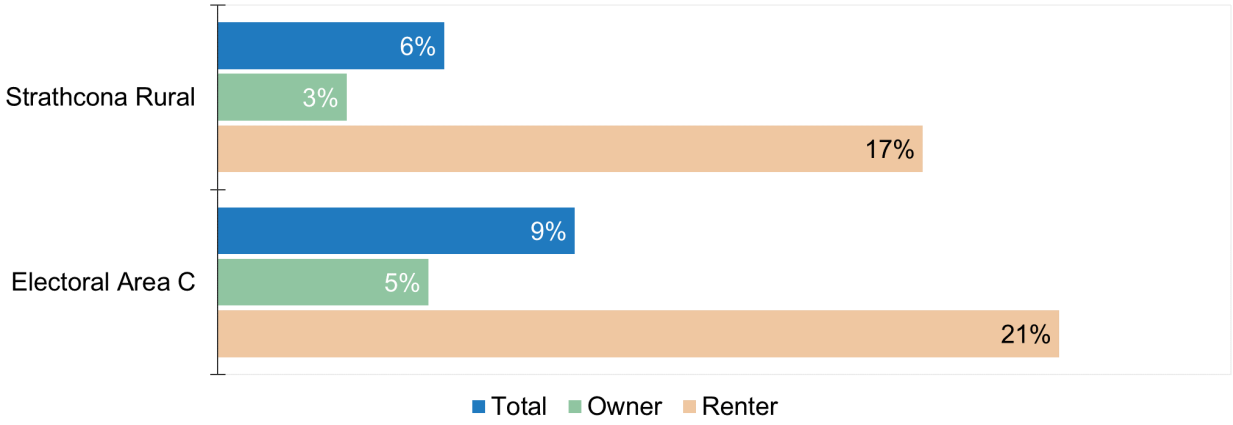
Source: Housing Needs Statistics Canada Custom Data Set

5.2.2 Extreme Core Housing Need

Extreme Core Housing Need applies the same methodology as Core Housing Need, with one additional adjustment. The Extreme definition adjusts the original 30% threshold to 50% in an effort to determine how many households are facing substantial financial hardship.

In 2016, 9% of Electoral Area C households (100) lived in Extreme Core Housing Need. Among owner households, the rate was 5% (45 households), while 21% of renter households (55) reported extreme core need. The total number and share of households in Extreme Core Housing Need represent the same findings of a decade prior in 2006.

Figure ##: Extreme Core Housing Need by Household Tenure, 2016



Source: Housing Needs Statistics Canada Custom Data Set

5.3 Energy Poverty

According to the Canadian Urban Sustainability Practitioners (CUSP), energy poverty refers to the experience of households or communities that struggle to heat and cool their homes and power their lights and appliances. Canadian academics consider those households that take on a disproportionate energy cost burden relative to their average after-tax income are said to be experiencing energy poverty. Three thresholds exist for energy poverty:

1) 6% of after-tax income when considering utilities only,[28]
2) 4% of after-tax income for fuel used for transportation, and
3) 10% of after-tax income for the combined of (1) and (2).[29] The Canadian average utility expense as a share of after-tax income is about 3%.

CUSP energy poverty initiative includes an "Energy Poverty and Equity Explorer Tool,"[30] which provides 2016 estimates on how many households spend a particular portion of their income on energy costs (not including vehicle gas). **Figure ##** summarizes the results for the SRD and those

[28] Canadian Urban Sustainability Practitioners. (2021). *The Many Faces of Energy Poverty in Canada*. https://energypoverty.ca/

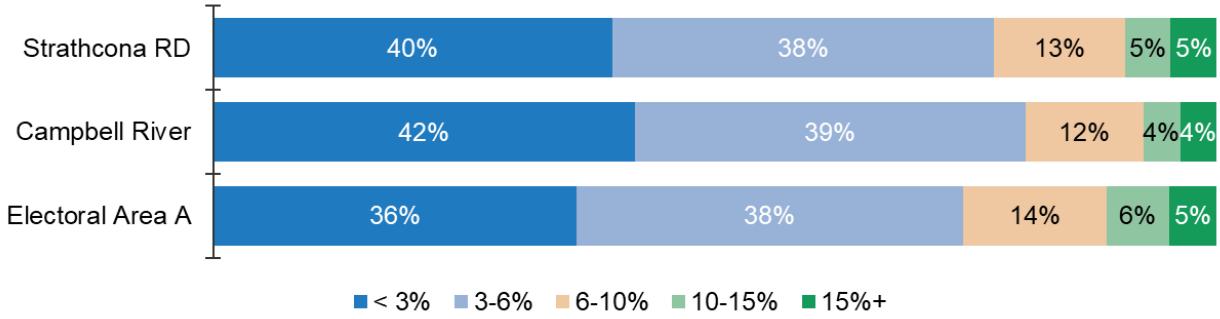
[29] Fraser Institute. (2016, March 15). *Energy Costs and Canadian Households: How Much Are We Spending?* https://www.fraserinstitute.org/studies/energy-costs-and-canadian-households-how-much-are-we-spending#

[30] Canadian Urban Sustainability Practitioners. (2021). *Energy Poverty & Equity Explorer*. https://energypoverty.ca/mappingtool/

communities where data was available. Data does not exist for most local municipalities or electoral areas.

Based on available geographic data, CUSP estimates that about 23% of SRD households spent more than 6% of their after-tax income on utility expenses in 2016. About 10% spent more than 10% and 5% spent more than 15%.

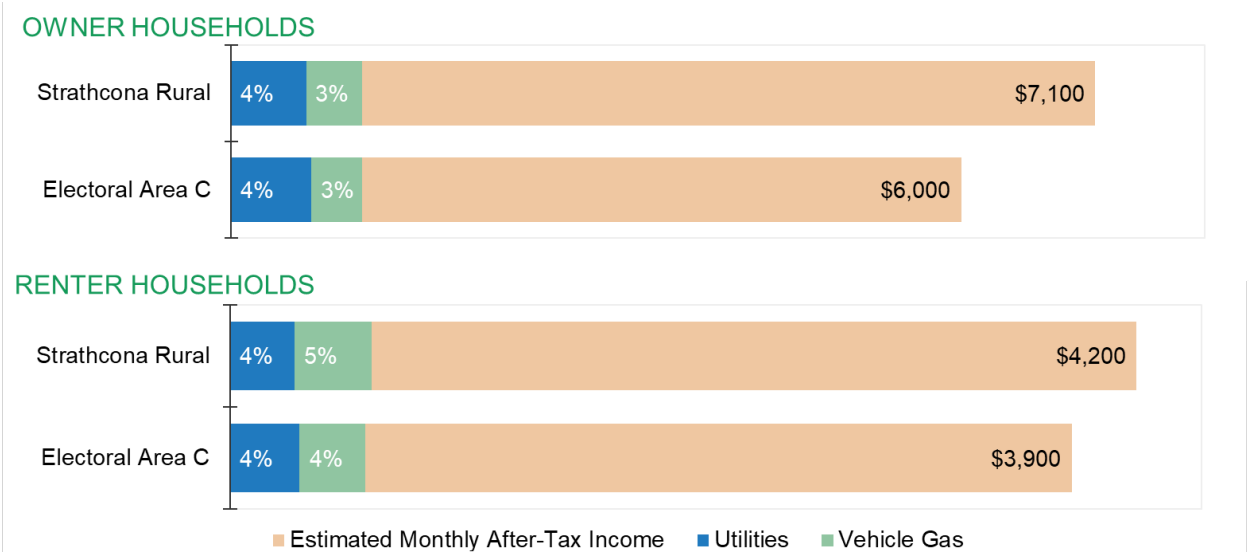
Figure ##: Household Utility Expenses as a % of After-Tax Income, 2016



Source: Canadian Urban Sustainability Practitioners

Figure ## show internally produced tenure estimates for Electoral Area C using combinations of data from Environics Analytics and Statistics Canada. It shows what the average owner and renter household earns after-tax every month and what percentage of that income is likely allocated to utilities and vehicle gas.

Figure ##: Energy Costs as % of Average Monthly After-Tax Income, 2021 Estimates



Source: derived from Environics Analytics & Statistics Canada

The average homeowner potentially spends around 4% on utilities and 4% on gas (for leisure, work, or errands). Although renters generally pay smaller utility bills (efficiencies from many units in a building, smaller units, or utilities being included in rent), they must often allocate higher shares of their income (which is markedly less) as owners towards energy. Notably, gas for

transportation takes up 1 percentage points more of a renter's budget, even if they often need to drive similar distances as owners.

The estimated energy expense falls below the 10% energy poverty threshold (when including vehicle fuel) for both owner and renter households. However, it is important to remind the reader that the above analysis is based on averages; many households may experience significant hardships affording their utility and gas expenses. Across the SRD, about 10% of households spent more than 10% of their income on utilities alone. If applied to Electoral Area C totals, this may mean at least 120 local households struggle financially.

6 Affordability Gap Analysis

In order to perform an affordability gap analysis, this report compares real estate sales and rental data to family types and defined income categories. The income categories adapt those used by the U.S. Department of Housing and Urban Development as a means of establishing designating thresholds to identify the financial capacity of households.[31] The categories are as follows:

- **Very low income** – making less than 50% of median income
- **Low income** – making between 50 and 80% of median income
- **Moderate income** – making between 80 and 120% of median income
- **Above moderate income** – making between 120 and 150% of median income
- **High income** – those making above 150% of median income

The report applies the following steps to calculate affordable house and rental prices:

(1) determine the maximum achievable income in a particular income category range;
(2) calculate an affordable monthly rent or dwelling price for said category using CMHC's maximum Gross Debt Service ratio of 35%, the effective threshold prior to July 1 2020 (now 39%);[32] and
(3) compare these calculations to median market rents and median house prices.

The tables and figures within the following sections combine multiple data sources (CMHC, Statistics Canada, Environics Analytics, and BC Assessment). Each source uses different ways to collect, organize, or define its data. Although efforts have been taken to make the data as compatible as possible, results should not be taken as absolute fact; rather, they are estimates intended to illustrate a high-level trend. The following rules and assumptions were used for this exercise:

- values are rounded for readability;
- rental rates are based CMHC reported rents for BC (CMHC data for SRD is unavailable);
- estimated dwelling values derived from an affordable mortgage payment and assumes a 10% down payment, a 25-year amortization period, and that interest rates equate to the Bank of Canada prime rate of that period (2.85% in 2015 and 2.45% in 2020);
- the ratio of owner to overall income remains the same over time to estimate incomes in 2020 (the same goes for the ratio of renter to overall income); and
- ancillary household shelter costs (e.g. utilities and insurance) will make up about one third of owner shelter costs and one fifth of renter shelter costs.

The analysis is based on different median incomes, which means that results cannot speak to the experience of every household. That said, the analysis should be read with the understanding that median figures may mask the true hardships faced by some segments of the population; this is more effectively shared through the study's engagement process and results.

[31] U.S. Department for Housing & Urban Development. (FY 2021). *Methodology for Determining Section 8 Income Limits.* Retrieved from https://www.huduser.gov/portal/datasets/il//il21/IncomeLimitsMethodology-FY21.pdf

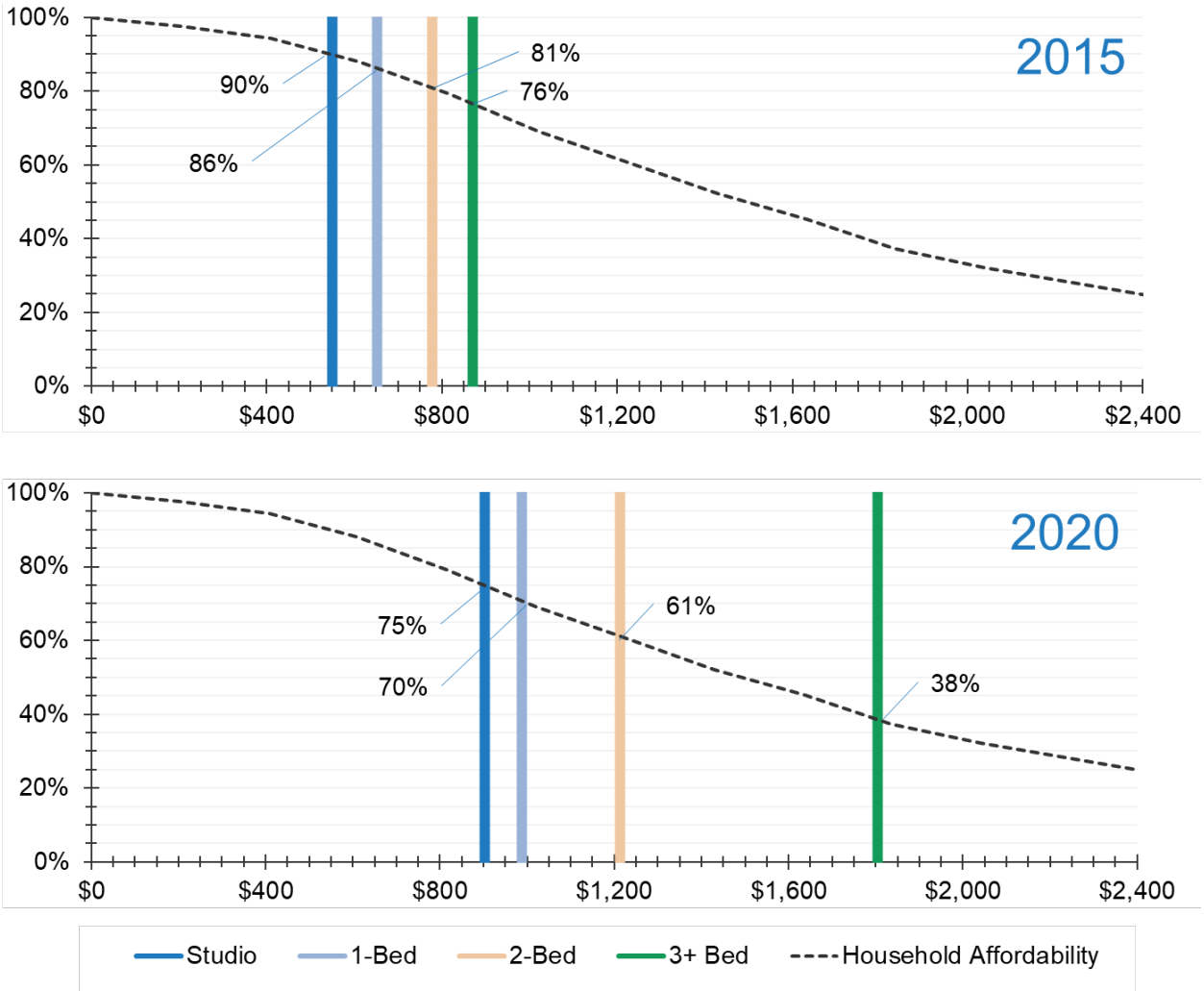
[32] Canada Mortgage & Housing Corporation. (2018, March 31). *Calculating GDS/TDS.* Retrieved from https://www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/mortgage-loan-insurance/calculating-gds-tds

6.1 Renting

Anecdotally, the cost of shelter has risen over the last decade across most jurisdictions. In markets of unchanging demand and supply dynamics, one would expect prices to increase by about the rate of inflation. Provincial wide data indicates that rents have risen well above inflation; particularly, over the last decade. This trend is also felt within the City of Campbell River, the source of the majority of Strathcona Regional District's rental inventory.

As prices have increased, the accessibility of rental housing has diminished. **Figure ##** illustrates what proportion of total renter households (y-axis) can afford to rent at any given rent price (x-axis) in 2015 and 2020. The vertical lines represent the median cost of a rental unit for that given year.

Figure ##: % of Renter HHs who could Afford Estimated Rents, '15 vs '20



Source: derived from CMHC & Statistics Canada

A rough observation of 2015 estimates suggests that 90% of households could afford the median studio apartment in the SRD. Conversely, 10% could not. Given that the median represents the centre point of rents, this means that about 10% of households could not afford at least 50% of similar sized rental units. By 2020, estimates suggest this share had fallen from 90% to 75%.

Between 2015 and 2020, renter accessibility for 1-bedroom apartments may have fallen from 86% to 70%, 2-bedrooms from 81% to 61%, and 3+ bedrooms fell from 76% to 38%.

The high-level label "Renter" does not adequately reflect the experiences of different household types or income categories. As such, **Figures ##** and **##** estimate whether surpluses or deficits exist among the shelter budgets for these two variables. In either table, the first set of columns describes whether the budget of the household/income category is sufficient to afford the median Campbell River unit type (a check mark means there is budget leftover, while the "x" means costs surpass the budget). The last set of columns estimate whether this affordability has changed in the last half decade (up arrow means more affordable and down arrow means less). Budgets are based on estimated renter incomes.

In 2020, the median couple and male lone parent could afford the median Campbell River rental unit. Median female lone parents and single persons demonstrated the greatest budgetary hardship. Estimates suggest that no median household type could afford the typical 3+ bedroom unit, which has surged in price since 2016.

While some household types can reasonably afford their shelter more than others, the degree at which they can afford shelter has changed (and will continue to change). In 2020, the capacity of shelter budgets generally worsened across all median household types.

Figure ##: Local Household Budgets vs. Median Rents and Changes to Affordability, 2020 Estimates

	2020 Affordable Budget minus Rent					Changes to Affordability (2015 to 2020)				
	Median Unit	Studio	1-Bed	2-Bed	3+ Bed	Median Unit	Studio	1-Bed	2-Bed	3+ Bed
Median Rental Income	✗	✗	✗	✗	✗	↓	↓	↓	↓	↓
Couples w/o child(ren)	✓	✓	✓	✓	✗	↓	↓	↓	↓	↓
Couples w/ child(ren)	✓	✓	✓	✓	✗	↓	↓	↓	↓	↓
Lone Parent - Male	✓	✓	✓	✗	✗	↓	↓	↓	↓	↓
Lone Parent - Female	✗	✗	✗	✗	✗	↓	↓	↓	↓	↓
Singles / Roommates	✗	✗	✗	✗	✗	↓	↓	↓	↓	↓

Source: derived from CMHC, Environics Analytics, & Statistics Canada

Very low and low income households experienced the greatest financial hardship when accessing housing, often paying more than their reasonable shelter budget would allocate. Overall, all unit sizes have generally become less affordable for defined levels of income from 2015 to 2020.

Figure ##: Local Income Category Max Budgets vs. BC Median Rents and Changes to Affordability, 2020 Estimates

	2020 Affordable Budget minus Rent					Changes to Affordability (2015 to 2020)				
	Median Unit	Studio	1-Bed	2-Bed	3+ Bed	Median Unit	Studio	1-Bed	2-Bed	3+ Bed
Median Rental Income	✗	✗	✗	✗	✗	↓	↓	↓	↓	↓
Very Low	✗	✗	✗	✗	✗	↓	↓	↓	↓	↓
Low	✗	✗	✗	✗	✗	↓	↓	↓	↓	↓
Moderate	✗	✓	✓	✗	✗	↓	↓	↓	↓	↓
Above Moderate	✓	✓	✓	✓	✗	↓	↓	↓	↓	↓
High	*Not available because no upper limit to high category*					*Not available because no upper limit to high category*				

Source: derived from CMHC, Environics Analytics, & Statistics Canada

It is important to reiterate that the above analysis is based on estimates produced using a set of assumptions. They are not meant to pinpoint an exact value. Rather, the existence of a surplus or deficit and the direction of change to affordability is most important as a means for identifying general trends and initiating discussion.

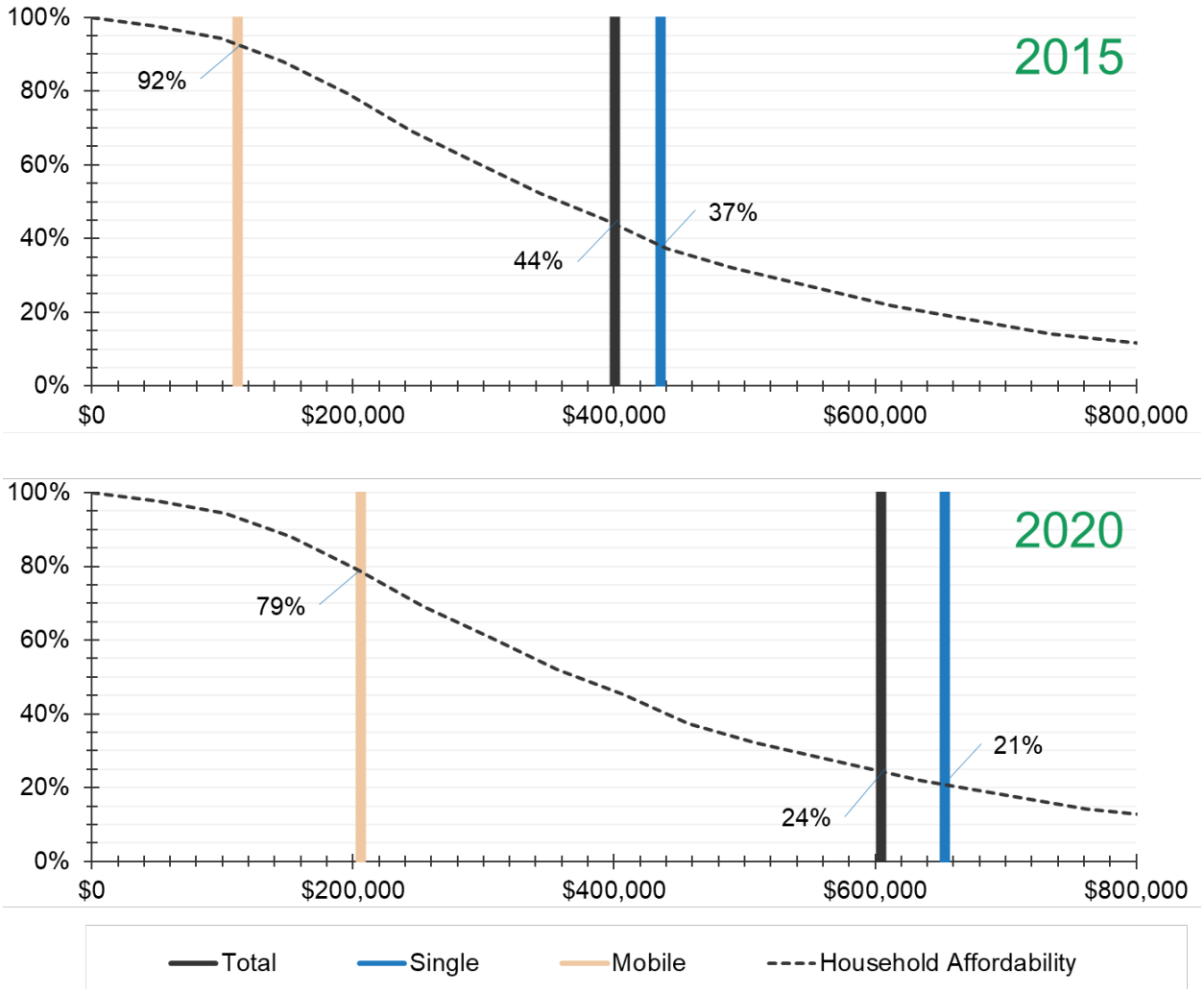
6.2 First-Time Home Buyers / Homeownership

Figure ## illustrates what proportion of total renter households (y-axis) can afford to buy a home at any given purchase price (x-axis) in 2015 and 2020. The vertical lines represent the median cost of a dwelling type for that given year. For simplicity, this exercise does not consider whether a household has saved or can save for a down payment.

A rough observation of 2015 indicates that about 44% of renter households could afford the mortgage cost of the median home. By 2020, estimates suggest that this share decreased to about 24%. In other words, 76% of renter households (those who could potentially purchase a home for the first time) could not reasonably afford at least half the 2020 dwellings sold in Electoral Area C.

As for specific dwelling types, the proportion of households that could afford the median single-detached home may have fallen from 37% to 21% and manufactured homes from 92% to 79%.

Figure ##: % of Renter HHs who could Afford Local Dwelling Prices, '15 vs '20

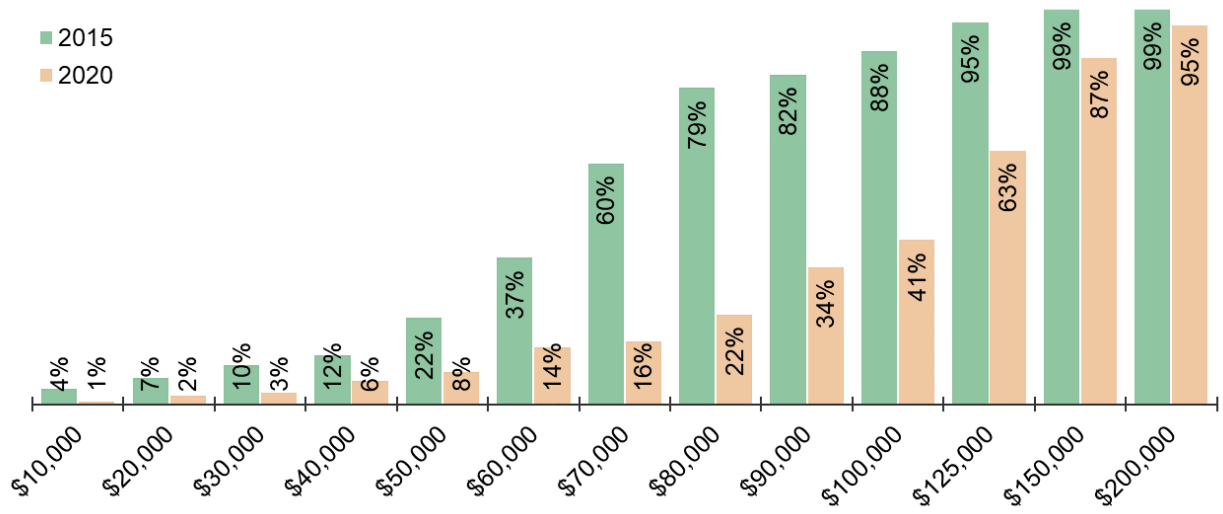


Source: derived from BC Assessment & Statistics Canada

An alternative way to discuss the change in real estate affordability is what percentage of dwellings for sale in 2015 and 2020 were affordable based on income category limits. **Figure ##** shows this relationship at intervals based on publicly available Statistics Canada income ranges. Note that the exercise required a higher sample of residential sales and thus refers to the aggregate of all SRD electoral areas.

In 2015, an income of at least $60,000 could afford the estimated mortgage (based on stated assumptions) of 37% of the dwellings sold across the SRD's electoral areas. By 2020, the same income could possibly afford 14% of dwelling units. A household income of $100,000 could afford 88% of dwellings in 2015, potentially down to 41% in 2020. Please note that this analysis is based on estimates, meaning that results are as good as the inputs available. Percentages are not accurate results; rather, they are educated guesses based on a set of assumptions.

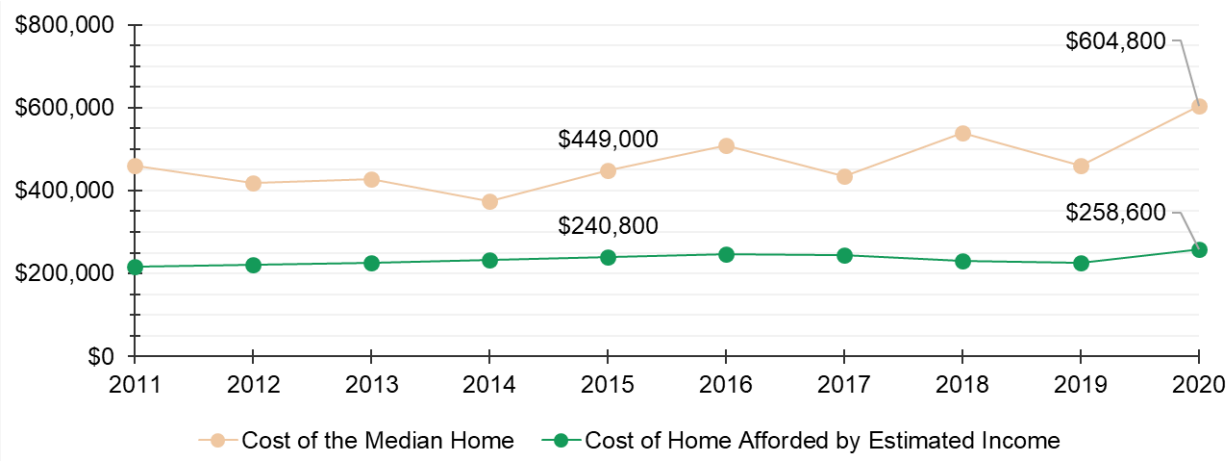
Figure ##: SRD Rural, % of Sales that are Affordable per Income Threshold, '15 vs '20 (2020 dollars)



Source: derived from BC Assessment, & Statistics Canada

Figure ## offers a different perspective on the cost local housing by comparing the cost of the median home across Electoral Area C versus the cost that the estimated median income in a given year could afford (based on the same assumptions discussed at the beginning of this section, with the addition that the affordable cost of one year uses the prime rate of that given year). The purpose is to highlight the impact of changing local incomes on affordability.

Figure ##: Electoral Area C Median Home Cost vs Estimated Affordable Home Cost (Current Dollars)



Source: derived from BC Assessment, & Statistics Canada

Generally, the cost of the median Electoral Area C home has exceeded that of an affordable purchase price, but the difference remained about the same (with fluctuations) until later parts of the decade.

In 2015, the median home was about $208,200 higher than the affordable price for an estimated median income. By 2020, this gap expanded to $346.200.

It is important to note that the gap between the affordable purchase price and actual price reflects the median. There are individuals or households who face significantly greater financial challenges related to their shelter. As of 2016, 14% of owner households in Electoral Area C reported not reasonably affording where they live.

7 Glossary

7.1 Definitions

"**activity limitation**" refers to difficulties that people have in carrying out daily activities such as hearing, seeing, communicating, or walking. Difficulties could arise from physical or mental conditions or health problems;

"**bedrooms**" refer to rooms in a private dwelling that are designed mainly for sleeping purposes even if they are now used for other purposes, such as guest rooms and television rooms. Also included are rooms used as bedrooms now, even if they were not originally built as bedrooms, such as bedrooms in a finished basement. Bedrooms exclude rooms designed for another use during the day such as dining rooms and living rooms even if they may be used for sleeping purposes at night. By definition, one-room private dwellings such as bachelor or studio apartments have zero bedrooms;

"**census**" means a census of population undertaken under the *Statistics Act* (Canada);

"**census agglomeration (CA)**" Area consisting of one or more neighbouring municipalities situated around a core. A census agglomeration must have a core population of at least 10,000;

"**census dissemination area (CA)**" is a small, relatively stable geographic unit composed of one or more adjacent dissemination blocks. It is the smallest standard geographic area for which all census data are disseminated. DAs cover all the territory of Canada;

"**census dissemination block (DB)"** is an area bounded on all sides by roads and/or boundaries of standard geographic areas. The dissemination block is the smallest geographic area for which population and dwelling counts are disseminated. DBs cover all the territory of Canada;

"**census division (CD)**" means the grouping of neighbouring municipalities, joined together for the purposes of regional planning and managing common services (e.g. Strathcona Regional District);

"**census family**" is defined as a married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a lone parent of any marital status with at least one child living in the same dwelling and that child or those children. All members of a particular census family live in the same dwelling. A couple may be of opposite or same sex;

"**census subdivision (CSD)**" is the general term for municipalities (as determined by provincial/territorial legislation) or areas treated as municipal equivalents for statistical purposes;

"**child**" refers to any unmarried (never married or divorced) individual, regardless of age, who lives with his or her parent(s) and has no children in the same household;

"**commuting destination**" refers to whether or not a person commutes to another municipality (i.e., census subdivision), another census division or another province or territory. Commuting refers to the travel of a person between his or her place of residence and his or her usual place of work;

"**components of demographic growth**" refers to any of the classes of events generating population movement variations. Births, deaths, migration, marriages, divorces, and new

widowhoods are the components responsible for the variations since they alter either the total population or the age, sex, and marital status distribution of the population.:

> "**emigrant**" refers to a Canadian citizen or immigrant who has left Canada to establish a permanent residence in another country.
>
> "**immigrant**" refers to a person who is, or who has ever been, a landed immigrant or permanent resident. Such a person has been granted the right to live in Canada permanently by immigration authorities;
>
> "**interprovincial migration**" refers to movement from one province or territory to another involving a permanent change in residence. A person who takes up residence in another province or territory is an out-migrant with reference to the province or territory of origin and an in-migrant with reference to the province or territory of destination;
>
> "**intraprovincial migration**" refers to movement from one region to another within the same province or territory involving a permanent change of residence. A person who takes up residence in another region is an out-migrant with reference to the region of origin and an in-migrant with reference to the region of destination;
>
> "**non-permanent residents**" refers to persons who are lawfully in Canada on a temporary basis under the authority of a temporary resident permit, along with members of their family living with them. Non-permanent residents include foreign workers, foreign students, the humanitarian population and other temporary residents;

"**core housing need**" is when housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that meets all three housing standards;

> "**adequate housing**" means that, according to the residents within the dwelling, no major repairs are required for proper use and enjoyment of said dwelling;
>
> "**affordable housing**" means that household shelter costs equate to less than 30% of total before-tax household income;
>
> "**suitable housing**" means that a dwelling has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements;

"**dissemination area (DA)"** refers to a small, relatively stable geographic unit composed of one or more adjacent dissemination blocks with an average population of 400 to 700 persons based on data from the previous Census of Population Program. It is the smallest standard geographic area for which all census data are disseminated. DAs cover all the territory of Canada;

"**dwelling"** is defined as a set of living quarters;

"**dwelling type**" means the structural characteristics or dwelling configuration of a housing unit, such as, but not limited to, the housing unit being a single-detached house, a semi-detached house, a row house, an apartment in a duplex or in a building that has a certain number of storeys, or a mobile home;

"**single-detached house**" means a single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides, and has no dwellings either above it or below it. A mobile home fixed permanently to a foundation is also classified as a single-detached house;

"**semi-detached house**" means one of two dwellings attached side by side (or back to back) to each other, but not attached to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above it or below it, and the two units together have open space on all sides;

"**row house**" means one of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but not having any other dwellings either above or below. Townhouses attached to a high-rise building are also classified as row houses;

"**duplex**" (also known as apartment or flat in a duplex) means one of two dwellings, located one above the other, may or may not be attached to other dwellings or buildings;

"**apartment in a building that has five or more storeys** " means a dwelling unit in a high-rise apartment building which has five or more storeys;

"**apartment in a building that has fewer than five storeys**" means a dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys;

"**mobile home**" means a single dwelling, designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation pad and may be covered by a skirt;

"**economic family**" refers to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law union, adoption or a foster relationship. A couple may be of opposite or same sex. By definition, all persons who are members of a census family are also members of an economic family;

"**employment rate"** means, for a particular group (age, sex, marital status, geographic area, etc.), the number of employed persons in that group, expressed as a percentage of the total population in that group;

"**equity seeking groups"** are communities that face significant collective challenges in participating in society. This marginalization could be created by attitudinal, historic, social and environmental barriers based on age, ethnicity, disability, economic status, gender, nationality, race, sexual orientation and transgender status, etc. Equity-seeking groups are those that identify barriers to equal access, opportunities and resources due to disadvantage and discrimination and actively seek social justice and reparation;

"**extreme core housing need**" has the same meaning as core housing need except that the household has shelter costs for housing that are more than 50% of total before-tax household income;

"**family size"** refers to the number of persons in the family;

"**full-time equivalent (FTE) student**" represents all full-time and part-time enrolments, converted to represent the number of students carrying a full-time course load. One student whose course

load is equal to the normal full-time number of credits or hours required in an academic year would generate 1.0 Student FTE. A student taking one-half of a normal course load in one year would be a 0.5 Student FTE;

"**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;

> "**owner household**" refers to a private household where some member of the household owners the dwelling, even if it is still being paid for;
>
> "**renter household**" refers to private households where no member of the household owns their dwelling. The dwelling is considered to be rented even if no cash rent is paid;

"**household maintainer**" refers to whether or not a person residing in the household is responsible for paying the rent, or the mortgage, or the taxes, or the electricity or other services or utilities. Where a number of people may contribute to the payments, more than one person in the household may be identified as a household maintainer. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer;

"**household size**" refers to the number of persons in a private household;

"**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;

"**Indigenous identity**" refers to whether the person identified with the Aboriginal peoples of Canada. This includes those who are First Nations (North American Indian), Métis or Inuk (Inuit) and/or those who are Registered or Treaty Indians (that is, registered under the Indian Act of Canada), and/or those who have membership in a First Nation or Indian band;

"**labour force**" refers to persons who, during the week of Sunday, May 1 to Saturday, May 7, 2016, were either employed or unemployed;

"**living wage**" means the hourly amount that each of two working parents with two young children must earn to meet their basic expenses (including rent, childcare, food, and transportation) once government taxes, credits, deductions, and subsidies have been taken into account;

"**low-income measure, after tax,**" refers to a fixed percentage (50%) of median adjusted after-tax income of private households. The household after-tax 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;

"**migrant**" refers to a person who has moved from their place of residence, of which the origin is different than the destination community they reported in. Conversely, a non-migrant is a person who has moved within the same community;

"**mobility status, one year**" refers to the status of a person with regard to the place of residence on the reference day in relation to the place of residence on the same date one year earlier;

"**NAICS**" means the North American Industry Classification System (NAICS) Canada 2012, published by Statistics Canada;

“**NAICS industry**” means an industry established by the NAICS;

“**participation rate**” means the total labour force in a geographic area, expressed as a percentage of the total population of the geographic area;

“**primary rental market**” means a market for rental housing units in apartment structures containing at least 3 rental housing units that were purpose-built as rental housing;

“**precarious housing**” means housing that is not affordable, is overcrowded, is unfit for habitation, or is occupied through unstable tenancy;

“**Rental Market Survey**” refers the collection of data samples from all urban areas with populations greater than 10,000 and targets only private apartments with at least three rental units. Among the information provided are median rental prices for units within the primary rental market;

“**secondary rental market**” means a market for rental housing units that were not purpose-built as rental housing;

“**shelter cost**” refers to the average or median monthly total of all shelter expenses paid by households that own or rent their dwelling. Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services;

“**short-term rental (STR)**” means the rental of a housing unit, or any part of it, for a period of less than 30 days;

“**STR – commercial market**” refers to all short-term rental units that were active within a given time period, but are available and/or reserved more than 50% of the days that they have been active. The 50% cut off is meant to separate residents using the service to generate supplemental income from non-resident STR operators operating income/investment properties. The commercial market only considers entire homes or apartments, not listings that are hotels, private rooms, or other;

“**STR – total market**” refers to all short-term rental units that were active (meaning, reserved or available at least one day in a month) within a given time period. The total market only considers entire homes or apartments, not listings that are hotels, private rooms, or other;

“**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;

“**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;

“**unemployment rate**” means, for a particular group (age, sex, marital status, geographic area, etc.), the unemployed in that group, expressed as a percentage of the labour force in that group;

"**vacancy**" means a unit that, at the time of the CMHC Rental Market Survey, it is physically unoccupied and available for immediate rental.

7.2 Population Adjustments[33] [34]

The census defines the population to be counted and the rules by which the population is to be counted. Coverage errors occur when errors are made relative to these definitions and rules. The main sources of coverage errors include the failure to include a dwelling (and, in turn, failing to include its residents), and respondent error by not including all persons who should be included or by including persons who should not be included.

The Canadian population's 2016 under-coverage rate was estimated at 4.32% (1,557,061 persons), while the population over-coverage rate was estimated at 1.96% (707,335 persons). Thus, the Census population net under-coverage rate for Canada was estimated at 2.36%.

Under-coverage generally referred to persons who were not included as usual residents in the questionnaire that was completed for their usual residence, or persons for whom no questionnaire was completed for their usual residence. Population over-coverage is the number of excess enumerations in the census counts for persons enumerated more than once (usually twice). This error produces bias because these persons should have been enumerated only once.

Two post-census studies were carried out to estimate the 2016 Census population coverage error. The Reverse Record Check (RRC) provided estimates for population under-coverage, while the Census Over-coverage Study (COS) estimated population over-coverage.

In the RRC, a random sample of individuals representing the 2016 Census target population was selected. The 2016 RRC sample consisted of 67,872 persons in the provinces and 2,595 persons in the territories. The 2016 Census database was then searched to determine whether these persons had indeed been enumerated. The estimate of population under-coverage is based on the number of persons in the RRC sample who were classified as "missed." These persons were part of the target population for the 2016 Census, but no evidence of enumeration could be found in the 2016 Census Response Database.

In the COS, over-coverage was measured by matching the final 2016 Census database to itself, and then matching the final 2016 Census database and a list of persons who should have been enumerated according to administrative data sources. Probabilistic linkage was used for matching. Probabilistic linkage identifies matches that are close but not exact. A sample of potential duplicates was selected for each linkage, and demographic characteristics and names were examined to identify true cases of over-coverage.

[33] Statistics Canada (2019, July). Coverage Technical Report, Census of Population, 2016: 1. Estimates of population coverage errors. https://www12.statcan.gc.ca/census-recensement/2016/ref/98-303/chap1-eng.cfm

[34] Statistics Canada. (2019, October). Coverage Technical Report, Census of Population, 2016: 3. Population coverage error. https://www12.statcan.gc.ca/census-recensement/2016/ref/98-303/chap3-eng.cfm

Adjustments made to populations via the RRC and COS studies were applied to several geographic tiers. The lowest tier to include age cohort data was the Census Division (or the Strathcona Regional District).

As a means for estimating what the adjusted total population (and its age cohorts) would be for SRD communities, this report applied the percentage difference between the SRD's adjusted and unadjusted age cohort populations to the unadjusted values of individual electoral areas (Census Subdivisions). Adjustments were done for 2021, 2016, and 2011 using Statistics Canada's most recently updated Census Division estimates that account for net under-coverage.

Population adjustments were only applied to population totals and were not adopted for local household data.

7.3 Cohort Survival Method

The Cohort Survival projection method is an approach that considers the influence of fertility, mortality, and migration on the five-year population age cohorts of a particular community. Apart from provincial birth and death rate inputs, the method isolates local trends from its neighbours – for instance, any regional changes in population do not impact local results.

The Cohort Survival approach is the one used by the Province when producing its projections for larger sized geographies (not Census Subdivisions), including for the Strathcona Regional District.

In practice, the method "grows" the population from the most recent Census year (2021 in this case) by forecasting births, deaths, and migration by each five-year age cohort. Specifically, the method forecasts:

- **births** by applying provincial fertility rates by age group to the number of women living in a community in those related age groups;
- **deaths** by applying provincial mortality rates by sex and age to estimate how many people "survive" from one forecast period to the next; and
- **migration** by applying estimated rates by age and sex that the method calculates by comparing the historical expected population of a Census year (after fertility and mortality rates have been applied to the previous Census period) and the actual population of that year – the method assumes that the difference between the two reflects the number of people who move to or away from the community between Census periods.