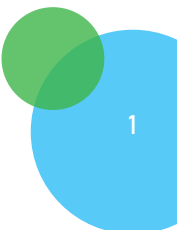




HART Community Housing Report: Dawson City (CSD, YT)

**Draft v1
2024-07-05**



Executive Summary

Dawson City had 175 households in core housing need (CHN) as of 2021, representing 24% of all households examined for CHN (Table 13, pg. 28). This measure of housing need does not capture housing need among students, farm workers, nor people experiencing homelessness. The rate of CHN is higher than it was in 2016, when it was 19%, moving in the opposite direction from most of the rest of Canada. We expect that the Canada-wide drop was largely due to temporary CERB payments that increased the income of lower income households to the point of lifting them out of housing need, and it remains to be seen why Dawson City did not share in this broad trend.

In Dawson City, as in most places in Canada, CHN is highest among households earning under 50% of median household income (Table 13, pg. 28), single-person households (Table 17, pg. 31). Although renter households were also high in CHN, the gap in housing need between owners and renters were much smaller in Dawson City than elsewhere in Canada, with 20% of owners and 28% of renters in CHN in 2021.

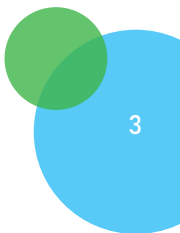
Among those households earning under 50% of median income, Very Low income (<20% of median) and Low income (20–50% of median) households could only afford a maximum shelter cost of up to \$919/month in 2021 (Table 9, pg. 22). In 2021, the median shelter cost for an owned dwelling was \$1420/month – up 65% from 2016 – while the median cost for a rented dwelling was \$800/month – up 19% from 2016 (Table 10, pg. 23).

Although the relatively small population of Dawson City made it difficult to disaggregate CHN among the smaller populations more sensitive to housing instability, we found in 2021 that CHN was high among women-led households (27% in CHN), visible minority households (also 27% in CHN), and households with someone who had a physical activity limitation (23%).

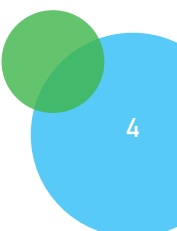
Projecting the growth in households to estimate future housing need, we project that Dawson City will add between 125–145 new households between 2021 and 2031 (Table 33, pg. 47, and Table 37, pg. 49). Most of these new households are expected to be single-person households (64%) or two-person households (20%), and around 40% are expected to be earning under 50% of the median household income.

Table of Contents

Glossary of Terms	5
Disclaimers.....	6
Introduction	9
Part 1: Existing Demographics and Housing	11
Community Demographic Profile	11
Profile of Existing Housing Stock – Dawson City (CSD, YT)	14
Profile of Households	17
Households by Income	17
Households by Household Size	20
Households by Tenure, Subsidized Housing	21
Households by Actual Shelter Cost.....	22
Part 2: Existing Housing Need in 2021.....	24
Note on Private Households vs Households Examined for Core Housing Need.....	25
Core Housing Need by Income/Affordability	26
Core Housing Need by Household Size.....	30
Core Housing Need by Tenure	33
Core Housing Need by Priority Populations	36
Part 3: Future Housing Need in 2031.....	39
Methodology.....	39
Estimating Unit Mix.....	39
How communities could build upon these projections.....	40
Discussion of results	41
Results.....	42
Future Housing Need in Dawson City, and other municipalities for comparison	46
By household size:.....	47



By household income/affordability:	49
Appendix A: Full data tables	51
Population rates (2006, 2011, 2016, 2021)	51
Headship rate by region (2006, 2021)	52
Number of Dwellings by period of construction	53
Dwellings by structural type by year of construction	54
Dwellings by structural type and number of bedrooms.....	55
Income categories and affordable monthly shelter costs (2016, 2021).....	56
Total households by household size (2006, 2016, 2021)	58
Total households by income/affordability (2006, 2016, 2021)	60
Appendix B: Data Sources	62
Appendix C: Family type bedroom requirements.....	64
Appendix D: Priority Populations.....	66



Glossary of Terms

- **Core Housing Need (CHN):** Defined by the Canada Mortgage and Housing Corp. (CMHC) as: “Core housing need is a 2-stage indicator. It helps to identify households living in dwellings considered unsuitable, inadequate, or unaffordable. It also considers if income levels are such that they could not afford alternative suitable and adequate housing in their community.”¹
- **Households examined for Core Housing Need:** A subset of Total Households that excludes households that were not assessed for CHN for one reason or another (see disclaimer section below for more detail).
- **Total Households or Total Private Households:** This refers to the universe of households included in HART’s data order. The full definition is: “Owner and tenant private households with household total income greater than zero in non-farm, non-reserve occupied private dwellings.”
- **Vulnerable/Priority Populations:** Canada’s National Housing Strategy has identified groups of people who are disproportionately in housing need or experience other barriers to housing.
- **Households (HHs):** Household refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad.
- **Dwellings:** In general terms a dwelling is defined as a set of living quarters. Dwelling may be unoccupied, seasonal, or under construction, but for the purposes this report a dwelling will refer to a private dwelling occupied by usual residents. ([Full Census definition](#))
- **Headship rate:** A statistic used to describe the proportion of the population that maintains a household. Furthermore, someone maintains a household when they are responsible for paying the majority of shelter costs associated with the dwelling
- **Census subdivision (CSD):** A geographic area generally corresponding to a municipality.
- **Census division (CD):** An intermediate geographic area between the province/territory level and the municipality (census subdivision).
- **Subsidized housing:** In census data, this refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.
- **Primary Household Maintainer (PHM):** The person in the household who pays the shelter costs. ([Full Census definition](#))
- **Area Median Household Income (AMHI):** HART’s custom data order grouped households into categories relative to the community’s median household income:
 - o **Very low income:** 20% or less of AMHI, generally equivalent to shelter allowance for welfare recipients.
 - o **Low income:** 21-50% AMHI, roughly equivalent to one full-time minimum wage job.
 - o **Moderate income:** 51-80% AMHI, equivalent to starting salary for a professional job.
 - o **Average income:** 81-120% AMHI, representing about 20% of total Canadian households.
 - o **High income:** More than 120% AMHI, approximately 40% of Canadian households.
- **Affordable shelter cost:** HART determines whether housing is affordable or not based on CMHC’s benchmark that a shelter is unaffordable if a household pays more than 30% of their pre-tax income towards shelter costs.

¹ <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-research/core-housing-need>

Disclaimers

1. Core Housing Need and its Limitations

HART relies on the Canadian Census, which is collected every five years by Statistics Canada. While the Census is the most consistent, reliable, nationwide source of disaggregated data, there are gaps and flaws in its data capture. These carry over to our model.

For one, only private, non-farm, non-reserve, owner- or renter-HHs with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for 'Core Housing Need.' This means there are critical gaps especially within indigenous communities living on reserve and the homeless.

Other groups that are excluded from measurement include:

- Non-family HH with at least one HH maintainer aged 15 to 29 attending school.²
- HH within Single Resident Occupancy (SRO) homes, long-term housing, and other forms of congregate housing (including long-term care or rooming houses).³
- Unsheltered households (in encampments or sleeping rough)
- Those in emergency homelessness or domestic violence shelters
- People in any form of congregate housing (long term care homes, rooming houses)
- Those in illegal apartments

Census data also (beyond data on overcrowding according to National Occupancy Standards), does not adequately capture the housing need experienced by individuals or households who would prefer to be living in other circumstances: adults still living with their parents or roommates who would prefer to have their own homes, or people living in violent relationships. Similarly, this does is not well suited to capture migration pressure and household

² These HH are considered not to be in Core Housing Need, regardless of their housing circumstances. Attending school is considered a transitional phase, and low incomes earned by student households are viewed as being a temporary condition: [Statistics Canada](#).

³ For census purposes, households are classified into three groups: private households, collective households and households outside Canada. These examples are forms of collective households, and only private households are assessed for CHN.

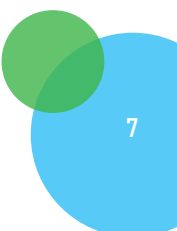
displacement/replacement in communities outside of major centers due to affordability concerns. As a result, our data likely estimates the floor, not the ceiling, of housing need.

2. Random rounding, suppression and totals

When showing count data, Statistics Canada employs random rounding in order to reduce the possibility of identifying individuals within the tabulations. Random rounding transforms all raw counts to random rounded counts. Reducing the possibility of identifying individuals within the tabulations becomes pertinent for very small (sub)populations. All counts are rounded to a base of 5, meaning they will end in either 0 or 5. The random rounding algorithm controls the results and rounds the unit value of the count according to a predetermined frequency. Counts ending in 0 or 5 are not changed. In cases where count values are very low, to avoid disclosure of individuals, statistic suppression methods are employed. This results in aggregate count data varying slightly from the sum of disaggregated count data.

3. Effect of CERB

Core Housing Need dropped across the country from 2016 to 2021 in contrast to the rising cost of housing over that period. A likely explanation for this discrepancy was the introduction of the [Canada Emergency Response Benefit \(CERB\)](#), which provided financial support to employed and self-employed Canadians during the pandemic. In Figure 1 we can see that median incomes rose dramatically for the lowest 10% of earners in Canada between 2019 and 2020, when CERB was most active – increasing over 500%. This unusual increase was also apparent in the second decile of earners with an increase of 66%, but quickly drops off, with only a 2% increase for the highest 50% of earners (i.e. the top half of income distribution).



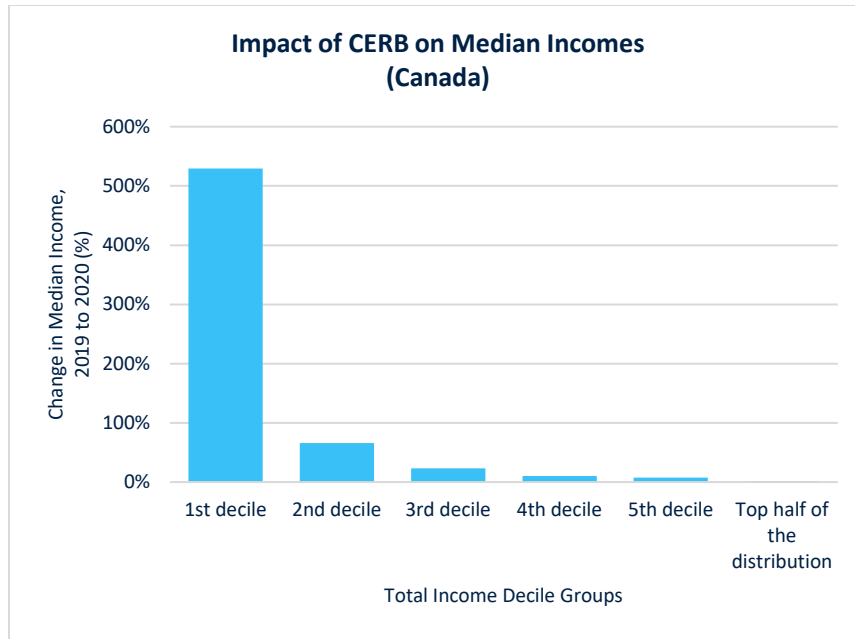


Figure 1: Statistics Canada. Table 98-10-0089-01.

This result can be seen in HART's census data too. The total number of households in Canada grew by 6%, but the number of households in the Very Low income category – capturing households earning equal to or less than 20% of household median income – dropped by 19%. There is also a significant rise in households in the Low income category (13% compared to 6% for all households), and above average increases in the Moderate and Median categories.

Combined, these results support the notion that CERB skewed the low end of the income distribution towards higher incomes, and, since Core Housing Need measures affordability relative to a household's income, likely lifted many households out of Core Housing Need temporarily.

HART Income Categories	2016 – Canada HHs	2021 – Canada HHs	% Change
Very Low	627,130	510,595	-19%
Low	2,304,285	2,603,455	13%
Moderate	2,461,610	2,695,275	9%
Median	2,847,825	3,036,295	7%
High	5,557,455	5,841,730	5%
Total	13,800,321	14,689,371	6%

Table 1: Change in households by income category from 2016 to 2021 – HART.

Introduction

The Housing Assessment Resource Tools (HART) project has been engaged to prepare a report of Housing Need for Dawson City (CSD, YT).

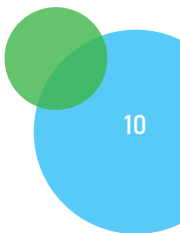
HART is funded by the Canada Mortgage and Housing Corporation (CMHC) to research data-based solutions to Canada's housing crisis. This funding allows us to leverage our expertise to generate reports for communities and organizations that will form the foundation of a Housing Needs Assessment (HNA). There are numerous approaches to preparing an HNA. This report will focus on quantitative data on Core Housing Need (CHN) collected by Statistics Canada as part of the Census of Population.

This report will focus on housing need within the census subdivision (CSD) of Dawson City, as well as some other towns and cities for comparison: Whitehorse CY (CSD, YT), Jasper SM (CSD, AB), and Whistler DM (CSD, BC).

Before examining housing need, this report will look at the historical demographic trends. This leads into a snapshot of the current state of housing as we review the type and age of dwellings in the housing stock. We study the characteristics of the households occupying those dwellings, paying close attention to renters - particularly those in subsidized housing - and vulnerable populations - particularly single-parents, indigenous households, and senior-led households.

Name of Census Geography	Census Geocode	Level of Geography
Yukon, Territory	6001	CD/TER
Dawson T (CSD, YT)	6001029	CSD
Whitehorse CY (CSD, YT)	6001009	CSD
Jasper SM (CSD, AB)	4815033	CSD
Whistler DM (CSD, BC)	5931020	CSD

Table 2: List of geographic regions reviewed.



Part 1: Existing Demographics and Housing

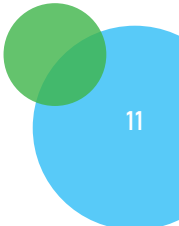
Community Demographic Profile

	Dawson City			
Census Year	2006	2011	2016	2021
Median Age	37.8	39.3	39.7	40
Population	1,325	1,319	1,375	1,577
% of population aged 15+	85.3%	89.3%	84.0%	85.1%
% of population aged 65+	6.4%	8.0%	10.5%	14.9%

Table 3: Demographic profile – Dawson City (CSD, YT).

Dawson City’s population fluctuated up and down between 2006 and 2016, but grew significantly between 2016 and 2021, growing by 14.7%, or 2.9% annually over those 5 years. Like many other places in Canada, the senior population has grown significantly over that time as the Baby Boomer cohort has been progressing past age 65. Figure 2 (and Table 41 in Appendix A) clearly shows the steady growth in Dawson’s population between the ages of 55 and 84 from 2006 to 2021. Indeed, the share of the population over the age of 65 has grown from 6% in 2006 to 15% in 2021 (Table 3).

On the other end of the age spectrum, the share of the population under the age of 15 has fluctuated over time, but is around 15% in 2021, similar to the proportion in 2006. Figure 2 shows a slight but steady increase in the number of people under the age of 15 between 2011 and 2021, while the number of 15–24 year-olds dropped between 2006 and 2011 and have not moved since then. There has been a distinct increase in people age 25–44 between 2016 and 2021 that appears to represent most of the population growth between 2016 and 2021. Without examining this deeply, we would guess that this increase was related to the well-reported movement of people away from urban centres during the COVID pandemic.



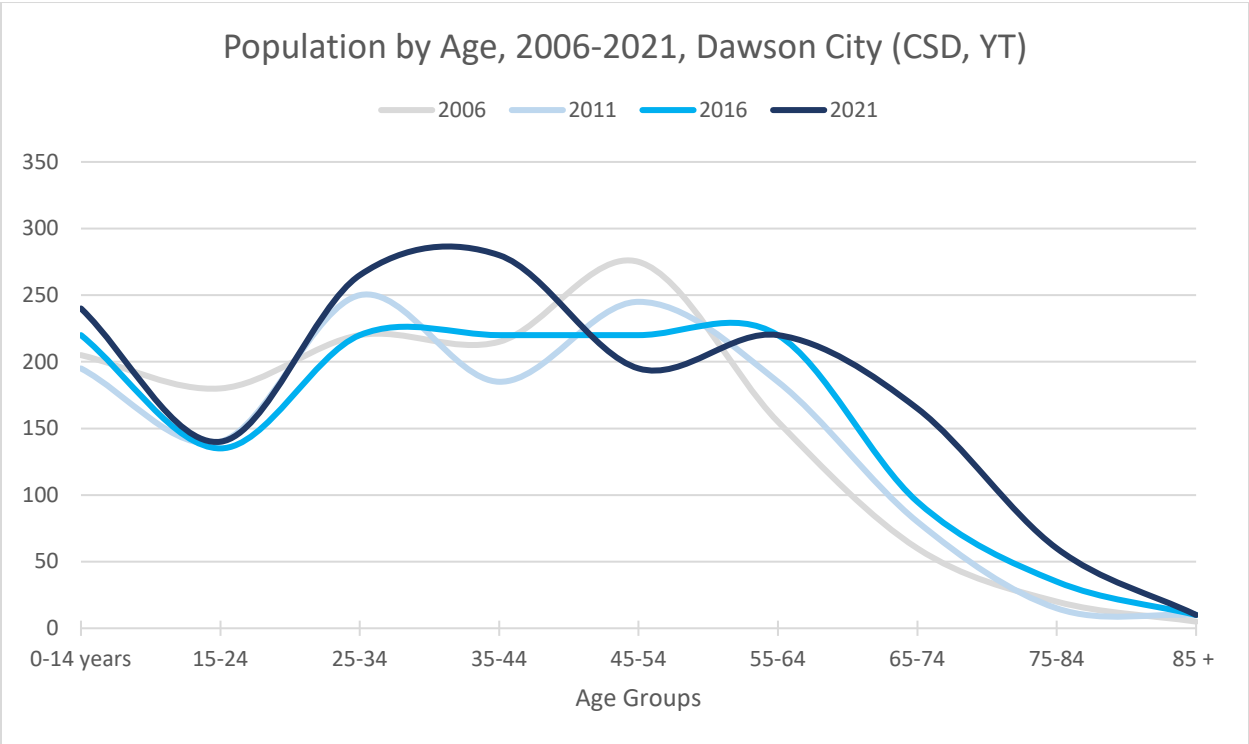


Figure 2: Population by age from 2006 to 2021 in Dawson City (CSD, YT)

The headship rate in Figure 3 (and Table 42 in Appendix A) can be an interesting metric for connecting demographic changes with a community's housing needs as it represents the fraction of individuals who lead a household, named "Primary Household Maintainers" by Statistics Canada. The actual headship rate as a value is not necessarily important since it captures cultural differences in what a household looks like – for example, the cultural attitudes towards children moving out, or senior family members moving in with their children – but it does allow for a comparison across age groups and across time. Generally, one would expect a trend of headship starting low in youth and plateauing in middle age as individuals have higher incomes and more savings to pay for their own home.

In Dawson City, we see that between 2006 and 2021, the headship rate dropped a bit among 35-44 year-old, increased significantly among 55-74 year-olds, but was much lower among 75-84 year-olds. Given Dawson's comparatively low population, Statistics Canada's practice of rounding all values to the nearest 5 or 0 is more likely to skew the data among small values – this is probably happening among the 75-84 and 85+ age groups which had a population of 60 and 10 respectively in 2021.

The drop among 35-44 year-olds however may be indicative of some suppressed household formation due to a lack of affordable housing options, although we do not see this trend in the other age groups.

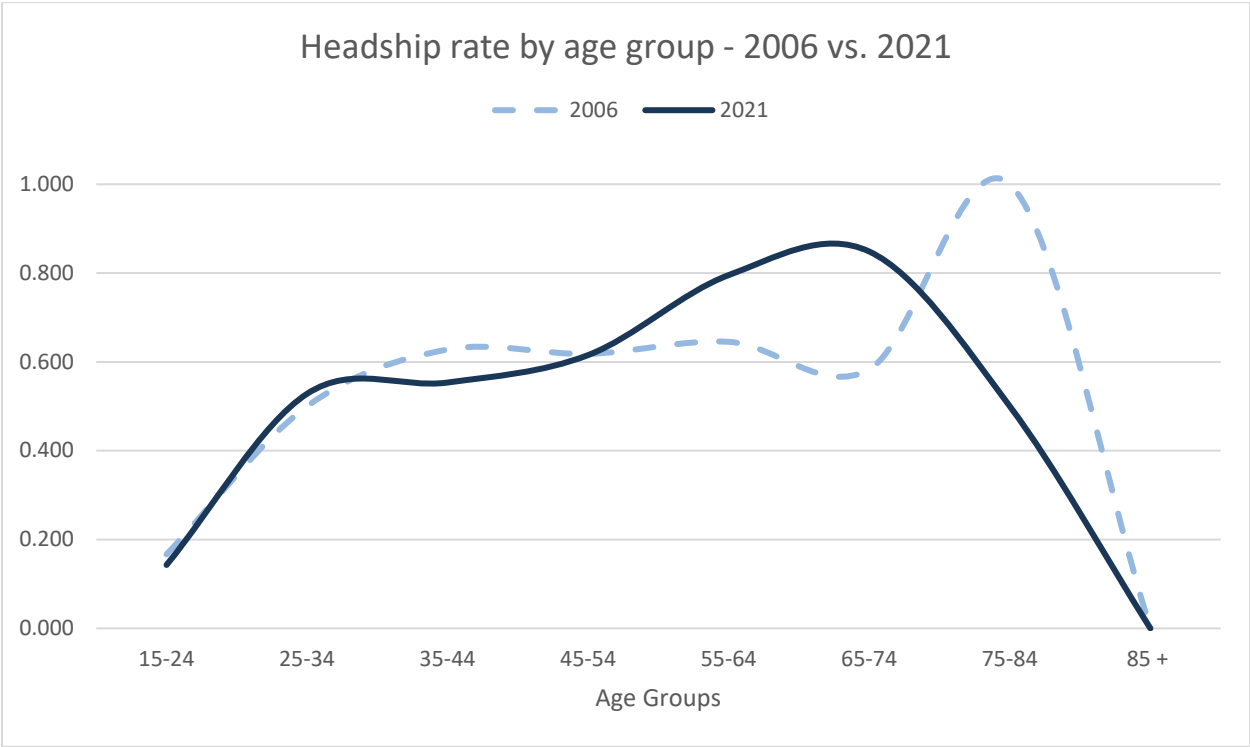


Figure 3: Headship rate by age groups - 2006 vs. 2021.

Profile of Existing Housing Stock – Dawson City (CSD, YT)

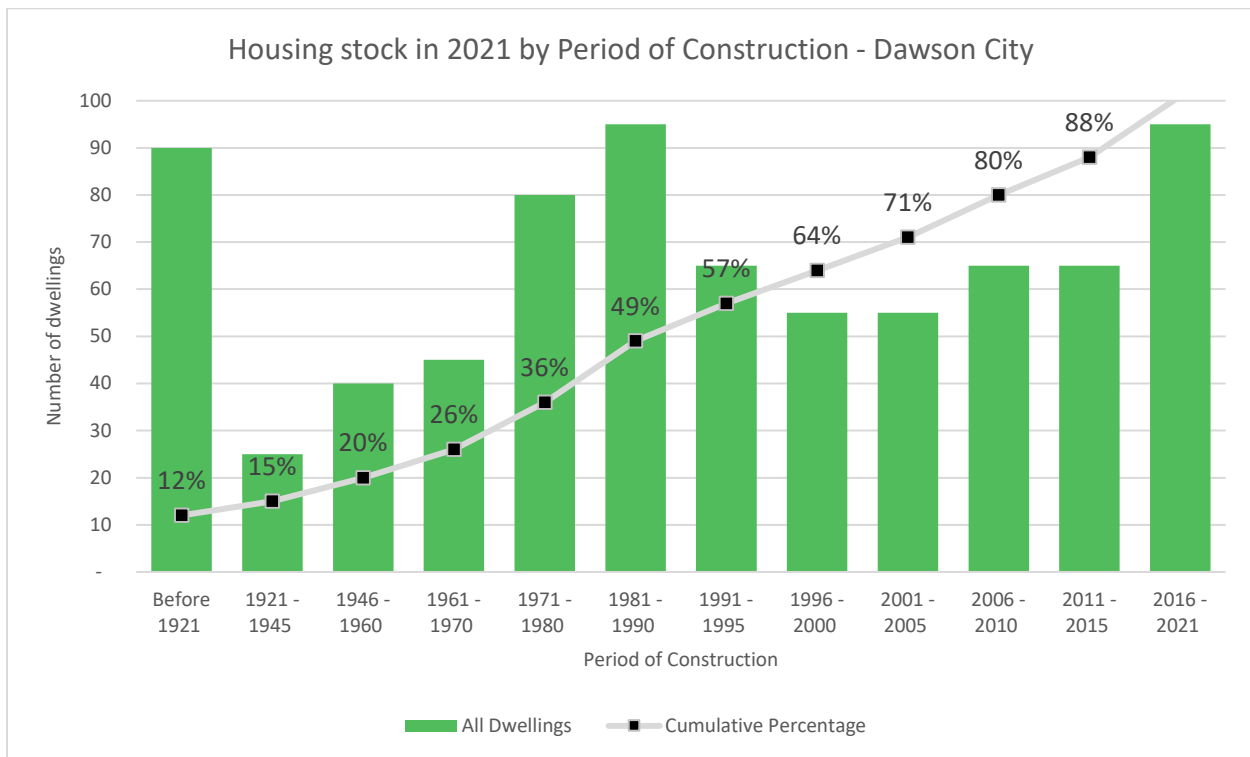


Figure 4: 2021 Housing stock by Period of Construction – Dawson T (CSD, YT).

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

Looking at Figure 3, we can see that home construction has been consistent increasing in Dawson City since the 1970's, growing from around 40 units every 5 years during the 1970's to over 60 units between 2011-2016. Construction grew significant between 2016-2021 when over 90 new homes were built. Technically this data represents homes that existed in 2021 and doesn't count demolished homes.

To get a sense of how many homes will be reaching their end of useful life, we may assume that an average house can safely last 70 years without needing structural repairs. Certainly, many homes can last well over 100 years depending on a variety of factors, so 70 years is merely a convenient point of reference to help our understanding. 26% of homes in Dawson City were built before 1960 which will make them all over 70 years old by 2030. These 155-or-so homes represent a significant portion of the housing stock as of 2021 and it would be worth investigating how many are nearing their end of useful life so that future housing targets can account for their loss.

The Housing Assessment Resource Tools

hart.ubc.ca

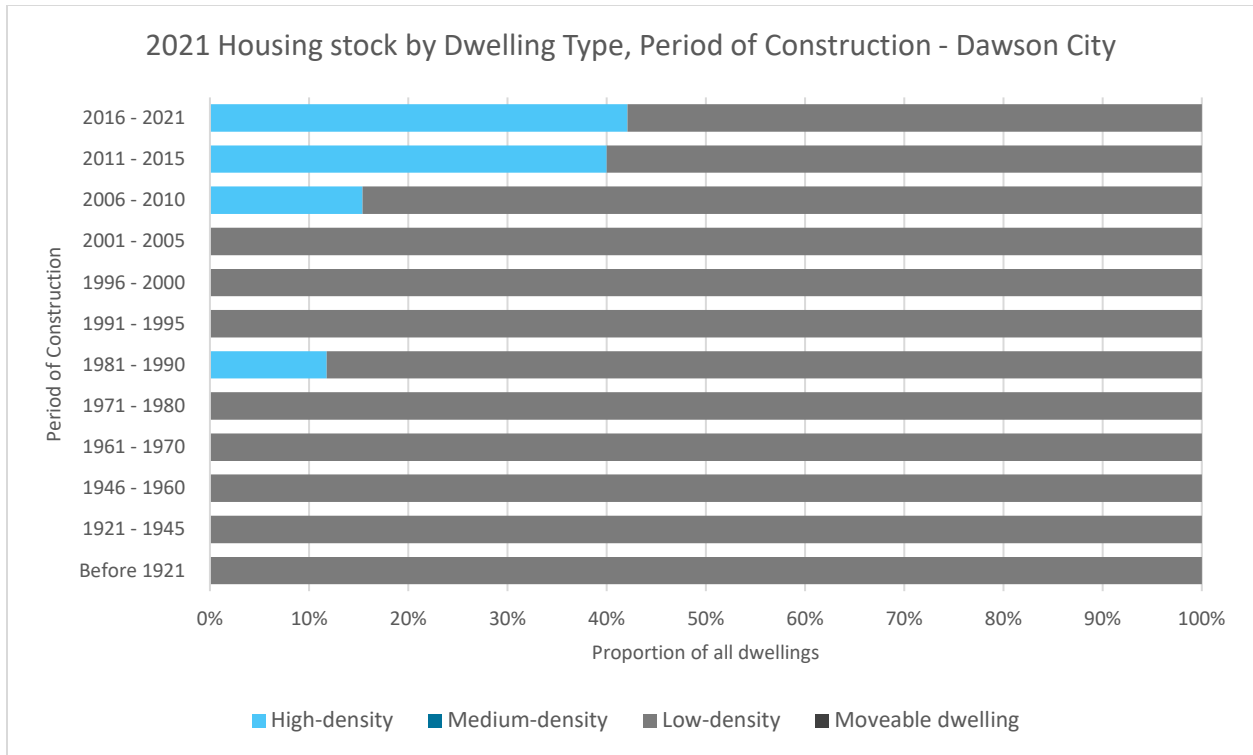


Figure 5: 2021 Housing stock by Dwelling Type, Period of Construction – Dawson City (CSD, YT).

In Figure 5 and Figure 6 we have presented all existing dwellings in Dawson City, in 2021, by their period of construction and structural type. We have combined some of the structural types into three categories to condense the information:

- Low-density = Single-family detached, semi-attached, and other single-attached dwellings
 - o Census categories included: Single-detached house, Semi-detached house, Other single-attached house
- Medium-density = Townhouses, apartments in duplexes
 - o Census categories included: Row house, Apartment or flat in a duplex
- High-density = All apartment units (excluding duplexes)
 - o Census categories included: Apartment in a building that has fewer than five storeys, Apartment in a building that has five or more storeys
- **Moveable dwellings** were the only other census category not captured in the above three density categories and have been left as their own category

Most homes in Dawson City are single-family detached homes, representing 70% of all homes as of 2021. Combined with other single-attached and semi-detached homes, these low-density dwellings represent 84% of the housing stock.

Low-rise apartments (under 5 storeys) represent most of the remaining stock, with around 90 dwellings. There are also 15 homes in a duplex and 15 moveable homes.

Looking at the size of dwellings in terms of number of bedrooms, there is a good balance of homes with 2-or-fewer bedrooms (58%) alongside 3-or-more-bedroom homes (42%).

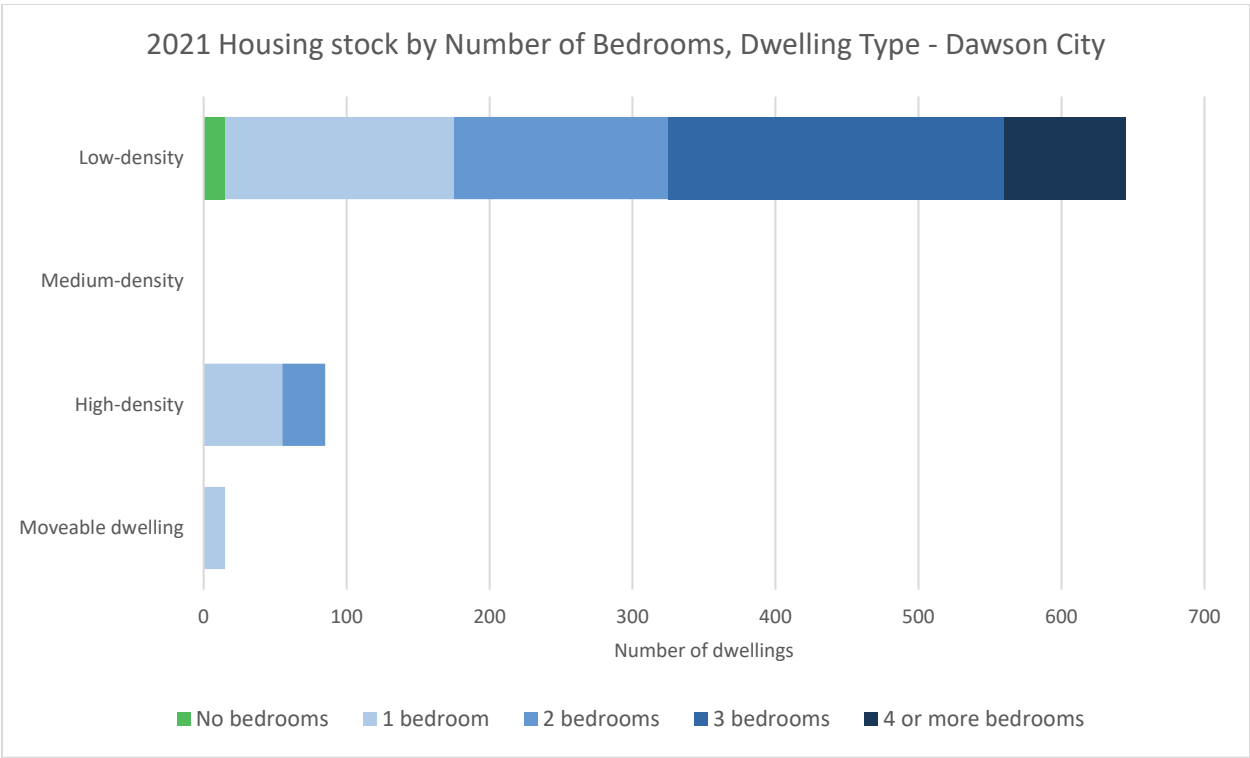


Figure 6: 2021 Housing stock by Number of Bedrooms, Dwelling Type – Dawson City (CSD, YT).

Profile of Households

Before further analysis of Core Housing Need, it will help to examine some characteristics of all households in the community. This section will consider how households are grouped by income, by household size (i.e. how many individuals per household), by owners and renter, and lastly by certain vulnerable populations that CMHC has identified as having the greatest need of suitable, adequate, and affordable housing.

Households by Income

HART classifies households into five variable categories in relation to Area Median Household Income (AMHI).⁴ Median household income changes from year to year and varies at different geographic levels. Therefore, a given household may be in a different income group depending on the median household income of that geography, or if their income changes more or less than the median.

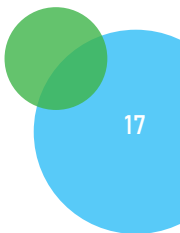
Households by Income – Dawson City (CSD, YT)

	Census Year	2006	2016	2021	2006 to 2016 % Change	2016 to 2021 % Change
Income Categories	AMHI	\$50,800 (2005\$)	\$69,500 (2015\$)	\$73,500 (2020\$)		
Very Low	<20% of AMHI	25	45	35	80%	-22%
Low	21-50%	95	120	180	26%	50%
Moderate	51-80%	120	105	110	-13%	5%
Median	81-120%	90	150	115	67%	-23%
High	>120%	225	265	325	18%	23%
Total		555	680	760	23%	12%

Table 4: Change in number of households by income in 2006, 2016, and 2021 – Dawson City (CSD, YT).

We saw in the Table 3 above that Dawson City's population grew quickly between 2016 and 2021 after changing little 2006 and 2016, though we do not see that trend emerge in the overall growth in households. Table 4 shows an 23% growth in households between 2006 and 2016 (or 2.3% per year) which is only slightly less than the rate of growth between 2016 and 2021 which was 12% (or 2.4% per

⁴ Read more about our income categories in our HNA Methodology document on our website: <https://hart.ubc.ca/housing-needs-assessment-tool/>



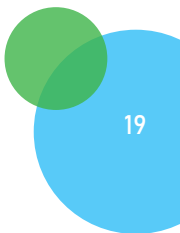
year). Although this report won't attempt a fulsome reconciliation of this unusual result, we speculate that this is related to the sizable increase in the 35-44 year-old population (Figure 2) at a time when the headship rate for this group also decreased (Figure 3). Looking at households by their census family type (Table 5), the relative share of households by family type was relatively unchanged between 2016 and 2021 except for non-census-family households that had more than one person (i.e. roommates) doubled from 25 to 50 households, representing 7% of all households in 2021, up from only 4% in 2016.

Between 2016 and 2021, the number of Very Low income households declined significantly (-22%) but we also suspect that CERB benefits caused much of this income shift temporarily (more discussion on CERB above in Disclaimers section). Low income households grew significantly, by 50%, during this time, while the number of Moderate income households was more-or-less unchanged. Median and High income households saw an equal but opposite change, with Median decreasing by 23% while High income households grew by 23% - noting that High income households generally represent the largest category since the categorization is relative to the median income.

An important takeaway of this is that the share of households earning less than 50% of median (i.e. Very Low + Low) has been increasing, going from 22% in 2006 to 24% in 2016 and 28% in 2021. We will see below that most core housing need is among these households (Table 14, pg. 28).

Census Family Type – Dawson City (CSD, YT)				
<i>Family Type</i>	2016		2021	
	HHs	% of Total	HHs	% of Total
Census-family households	330	49%	375	49%
One-census-family households without additional person	315	46%	350	46%
One couple census family without other persons in the household	245	36%	275	36%
Without children	140	21%	170	22%
With children	100	15%	100	13%
One-census-family household without additional persons: one-parent family	70	10%	75	10%
One-census-family households with additional persons	20	3%	0	0%
One couple census family with other persons in the household	0	0%	0	0%
Without children	0	0%	0	0%
With children	0	0%	0	0%
One-census-family household with additional persons: one-parent family	15	2%	0	0%
Multiple-census-family household	0	0%	0	0%
Non-census-family household	350	51%	390	51%
Non-census-family household: one-person household	315	46%	340	45%
Non-census-family household: two-or-more-person non-census-family household	25	4%	50	7%
Total	680	100%	760	100%

Table 5: Households by census family type, 2016 and 2021, Dawson City (CSD, YT).



Households by Household Size

Households by Household Size – Dawson City (CSD, YT)					
HH Size (# of persons)	2006	2016	2021	%Δ 2006- 2016	%Δ 2016- 2021
1 person	225	315	340	40%	8%
2 persons	180	190	255	6%	34%
3 persons	70	90	80	29%	-11%
4 persons	50	60	80	20%	33%
5+ persons	30	30	-	0%	-100%
Total	555	680	760	23%	12%

Table 6: Change in number of households by household size between 2006, 2016, and 2021 – Dawson City (CSD, YT).

Table 6 looks at the changing sizes of households between 2006 and 2021. Between 2006 and 2016, single-person households were the fastest growing household at 40%, though this slowed to 8% - below the community average of 12% - between 2016 and 2021. Yet single-person households have represented the largest category in each of the three census years examined herein, accounting for 45% of all households in 2021. This is important since we will see below that 1-person households are far more likely to be in core housing need than any other-sized household (Table 17, pg. 31).

The next most common household size is 2 persons, which represented a third (33.6%) of all households in 2021. The number of 2-person households grew rapidly between 2016 and 2021, increasing by 34%. 4-person households also grew at the same pace between 2016–2021 but represent far fewer households – only 80 as of 2021.

As for households with 5-or-more people, many of them left the community or reformed into smaller households, going from 30 in 2016 to around zero in 2021. We say “around zero” because Statistics Canada does not report values with 10 or fewer households due to privacy concerns, so when we see in the data that Dawson City had zero 5+ person households, all we can say is that there were 10 or fewer such households. Still, this is a significant drop from the 30 households reported in both 2006 and 2016.

Households by Tenure, Subsidized Housing

	Dawson City (CSD, YT)		
Census Year	2006	2016	2021
Owner HHs	285	310	380
Renter HHs	265	370	380
% Owner	52%	46%	50%
% Renter	48%	54%	50%

Table 7: Number of households by tenure (owner/renter) between 2006, 2016, and 2021 – Dawson City (CSD, YT)

In Table 7 we see that there was an equal share of renter and owner households in 2021. There has been some fluctuation since 2006 when there were a few more owner households, then 2016 had a few more renter households, but never straying too far from an equal balance. This is somewhat unusual for Canada where owner households are more common, representing around 66% of all households.

The census also allows for renter households to be split by those with subsidized housing and those without. This definition of subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.

In 2016 there were about as many households in subsidized rental housing as those in an unsubsidized rental, but in 2021 there were both fewer subsidized households and more unsubsidized renting households though the total number of renter households only increased by around 10 (Table 8). Subsidized housing is often based on the household's income, so we might expect fewer subsidized households if the number of low income households decreased, but the opposite was true in Dawson City between 2016 and 2021 (Table 4) so this result may be worth further investigation.

	Dawson City (CSD, YT)	
Census Year	2016	2021
Renter HHs in Subsidized Housing	180	140
Renter HHs not Subsidized	190	240
% Renters in Subsidized Housing	49%	37%

Table 8: Change in renter households with subsidized housing, or not, between 2016 and 2021 – Dawson City (CSD, YT).

Households by Actual Shelter Cost

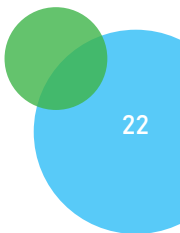
HART's census data order included a custom arrangement of households by the actual monthly shelter cost they report. This arrangement grouped households in a similar manner to HART's income grouping above which starts with AMHI, but seeks to group households by shelter costs that would be affordable to each income category. For each income category we first multiple each value by 30%, our affordability benchmark, and then convert the *annual* income value to a *monthly* shelter cost by dividing by 12 months. This allows us to see how housing affordability has changed over time while accounting for any changes in income that may have occurred.

Total HHs by Actual Shelter Cost – Dawson City (CSD, YT)					
Actual monthly shelter cost			Number of Households		
Affordable to income group	2016 (AMHI = \$69,500)	2021 (AMHI = \$73,500)	2016	2021	%Δ 2016-2021
Very Low	< \$348	< \$368	85	115	35%
Low	\$348-\$869	\$368-\$919	330	270	-18%
Moderate	\$869-\$1,390	\$919-\$1,470	150	185	23%
Median	\$1,390-\$2,085	\$1,470-\$2,205	80	130	63%
High	> \$2,085	> \$2,205	25	60	140%
Total			680	760	12%

Table 9 looks at the distribution of households by shelter costs paid, looking all private households (i.e. "Total HHs").

Total HHs by Actual Shelter Cost – Dawson City (CSD, YT)					
Actual monthly shelter cost			Number of Households		
Affordable to income group	2016 (AMHI = \$69,500)	2021 (AMHI = \$73,500)	2016	2021	%Δ 2016-2021
Very Low	< \$348	< \$368	85	115	35%
Low	\$348-\$869	\$368-\$919	330	270	-18%
Moderate	\$869-\$1,390	\$919-\$1,470	150	185	23%
Median	\$1,390-\$2,085	\$1,470-\$2,205	80	130	63%
High	> \$2,085	> \$2,205	25	60	140%
Total			680	760	12%

Table 9: Total households by actual monthly shelter cost paid in 2016 vs 2021 – Dawson City (CSD, YT).



In Table 9 we see sizeable increases in most shelter cost categories between 2016 and 2021 except for shelter costs affordable to Low income households. This range of shelter costs represented almost the majority of households in 2016 (48%), but 18% fewer households had a shelter cost in this range in 2021, representing a decrease of 60 households. Despite the addition of 30 households paying a Very Low shelter cost, the overall share of dwellings affordable to households earning under 50% of median fell from 61% in 2016 to 50% in 2021.

We can also examine how the median shelter cost has changed between 2016 and 2021 for both owner and renter households (Table 10). The median cost to own rose a dramatic 65% over those 5 years, although is still significantly less than the median cost to own in Whitehorse.

The median cost to rent in Dawson City likewise rose 19% between 2016 and 2021, but is still much less than the median cost to rent in Whitehorse or our other comparison towns of Jasper and Whistler. This may be impacted by the large proportion of renter households in Dawson that are subsidized, potentially keeping the median cost down compared to other places that have fewer subsidized rentals (e.g. 22% of renter households in Whitehorse were subsidized in 2021).

Median monthly shelter cost in 2016 vs 2021 – Owned vs Rented dwellings				
Census Year	CSD	2016	2021	%Δ 2016-2021
Median monthly shelter cost - Owned dwellings (\$)	Dawson City, YT	862	1420	65%
	Whitehorse, YT	1562	1800	15%
	Jasper, AB	1347	1330	-1%
	Whistler, BC	1570	1720	10%
Median monthly shelter cost - Rented dwellings (\$)	Dawson City, YT	672	800	19%
	Whitehorse, YT	1097	1400	28%
	Jasper, AB	1100	1220	11%
	Whistler, BC	1487	1780	20%

Table 10: Median monthly shelter cost in 2016 vs 2021 – Dawson City (CSD, YT), Whitehorse CY (CSD, YT), Jasper SM (CSD, AB), and Whistler DM (CSD, BC).

Part 2: Existing Housing Need in 2021

This section will explore Core Housing Need (CHN) at the CSD level for those communities in Table 2. CHN is a 2-stage indicator that identifies households living in dwellings considered unsuitable (too few bedrooms), inadequate (in need of major repair) or unaffordable (paying more than 30% of pre-tax household income). The second stage considers if income levels are such that they could not afford alternative suitable and adequate housing in their community. CHN will be explored from several different dimensions: affordability, size of household, tenure, and amongst vulnerable populations.

In this section, HART uses CMHC's affordability benchmark that a shelter is unaffordable if a household pays more than 30% of their pre-tax income towards shelter costs. HART's custom data order grouped households into categories relative to the community's median household income:

- **Very low income:** 20% or less of Area Median Income (AMHI), generally equivalent to shelter allowance for welfare recipients.
- **Low income:** 21-50% AMHI, equivalent to one full-time minimum wage job.
- **Moderate income:** 51-80% AMHI, equivalent to starting salary for a professional job.
- **Average Income:** 81-120% AMHI, representing about 20% of total Canadian households.
- **High Income:** More than 120% AMHI, approximately 40% of Canadian households.

To calculate the affordable shelter cost for each group we apply the 30% shelter-cost-to-income benchmark to the range of household incomes captured in each income group. We also convert the annual incomes into monthly affordable shelter costs since rents, mortgages, and utilities are usually paid monthly. Appendix A has the complete tables of incomes and affordable shelter costs for each income group, by community, for census years 2016 and 2021.

Please note that the totals may not match the sum of the categories due to random rounding and suppression applied to the underlying data by Statistics Canada. The total given in the tables below is the total reported in the data and is more accurate than the sum of the categories since some categories may be suppressed due to low cell count. Likewise, random rounding may lead to the sum of groups being greater than the total if the groups were all rounded up.

Note on Private Households vs Households Examined for Core Housing Need

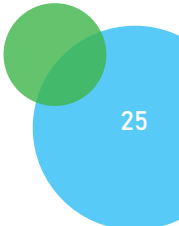
Nearly all of the households reported in Part 1 of this report are the “full universe” of private households included in HART’s census data order – see the Definitions section for more detail. We generally use this data variable as often as possible since it includes the most households. However, when calculating the rate of CHN, it is more accurate to compare those HHs in CHN with those HHs that were examined for CHN. The difference is trivial sometimes, but other times there may be a significant difference between the two. Looking at Table 11 below for example, Dawson City had about 15 private households that were not examined for CHN in 2016.

	Dawson City (CSD, YT)	
Census Year	2016	2021
Total – Private HHs	680	760
HHs Examined for CHN	665	740
HHs in CHN	125	175
% of HHs in CHN	19%	24%

Table 11: Total Private Households, Households Examined for CHN, and HHs in CHN for 2016 and 2021 – Dawson City (CSD, YT)

Only private, non-farm, non-reserve and owner- or renter-households with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for CHN.

Non-family households with at least one maintainer aged 15 to 29 attending school are considered not to be in CHN regardless of their housing circumstances. Attending school is considered a transitional phase by CMHC and low incomes earned by student households are viewed as being a temporary condition.



Core Housing Need by Income/Affordability

Core housing need is closely associated with income since affordability, measured as shelter cost compared to income, is one of the measurements of CHN need. In Dawson City, like most of Canada, affordability is also the primary reason why any household is in CHN. Table 12 shows the number of households in CHN and how many are paying an unaffordable shelter cost: around 80% of households in CHN have an unaffordable shelter, with some also living in a dwelling in need of repair (inadequate). Most of the remaining households in CHN live in a dwelling needing major repairs.

2021 Households in CHN by Income – Dawson City (CSD, YT)				
Income	HHs in CHN	HHs in CHN - Affordability only	HHs in CHN - Adequacy*	HHs in CHN - Affordability and Adequacy*
Very Low	0	0	0	0
Low	100	65	0	20
Moderate	30	20	0	0
Median	15	0	15	0
High	0	0	0	0
Total	175	115	30	25

Table 12: Households in core housing need, households in core housing need for affordability only, adequacy only, or both affordability and adequacy, in 2021 – Dawson City (CSD, YT).

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

Overall, we see in Table 13 that CHN decreased increased between 2016 and 2021 in the City of Dawson, growing from 19% to 24% of all households. This is at odds with the reduction in CHN seen in the Yukon Territory (Table 14) and in Canada generally – the Yukon saw a decrease from 15% to 13%, while in Canada, CHN dropped from 13% to 10%.

The rate of CHN was greatest among Low income households – 56% of Dawson City's Low income households were in CHN in 2021, up from 43% in 2016 and representing a doubling of the number of Low income households in CHN.

There is clearly some suppression taking place since the total number of households in CHN in both 2016 and 2021 does not equal the sum of the income categories. There are most likely some Very Low income households in CHN, although zero Very Low income households were reported to be examined

for CHN in the data. We cannot say for sure, both likely the number is closer to 10 and has been suppressed.

There may be some with a High income too, although that would be unusual to see. Yet, there are 75 High income households in CHN in the Yukon Territory. It is unusual to see CHN among households with a Median or High income, and it is usually related to the dwelling needing major repairs or experiencing overcrowding rather than affordability.

27% of Moderate income households were in CHN in 2021, which is rather above the 10% rate of CHN seen in the Territory. Around 20 of those 30 Moderate income households in CHN cannot afford their shelter, and the data is suppressed for the other 10 households.

Table 14 and Table 15 add some other municipalities for comparison purposes. Among our 3 comparison towns, Whistler was the only one to had Median income households in CHN in 2021. Whitehorse has a overall rate of CHN well below Dawson City (10% vs 24%) although the rate among Low income households is relatively close (46% in Whitehorse, 56% in Dawson City).

Core Housing Need by Income/Affordability – Dawson City (CSD, YT)				
	2016		2021	
<i>Income</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	0	0%	0	n/a
Low	50	43%	100	56%
Moderate	25	24%	30	27%
Median	30	20%	15	13%
High	0	0%	0	0%
Total	125	19%	175	24%

Table 13: Households in core housing need, and the rate of core housing need, by income in 2016 and 2021 – Dawson City (CSD, YT).

Core Housing Need by Income/Affordability – Yukon Territory (CD/TER, YT)				
	2016		2021	
<i>Income</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	385	73%	365	74%
Low	1,265	50%	1,245	45%
Moderate	320	13%	295	10%
Median	140	5%	155	4%
High	55	1%	75	1%
Total	2,160	15%	2,130	13%

Table 14: Households in core housing need, and the rate of core housing need, by income in 2016 and 2021 – Yukon Territory (CD/TER, YT).

2016 Core Housing Need by Income/Affordability – Other CSDs for comparison						
	Whitehorse CY (CSD, YT)		Jasper SM (CSD, AB)		Whistler DM (CSD, BC)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	270	81%	0	n/a	0	0%
Low	895	52%	110	42%	470	78%
Moderate	120	7%	0	0%	450	52%
Median	0	0%	0	0%	40	4%
High	0	0%	0	0%	0	0%
Total	1,280	13%	130	8%	980	23%

Table 15: Households in core housing need, and the rate of core housing need, by income in 2016 – Whitehorse (CSD, YT), Jasper SM (CSD, AB), and Whistler DM (CSD, BC).

2021 Core Housing Need by Income/Affordability – Other CSDs for comparison						
	Whitehorse CY (CSD, YT)		Jasper SM (CSD, AB)		Whistler DM (CSD, BC)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	250	77%	0	n/a	95	86%
Low	820	46%	50	22%	465	64%
Moderate	110	5%	0	0%	435	39%
Median	0	0%	0	0%	35	3%
High	0	0%	0	0%	0	0%
Total	1,175	10%	60	4%	1,030	19%

Table 16: Households in core housing need, and the rate of core housing need, by income in 2016 – Whitehorse (CSD, YT), Jasper SM (CSD, AB), and Whistler DM (CSD, BC).

Core Housing Need by Household Size

In Dawson City, single-person households were far more likely to be in CHN than larger households in 2021: 35% of single-person households were in CHN, while the next highest rate of CHN was 13% among households with 2 people (Table 17). This is a large increase among single-person households since only 22% were in CHN in 2016.

Again, we see some data suppression occurring as the sum of the categories (115 + 30 = 145) falls short of the total of 175 households in CHN. Although there were no reported 5-or-more person households in 2021, it's probably that there are a few households in CHN among each household size category.

The Yukon Territory (Table 18), along with all of our comparison towns (Table 19 and Table 21) show a similar pattern, with single-person households at least twice as likely to be in CHN as the next closest category. In the Yukon, that is also 2-person households at 9% in 2021, gradually decreasing in CHN as the size of the household increases. This is also true in Whitehorse, though only 7% of 2- and 3-person households are in CHN, and no 5-or-more person households.

Core Housing Need by Household Size – Dawson City (CSD, YT)				
	2016		2021	
<i>HH Size</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN
1 p.	65	22%	115	35%
2 p.	25	13%	30	13%
3 p.	0	0%	0	0%
4 p.	0	0%	0	0%
5+ p.	0	0%	0	n/a
Total	125	19%	175	24%

Table 17: Households in core housing need, and the rate of core housing need, by household size in 2016 and 2021 – Dawson City (CSD, YT).

Core Housing Need by Household Size – Yukon Territory (CD/TER, YT)				
	2016		2021	
<i>HH Size</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN
1 p.	1,140	26%	1,235	24%
2 p.	545	11%	500	9%
3 p.	255	12%	190	8%
4 p.	140	8%	145	7%
5+ p.	85	9%	65	6%
Total	2,160	15%	2,130	13%

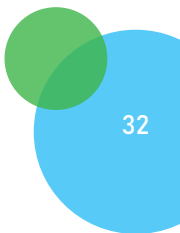
Table 18: Households in core housing need, and the rate of core housing need, by household size in 2016 and 2021 – Yukon Territory (CD/TER, YT).

2016 Core Housing Need by Household Size – Other CSDs for comparison						
	Whitehorse CY (CSD, YT)		Jasper SM (CSD, AB)		Whistler DM (CSD, BC)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
1 p.	705	25%	75	16%	455	42%
2 p.	315	9%	35	6%	315	20%
3 p.	160	10%	0	0%	90	12%
4 p.	60	4%	0	0%	85	14%
5+ p.	40	5%	0	0%	40	12%
Total	1,280	13%	130	8%	980	23%

Table 19: Households in core housing need, and the rate of core housing need, by household size in 2016 – Whitehorse (CSD, YT), Jasper SM (CSD, AB), and Whistler DM (CSD, BC).

2021 Core Housing Need by Household Size – Other CSDs for comparison						
	Whitehorse CY (CSD, YT)		Jasper SM (CSD, AB)		Whistler DM (CSD, BC)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
1 p.	670	21%	40	9%	555	37%
2 p.	280	7%	0	0%	265	14%
3 p.	135	7%	0	0%	105	12%
4 p.	75	5%	0	0%	65	9%
5+ p.	0	0%	0	0%	25	6%
Total	1,175	10%	60	4%	1,030	19%

Table 20: Households in core housing need, and the rate of core housing need, by household size in 2021 – Whitehorse (CSD, YT), Jasper SM (CSD, AB), and Whistler DM (CSD, BC).



Core Housing Need by Tenure

Across Canada, renter households are far more likely to be in CHN than owner households, and, unusually, this is not the case in Dawson City. Renters did experience higher CHN in 2021 than owners – 28% compared to 20% (Table 21) – but this gap is much less than we see in the Yukon (23% vs 8%, Table 22), Whitehorse (22% vs 5%, Table 24), or Whistler (27% vs 13%).

Most of the owner households in CHN have a mortgage, although some apparent suppression means that there is likely some owners without a mortgage in CHN. The rate of CHN between owners with and without a mortgage is very similar among our comparison geographies.

Renters in subsidized housing have had a lower rate of CHN in both 2016 and 2021 than renters in unsubsidized housing. The opposite seems to be true for our comparison geographies, and also true for most places in Canada. In any case, the 70 unsubsidized renters in CHN in 2021 is almost twice as many households as were in CHN in 2016.

Core Housing Need by Household Size – Dawson City (CSD, YT)				
	2016		2021	
<i>Tenure</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	55	19%	70	20%
With mortgage	20	14%	55	25%
Without mortgage	35	23%	0	0%
Renter	75	21%	105	28%
Subsidized	30	17%	30	21%
Not subsidized	40	22%	70	29%
Total	125	19%	175	24%

Table 21: Households in core housing need, and the rate of core housing need, by tenure in 2016 and 2021 – Dawson City (CSD, YT). Note, categories may not match totals due to random rounding in data.

Core Housing Need by Household Size – Yukon Territory (CD/TER, YT)				
	2016		2021	
<i>Tenure</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	895	9%	870	8%
With mortgage	465	8%	475	7%
Without mortgage	435	11%	395	9%
Renter	1,260	26%	1,265	23%
Subsidized	415	35%	410	32%
Not subsidized	845	24%	850	21%
Total	2,160	15%	2,130	13%

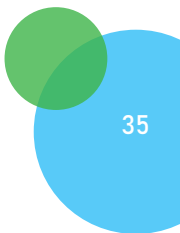
Table 22: Households in core housing need, and the rate of core housing need, by tenure in 2016 and 2021 – Yukon Territory (CD/TER, YT). Note, categories may not match totals due to random rounding in data.

2016 Core Housing Need by Tenure – Other CSDs for comparison						
	Whitehorse CY (CSD, YT)		Jasper SM (CSD, AB)		Whistler DM (CSD, BC)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	380	6%	25	3%	425	16%
With mortgage	265	6%	0	0%	360	20%
Without mortgage	120	6%	0	0%	65	7%
Renter	905	27%	105	14%	550	33%
Subsidized	285	39%	30	29%	40	29%
Not subsidized	615	24%	80	13%	510	34%
Total	1,280	13%	130	8%	980	23%

Table 23: Households in core housing need, and the rate of core housing need, by tenure in 2016 – Whitehorse (CSD, YT), Jasper SM (CSD, AB), and Whistler DM (CSD, BC). Note, categories may not match totals due to rounding.

2021 Core Housing Need by Tenure – Other CSDs for comparison						
	Whitehorse CY (CSD, YT)		Jasper SM (CSD, AB)		Whistler DM (CSD, BC)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	375	5%	15	2%	405	13%
With mortgage	240	5%	0	0%	240	13%
Without mortgage	135	5%	0	0%	165	14%
Renter	805	22%	40	5%	625	27%
Subsidized	280	36%	0	0%	110	34%
Not subsidized	520	18%	35	5%	510	25%
Total	1,175	10%	60	4%	1,030	19%

Table 24: Households in core housing need, and the rate of core housing need, by tenure in 2021 – Whitehorse (CSD, YT), Jasper SM (CSD, AB), and Whistler DM (CSD, BC). Note, categories may not match totals due to rounding.



Core Housing Need by Priority Populations

Note: A given household could fall into several priority populations simultaneously. For example, a single mother-led household would also be counted in the women-led category, and additional characteristics may also apply. Separate categories should not be combined.

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

Core Housing Need by Priority Populations – Dawson City (CSD, YT)				
	2016		2021	
Priority Pop.	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	40	22%	50	23%
HH with cognitive, mental, or addictions activity limitation	0	0%	0	0%
Indigenous HH	30	18%	45	19%
Visible minority HH	0	0%	20	27%
Woman-led	70	21%	95	27%
Black-led HH	0	-	0	0%
New migrant-led HH	0	0%	0	-
Refugee claimant-led HH	0	-	0	-
Single mother-led HH	0	0%	0	0%
HH head under 24	0	0%	0	-
HH head over 65	0	0%	25	15%
HH head over 85	0	-	0	-
Community (all HHs)	125	19%	175	24%

Table 25: Households in core housing need, and the rate of core housing need, by priority population in 2016 and 2021 – Dawson City (CSD, YT).

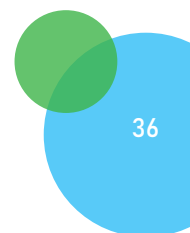
A description of each population is provided in Appendix D:

Unfortunately, many of the priority populations assessed in this report have too few households represented in Dawson City to avoid data suppression. We can say that there are a significant number of households in CHN where someone has a physical activity limitation (i.e. difficulty seeing, hearing, moving) – 40 in 2016 and 50 households in 2021 (Table 25).

Women-led households accounted for more than half of all households in CHN in 021 – 95 out of 175, representing 27% of all women-led households. Across Canada, single-mother-led households experience a very high rate of CHN, and we see this reflected in the data for the Yukon Territory (Table 26), Whitehorse (Table 27), and Whistler.

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Visible minority households also experienced a high rate of CHN in 2021 at 27%. Across the Yukon however, only 10% of visible minority households were in CHN, below the territorial average of 13%.

19% of Indigenous households in Dawson City were in CHN. This was lower than the overall rate of CHN in the town, but represents 45 households. Indigenous households generally experience a high rate of CHN across the territory, representing a third of all households in CHN.

In terms of age, both youth-led and senior-led households saw a high rate of CHN in the territory in 2021: 17% of households led by someone under the age of 24, 17% of households led by someone over the age of 65, and 18% of households led by someone over 85 years old. This rate among 85+ year-olds was much higher in 2016 (27%) and this will be an area to monitor once the next census is released as the demographically significant Baby Boomer cohort will be transitioning into this age range over the next few years.

Core Housing Need by Priority Populations – Yukon Territory (CD/TER, YT)				
<i>Priority Pop.</i>	2016		2021	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	660	14%	525	11%
HH with cognitive, mental, or addictions activity limitation	225	11%	290	10%
Indigenous HH	850	24%	730	19%
Visible minority HH	170	14%	200	10%
Woman-led	1,120	17%	1,150	14%
Black-led HH	20	19%	50	26%
New migrant-led HH	55	18%	50	13%
Refugee claimant-led HH	10	14%	10	11%
Single mother-led HH	325	28%	330	27%
HH head under 24	80	21%	65	17%
HH head over 65	485	19%	615	17%
HH head over 85	40	27%	45	18%
Community (all HHs)	2,160	15%	2,130	13%

Table 26: Households in core housing need, and the rate of core housing need, by priority population in 2016 and 2021 – Yukon Territory (CD/TER, YT).

2016 Core Housing Need by Priority Population – Other CSDs for comparison						
	Whitehorse CY (CSD, YT)		Jasper SM (CSD, AB)		Whistler DM (CSD, BC)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	305	10%	0	0%	210	24%
HH with cognitive, mental, or addictions activity limitation	165	11%	30	14%	105	19%
Indigenous HH	485	23%	0	0%	30	33%
Visible minority HH	125	12%	0	0%	140	23%
Woman-led	720	15%	70	11%	430	25%
Black-led HH	0	0%	0	-	0	0%
New migrant-led HH	45	18%	0	0%	40	13%
Refugee claimant-led HH	0	0%	0	-	0	-
Single mother-led HH	220	25%	0	0%	60	43%
HH head under 24	55	19%	0	0%	95	53%
HH head over 65	305	18%	35	13%	95	19%
HH head over 85	25	22%	0	0%	0	-
Community (all HHs)	1,280	13%	130	8%	980	23%

2021 Core Housing Need by Priority Population – Other CSDs for comparison						
	Whitehorse CY (CSD, YT)		Jasper SM (CSD, AB)		Whistler DM (CSD, BC)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	270	8%	0	0%	200	17%
HH with cognitive, mental, or addictions activity limitation	190	8%	0	0%	190	21%
Indigenous HH	350	15%	0	0%	25	29%
Visible minority HH	145	8%	0	0%	155	18%
Woman-led	705	12%	40	6%	490	21%
Black-led HH	35	21%	0	-	0	0%
New migrant-led HH	40	13%	0	0%	85	21%
Refugee claimant-led HH	0	0%	0	-	0	-
Single mother-led HH	230	25%	0	0%	85	40%
HH head under 24	45	16%	0	0%	95	37%
HH head over 65	345	14%	0	0%	100	13%
HH head over 85	35	18%	0	0%	0	-
Community (all HHs)	1,175	10%	60	4%	1,030	19%

Table 27: Households in core housing need, and the rate of core housing need, by priority population in 2016 and 2021 – Whitehorse (CSD, YT), Jasper SM (CSD, AB), and Whistler DM (CSD, BC).

Part 3: Future Housing Need in 2031

Methodology

There are numerous ways to perform projection estimates for the growth in households, all with unique advantages and drawbacks. One of HART's goals is to use methods that are nationally applicable and are easily understood for results to be comparable between communities and widely accepted by national agencies.

HART's method for projecting household growth, which is applied to each cross section of income category and household size, allows us to estimate the number of households, their size, and income, assuming 'Business as Usual' growth and policy. The estimation of growth uses a line of best fit for each income category and household size across 3 historical censuses: 2006, 2016, and 2021.

Specifically, we use the "TREND" function in MS Excel, setting the number of households in 2006 as period 0, 2016 as period 2, and 2021 as period 3. Then we use the "TREND" function to extrapolate period 5, which is equivalent to 2031. Last, we round to the nearest ten or hundred households to communicate the roughness of the estimate. We apply this method to the subtotals and the totals separately, so this method will result in different subtotals by income or household size than it will for the total number of households in the community.

These projections should be contextualized in every community based on immigration, demographic shifts, changes to housing supply (growth and demolitions), and impacts from economic development that lead to growth or declines in key industries that could impact housing demand.

Estimating Unit Mix

In addition to income and household size, HART is able to estimate the household growth by family type, which allows our projections to be used for community planning by estimating the types of units required. See Appendix C for more information on this methodology.

Calculating household growth by income or household size is possible for most communities since we are only disaggregating by one dimension (i.e., total households split by income, or total households split by household size). To estimate the units needed by number of bedrooms however, we need to disaggregate households by 3 dimensions: household income, household size, and family type. Performing this split on small communities may result in values being suppressed, and the estimate

being inaccurate. Therefore, we generally only estimate the unit mix in 2031 for communities with over 10,000 total households.

How communities could build upon these projections

Household growth and housing stock influence each other, which makes household projections difficult. However, it also points to additional information communities may leverage to fine-tune their projections.

Incorporating information on planned development is likely fruitful. Official community plans (OCPs) typically identify what kind of housing is being prioritized in terms of supply. Development cost charges (DCC), fees levied on new developments to offset cost of infrastructure (such as sewer and water) required to service the constructed units, are a part of many municipalities' 10-year plans and can indicate what types of developments are most likely to happen. In addition, local Finance and Planning departments often set estimates and goals regarding the number of dwellings planned for a ten-year period. These could be used to project changes in housing stock, which could refine estimates of unit mix.

Secondly, while birth/mortality rates, international and intra-provincial migration are too detailed to incorporate into our projection methodology - which aims to be replicable over time, accessible, and comparable across geographies - they may be more reasonably integrated at the local scale and may help to fine-tune community projections. Communities are experts in their local dynamics and are best suited to make such adjustments. Similarly, changing demographics, e.g., age cohort structures, divorce rates, and changes in single person-household formation, for instance, could help fine-tune household growth projections. Moreover, many municipalities have already been conducting population projections; these projections could be used to triangulate projections produced via the HART methodology.

This section will first estimate future housing need for the Yukon Territory as a whole in terms both affordability and number of bedrooms. Then we will estimate future housing need for Dawson City, and our comparison municipalities by affordability as well as by household size, but not together.

Discussion of results

Based on the last 15 years' of census data, our methodology projects an additional 3,150 households to form between 2021 and 2031 in the Yukon, representing a 19% growth rate (Table 28 & Table 29). This total is likely an underestimate since our methodology uses a linear projection, and does not account for recent demographic projections, but the split by unit size and income/affordability can still be applied to more rigorous household projections as may be available.

Growth is projected to be highest among households who need at least a 1- or 2-bedroom dwelling, each growing 21%. Households who need at least 1-bedroom are single people and couples, while those needing at least two bedrooms could be a couple with one child, or two roommates. The National Occupancy Standards have a formula for when children can share a room, but since we can't say how *many* children are in a given household, we assume each child needs their own bedroom.

Although the growth rate is the same for 1- and 2-bedroom units, the actual number of new 1-bedroom units needed is far greater than any other category at 1,940 units. This accounts for 62% of projected future need. And about 30% of this need is projected to be for households earning under 50% of median income (110 + 480 = 590, Table 28).

Although many of these households who only need 1-bedroom may want more, the priority for lower income households should be to meet their basic needs. Of the 640 net new households expected to form in the Yukon between 2021 and 2031, around 90% only need a 1-bedroom unit, with the rest needing a 2-bedroom unit.

Looking specifically at Dawson City, we project at 15% growth in households, adding around 125 new households between 2021 and 2031, or 12-13 per year (Table 33 and Table 34). Considering that around 90 new homes were built between 2016 and 2021 – or 18 per year – that would more than meet the projected future demand. Most of those new households are expected to be single-person households (64%) or 2-person households (20%).

By comparison, Whitehorse is expected to grow a bit faster, 18% over 10 years, with growth strongest among 2-person households (+790 HHs, 40% of all new HHs) and single-person households (+605, 30% of all new HHs). Among the other two resort towns, Jasper is not expected to grow at all – probably due to restrictive land use policies related to being in a National Park – while Whistler's growth rate is greatest among the larger household sizes, with 5-or-more person households expected to grow 29%, and 4 person households 23%.

The projected growth by income results in a higher total of 145 households, due to the fact that the totals are set to equal the sum of the categories. Applying the TREND function to the total households in 2006, 2016, and 2021 results in a growth of 130 households (see Table 50 to Table 55 for the actual number of households by census year and category). Of these 145 new households, 38% are projected to be earning under 50% of median household income, representing 55 new households.

Results

The tables below are organized as follows:

- a) Projected change in Number of Households between 2021 and 2031,
 - Equal to Table (c) minus Table (d)
- b) Implied 10-year growth rate in Number of Households (2021 to 2031),
 - Equal to Table (c) divided by Table (d)
- c) Projected Number of Households in 2031
- d) Number of Households in 2021, and
- e) Number of Households in CHN in 2021 (for comparison).

a) Projected change in Number of Households between 2021 to 2031

Projected change in Number of Households 2021 to 2031 – Yukon Territory (CD/TER, YT)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	110	480	540	460	350	1,940
2	0	70	180	170	210	630
3	0	-10	10	100	310	410
4	0	-10	-20	0	160	130
5+	0	0	0	0	40	40
Total	110	530	710	730	1,070	3,150

Table 28: Projected change in number of households between 2021 and 2031, by income (affordability) and unit size (number of bedrooms) – Yukon Territory (CD/TER, YT).

b) Implied 10-year growth rate in Number of Households (2021 to 2031)

Implied 10-year growth rate in Number of Households (2021 to 2031) – Yukon Territory (CD/TER, YT)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	19%	21%	26%	23%	15%	21%
2	-	21%	29%	20%	16%	21%
3	-	-8%	4%	20%	17%	15%
4	-	-17%	-25%	0%	22%	12%
5+	-	-	-	0%	16%	13%
Total	19%	19%	24%	20%	17%	19%

Table 29: Implied 10-year growth rate in number of households between 2021 and 2031, by income (affordability) and unit size (number of bedrooms) – Yukon Territory (CD/TER, YT).

c) Projected Number of Households in 2031 by need in terms of Unit Size & Affordability

Projected Number of Households in 2031 – Yukon Territory (CD/TER, YT)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	700	2,800	2,600	2,500	2,700	11,300
2	0	400	800	1,000	1,500	3,700
3	0	110	250	600	2,100	3,060
4	0	50	60	170	900	1,180
5+	0	0	0	50	290	340
Total	700	3,360	3,710	4,320	7,490	19,580

Table 30: Projected change in number of households in 2031, by income (affordability) and unit size (number of bedrooms) – Yukon Territory (CD/TER, YT).

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

Number of Households in 2021 – Yukon Territory (CD/TER, YT)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	590	2,320	2,060	2,040	2,350	9,360
2	0	330	620	830	1,290	3,070
3	0	120	240	500	1,790	2,650
4	0	60	80	170	740	1,050
5+	0	0	0	50	250	300
Total	590	2,830	3,000	3,590	6,420	16,430

Table 31: Estimated number of households in 2021 by income (affordability) and unit size (number of bedrooms) – Yukon Territory (CD/TER, YT). Note that estimating the needs of households by unit size may result in a different grand total than actual households in 2021.

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

2021 Households in CHN – Yukon Territory (CD/TER, YT)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	335	900	125	90	0	1,450
2	0	205	75	55	10	345
3	0	85	60	10	15	170
4	0	50	25	0	35	110
5+	0	0	0	0	0	0
Total	335	1,240	285	155	60	2,075

Table 32: Actual number of households in core housing need in 2021, by income and number of bedrooms – Yukon Territory (CD/TER, YT). Note that estimating the needs of households by unit size may result in a different grand total that actual households in 2021.

Future Housing Need in Dawson City, and other municipalities for comparison

These communities have too few total households to perform HART's unit mix process to estimate housing need by number of bedrooms, but we can still apply the projection methodology to estimate housing need by household size and by income/affordability in 2031.

Similar to above, tables will be presented first for Household Size and then Income/Affordability in the following order:

- a) Projected change in Number of Households between 2021 and 2031,
 - Equal to Table (c) minus Table (d)
- b) Implied 10-year growth rate in Number of Households (2021 to 2031),
 - Equal to Table (c) divided by Table (d)
- c) Projected Number of Households in 2031, and
- d) Number of Households in 2021.

By household size:

a) Projected change in Number of Households between 2021 to 2031

HH Size	Dawson City (CSD, YT)	Whitehorse CY (CSD, YT)	Jasper SM (CSD, AB)	Whistler DM (CSD, BC)
1p.	80	605	-20	100
2p.	25	790	10	335
3p.	10	250	35	170
4p.	10	200	-10	165
5+ p.	-	155	-10	125
Total	125	2,000	5	895

Table 33: Projected change in number of households between 2021 and 2031, by household size – Dawson City (CSD, YT), Whitehorse (CSD, YT), Jasper SM (CSD, AB), and Whistler DM (CSD, BC).

b) Implied 10-year growth rate in Number of Households (2021 to 2031)

HH Size	Dawson City (CSD, YT)	Whitehorse CY (CSD, YT)	Jasper SM (CSD, AB)	Whistler DM (CSD, BC)
1p.	24%	18%	-4%	6%
2p.	10%	21%	2%	17%
3p.	13%	14%	11%	20%
4p.	13%	13%	-5%	23%
5+ p.	n/a	18%	-10%	29%
Total	15%	18%	0%	16%

Table 34: Implied 10-year growth rate in number of households between 2021 and 2031, by household size – Dawson City (CSD, YT), Whitehorse (CSD, YT), Jasper SM (CSD, AB), and Whistler DM (CSD, BC).

c) Projected Number of Households in 2031

HH Size	Dawson City (CSD, YT)	Whitehorse CY (CSD, YT)	Jasper SM (CSD, AB)	Whistler DM (CSD, BC)
1p.	420	3,900	450	1,700
2p.	280	4,600	610	2,300
3p.	90	2,100	350	1,040
4p.	90	1,800	180	880
5+ p.	-	1,020	90	550
Total	880	13,420	1,680	6,470

Table 35: Projected number of households in 2031, by household size - Dawson City (CSD, YT), Whitehorse (CSD, YT), Jasper SM (CSD, AB), and Whistler DM (CSD, BC).

d) Number of Households in 2021

HH Size	Dawson City (CSD, YT)	Whitehorse CY (CSD, YT)	Jasper SM (CSD, AB)	Whistler DM (CSD, BC)
1p.	340	3,295	470	1,600
2p.	255	3,810	600	1,965
3p.	80	1,850	315	870
4p.	80	1,600	190	715
5+ p.	-	865	100	425
Total	755	11,420	1,675	5,575

Table 36: Actual number of households in 2021, by household size - Dawson City (CSD, YT), Whitehorse (CSD, YT), Jasper SM (CSD, AB), and Whistler DM (CSD, BC).

By household income/affordability:

a) Projected change in Number of Households between 2021 to 2031

Income	Dawson City (CSD, YT)	Whitehorse CY (CSD, YT)	Jasper SM (CSD, AB)	Whistler DM (CSD, BC)
Very Low	15	50	-30	-65
Low	40	285	-15	170
Moderate	-10	440	10	165
Median	45	480	40	225
High	55	700	15	345
Total	145	1,955	20	840

Table 37: Projected change in number of households between 2021 and 2031, by income - Dawson City (CSD, YT), Whitehorse (CSD, YT), Jasper SM (CSD, AB), and Whistler DM (CSD, BC).

b) Implied 10-year growth rate in Number of Households (2021 to 2031)

Income	Dawson City (CSD, YT)	Whitehorse CY (CSD, YT)	Jasper SM (CSD, AB)	Whistler DM (CSD, BC)
Very Low	43%	12%	-100%	-28%
Low	22%	16%	-7%	22%
Moderate	-9%	20%	3%	15%
Median	39%	19%	9%	18%
High	17%	16%	3%	16%
Total	19%	17%	0%	15%

Table 38: Implied 10-year growth rate in number of households between 2021 and 2031, by income - Dawson City (CSD, YT), Whitehorse (CSD, YT), Jasper SM (CSD, AB), and Whistler DM (CSD, BC).

c) Projected Number of Households in 2031

Income	Dawson City (CSD, YT)	Whitehorse CY (CSD, YT)	Jasper SM (CSD, AB)	Whistler DM (CSD, BC)
Very Low	50	470	0	170
Low	220	2,100	210	940
Moderate	100	2,600	380	1,300
Median	160	3,000	490	1,500
High	380	5,200	610	2,500
Total	910	13,370	1,690	6,410

Table 39: Projected number of households in 2031, by income - Dawson City (CSD, YT), Whitehorse (CSD, YT), Jasper SM (CSD, AB), and Whistler DM (CSD, BC).

d) Number of Households in 2021

Income	Dawson City (CSD, YT)	Whitehorse CY (CSD, YT)	Jasper SM (CSD, AB)	Whistler DM (CSD, BC)
Very Low	35	420	30	235
Low	180	1,815	225	770
Moderate	110	2,160	370	1,135
Median	115	2,520	450	1,275
High	325	4,500	595	2,155
Total	765	11,415	1,670	5,570

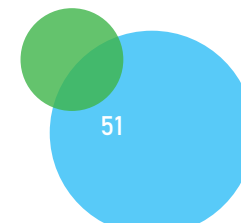
Table 40: Actual number of households in 2021, by income - Dawson City (CSD, YT), Whitehorse (CSD, YT), Jasper SM (CSD, AB), and Whistler DM (CSD, BC).

Appendix A: Full data tables

Population rates (2006, 2011, 2016, 2021)

Age group	2006	2011	2016	2021
0 to 14 years	205	195	220	240
15 to 24 years	180	140	135	140
25 to 34 years	220	250	220	265
35 to 44 years	215	185	220	280
45 to 54 years	275	245	220	195
55 to 64 years	155	185	220	220
65 to 74 years	60	80	95	165
75 to 84 years	20	15	35	60
85+ years	5	10	10	10
Total	1325	1320	1375	1575

Table 41: Population by age group for census years 2006, 2011, 2016, and 2021. Dawson City (CSD, YT).



Headship rate by region (2006, 2021)

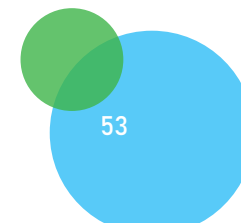
Year	2006			2021		
CD/CSD	Dawson City (CSD, YT)			Dawson City (CSD, YT)		
Count Type	Households	Population	Headship Rate	Households	Population	Headship Rate
15 to 24 years	30	180	0.167	20	140	0.143
25 to 34 years	110	220	0.500	140	265	0.528
35 to 44 years	135	215	0.628	155	280	0.554
45 to 54 years	170	275	0.618	120	195	0.615
55 to 64 years	100	155	0.645	175	220	0.795
65 to 74 years	35	60	0.583	140	165	0.848
75 to 84 years	20	20	1.000	30	60	0.500
85+ years	0	5	0.000	0	10	0.000
Total	600	1,335	0.449	780	1,575	0.495

Table 42: Households by age of primary household maintainer, population by age, and headship rate, as of census 2006 and 2021, Dawson City (CSD, YT).

Number of Dwellings by period of construction

Dawson City (CSD, YT)	1920 or before	1921 to 1945	1946 to 1960	1961 to 1970	1971 to 1980	1981 to 1990	1991 to 1995	1996 to 2000	2001 to 2005	2006 to 2010	2011 to 2015	2016 to 2021
Number of Dwellings	90	25	40	45	80	95	65	55	55	65	65	95
Cumulative Percentage	12%	15%	20%	26%	36%	49%	57%	64%	71%	80%	88%	101%*

Table 43: Number of dwellings by period of construction and cumulative percentage. *Note that due to random rounding the cumulative percentage adds up to more than 100%.



Dwellings by structural type by year of construction

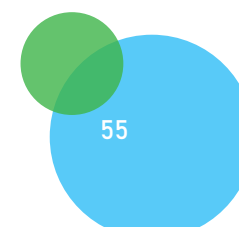
Dawson City (CSD, YT)	1920 or before	1921 to 1945	1946 to 1960	1961 to 1970	1971 to 1980	1981 to 1990	1991 to 1995	1996 to 2000	2001 to 2005	2006 to 2010	2011 to 2015	2016 to 2021	Total by Construction Period
Total by Structural type of dwelling	90	25	40	45	80	95	65	55	55	65	65	95	770
Single-detached house	80	20	30	30	65	60	45	55	40	45	30	55	545
Apartment in a building that has five or more storeys	0	0	0	0	0	0	0	0	0	0	0	0	0
Apartment or flat in a duplex	0	0	0	0	0	0	0	0	0	0	0	0	15
Apartment in a building that has fewer than five storeys	0	0	0	0	0	10	0	0	0	10	20	40	90
Other single-attached house	10	0	0	0	0	15	0	0	0	0	0	0	50
Row house	0	0	0	0	0	0	0	0	0	0	0	0	0
Semi-detached house	0	0	0	15	15	0	0	0	0	10	0	0	55
Movable dwelling	0	0	0	0	0	0	0	0	0	0	0	0	15

Table 44: Structural type of dwelling by period of construction, as of 2021, Dawson City (CSD, YT).

Dwellings by structural type and number of bedrooms

Dawson City (CSD, YT)	No bedrooms	1 bedroom	2 bedrooms	3 bedrooms	4 or more bedrooms	Total
Total	20	235	190	230	100	770
Single-detached house	15	140	140	175	85	545
Apartment in a building that has five or more storeys	0	0	0	0	0	0
Apartment or flat in a duplex	0	0	0	0	0	10
Apartment in a building that has fewer than five storeys	0	55	30	0	0	90
Other single-attached house	0	10	0	20	0	45
Row house	0	0	0	0	0	0
Semi-detached house	0	10	10	40	0	60
Movable dwelling	0	15	0	0	0	15

Table 45: Number of dwellings by structural type and number of bedrooms, 2021.



Income categories and affordable monthly shelter costs (2016, 2021)

2016 – Income					
Community	Yukon Territory (CD/TER, YT)	Whitehorse CY (CSD, YT)	Dawson City (CSD, YT)	Jasper SM (CSD, AB)	Whistler DM (CSD, BC)
AMHI	\$69,500	\$86,000	\$94,000	\$87,000	\$80,000
Very Low	< \$13,900	< \$17,200	< \$18,800	< \$17,400	< \$16,000
Low	\$13,901-\$34,750	\$17,201-\$43,000	\$18,801-\$47,000	\$17,401-\$43,500	\$16,001-\$40,000
Moderate	\$34,751-\$55,600	\$43,001-\$68,800	\$47,001-\$75,200	\$43,501-\$69,600	\$40,001-\$64,000
Median	\$55,601-\$83,400	\$68,801-\$103,200	\$75,201-\$112,800	\$69,601-\$104,400	\$64,001-\$96,000
High	> \$83,400	> \$103,200	> \$112,800	> \$104,400	> \$96,000

Table 46: Annual household income ranges for HART income categories, 2016 – Yukon Territory (CD/TER, YT), Whitehorse CY (CSD, YT), Dawson City (CSD, YT), Jasper SM (CSD, AB), Whistler DM (CSD, BC).

2016 – Affordable monthly shelter cost by income					
Community	Yukon Territory (CD/TER, YT)	Whitehorse CY (CSD, YT)	Dawson City (CSD, YT)	Jasper SM (CSD, AB)	Whistler DM (CSD, BC)
AMHI	\$69,500	\$86,000	\$94,000	\$87,000	\$80,000
Very Low	< \$348	< \$430	< \$470	< \$435	< \$400
Low	\$348-\$869	\$430-\$1,075	\$470-\$1,175	\$435-\$1,088	\$400-\$1,000
Moderate	\$869-\$1,390	\$1,075-\$1,720	\$1,175-\$1,880	\$1,088-\$1,740	\$1,000-\$1,600
Median	\$1,390-\$2,085	\$1,720-\$2,580	\$1,880-\$2,820	\$1,740-\$2,610	\$1,600-\$2,400
High	> \$2,085	> \$2,580	> \$2,820	> \$2,610	> \$2,400

Table 47: Implied affordable monthly shelter costs for each HART income category, 2016 – Yukon Territory (CD/TER, YT), Whitehorse CY (CSD, YT), Dawson City (CSD, YT), Jasper SM (CSD, AB), Whistler DM (CSD, BC).

2021 – Income					
Community	Yukon Territory (CD/TER, YT)	Whitehorse CY (CSD, YT)	Dawson City (CSD, YT)	Jasper SM (CSD, AB)	Whistler DM (CSD, BC)
AMHI	\$73,500	\$102,000	\$112,000	\$97,000	\$99,000
Very Low	< \$14,700	< \$20,400	< \$22,400	< \$19,400	< \$19,800
Low	\$14,701-\$36,750	\$20,401-\$51,000	\$22,401-\$56,000	\$19,401-\$48,500	\$19,801-\$49,500
Moderate	\$36,751-\$58,800	\$51,001-\$81,600	\$56,001-\$89,600	\$48,501-\$77,600	\$49,501-\$79,200
Median	\$58,801-\$88,200	\$81,601-\$122,400	\$89,601-\$134,400	\$77,601-\$116,400	\$79,201-\$118,800
High	> \$88,200	> \$122,400	> \$134,400	> \$116,400	> \$118,800

Table 48: Annual household income ranges for HART income categories, 2021 – Yukon Territory (CD/TER, YT), Whitehorse CY (CSD, YT), Dawson City (CSD, YT), Jasper SM (CSD, AB), Whistler DM (CSD, BC).

2021 – Affordable monthly shelter cost by income					
Community	Yukon Territory (CD/TER, YT)	Whitehorse CY (CSD, YT)	Dawson City (CSD, YT)	Jasper SM (CSD, AB)	Whistler DM (CSD, BC)
AMHI	\$73,500	\$102,000	\$112,000	\$97,000	\$99,000
Very Low	< \$368	< \$510	< \$560	< \$485	< \$495
Low	\$368-\$919	\$510-\$1,275	\$560-\$1,400	\$485-\$1,213	\$495-\$1,238
Moderate	\$919-\$1,470	\$1,275-\$2,040	\$1,400-\$2,240	\$1,213-\$1,940	\$1,238-\$1,980
Median	\$1,470-\$2,205	\$2,040-\$3,060	\$2,240-\$3,360	\$1,940-\$2,910	\$1,980-\$2,970
High	> \$2,205	> \$3,060	> \$3,360	> \$2,910	> \$2,970

Table 49: Implied affordable monthly shelter costs for each HART income category, 2021 – Yukon Territory (CD/TER, YT), Whitehorse CY (CSD, YT), Dawson City (CSD, YT), Jasper SM (CSD, AB), Whistler DM (CSD, BC).

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

2006					
HH Size (persons)	Yukon Territory (CD/TER, YT)	Whitehorse CY (CSD, YT)	Dawson City (CSD, YT)	Jasper SM (CSD, AB)	Whistler DM (CSD, BC)
1 p.	3,585	2,380	225	495	1,185
2 p.	3,870	2,605	180	555	1,405
3 p.	1,865	1,420	70	240	615
4 p.	1,590	1,235	50	200	460
5+ p.	845	615	30	105	230
Total	11,755	8,265	555	1,595	3,890

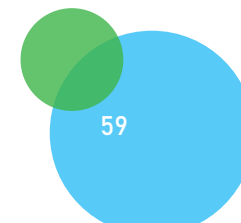
Table 50: Total households by household size, 2006 - Yukon Territory (CD/TER, YT), Whitehorse CY (CSD, YT), Dawson City (CSD, YT), Jasper SM (CSD, AB), Whistler DM (CSD, BC).

2016					
HH Size (persons)	Yukon Territory (CD/TER, YT)	Whitehorse CY (CSD, YT)	Dawson City (CSD, YT)	Jasper SM (CSD, AB)	Whistler DM (CSD, BC)
1 p.	4,650	2,975	315	480	1,205
2 p.	4,950	3,360	190	545	1,645
3 p.	2,165	1,685	90	270	785
4 p.	1,805	1,400	60	195	615
5+ p.	980	755	30	90	350
Total	14,545	10,175	680	1,580	4,610

Table 51: Total households by household size, 2016 - Yukon Territory (CD/TER, YT), Whitehorse CY (CSD, YT), Dawson City (CSD, YT), Jasper SM (CSD, AB), Whistler DM (CSD, BC).

2021					
HH Size (persons)	Yukon Territory (CD/TER, YT)	Whitehorse CY (CSD, YT)	Dawson City (CSD, YT)	Jasper SM (CSD, AB)	Whistler DM (CSD, BC)
1 p.	5,295	3,295	340	470	1,600
2 p.	5,595	3,810	255	600	1,965
3 p.	2,395	1,850	80	315	870
4 p.	2,055	1,600	80	190	715
5+ p.	1,140	865	0	100	425
Total	16,475	11,420	760	1,670	5,575

Table 52: Total households by household size, 2021 - Yukon Territory (CD/TER, YT), Whitehorse CY (CSD, YT), Dawson City (CSD, YT), Jasper SM (CSD, AB), Whistler DM (CSD, BC).



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

2006					
Income	Yukon Territory (CD/TER, YT)	Whitehorse CY (CSD, YT)	Dawson City (CSD, YT)	Jasper SM (CSD, AB)	Whistler DM (CSD, BC)
Very Low	600	400	25	85	310
Low	2,115	1,445	95	275	495
Moderate	2,015	1,375	120	285	765
Median	2,335	1,655	90	370	820
High	4,690	3,390	225	585	1,505
Total	11,755	8,265	555	1,595	3,890

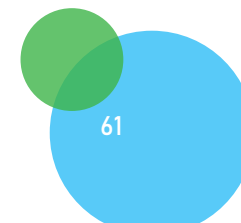
Table 53: Total households by income group, 2006 - Yukon Territory (CD/TER, YT), Whitehorse CY (CSD, YT), Dawson City (CSD, YT), Jasper SM (CSD, AB), Whistler DM (CSD, BC).

2016					
Income	Yukon Territory (CD/TER, YT)	Whitehorse CY (CSD, YT)	Dawson City (CSD, YT)	Jasper SM (CSD, AB)	Whistler DM (CSD, BC)
Very Low	795	480	45	30	240
Low	2,590	1,770	120	265	655
Moderate	2,415	1,690	105	265	880
Median	2,975	2,115	150	405	975
High	5,775	4,130	265	605	1,855
Total	14,545	10,175	680	1,580	4,610

Table 54: Total households by income group, 2016 - Yukon Territory (CD/TER, YT), Whitehorse CY (CSD, YT), Dawson City (CSD, YT), Jasper SM (CSD, AB), Whistler DM (CSD, BC).

2021					
Income	Yukon Territory (CD/TER, YT)	Whitehorse CY (CSD, YT)	Dawson City (CSD, YT)	Jasper SM (CSD, AB)	Whistler DM (CSD, BC)
Very Low	655	420	35	30	235
Low	2,820	1,815	180	225	770
Moderate	3,000	2,160	110	370	1,135
Median	3,590	2,520	115	450	1,275
High	6,410	4,500	325	595	2,155
Total	16,475	11,420	760	1,670	5,575

Table 55: Total households by income group, 2021 – Yukon Territory (CD/TER, YT), Whitehorse CY (CSD, YT), Dawson City (CSD, YT), Jasper SM (CSD, AB), Whistler DM (CSD, BC).

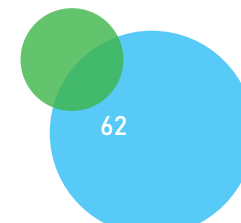


Appendix B: Data Sources

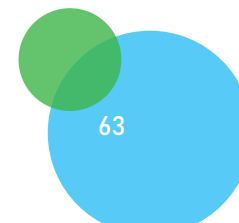
1. Population, number of households
 - a. 2006 Census Profile <https://www12.statcan.gc.ca/census-recensement/2006/dp-pd/prof/92-591/>
 - b. 2011 Census Profile <https://www12.statcan.gc.ca/census-recensement/2011/dp-pd/prof/index.cfm?Lang=E>
 - c. 2016 Census Profile: <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>
 - d. 2021 Census Profile: <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/index.cfm?Lang=E>
2. Number of households by age of primary household maintainer (note that HART data was used for the 85+ age group in 2006, 2016, and 2021)
 - a. 2006 Census: Statistics Canada. Data table 97-554-XCB2006034
 - b. 2011 National Household Survey: Statistics Canada. Data table 99-014-X2011045
 - c. 2016 Census: Statistics Canada Catalogue no. 98-400-X2016227
 - d. 2021 Census: Statistics Canada. Table 98-10-0232-01 Age of primary household maintainer by tenure: Canada, provinces and territories, census divisions and census subdivisions
3. Dwellings by structural type and period of construction
 - a. 2016 Census: Statistics Canada Catalogue no. 98-400-X2016222
 - b. 2021 Census: Statistics Canada. Table 98-10-0233-01 Dwelling condition by tenure: Canada, provinces and territories, census divisions and census subdivisions
4. Households by tenure, presence of mortgage, subsidized housing
 - a. 2016 Census: Statistics Canada, 2023, "HART - 2016 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", <https://doi.org/10.5683/SP3/QMNEON>, Borealis, V1
 - b. 2021 Census: Statistics Canada, 2023, "HART - 2021 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", <https://doi.org/10.5683/SP3/8PUZQA>, Borealis, V8

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5. Households by vulnerable population
 - a. 2016 Census: HART (see source 4 above)
 - b. 2021 Census: HART (see source 4 above)
6. Households by income category and household size
 - a. 2006 Census: Statistics Canada, 2023, "HART - 2006 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", <https://doi.org/10.5683/SP3/KW09ZA>, Borealis, V1
 - b. 2016 Census: HART (see source 4 above)
 - c. 2021 Census: HART (see source 4 above)



Appendix C: Family type bedroom requirements

We use the National Occupancy Standards⁵ (NOS) as our basic set of assumptions. However, the NOS allows for children to share a bedroom if they are the same sex which introduces some complication. For simplicity, we assume that each child needs their own bedroom.

For the purpose of translating household sizes to bedroom requirements, HART uses only the specific categories **bolded** in the list below:

- Census family households
- One-census-family households without additional persons
 - One couple census family without other persons in the household
 - **Without children**
 - **With children**
 - **One lone-parent census family without other persons in the household**
- **One-census-family households with additional persons**
 - One lone-parent census family with other persons in the household
- **Multiple-family households**
- **Non-census-family households**
- Non-family households: One person only
- Two-or-more person non-census-family household

HART elected to use these groups because they account for all categories that would affect the type of unit needed to house them. For example, the aggregate category “non-census-family households” was chosen as both (i) one person households and (ii) two or more-person non-census-family households would have the same type of bedroom requirement, i.e., one bedroom per individual in the non-census-family household. Appendix C: Family type bedroom requirements describes how to convert household size and family type into number of bedrooms.

⁵ <https://www.cmhc-schl.gc.ca/professionals/industry-innovation-and-leadership/industry-expertise/affordable-housing/provincial-territorial-agreements/investment-in-affordable-housing/national-occupancy-standard>

Family Type	Description	Bedroom requirements
One couple census family without other persons in the household - Without children	Married or common-law couple. These will always be two-person households.	Couples may share a bedroom. This family type requires a minimum of 1 bedroom. Beds = 1
One couple census family without other persons in the household - With children	Married or common-law couple with child(ren).	Couples may share a bedroom. This family type requires a unit with bedrooms equal to the household size - 1. For instance, a couple with 2 children (household size = 4) requires a unit with (4 - 1=3) 3 bedrooms. Beds = HH size - 1
One lone-parent census family without other persons in the household	Single parent with child(ren).	As parent and child(ren) each require their own bedroom, the required number of bedrooms is equal to the size of the household. Beds = HH size
One census-family households with additional persons	One census family (couple with child[ren]) with other persons in the household, such as grandparent, roommate.	The couple can share a bedroom but we assume each child needs their own bedroom. Beds = HH size - 1
One lone-parent census-family household with additional persons	One lone-parent census family (single parent with child[ren]) with other persons in the household, such as grandparent, roommate.	Since adults and child(ren) each require their own bedroom, the required number of bedrooms is equal to the size of the household. Beds = HH size
Multiple-family households	A household in which two or more census families live. An example of this could be two single mothers sharing a home with their respective children, or a married couple living with one partner's parents. Household size will be four or more in nearly all cases. In most communities, this family type is rare.	We cannot infer how many members are adults or children so we assume all are adults with at least two couples who can each share a bedroom. Beds = HH size - 2
Non-census-family households	A non-couple or parent household. This classification includes one-person households and two or more-person non-census-family household.	Since each adult requires their own bedroom, the required number of bedrooms is equal to the size of the household. Beds = HH size

Appendix D: Priority Populations

Priority population	Census Variable	Definition
Women-led HH	PHM is female	A female-led HH.
Single mother-led HH	PHM is a female lone-parent	A female-led sole parent HH with children, defined as a priority population by the CMHC.
Indigenous HH	Indigenous HH status	Indigenous HH status is defined as 50% or more of HH members self-identifying as indigenous in the census.
Racialized HH	Visible minority HHs	Racialized HH status is defined as 50% or more of HH member self-identifying as a visible minority in the census.
Black-led HH	PHM is black	A HH where the PHM self-identifies as black.
New migrant-led HH	PHM is a recent immigrant (immigrated 2016 - 2021)	A HH led by an individual who immigrated within 5 years of the census.
Refugee claimant-led HH	PHM immigrated with a refugee status	A HH led by an individual who immigrated with refugee status.
HH head under 25	PHM is 24 years or under	A HH led by an individual who is 24 years old or younger.
HH head over 65	PHM is between 65 years and over	This census measure (PHM is 24 years or under) is under-represented in the survey for CHN because non-family HHs with at least one maintainer aged 15 to 29 attending school are considered not to be in 'core housing need' regardless of their housing circumstances.
HH head over 85	PHM is between 85 years and over	A HH where a senior, 65 years of age or older, is the PHM.
HH with physical activity limitation	HH has at least one person with activity limitations reported for (q11a, q11b, q11c or q11f or combined)	A HH where a senior, 85 years of age or older, is the PHM. This category is a subset of HH head over 65.
HH with mental activity limitation	HH has at least one person with activity limitations reported for q11d and q11e or combined q11d and q11e health issues	A HH with one or more persons with an activity limitation.