Housing Assessment Resource Tools (HART)

# HART Community Housing Report: West Prince, Prince Edward Island

## 2024-09-06

Report prepared by the Housing Assessment Resource Tools (HART) at the Peter A. Allard School of Law, the University of British Columbia, 2024.

# Executive Summary

To assess housing need in the area of West Prince, which does not correspond to any one census geography, this report examines the census division of Prince along with the larger towns of Alberton, O'Leary, and Tignish in 2006, 2016, and 2021. We also examine the fire districts in West Prince that were created under the Municipal Government Act of 2017, which redrew the boundaries for census areas, but only for census year 2021.

The region of Prince had 1,355 households in core housing need (CHN) as of 2021, representing 7% of all households examined for CHN (Table 14, pg. 27). This measure of housing need does not capture housing need among students, farm workers, nor people experiencing homelessness. The rate of CHN was unchanged from 2016.

In Prince, like most places in Canada, CHN is highest among households earning under 50% of median household income (Table 16, pg. 28), single-person households (Table 20, pg. 32), and renter households (Table 24, pg. 35). These Very Low and Low income households could only afford a shelter cost of up to $869/month in 2021 (Table 11, pg.23) although these households in Alberton, O'Leary, and Tignish can only afford $600-660/month due to the lower median household income in these towns (Table 65, pg. 65).

Households led by a senior age 85 or older experienced the highest rate of CHN in 2021 among the priority populations examined in Table 28 (pg. 38). 15% of the 7200 households led by someone at least 85 years-old were in CHN, up from 10% in 2016. Across the towns and fire districts of West Prince, seniors (age 65+) and woman-led households were more likely to experience CHN.

Figure 6 (pg. 16) examines the size of existing homes in terms of number of bedrooms. The benefits of having structural diversity is clear when we see that the vast majority of homes in Prince are low-density single-family detached or semi-detached homes, most of which have 3-or-more bedrooms (91%). On the other hand, apartments and row housing feature a range of sizes.

We see that smaller households are becoming far more common in Prince that larger ones. The number of 1- and 2-person households grew a combined 32% between 2006 and 2021 and accounted for 68% of households in 2021. 3-or-more person households meanwhile declined by 11%. This trend is likely to continue as the community of Prince continues to age. In Table 6 and Table 7 (pg. 20) we can see that senior-led households tend to be smaller; mostly comprised of 1 or 2 people.

Based on the last 15 years, future need for homes with 3-or-more bedrooms is projected to decline by around 500 units while need for smaller units is projected to grow by over 1,900 units (Table 32, pg. 46).

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The Housing Assessment Resource Tools

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# 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 then 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:
    - Very low income: 20% or less of AMHI, generally equivalent to shelter allowance for welfare recipients.
    - Low income: 21-50% AMHI, roughly 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.
- 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

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[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).

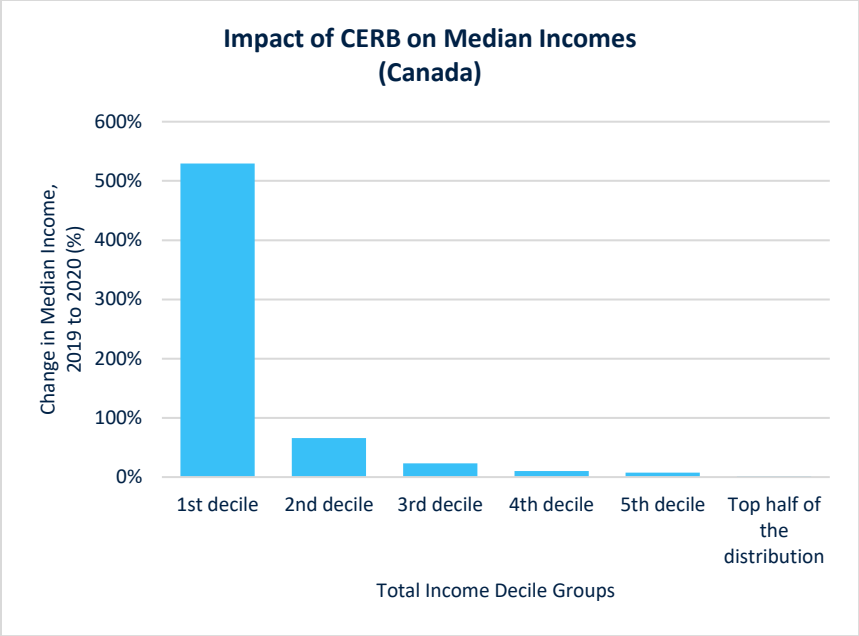


*Figure 1: Statistics Canada. Table 98-10-0089-01.*

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 the region of West Prince in Prince Edward Island (PEI).

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 division of Prince, as well as the census subdivisions (CSD) of O'Leary T (CSD, PEI), Alberton T (CSD, PEI), and Tignish T (CSD, PEI). The report will also examine housing need among the Fire Districts in West Prince, but census data for these areas is only available for 2021.

Prince Edward Island experienced significant municipal restructuring in response to the Municipal Government Act, which came into effect in December 2017. The boundaries and statuses of the vast majority of existing census subdivisions (CSDs) were changed. However, the geographic area of O'Leary T, Alberton T, and Tignish T were relatively unchanged (see Appendix E. pg. 74). In any case, it is safer to make comparisons between census years on changes to the *rate* of CHN rather than the absolute number of households in CHN when the total number of households have changed, which they have in most places – boundary change or no. This holds as long as the boundary change did not significantly shift the types of households; for example, adding a neighborhood with mostly affluent households would probably lower the rate of CHN in a given CSD simply due to the boundary change. We have no such concerns with the areas examined in this report.

Before examining housing need, this report will look at the historical demographic trends in the broader region as encapsulated by the census division of Prince (CD, PEI). 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 |
|---|---|---|
| Prince (CD, PEI) | 1103 | CD |
| O'Leary T (CSD, PEI) | 1103042 | CSD |
| Alberton T (CSD, PEI) | 1103052 | CSD |
| Tignish T (CSD, PEI) | 1103059 | CSD |
| **Fire Districts:** | | |
| Tyne Valley FD (CSD, PEI) | 1103021 | CSD |
| Tignish FD (CSD, PEI) | 1103061 | CSD |
| Miminegash FD (CSD, PEI) | 1103063 | CSD |
| Alberton FD (CSD, PEI) | 1103064 | CSD |
| O'Leary FD (CSD, PEI) | 1103065 | CSD |

*Table 2: List of geographic regions reviewed.*

*Note: West Point FD (CSD; geocode: 1103066), and Tyne Valley Rural Municipality (CSD; geocode: 1103033) have not been included as their census data has been suppressed due to the small number of households.*

# Part 1: Existing Demographics and Housing

Community Demographic Profile

| | Prince (CD, PEI) | | | |
|---|---|---|---|---|
| Census Year | 2006 | 2011 | 2016 | 2021 |
| Median Age | 40.9 | 43.9 | 46.4 | 47.0 |
| Population | 44,500 | 44,348 | 43,730 | 46,234 |
| % of population aged 15+ | 82% | 83% | 83% | 84% |
| % of population aged 65+ | 15% | 17% | 21% | 23% |

*Table 3: Demographic profile – Prince (CD, PEI).*

The population of the region of Prince grew 4% between 2006 and 2021. All of this growth occurred between 2016 and 2021 as the population was in decline between 2006 and 2016, dropping by 1.7%. According to the Prince Edward Island Statistics Bureau, most of the population growth across the province of Prince Edward Island (PEI) has been international or interprovincial migration as the rate of natural increase (births minus deaths) has been negative for 5 of the last 6 years.[4] With international migration being an issue of political debate, and a Federal election expected in the next year or so, there is some uncertainty around how much international migration can be expected over the next few years, although immigration targets are still set at 500,000 per year through 2026, similar to the high rate seen since 2021.[5]

The median age has been steadily rising over that time from 40.9 years in 2006 to 47 years in 2021. Many places in Canada have seen a significant rise in the median age over the last few years so this result is not unusual, but it has significant implications for the local housing system. Likewise, the share of the population age 65 or older has increased, growing from 15% in 2006 to 23% in 2021, while the share of children under age 15 has declined from 18% to 16%.

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[4] PEI Population Report, Prince Edward Island Statistics Bureau, www.princeedwardisland.ca/sites/default/files/publications/pt_pop_rep_0.pdf. Accessed 4 Sept. 2024.

[5] Immigration, Refugees and Citizenship Canada, *Stabilizing Canada's immigration targets to support sustainable growth*, https://www.canada.ca/en/immigration-refugees-citizenship/news/2023/11/stabilizing-canadas-immigration-targets-to-support-sustainable-growth.html. Accessed 4 Sept. 2024.

In Figure 2 (and Table 45, pg. 54) we can see how the population levels have changed by age group. The most obvious visible pattern is the growth in the baby boomer cohort. In 2006 there was a local peak in the 45-54 year-old age group (6,785 people) that has grown and shifted into the 55-64 year-old age group as of 2021 (7,525 people). We saw above that the share of the population who are seniors has been rising, and we can also observe that the number of seniors has been rising, with the number of people age 65-74 having grown by 68% between 2006 (3,765 people) and 2021 (6.320 people).

On the other end, the number of people under the age of 44 had been consistently dropping until 2021, when the number of 15-24 year-olds increased to the level in 2011, and 25-34 years-old grew to the level last seen in 2006.

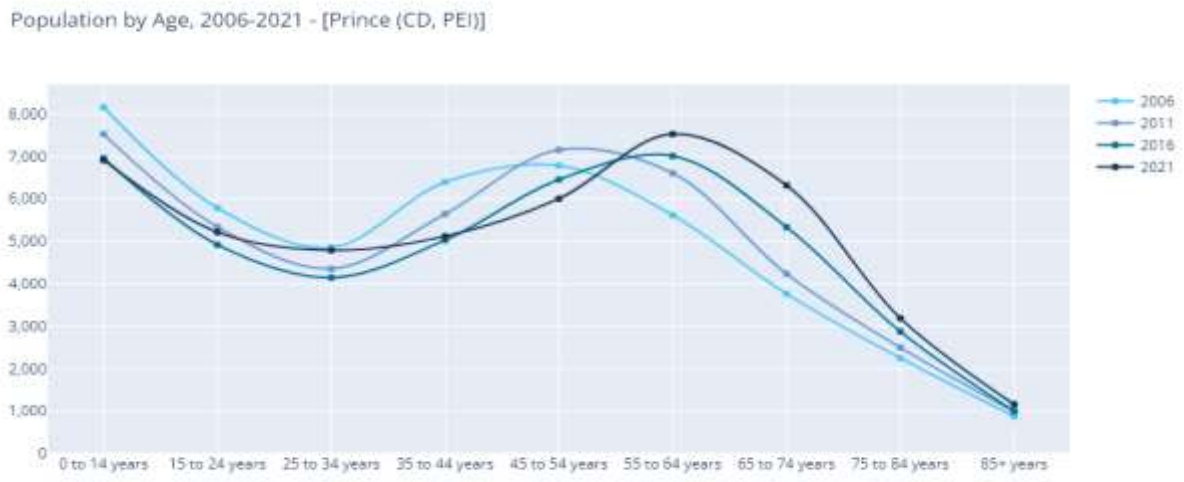


*Figure 2: Population by age from 2006 to 2021 in Prince (CD, PEI)*

The headship rate in Figure 3 (Table 46, pg. 55) 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.

We see that the headship rate across the region remained largely unchanged, especially among the younger age groups where suppressed household formation is most expected. There has even been an increase in the headship rate in the 35-44 year-old age group between 2006 and 2021.

We can also see the headship rates in Alberton, O'Leary, and Tignish in tables Table 46 and Table 47. In all three towns, the headship rate increased among all age groups under 44 years-old between 2006 and 2021, not suggesting any suppressed household formation.

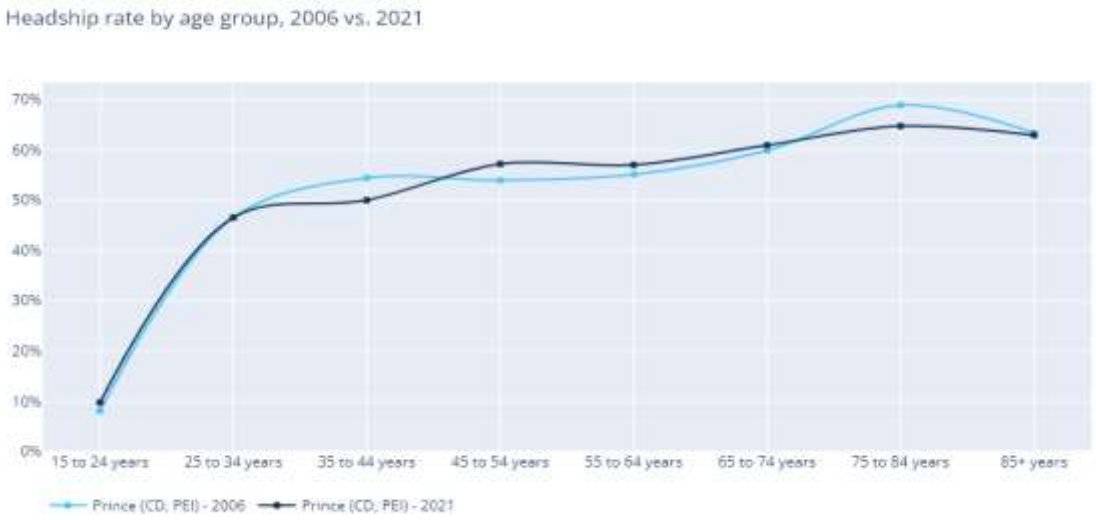


*Figure 3: Headship rate by age groups - 2006 vs. 2021.*

Profile of Existing Housing Stock – Prince (CD, PEI)


*Figure 4: 2021 Housing stock by Period of Construction – Prince (CD, PEI).*

*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.*

Home construction in the region of Prince peaked in the 1970's when around 15% of existing homes were built (Figure 4 & Table 48, pg. 57). Activity declined slightly in the 1980's but has held steady since then, averaging around 1,100 new homes every 5 years (or 220 homes per year).

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. 29% of homes were built before 1960 which will make them all over 70 years old by 2030. These 5,600-or-so homes represent a large portion of the housing stock as of 2021, and with an ageing community there is always a risk that older homes will fall into neglect and prematurely reduce the housing stock.

Among the towns examined in this report, Tignish and Alberton both have fewer old homes (18% and 19% built before 1960) while over a third of O'Leary's hosing stock was built before 1960 (36%; Table 49, pg. 57).

In Figure 5 (and Table 50, pg. 58) we can look at the structural type of homes built in each time period. We have condensed the information available in the census on structural dwelling type into one of four categories:

- Low-density dwelling = Single-family detached, semi-attached, and other single-attached dwellings
    - Census categories included: (1) Single-detached house, (2) Semi-detached house, (3) Other single-attached house.
- Medium-density = Townhouses, apartments in duplexes
    - Census categories included: (1) Row house, (2) Apartment or flat in a duplex.
- High-density = All apartment units (excluding duplexes)
    - Census categories included: (1) Apartment in a building that has fewer than five storeys, (2) Apartment in a building that has five or more storeys.
- **Moveable dwelling**

Overall, low-density single-family buildings, represented the majority of homes: 76% of dwellings are low density (most are single-family detached), 8% are medium density dwellings, 10% are high density, and the remaining 5% are moveable dwellings.

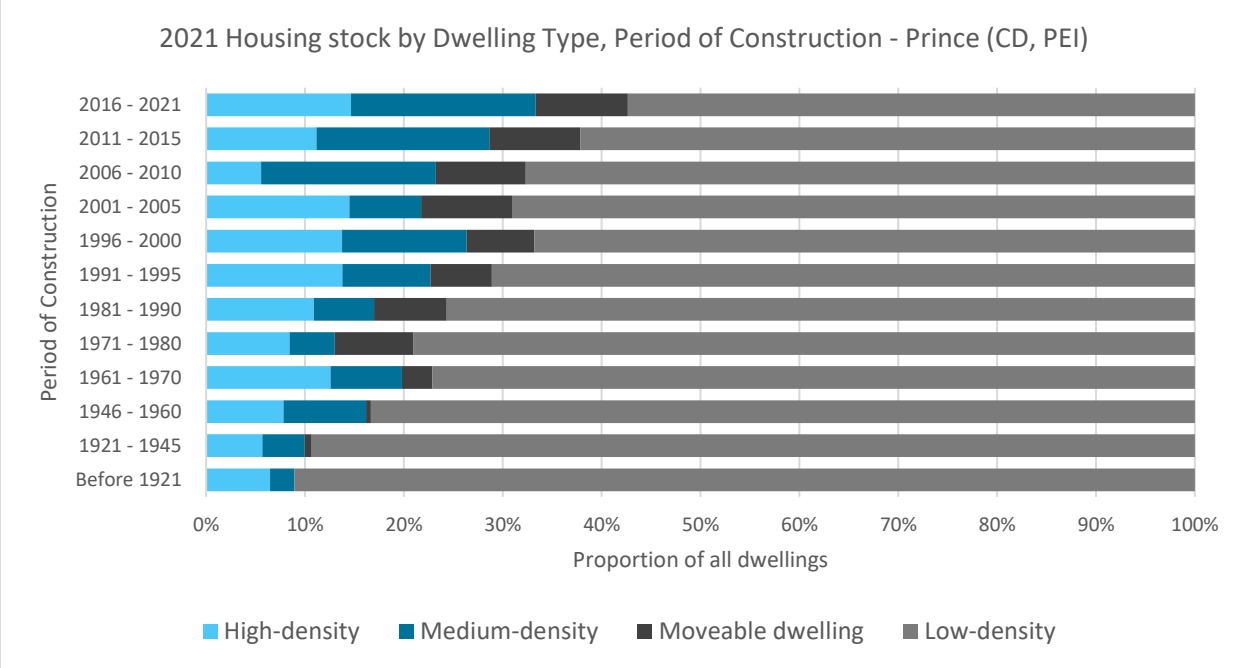


*Figure 5: 2021 Housing stock by Dwelling Type, Period of Construction – Prince (CD, PEI).*

We can see in in Figure 5 that medium and high density homes have been steadily becoming more common, especially after 1990. 14% of homes built before 1990 were medium or high density, compared to 26% of homes built after 1990. Row housing has been increasingly common, with 380 row homes built between 2011 and 2021, representing 17% of homes built in this period.

Having access to a diverse range of housing options is crucial for a healthy housing system. Figure 6 (and Table 54 to Table 57, pg. 60) examines the size of existing homes in terms of number of bedrooms. The benefit of structural diversity is clear when we see that the vast majority of low density homes had 3-or-more bedrooms (91%). On the other hand, medium and high density homes feature a range of sizes: 32% had 1-bedroom or studio, 54% had 2-bedrooms, 20% had 3-bedrooms, and 12% had 4-or-more bedrooms. We will see below that the number of smaller households has grown significantly since 2006 while larger households are relatively less common (Table 5, pg. 19), so having a range of differently-sized homes can help the members of the community find a home best suited to their current and future situation.

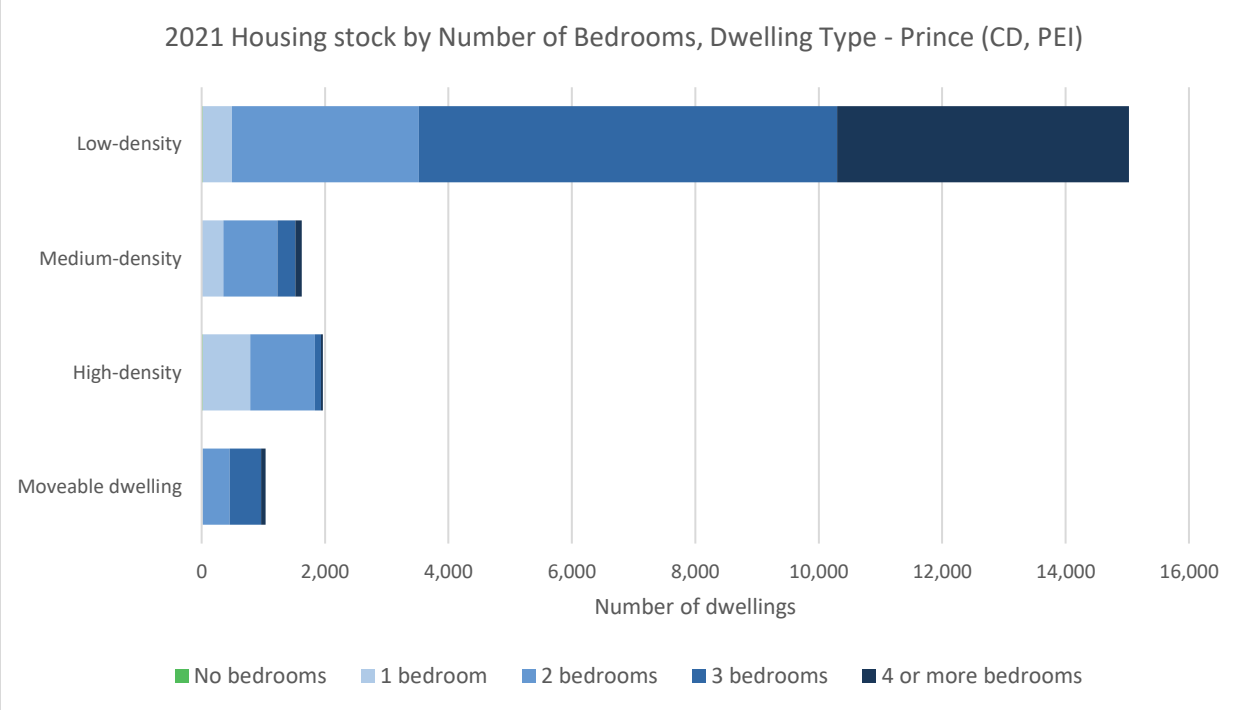


*Figure 6: 2021 Housing stock by Number of Bedrooms, Dwelling Type – Prince (CD, PEI).*

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).[6] 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 – Prince (CD, PEI)**

| | Census Year | 2006 | 2016 | 2021 | 2006 to 2016 % Change | 2016 to 2021 % Change |
|---|---|---|---|---|---|---|
| **Income Categories** | AMHI | $44,400 (2005$) | $58,000 (2015$) | $69,500 (2020$) | | |
| **Very Low** | <20% of AMHI | 435 | 360 | 400 | -17% | 11% |
| **Low** | 21-50% | 2,600 | 3,035 | 3,395 | 17% | 12% |
| **Moderate** | 51-80% | 3,245 | 3,505 | 3,770 | 8% | 8% |
| **Median** | 81-120% | 4,110 | 3,985 | 4,210 | -3% | 6% |
| **High** | >120% | 6,525 | 6,980 | 7,545 | 7% | 8% |
| **Total** | | **16,915** | **17,865** | **19,325** | **6%** | **8%** |

*Table 4: Change in number of households by income in 2006, 2016, and 2021 – Prince (CD, PEI).*

We saw in the Community Demographic Profile above that the population of Prince has only grown slightly since 2006 (4%). However, the number of households has actually grown over 14% between 2006 and 2021. We will see below that this can be explained by the trend towards households with fewer

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

people: there were an average of 2.6 people per households in 2006, which was down to 2.4 people per household in 2021.

In terms of the distribution of households by their income, changes over time have been mild for the most part. Between 2006 and 2016, the greatest change was a reduction in Very Low income households, which declined by 17% compared to the 6% growth in total households. Low income households grew the most, also by 17%, although the Low income category is much larger than the Very Low income category, so the extra 17% Low income households (+435 HHs) far outweighs the 17% fewer Very Low income households (-75 HHs).

Both Low and Very Low income households grew by more than 10% between 2016 and 2021 however. This is especially unusual since we saw the number of Very Low income households drop across the Country in 2021, most likely due to temporary income benefits, like CERB, during the COVID-19 pandemic in 2020 that boosted the incomes of lower income households (more discussion in the Disclaimers section above, pg. 7). Aside from this unusual result, the growth in households between 2016 and 2021 was relatively balanced across the income categories.

Households by Household Size

| Households by Household Size – Prince (CD, PEI) | | | | | |
|---|---|---|---|---|---|
| HH Size (# of persons) | 2006 | 2016 | 2021 | %Δ 2006-2016 | %Δ 2016-2021 |
| **1 person** | 3,805 | 4,770 | 5,585 | 25% | 17% |
| **2 persons** | 6,200 | 7,165 | 7,605 | 16% | 6% |
| **3 persons** | 2,960 | 2,705 | 2,690 | -9% | -1% |
| **4 persons** | 2,575 | 2,090 | 2,155 | -19% | 3% |
| **5+ persons** | 1,380 | 1,140 | 1,290 | -17% | 13% |
| **Total** | **16,915** | **17,865** | **19,325** | **6%** | **8%** |

*Table 5: Change in number of households by household size between 2006, 2016, and 2021 – Prince (CD, PEI).*

Table 5 looks at the changing sizes of households between 2006 and 2021. There is a clear trend towards smaller households over this time, with 1- and 2-person households growing consistently while there are around 11% fewer households with 3-or-more people in 2021 than in 2006.

Overall, the number of 1- and 2-person households grew a combined 32% between 2006 and 2021 and accounted for 68% of households in 2021, up from 59% in 2006.

2-person households have been the most common size of household since 2006, by a large margin, and accounted for 39% of all households in 2021. Single-person households have grown the most since 2006 however, adding nearly 1,800 households between 2006 and 2021, a 47% increase.

This trend is likely to continue as the community continues to age. In Table 6 and Table 7 below we can see that senior-led households tend to be smaller; mostly comprised of 1 or 2 people. In 2021, 93% of households led by someone over the age of 65 had 1 or 2 people, compared to 68% of all households.

| 2006 Household Size by Age of PHM – Prince (CD, PEI) | | | | | | |
|---|---|---|---|---|---|---|
| HH Size (# of persons) | All HHs | % of Total | PHM is 65+ years-old | % of Total | PHM is 85+ years-old | % of Total |
| **1 person** | 3,805 | 22% | 1,655 | 39% | 320 | 63% |
| **2 persons** | 6,200 | 37% | 2,180 | 51% | 185 | 36% |
| **3 persons** | 2,960 | 17% | 300 | 7% | - | 0% |
| **4 persons** | 2,575 | 15% | 65 | 2% | - | 0% |
| **5+ persons** | 1,380 | 8% | 55 | 1% | - | 0% |
| **Total** | **16,915** | **100%** | **4,250** | **100%** | **510** | **100%** |

*Table 6: Household size by age of the primary household maintainer (PHM) – age 65+ and age 85+. 2006 – Prince (CD, PEI).*

| 2021 Household Size by Age of PHM – Prince (CD, PEI) | | | | | | |
|---|---|---|---|---|---|---|
| HH Size (# of persons) | All HHs | % of Total | PHM is 65+ years-old | % of Total | PHM is 85+ years-old | % of Total |
| **1 person** | 5,585 | 29% | 2,725 | 42% | 390 | 53% |
| **2 persons** | 7,605 | 39% | 3,335 | 51% | 300 | 41% |
| **3 persons** | 2,690 | 14% | 360 | 5% | 30 | 4% |
| **4 persons** | 2,155 | 11% | 100 | 2% | - | 0% |
| **5+ persons** | 1,290 | 7% | 45 | 1% | - | 0% |
| **Total** | **19,325** | **100%** | **6,565** | **100%** | **730** | **100%** |

*Table 7: Household size by age of the primary household maintainer (PHM) – age 65+ and age 85+. 2021 – Prince T (CD, PEI).*

Households by Tenure, Subsidized Housing

| | Prince (CD, PEI) | | |
|---|---|---|---|
| **Census Year** | 2006 | 2016 | 2021 |
| **Owner HHs** | 12,745 | 12,960 | 13,710 |
| **Renter HHs** | 4,170 | 4,910 | 5,610 |
| **% Owner** | 75% | 73% | 71% |
| **% Renter** | 25% | 27% | 29% |

*Table 8: Number of households by tenure (owner/renter) between 2006, 2016, and 2021 – Prince (CD, PEI)*

In Table 8 we see that households in the region of Prince, like Canada, mostly own their dwelling. Renting has been becoming more common over the last 15 years, as the share of renters has increased from 25% to 29% over that time. This is still below the Canadian average where 33% of households are renters.

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. We can see that there was a large increase in the number of households in subsidized housing in 2021 compared to 2016 (Table 9). We can quickly confirm however that, in 2021, the majority of subsidized renters earned less than 50% of median income (i.e. with a Very Low or Low income; Table 10). Since there were about 400 more Very Low and Low income households in 2021 than 2016, it makes sense that the number of subsidized households increased significantly (+285 HHs).

| | Prince (CD, PEI) | |
|---|---|---|
| **Census Year** | 2016 | 2021 |
| **Renter HHs in Subsidized Housing** | 890 | 1,175 |
| **Renter HHs not Subsidized** | 4,020 | 4,440 |
| **% Renters in Subsidized Housing** | 18% | 21% |

*Table 9: Change in renter households with subsidized housing, or not, between 2016 and 2021 – Prince (CD, PEI).*

| 2021 Households by Tenure and Income – Prince (CD, PEI) | | | | | | |
|---|---|---|---|---|---|---|
| Income | Owners | Owners with a mortgage | Owners without a mortgage | Renters | Subsidized renters | Unsubsidized renters |
| **Very Low** | 185 | 55 | 130 | 215 | 95 | 120 |
| **Low** | 1,490 | 330 | 1,160 | 1,900 | 770 | 1,130 |
| **Moderate** | 2,305 | 945 | 1,360 | 1,465 | 175 | 1,285 |
| **Median** | 3,035 | 1,650 | 1,375 | 1,180 | 75 | 1,100 |
| **High** | 6,690 | 4,290 | 2,405 | 850 | 60 | 795 |
| **Total** | **13,710** | **7,280** | **6,430** | **5,610** | **1,175** | **4,440** |

*Table 10: Households by tenure and income in 2021 – Prince (CD, PEI).*

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. Table 11 looks at the distribution of households by shelter costs paid, looking all private households (i.e. "Total HHs").

| **Total HHs by Actual Shelter Cost – Prince (CD, PEI)** | | | | | |
|---|---|---|---|---|---|
| Actual monthly shelter cost | | | Number of Households | | |
| **Affordable to income group** | **2016** (AMHI = $58,000) | **2021** (AMHI = $69,500) | **2016** | **2021** | **%Δ 2016-2021** |
| Very Low | < $290 | < $348 | 2,840 | 3,690 | 30% |
| Low | $291-$725 | $349-$869 | 6,040 | 7,345 | 22% |
| Moderate | $726-$1,160 | $870-$1,390 | 5,940 | 5,730 | -4% |
| Median | $1,161-$1,740 | $1,391-$2,085 | 2,400 | 2,015 | -16% |
| High | > $1,740 | > $2,085 | 660 | 550 | -17% |
| **Total** | | | **17,865** | **19,325** | **8%** |

*Table 11: Total households by actual monthly shelter cost paid in 2016 vs 2021 – Prince (CD, PEI).*

Looking at Table 11 we can see that there was a dramatic increase in the number of households paying a lower shelter cost. There were 30% more households paying a monthly shelter cost that would be affordable to a household with a Very Low income in 2021 than 2016 – that is, paying no more than $348/month in 2021. There was also a 22% growth in the number of households paying a Low shelter cost, which meant they were paying somewhere between $349/month to $869/month in 2021.

On the other end, there was a marked decrease in the number of households paying a shelter cost that would only be affordable to higher income households. There were 17% fewer households paying a shelter cost that would only be affordable with a High income, and 16% fewer households paying a shelter cost affordable to a Median income household. Overall, only 13% of households paid more than $1,391/month for their shelter in 2021.

| Median monthly shelter cost in 2016 vs 2021 – Owned vs Rented dwellings | | | | |
|---|---|---|---|---|
| **Census Year** | CD/CSD | 2016 | 2021 | %Δ 2016-2021 |
| Median monthly shelter cost - **Owned** dwellings ($) | **Prince (CD, PEI)** | **$727** | **$735** | **1%** |
| | O'Leary T (CSD, PEI) | 717 | 650 | -9% |
| | Alberton T (CSD, PEI) | 699 | 870 | 24% |
| | Tignish (CSD, PEI) | 557 | 592 | 6% |
| Median monthly shelter cost - **Rented** dwellings ($) | **Prince (CD, PEI)** | **$723** | **$840** | **16%** |
| | O'Leary T (CSD, PEI) | 646 | 660 | 2% |
| | Alberton T (CSD, PEI) | 758 | 800 | 6% |
| | Tignish (CSD, PEI) | 602 | 650 | 8% |

*Table 12: Median monthly shelter cost in 2016 vs 2021 – Prince (CD, PEI), O'Leary T (CSD, PEI), Alberton T (CSD, PEI), and Tignish (CSD, PEI).*

We can also look at the shelter cost for the median household, both for owner and renter households (Table 12). Across the region of Prince, the median renter household paid more for it's shelter than the median owner household in 2021 - $840/month vs $735/month. This was not the case in 2016 when the median shelter cost was similar for owners and renters, but, between 2016 and 2021, the median rent increased by 16% while the median cost to own only increased by 1%. This varied by community, but both O'Leary and Tignish saw higher growth in rents than the cost to own, while Alberton saw a very large increase to own (+24%).

Still, we will see below that renter households were far more likely to be in core housing need (CHN) than owner households (Table 24, pg. 35). We saw in Table 10 above that renters were more likely to be in a lower income category. We can also look at how the median income for owners and renters is different even when grouped by their actual shelter cost. This data is only available for census metropolitan areas and census agglomerations (CMAs and CAs), so we have examined the nearest CA of Summerside, PEI in Table 13 below.

Across the CA, the median owner household has an income almost twice as much as the median renter ($86,000 per year vs $45,600 per year). This gap persists even among households paying the lowest shelter costs.

The median owner household paying less than $500/month is earning $50,400/year, which means they can afford a shelter cost of up to $1,260/month. Likewise, the median owner household with a shelter

cost between $500-$749/month has an income of $70,500/year and can afford a shelter cost of $1,763/month.

By contrast, renter households paying these low shelter costs have a much lower income: the median renter household that was pay under $500/month earned $22,200/year and were therefore able to afford up to $555/month. The median renter household that was paying between $500-$749/month earned $34,000/year, able to afford a shelter cost of $850/month.

Most of these owner households with a lower shelter cost are without a mortgage: 85% of owners without a mortgage paid less than $750/m in shelter cost compared to only 9.5% of owners with a mortgage. The median owner household without a mortgage paid $550/month in shelter cost compared to $1,432/month for the median owner with a mortgage.

| Summerside (Census Agglomeration, PEI) – 2021 | | | | |
|---|---|---|---|---|
| | Owner | | Renter | |
| **Monthly Shelter Cost** | # of HHs | Median Income ($/yr) | # of HHs | Median Income ($/yr) |
| **All HHs** | 4,495 | $86,000 | 3,445 | $45,600 |
| Less than $500 | 840 | $50,400 | 400 | $22,200 |
| $500 to $749 | 965 | $70,500 | 665 | $34,000 |
| $750 to $999 | 665 | $81,000 | 1,155 | $48,400 |
| $1,000 to $1,249 | 560 | $87,000 | 595 | $58,000 |
| $1,250 to $1,499 | 580 | $112,000 | 340 | $55,600 |
| $1,500 to $1,999 | 520 | $123,000 | 225 | $73,500 |
| $2,000 to $2,499 | 195 | $138,000 | 35 | $61,600 |
| $2,500 to $2,999 | 60 | $188,000 | - | $0 |
| $3,000 and over | 110 | $135,000 | - | $0 |

*Table 13: Median household income by actual shelter cost and tenure – Summerside CA, 2021. Source: Statistics Canada Table: 98-10-0253-01.*

# 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 14 below for example, the region of Prince had about 175 private households that were not examined for CHN in 2021.

| | Prince (CD, PEI) | |
|---|---|---|
| Census Year | 2016 | 2021 |
| **Total – Private HHs** | 17,865 | 19,325 |
| **HHs Examined for CHN** | 17,655 | 19,150 |
| **HHs in CHN** | 1,300 | 1,355 |
| **% of HHs in CHN** | 7% | 7% |

*Table 14: Total Private Households, Households Examined for CHN, and HHs in CHN for 2016 and 2021 – Prince (CD, PEI)*

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

| 2021 Households by Type of CHN and Income – Prince (CD, PEI) | | | | |
|---|---|---|---|---|
| *Income* | **HHs in CHN** | **HHs in CHN - Affordability only** | **HHs in CHN - Adequacy* only** | **HHs in CHN - Affordability & Adequacy*** |
| Very Low | 225 | 185 | - | 25 |
| Low | 1,015 | 780 | 145 | 80 |
| Moderate | 110 | 55 | 45 | - |
| Median | - | - | - | - |
| High | - | - | - | - |
| **Total** | 1,355 | 1,015 | 190 | 115 |

*Table 15: Households in core housing need, and type of core housing need, in 2021 – Prince (CD, PEI).*

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

Overall, we see in Table 16 below that CHN was unchanged between 2016 and 2021 in the region of Prince, with around 7% of households experiencing CHN. Across Canada, the rate of CHN dropped from 12% to 10% over this time. That country-wide decrease was likely only a temporary decrease caused by CERB payments to lower income households in 2020 that provided enough income to make their shelter costs affordable as far as CHN is concerned. But, in Prince, we already saw that the number of lower income households grew faster than the community average, so there is much less reason to think that the rate of CHN in 2021 was reduced by increased government transfers in 2020.

| Core Housing Need by Income/Affordability - Prince (CD, PEI) | | | | |
|---|---|---|---|---|
| | 2016 | | 2021 | |
| *Income* | **HHs in CHN** | **% in CHN** | **HHs in CHN** | **% in CHN** |
| Very Low | 170 | 77% | 225 | 75% |
| Low | 935 | 31% | 1,015 | 30% |
| Moderate | 160 | 5% | 110 | 3% |
| Median | 35 | 1% | 0 | 0% |
| High | 0 | 0% | 0 | 0% |
| **Total** | **1,300** | **7%** | **1,355** | **7%** |

*Table 16: Households in core housing need, and the rate of core housing need, by income in 2016 and 2021 – Prince (CD, PEI).*

The rate of CHN was greatest among Very Low income households – 75% of Prince's Very Low income households were in CHN in 2021, down from 77% in 2016. Still, we saw above that Very Low income households represent only a small fraction of all households (2% in 2021; Table 4) so there was a far greater number of Low income households in CHN even though *only* 30% of them are in CHN. In 2021, 1,015 Low income households were in CHN, representing 75% of all households in CHN in the region.

The towns we've examined in West Prince have higher rates of CHN than the region. O'Leary's rate of CHN dropped from 31% in 2016 to 20% in 2021. Unusually, all of O'Leary's households in CHN in 2016 earned over 50% of AMHI, with almost half earning over 80% of AMHI (Median income). Indeed, we can confirm in Table 59 (pg. 62) that O'Leary's AMHI was quite low in 2016, only $32,000/year. It increased substantially to $48,000/year in 2021 which explains why the households in CHN shifted to lower income categories (in 2016, Moderate income was $16,001-$25,600/year, while in 2021 it was $24,001-$38,400/year; Table 63 on pg. 64). Still, over half of Moderate income households in O'Leary were in CHN in 2021.

Alberton shows a more typical pattern of CHN being highest among Low income households (81% of Low income HHs were in CHN in 2016, and 68% in 2021) and spilling over into households with a Moderate income. 17% of Moderate income households were in CHN in 2016, increasing significantly to 39% in 2021.

Overall, around 1 in 5 households in O'Leary ad Alberton were in CHN in 2021. The rate of CHN was decidedly lower in Tignish in both 2016 (13%) and 2021 (9%) though still above the region's rate of 7%.

| **2016 Core Housing Need by Income/Affordability – Towns/CSDs** | | | | | | |
|---|---|---|---|---|---|---|
| | O'Leary T (CSD, PEI) | | Alberton T (CSD, PEI) | | Tignish T (CSD, PEI) | |
| | HHs in CHN | % in CHN | HHs in CHN | % in CHN | HHs in CHN | % in CHN |
| Very Low | 0 | 0% | 0 | 0% | 0 | 0% |
| Low | 0 | 0% | 85 | 81% | 25 | 42% |
| Moderate | 65 | 59% | 15 | 17% | 0 | 0% |
| Median | 40 | 47% | 0 | 0% | 0 | 0% |
| High | 0 | 0% | 0 | 0% | 0 | 0% |
| **Total** | **110** | **31%** | **100** | **20%** | **40** | **13%** |

*Table 17: Households in core housing need, and the rate of core housing need, by income in 2016 – O'Leary T (CSD, PEI), Alberton T (CSD, PEI), Tignish T (CSD, PEI).*

| 2021 Core Housing Need by Income/Affordability – Towns/CSDs | | | | | | |
|---|---|---|---|---|---|---|
| | O'Leary T (CSD, PEI) | | Alberton T (CSD, PEI) | | Tignish T (CSD, PEI) | |
| | HHs in CHN | % in CHN | HHs in CHN | % in CHN | HHs in CHN | % in CHN |
| Very Low | 0 | 0% | 0 | 0% | 0 | 0% |
| Low | 35 | 33% | 75 | 68% | 0 | 0% |
| Moderate | 35 | 54% | 45 | 39% | 15 | 19% |
| Median | 0 | 0% | 0 | 0% | 0 | 0% |
| High | 0 | 0% | 0 | 0% | 0 | 0% |
| **Total** | **75** | **20%** | **115** | **21%** | **30** | **9%** |

*Table 18: Households in core housing need, and the rate of core housing need, by income in 2021 – O'Leary T (CSD, PEI), Alberton T (CSD, PEI), Tignish T (CSD, PEI).*

The Fire Districts in West Prince show much lower rates of CHN, at least for the one year of data that we have (2021; see Table 19). All have rates of CHN below the region except Tyne Valley FD where 8% of households were in CHN. When we try to disaggregate those 20 households by income we get zeroes in each category, which tells us that no one category has more than 10 households in CHN and those values have been suppressed for confidentiality.

| 2021 Core Housing Need by Income/Affordability – Fire Districts | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | **Tyne Valley FD (CSD, PEI)** | | **Tignish FD (CSD, PEI)** | | **Miminegash FD (CSD, PEI)** | | **Alberton FD (CSD, PEI)** | | **O'Leary FD (CSD, PEI)** | |
| | HHs in CHN | % in CHN | HHs in CHN | % in CHN | HHs in CHN | % in CHN | HHs in CHN | % in CHN | HHs in CHN | % in CHN |
| Very Low | 0 | *n/a* | 0 | *n/a* | 0 | *n/a* | 0 | 0% | 0 | 0% |
| Low | 0 | 0% | 20 | 13% | 0 | 0% | 30 | 21% | 25 | 22% |
| Moderate | 0 | 0% | 0 | 0% | 20 | 14% | 0 | 0% | 20 | 10% |
| Median | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% |
| High | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% |
| **Total** | **20** | **8%** | **20** | **3%** | **20** | **4%** | **40** | **5%** | **60** | **6%** |

*Table 19: Households in core housing need, and the rate of core housing need, by income in 2021 – Tyne Valley FD (CSD, PEI), Tignish FD (CSD, PEI), Miminegash FD (CSD, PEI), and O'Leary FD (CSD, PEI).*

Core Housing Need by Household Size

| Core Housing Need by Household Size - Prince (CD, PEI) | | | | |
|---|---|---|---|---|
| | 2016 | | 2021 | |
| *Income* | **HHs in CHN** | **% in CHN** | **HHs in CHN** | **% in CHN** |
| 1 p. | 840 | 18% | 990 | 18% |
| 2 p. | 310 | 4% | 220 | 3% |
| 3 p. | 115 | 4% | 110 | 4% |
| 4 p. | 25 | 1% | 20 | 1% |
| 5+ p. | 0 | 0% | 0 | 0% |
| **Total** | **1,300** | **7%** | **1,355** | **7%** |

*Table 20: Households in core housing need, and the rate of core housing need, by household size in 2016 and 2021 – Prince (CD, PEI).*

In Prince, single-person households were far more likely to be in CHN than larger households in 2021. 18% of single-person households were in CHN in 2021, while the next highest rate of CHN was 4% among 3-person households (Table 20). The results in 2021 were exceedingly similar to those from 2016.

This pattern is readily apparent in the towns of West Prince too. Most households in CHN were single-persons, with the remainder being 2-person-sized. Rates of CHN were higher among 1-person households in O'Leary and Alberton (32% and 41% in 2021) and lower in Tignish (13% in 2021).

Looking at the Fire Districts (Table 23), we again see some data suppression in some areas, but, where the data allows, we see that 1-person households represent the majority of households in CHN.

| 2016 Core Housing Need by Household Size - Towns | | | | | | |
|---|---|---|---|---|---|---|
| | O'Leary T (CSD, PEI) | | Alberton T (CSD, PEI) | | Tignish T (CSD, PEI) | |
| | HHs in CHN | % in CHN | HHs in CHN | % in CHN | HHs in CHN | % in CHN |
| 1 p. | 70 | 52% | 85 | 49% | 25 | 21% |
| 2 p. | 25 | 28% | 0 | 0% | 0 | 0% |
| 3 p. | 0 | 0% | 0 | 0% | 0 | 0% |
| 4 p. | 0 | 0% | 0 | 0% | 0 | 0% |
| 5+ p. | 0 | 0% | 0 | 0% | 0 | 0% |
| **Total** | **110** | **31%** | **100** | **20%** | **40** | **13%** |

*Table 21: HHs in CHN, and the rate of CHN, by household size in 2016 O'Leary T (CSD, PEI), Alberton T (CSD, PEI), Tignish T (CSD, PEI).*

| 2021 Core Housing Need by Household Size - Towns | | | | | | |
|---|---|---|---|---|---|---|
| | O'Leary T (CSD, PEI) | | Alberton T (CSD, PEI) | | Tignish T (CSD, PEI) | |
| | HHs in CHN | % in CHN | HHs in CHN | % in CHN | HHs in CHN | % in CHN |
| 1 p. | 55 | 32% | 95 | 41% | 15 | 13% |
| 2 p. | 15 | 14% | 20 | 10% | 0 | 0% |
| 3 p. | 0 | 0% | 0 | 0% | 0 | 0% |
| 4 p. | 0 | 0% | 0 | 0% | 0 | 0% |
| 5+ p. | 0 | 0% | 0 | 0% | 0 | 0% |
| **Total** | **75** | **20%** | **115** | **21%** | **30** | **9%** |

*Table 22: Households in core housing need, and the rate of core housing need, by household size in 2021 – O'Leary T (CSD, PEI), Alberton T (CSD, PEI), Tignish T (CSD, PEI).*

| 2021 Core Housing Need by Household Size – Fire Districts | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Tyne Valley FD (CSD, PEI) | | Tignish FD (CSD, PEI) | | Miminegash FD (CSD, PEI) | | Alberton FD (CSD, PEI) | | O'Leary FD (CSD, PEI) | |
| | HHs in CHN | % in CHN | HHs in CHN | % in CHN | HHs in CHN | % in CHN | HHs in CHN | % in CHN | HHs in CHN | % in CHN |
| 1 p. | 0 | 0% | 20 | 16% | 0 | 0% | 30 | 14% | 45 | 20% |
| 2 p. | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% |
| 3 p. | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% |
| 4 p. | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% |
| 5+ p. | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% |
| **Total** | **20** | **8%** | **20** | **3%** | **20** | **4%** | **40** | **5%** | **60** | **6%** |

*Table 23: Households in core housing need, and the rate of core housing need, by household size in 2021 – Tyne Valley FD (CSD, PEI), Tignish FD (CSD, PEI), Miminegash FD (CSD, PEI), and O'Leary FD (CSD, PEI).*

Core Housing Need by Tenure

| Core Housing Need by Tenure - Prince (CD, PEI) | | | | |
|---|---|---|---|---|
| | 2016 | | 2021 | |
| *Tenure* | **HHs in CHN** | **% in CHN** | **HHs in CHN** | **% in CHN** |
| Owner | 460 | 4% | 505 | 4% |
| With mortgage | 255 | 4% | 220 | 3% |
| Without mortgage | 205 | 4% | 290 | 5% |
| Renter | 840 | 17% | 850 | 15% |
| Subsidized | 210 | 24% | 230 | 20% |
| Not subsidized | 620 | 16% | 615 | 14% |
| **Total** | **1,300** | **7%** | **1,355** | **7%** |

*Table 24: Households in core housing need, and the rate of core housing need, by tenure in 2016 and 2021 – Prince (CD, PEI). Note, categories may not match totals due to random rounding in data.*

Across Canada, renter households are far more likely to be in CHN than owner households, and this is also true in the region of Prince. This can be explained by the fact that CHN is often driven by unaffordability (Table 15), and renters tend to have a much lower median income (Table 13). In 2021, renters in Prince were almost 4 times more likely to be in CHN than owners (15% vs 4%, Table 24). So, although renter represent only 29% of all households, there were 68% more renters in CHN as owners (850 HHs and 505 HHs respectively).

There is no significant difference in CHN among owners with or without mortgages, but we do see that renters in subsidized housing are more likely to be in CHN: 20% compared to 14% of renters not in subsidized housing. Subsidized housing is usually only available to lower income households so, again, income is likely the root of this discrepancy.

These trends are readily apparent in both 2016 and 2021 across the towns examined in this report, but not the Fire Districts. Virtually all of Alberton's households in CHN were renters in 2021 (110 out of 115 HHs) and at least two-thirds of households in CHN in O'Leary and Tignish were renters in 2021.

By contrast, nearly all CHN in the Fire Districts examined herein is experienced among owners. Indeed, most households living in the Fire Districts own their dwelling – only 10% of the 3,290 households in the five Fire Districts examined in this report are renters – and the rates of CHN among owners are not high, ranging between 3% (Tignish FD) and 8% (Tyne Valley FD).

| 2016 Core Housing Need by Tenure – Towns | | | | | | |
|---|---|---|---|---|---|---|
| | O'Leary T (CSD, PEI) | | Alberton T (CSD, PEI) | | Tignish T (CSD, PEI) | |
| | HHs in CHN | % in CHN | HHs in CHN | % in CHN | HHs in CHN | % in CHN |
| Owner | 35 | 21% | 0 | 0% | 0 | 0% |
| With mortgage | 20 | 19% | 0 | 0% | 0 | 0% |
| Without mortgage | 0 | 0% | 0 | 0% | 0 | 0% |
| Renter | 80 | 43% | 85 | 31% | 30 | 24% |
| Subsidized | 25 | 36% | 0 | 0% | 0 | 0% |
| Not subsidized | 55 | 46% | 80 | 33% | 20 | 19% |
| **Total** | **110** | **31%** | **100** | **20%** | **40** | **13%** |

*Table 25: Households in core housing need, and the rate of core housing need, by tenure in 2016 – O'Leary T (CSD, PEI), Alberton T (CSD, PEI), Tignish T (CSD, PEI). Note, categories may not match totals due to random rounding in data.*

| 2021 Core Housing Need by Tenure – Towns | | | | | | |
|---|---|---|---|---|---|---|
| | O'Leary T (CSD, PEI) | | Alberton T (CSD, PEI) | | Tignish T (CSD, PEI) | |
| | HHs in CHN | % in CHN | HHs in CHN | % in CHN | HHs in CHN | % in CHN |
| Owner | 20 | 14% | 0 | 0% | 0 | 0% |
| With mortgage | 0 | 0% | 0 | 0% | 0 | 0% |
| Without mortgage | 0 | 0% | 0 | 0% | 0 | 0% |
| Renter | 55 | 23% | 110 | 32% | 20 | 15% |
| Subsidized | 20 | 19% | 25 | 31% | 0 | 0% |
| Not subsidized | 40 | 32% | 85 | 31% | 0 | 0% |
| **Total** | **75** | **20%** | **115** | **21%** | **30** | **9%** |

*Table 26: Households in core housing need, and the rate of core housing need, by tenure in 2021 – O'Leary T (CSD, PEI), Alberton T (CSD, PEI), Tignish T (CSD, PEI). Note, categories may not match totals due to random rounding in data.*

| 2021 Core Housing Need by Tenure – Fire Districts | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Tyne Valley FD (CSD, PEI) | | Tignish FD (CSD, PEI) | | Miminegash FD (CSD, PEI) | | Alberton FD (CSD, PEI) | | O'Leary FD (CSD, PEI) | |
| | HHs in CHN | % in CHN | HHs in CHN | % in CHN | HHs in CHN | % in CHN | HHs in CHN | % in CHN | HHs in CHN | % in CHN |
| Owner | 20 | 8% | 20 | 3% | 20 | 5% | 30 | 4% | 55 | 6% |
| With mortgage | 0 | 0% | 0 | 0% | 0 | 0% | 15 | 3% | 30 | 7% |
| Without mortgage | 20 | 16% | 0 | 0% | 0 | 0% | 0 | 0% | 30 | 6% |
| Renter | 0 | n/a | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% |
| Subsidized | 0 | n/a | 0 | n/a | 0 | n/a | 0 | n/a | 0 | n/a |
| Not subsidized | 0 | n/a | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% |
| **Total** | **20** | **8%** | **20** | **3%** | **20** | **4%** | **40** | **5%** | **60** | **6%** |

*Table 27: Households in core housing need, and the rate of core housing need, by tenure in 2021 – Tyne Valley FD (CSD, PEI), Tignish FD (CSD, PEI), Miminegash FD (CSD, PEI), and O'Leary FD (CSD, PEI).*

Core Housing Need by Priority Populations

Notes:

- 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.
- A description of each population is provided in Appendix D (pg. 73).
- The population with the highest rate of CHN in each municipality has been highlighted in dark green.

| **Core Housing Need by Priority Populations - Prince (CD, PEI)** | | | | |
|---|---|---|---|---|
| | 2016 | | 2021 | |
| *Income* | **HHs in CHN** | **% in CHN** | **HHs in CHN** | **% in CHN** |
| HH with physical activity limitation | 390 | 7% | 390 | 6% |
| HH with cognitive, mental, or addictions activity limitation | 160 | 7% | 145 | 5% |
| Indigenous HH | 60 | 19% | 45 | 9% |
| Visible minority HH | 0 | 0% | 40 | 4% |
| Woman-led | 820 | 12% | 820 | 9% |
| Black-led HH | 0 | 0% | 0 | 0% |
| New migrant-led HH | 0 | 0% | 0 | 0% |
| Refugee claimant-led HH | 0 | 0% | 0 | 0% |
| Single mother-led HH | 220 | 16% | 135 | 9% |
| HH head under 24 | 60 | 16% | 45 | 9% |
| HH head over 65 | 445 | 8% | 535 | 8% |
| HH head over 85 | 50 | 10% | 105 | 15% |
| **Community (all HHs)** | **1,300** | **7%** | **1,355** | **7%** |

*Table 28: Households in core housing need, and the rate of core housing need, by priority population in 2016 and 2021 – Prince (CD, PEI).*

In Prince, households led by someone age 85 or older experienced the highest rate of CHN in 2021, out of those population examined in Table 28. 15% of the 720 households led by someone over the age of 85 were in CHN. This is an increase from 2016 when 10% of households led by someone age 85 or older were in CHN.

In 2016, indigenous households had the highest rate of CHN, with almost 1 in 5 (19%) households experiencing CHN, well above the community's rate of 7%. This declined to 9% in 2021 for some reason.

Single-mother-led and youth-led households also experienced a high rate of CHN in 2016, with 16% of households among each group experiencing CHN. Both dropped to near the community average in 2021. Single-mothers tend to experience some of the highest rates of CHN across Canada due to their often having only one source of income while having additional housing needs for the children in their care, while youth typically have lower incomes than more experienced workers.

In the towns of West Prince, the majority of households in CHN are either led by a senior (age 65+) or a woman. This was especially true in O'Leary and Tignish in 2016 and Alberton in 2021. Data for the Fire Districts covers too few households to avoid suppression among most groups, but does show that, in 2021, women-led households experienced higher rates of CHN in Miminegash FD and O'Leary FD than the community.

| **2016 Core Housing Need by Priority Populations – Towns** | | | | | | |
|---|---|---|---|---|---|---|
| | O'Leary T (CSD, PEI) | | Alberton T (CSD, PEI) | | Tignish T (CSD, PEI) | |
| | HHs in CHN | % in CHN | HHs in CHN | % in CHN | HHs in CHN | % in CHN |
| HH with physical activity limitation | 45 | 41% | 20 | 12% | 0 | 0% |
| HH with cognitive, mental, or addictions activity limitation | 0 | 0% | 0 | 0% | 0 | 0% |
| Indigenous HH | 0 | 0% | 0 | 0% | 0 | 0% |
| Visible minority HH | 0 | 0% | 0 | 0% | 0 | 0% |
| Woman-led | 70 | 37% | 65 | 30% | 30 | 18% |
| Black-led HH | 0 | 0% | 0 | 0% | 0 | 0% |
| New migrant-led HH | 0 | 0% | 0 | 0% | 0 | 0% |
| Refugee claimant-led HH | 0 | 0% | 0 | 0% | 0 | 0% |
| Single mother-led HH | 0 | 0% | 0 | 0% | 0 | 0% |
| HH head under 24 | 0 | 0% | 0 | 0% | 0 | 0% |
| HH head over 65 | 75 | 50% | 60 | 28% | 20 | 18% |
| HH head over 85 | 0 | 0% | 0 | 0% | 0 | 0% |
| **Community (all HHs)** | **110** | **31%** | **100** | **20%** | **40** | **13%** |

*Table 29: Households in core housing need, and the rate of core housing need, by priority population in 2016 – O'Leary T (CSD, PEI), Alberton T (CSD, PEI), Tignish T (CSD, PEI).*

| 2021 Core Housing Need by Priority Populations – Towns | | | | | | |
|---|---|---|---|---|---|---|
| | O'Leary T (CSD, PEI) | | Alberton T (CSD, PEI) | | Tignish T (CSD, PEI) | |
| | HHs in CHN | % in CHN | HHs in CHN | % in CHN | HHs in CHN | % in CHN |
| HH with physical activity limitation | 20 | 17% | 30 | 18% | 0 | 0% |
| HH with cognitive, mental, or addictions activity limitation | 0 | 0% | 0 | 0% | 0 | 0% |
| Indigenous HH | 0 | 0% | 0 | 0% | 0 | 0% |
| Visible minority HH | 0 | 0% | 0 | 0% | 0 | 0% |
| Woman-led | 40 | 17% | 85 | 28% | 20 | 11% |
| Black-led HH | 0 | 0% | 0 | 0% | 0 | 0% |
| New migrant-led HH | 0 | 0% | 0 | 0% | 0 | 0% |
| Refugee claimant-led HH | 0 | 0% | 0 | 0% | 0 | 0% |
| Single mother-led HH | 0 | 0% | 0 | 0% | 0 | 0% |
| HH head under 24 | 0 | 0% | 0 | 0% | 0 | 0% |
| HH head over 65 | 30 | 19% | 75 | 33% | 0 | 0% |
| HH head over 85 | 0 | 0% | 0 | 0% | 0 | 0% |
| **Community (all HHs)** | **75** | **20%** | **115** | **21%** | **30** | **9%** |

*Table 30: Households in core housing need, and the rate of core housing need, by priority population in 2021 – O'Leary T (CSD, PEI), Alberton T (CSD, PEI), Tignish T (CSD, PEI).*

| 2021 Core Housing Need by Priority Population – Fire Districts | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | **Tyne Valley FD (CSD, PEI)** | | **Tignish FD (CSD, PEI)** | | **Miminegash FD (CSD, PEI)** | | **Alberton FD (CSD, PEI)** | | **O'Leary FD (CSD, PEI)** | |
| | HHs in CHN | % in CHN | HHs in CHN | % in CHN | HHs in CHN | % in CHN | HHs in CHN | % in CHN | HHs in CHN | % in CHN |
| HH with physical activity limitation | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% |
| HH with cognitive, mental, or addictions activity limitation | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% |
| Indigenous HH | 0 | n/a | 0 | n/a | 0 | n/a | 0 | 0% | 0 | 0% |
| Visible minority HH | 0 | n/a | 0 | n/a | 0 | 0% | 0 | n/a | 0 | 0% |
| Woman-led | 0 | 0% | 0 | 0% | 15 | 8% | 0 | 0% | 35 | 9% |
| Black-led HH | 0 | n/a | 0 | n/a | 0 | n/a | 0 | n/a | 0 | n/a |
| New migrant-led HH | 0 | n/a | 0 | n/a | 0 | n/a | 0 | n/a | 0 | n/a |
| Refugee claimant-led HH | 0 | n/a | 0 | n/a | 0 | n/a | 0 | n/a | 0 | n/a |
| Single mother-led HH | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% |
| HH head under 24 | 0 | n/a | 0 | n/a | 0 | n/a | 0 | 0% | 0 | n/a |
| HH head over 65 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% |
| HH head over 85 | 0 | n/a | 0 | 0% | 0 | 0% | 0 | n/a | 0 | 0% |
| **Community (all HHs)** | **20** | **8%** | **20** | **3%** | **20** | **4%** | **40** | **5%** | **60** | **6%** |

*Table 31: Households in core housing need, and the rate of core housing need, by priority population in 2021 – Tyne Valley FD (CSD, PEI), Tignish FD (CSD, PEI), Miminegash FD (CSD, PEI), and O'Leary FD (CSD, PEI).*

# 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 as 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 (pg. 71) 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 Prince (CD, PEI) in terms both affordability and number of bedrooms. Then we will estimate future housing need for all other communities around the Prince (CD, PEI) by affordability as well as by household size, but not together.

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).

Discussion of results

Based on the last 15 years, our methodology projects an additional 1,381 households to form between 2021 and 2031 in the region of Prince, representing a 7% growth rate (Table 31 & Table 32). This is based solely on the trend in household growth between 2006 and 2021 and does not consider local factors like immigration and changes to industry/employment, but does allow us to estimate changes to housing need in terms of unit size and affordability.

We project that future housing need is concentrated in 1-bedroom units, projected to grow 16%. Need for 2-bedroom units is projected to be flat (+1%) while need for units with 3-or-more bedrooms is projected to decline by 13%. These results are consistent for each income grouping, although most future need for 2-bedroom units is among High income households (+52 HHs).

In terms of affordability, we project that the majority of net new households will be earning less than 80% of median household income (+842 HHs), with only 537 net new households earning over 80% of median.

Among the towns of West Prince, Alberton is projected to grow slightly faster than the region of Prince (10-11% vs 7%) while O'Leary and Tignish are projected to stay around the same size (Table 38 & Table 42).

Most of Alberton's net growth is expected among 1- or 2-person-sized households (+75 HHs) while the number of 3-or-more-person households is projected to decline by 20. In terms of income, we project a balanced growth across incomes, with around 25 new households earning under 80% of AMHI with an additional 35 households earning over 80% of AMHI.

Neither O'Leary nor Tignish show a clear pattern in growth in terms of household size. Broadly, O'Leary is showing more growth among 3-or-more person-sized households (+20 HHs) than those with 1-2 people (-15 HHs), while the opposite is true of Tignish (+15 1-2 person HHs, -10 3-or-more person HHs).

Likewise, with respect to income, O'Leary is projecting a few more households earning over 80% of AMHI than under (+10 HHs vs -10 HHs) while Tignish is projecting a loss of 20 High income households and a few additional Low income households (+5 HHs).

We also apply the unit mix methodology to the actual number of households in CHN in 2021 to get a sense for the existing housing need in the community. Of course, all households in CHN do have a dwelling that they call home so we don't mean to say that the numbers in Table 36 represent how many new homes are needed. Rather, it indicates the deficit of affordable homes of different sizes. We can see that all of the Very Low income households in CHN only need a 1-bedroom unit. Most Low income households in CHN need a 1-bedroom too (82%), but there is more need for larger units (13% need a 2-bedroom, and 5% need 3-bedrooms).

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

| Projected change in Number of Households 2021 to 2031 – Prince (CD, PEI) | | | | | | |
|---|---|---|---|---|---|---|
| # of Bedrooms | Very Low Income | Low | Moderate | Median | High Income | **Total** |
| 1 | -4 | 531 | 367 | 389 | 584 | **1,870** |
| 2 | 0 | 6 | 10 | -28 | 52 | **41** |
| 3 | 0 | -18 | -34 | -249 | -54 | **-353** |
| 4 | 0 | -10 | -8 | -127 | -21 | **-165** |
| 5+ | 0 | 0 | 0 | -11 | -4 | **-14** |
| **Total** | **-4** | **510** | **336** | **-23** | **560** | **1,381** |

*Table 32: Projected change in number of households between 2021 and 2031, by income (affordability) and unit size (number of bedrooms) - Prince (CD, PEI).*

### 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) – Prince (CD, PEI) | | | | | | |
|---|---|---|---|---|---|---|
| # of Bedrooms | Very Low Income | Low | Moderate | Median | High Income | **Total** |
| 1 | -1% | 17% | 13% | 15% | 20% | **16%** |
| 2 | - | 2% | 1% | -3% | 2% | **1%** |
| 3 | - | -24% | -11% | -45% | -2% | **-12%** |
| 4 | - | -100% | -9% | -55% | -2% | **-13%** |
| 5+ | - | - | - | -55% | -2% | **-7%** |
| **Total** | **-1%** | **15%** | **8%** | **0%** | **7%** | **7%** |

*Table 33: Implied 10-year growth rate in number of households between 2021 and 2031, by income (affordability) and unit size (number of bedrooms) - Prince (CD, PEI).*

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

| Projected Number of Households in 2031 – Prince (CD, PEI) | | | | | | |
|---|---|---|---|---|---|---|
| # of Bedrooms | Very Low Income | Low | Moderate | Median | High Income | **Total** |
| 1 | 376 | 3,601 | 3,142 | 2,939 | 3,419 | **13,480** |
| 2 | 0 | 216 | 595 | 817 | 1,852 | **3,481** |
| 3 | 0 | 57 | 256 | 296 | 1,766 | **2,377** |
| 4 | 0 | 0 | 77 | 103 | 904 | **1,085** |
| 5+ | 0 | 0 | 0 | 9 | 166 | **176** |
| **Total** | **376** | **3,875** | **4,071** | **4,167** | **8,110** | **20,601** |

*Table 34: Projected change in number of households in 2031, by income (affordability) and unit size (number of bedrooms) - Prince (CD, PEI).*

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

| Number of Households in 2021 – Prince (CD, PEI) | | | | | | |
|---|---|---|---|---|---|---|
| # of Bedrooms | Very Low Income | Low | Moderate | Median | High Income | **Total** |
| 1 | 380 | 3,070 | 2,775 | 2,550 | 2,835 | **11,610** |
| 2 | 0 | 210 | 585 | 845 | 1,800 | **3,440** |
| 3 | 0 | 75 | 290 | 545 | 1,820 | **2,730** |
| 4 | 0 | 10 | 85 | 230 | 925 | **1,250** |
| 5+ | 0 | 0 | 0 | 20 | 170 | **190** |
| **Total** | **380** | **3,365** | **3,735** | **4,190** | **7,550** | **19,220** |

*Table 35: Estimated number of households in 2021 by income (affordability) and unit size (number of bedrooms) - Prince (CD, PEI). Note that estimating the needs of households by unit size may result in a different grand total that actual households in 2021.*

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

| 2021 Households in CHN – Prince (CD, PEI) | | | | | | |
|---|---|---|---|---|---|---|
| # of Bedrooms | Very Low Income | Low | Moderate | Median | High Income | **Total** |
| 1 | 205 | 820 | 40 | 0 | 0 | **1,065** |
| 2 | 0 | 130 | 0 | 0 | 0 | **130** |
| 3 | 0 | 50 | 15 | 0 | 0 | **65** |
| 4 | 0 | 0 | 0 | 0 | 0 | **0** |
| 5+ | 0 | 0 | 0 | 0 | 0 | **0** |
| **Total** | **205** | **1,000** | **55** | **0** | **0** | **1,260** |

*Table 36: Actual number of households in core housing need in 2021, by income and number of bedrooms - Prince (CD, PEI).*

Future Housing Need in among the towns of West Prince, PEI

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 | Alberton T (CSD, PEI) | O'Leary T (CSD, PEI) | Tignish T (CSD, PEI) |
|---|---|---|---|
| 1p. | 50 | 20 | 5 |
| 2p. | 25 | -35 | 10 |
| 3p. | -10 | 30 | -30 |
| 4p. | 5 | -30 | 5 |
| 5+ p. | -15 | 20 | 15 |
| **Total** | **55** | **0** | **5** |

*Table 37: Projected change in number of households between 2021 and 2031, by household size - O'Leary T (CSD, PEI), Alberton T (CSD, PEI), Tignish T (CSD, PEI).*

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

| HH Size | Alberton T (CSD, PEI) | O'Leary T (CSD, PEI) | Tignish T (CSD, PEI) |
|---|---|---|---|
| 1p. | 22% | 12% | 4% |
| 2p. | 13% | -33% | 8% |
| 3p. | -20% | 75% | -75% |
| 4p. | 11% | -100% | 14% |
| 5+ p. | -43% | 67% | 100% |
| **Total** | **10%** | **0%** | **1%** |

*Table 38: Implied 10-year growth rate in number of households between 2021 and 2031, by household size - O'Leary T (CSD, PEI), Alberton T (CSD, PEI), Tignish T (CSD, PEI).*

### c) Projected Number of Households in 2031

| HH Size | Alberton T (CSD, PEI) | O'Leary T (CSD, PEI) | Tignish T (CSD, PEI) |
|---|---|---|---|
| 1p. | 280 | 190 | 120 |
| 2p. | 220 | 70 | 140 |
| 3p. | 40 | 70 | 10 |
| 4p. | 50 | 0 | 40 |
| 5+ p. | 20 | 50 | 30 |
| **Total** | **610** | **380** | **340** |

*Table 39: Projected number of households in 2031, by household size - O'Leary T (CSD, PEI), Alberton T (CSD, PEI), Tignish T (CSD, PEI).*

### d) Number of Households in 2021

| HH Size | Alberton T (CSD, PEI) | O'Leary T (CSD, PEI) | Tignish T (CSD, PEI) |
|---|---|---|---|
| 1p. | 230 | 170 | 115 |
| 2p. | 195 | 105 | 130 |
| 3p. | 50 | 40 | 40 |
| 4p. | 45 | 30 | 35 |
| 5+ p. | 35 | 30 | 15 |
| **Total** | **555** | **380** | **335** |

*Table 40: Actual number of households in 2021, by household size - O'Leary T (CSD, PEI), Alberton T (CSD, PEI), Tignish T (CSD, PEI).*

By household income/affordability:

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

| Income | Alberton T (CSD, PEI) | O'Leary T (CSD, PEI) | Tignish T (CSD, PEI) |
|---|---|---|---|
| Very Low | 0 | 0 | 0 |
| Low | 10 | -25 | 5 |
| Moderate | 15 | 15 | 0 |
| Median | 20 | -5 | 0 |
| High | 15 | 15 | -20 |
| **Total** | **65** | **0** | **-15** |

*Table 41: Projected change in number of households between 2021 and 2031, by income - O'Leary T (CSD, PEI), Alberton T (CSD, PEI), Tignish T (CSD, PEI).*

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

| Income | Alberton T (CSD, PEI) | O'Leary T (CSD, PEI) | Tignish T (CSD, PEI) |
|---|---|---|---|
| Very Low | - | - | - |
| Low | 9% | -23% | 14% |
| Moderate | 13% | 23% | 0% |
| Median | 22% | -7% | 0% |
| High | 6% | 10% | -14% |
| **Total** | **11%** | **0%** | **-4%** |

*Table 42: Implied 10-year growth rate in number of households between 2021 and 2031, by income - O'Leary T (CSD, PEI), Alberton T (CSD, PEI), Tignish T (CSD, PEI).*

### c) Projected Number of Households in 2031

| Income | Alberton T (CSD, PEI) | O'Leary T (CSD, PEI) | Tignish T (CSD, PEI) |
|---|---|---|---|
| Very Low | 0 | 0 | 0 |
| Low | 120 | 80 | 40 |
| Moderate | 130 | 80 | 80 |
| Median | 110 | 60 | 80 |
| High | 260 | 160 | 120 |
| **Total** | **620** | **380** | **320** |

*Table 43: Projected number of households in 2031, by income - O'Leary T (CSD, PEI), Alberton T (CSD, PEI), Tignish T (CSD, PEI).*

### d) Number of Households in 2021

| Income | Alberton T (CSD, PEI) | O'Leary T (CSD, PEI) | Tignish T (CSD, PEI) |
|---|---|---|---|
| Very Low | 0 | 0 | 0 |
| Low | 110 | 105 | 35 |
| Moderate | 115 | 65 | 80 |
| Median | 90 | 65 | 80 |
| High | 245 | 145 | 140 |
| **Total** | **555** | **380** | **335** |

*Table 44: Actual number of households in 2021, by income - O'Leary T (CSD, PEI), Alberton T (CSD, PEI), Tignish T (CSD, PEI).*

# Appendix A: Full data tables

Population rates (2006, 2011, 2016, 2021)

| Age group | 2006 | 2011 | 2016 | 2021 |
|---|---|---|---|---|
| 0 to 14 years | 8,160 | 7,525 | 6,955 | 6,915 |
| 15 to 24 years | 5,785 | 5,340 | 4,920 | 5,215 |
| 25 to 34 years | 4,855 | 4,355 | 4,145 | 4,790 |
| 35 to 44 years | 6,395 | 5,645 | 5,030 | 5,120 |
| 45 to 54 years | 6,785 | 7,155 | 6,455 | 6,005 |
| 55 to 64 years | 5,615 | 6,605 | 7,010 | 7,525 |
| 65 to 74 years | 3,765 | 4,235 | 5,335 | 6,320 |
| 75 to 84 years | 2,250 | 2,500 | 2,875 | 3,190 |
| 85+ years | 880 | 990 | 1,000 | 1,160 |
| **Total** | **44,500** | **44,345** | **43,730** | **46,235** |

*Table 45: Population by age group for census years 2006, 2011, 2016, and 2021. Prince (CD, PEI).*

Headship rate by region (2006, 2021)

| Year | 2006 | | | | | | 2021 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CD/CSD | Prince (CD, PEI) | | | Alberton T (CSD, PEI) | | | Prince (CD, PEI) | | | Alberton T (CSD, PEI) | | |
| Count Type | Households | Population | Headship Rate | Households | Population | Headship Rate | Households | Population | Headship Rate | Households | Population | Headship Rate |
| 15 to 24 years | 470 | 5,785 | 8.10% | 10 | 125 | 8.00% | 510 | 5,215 | 9.80% | 35 | 140 | 25.00% |
| 25 to 34 years | 2,260 | 4,855 | 46.50% | 30 | 100 | 30.00% | 2,230 | 4,790 | 46.60% | 70 | 165 | 42.40% |
| 35 to 44 years | 3,480 | 6,395 | 54.40% | 75 | 125 | 60.00% | 2,560 | 5,120 | 50.00% | 65 | 150 | 43.30% |
| 45 to 54 years | 3,660 | 6,785 | 53.90% | 90 | 130 | 69.20% | 3,435 | 6,005 | 57.20% | 75 | 140 | 53.60% |
| 55 to 64 years | 3,095 | 5,615 | 55.10% | 90 | 170 | 52.90% | 4,290 | 7,525 | 57.00% | 75 | 155 | 48.40% |
| 65 to 74 years | 2,255 | 3,765 | 59.90% | 100 | 115 | 87.00% | 3,850 | 6,320 | 60.90% | 115 | 175 | 65.70% |
| 75 to 84 years | 1,550 | 2,250 | 68.90% | 60 | 65 | 92.30% | 2,065 | 3,190 | 64.70% | 90 | 190 | 47.40% |
| 85+ years | 510 | 805 | 63.40% | 0 | 40 | 0.00% | 730 | 1,160 | 62.90% | 30 | 65 | 46.20% |
| **Total** | **17,280** | **44,500** | **38.80%** | **455** | **1,080** | **42.10%** | **19,660** | **46,235** | **42.50%** | **560** | **1,300** | **43.10%** |

*Table 46: Population, households by age of primary household maintainer, and headship rate by age group for census years 2006 and 2021. Prince (CD, PEI) and Alberton T (CSD, PEI).*

| Year | 2006 | | | | | | 2021 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CD/CSD | O'Leary T (CSD, PEI) | | | Tignish T (CSD, PEI) | | | O'Leary T (CSD, PEI) | | | Tignish T (CSD, PEI) | | |
| Count Type | Households | Population | Headship Rate | Households | Population | Headship Rate | Households | Population | Headship Rate | Households | Population | Headship Rate |
| 15 to 24 years | 0 | 95 | 0.0% | 10 | 80 | 12.5% | 10 | 85 | 11.8% | 10 | 70 | 14.3% |
| 25 to 34 years | 50 | 65 | 76.9% | 55 | 70 | 78.6% | 50 | 95 | 52.6% | 35 | 75 | 46.7% |
| 35 to 44 years | 75 | 110 | 68.2% | 40 | 95 | 42.1% | 45 | 100 | 45.0% | 50 | 115 | 43.5% |
| 45 to 54 years | 40 | 90 | 44.4% | 65 | 95 | 68.4% | 50 | 70 | 71.4% | 35 | 85 | 41.2% |
| 55 to 64 years | 50 | 105 | 47.6% | 50 | 110 | 45.5% | 60 | 135 | 44.4% | 55 | 105 | 52.4% |
| 65 to 74 years | 50 | 100 | 50.0% | 60 | 90 | 66.7% | 75 | 115 | 65.2% | 70 | 120 | 58.3% |
| 75 to 84 years | 55 | 95 | 57.9% | 35 | 70 | 50.0% | 70 | 95 | 73.7% | 65 | 55 | 118.2%* |
| 85+ years | 40 | 60 | 66.7% | 20 | 30 | 66.7% | 20 | 65 | 30.8% | 15 | 20 | 75.0% |
| **Total** | **360** | **860** | **41.9%** | **330** | **755** | **43.7%** | **380** | **875** | **43.4%** | **335** | **745** | **45.0%** |

*Table 47: Population, households by age of primary household maintainer, and headship rate by age group for census years 2006 and 2021. O'Leary T (CSD, PEI) and Tignish T (CSD, PEI).*

**The headship rate for Tignish in 2021 among 75-84 year-olds is greater than 100%, which is not possible. Rather, random rounding in the disaggregated data has most likely led to this impossible result. In reality, the headship rate must be close or equal to, but not exceeding, 100%.*

## Dwellings by period of construction in 2021

| Prince (CD, PEI) | 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 | 2,250 | 1,410 | 1,980 | 1,945 | 3,075 | 2,385 | 1,125 | 1,310 | 1,035 | 985 | 1,040 | 1,135 |
| Cumulative Percentage | 11% | 19% | 29% | 39% | 54% | 66% | 72% | 79% | 84% | 89% | 94% | 100% |

*Table 48: Number of dwellings by period of construction in 2021. Prince (CD, PEI).*

| *Number of Dwellings / Cumulative Percentage* | 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| O'Leary T (CSD, PEI) | 60 | 25 | 45 | 40 | 45 | 50 | 10 | 35 | 10 | 15 | 10 | 20 |
| | 16% | 23% | 36% | 47% | 59% | 73% | 75% | 85% | 88% | 92% | 95% | 100% |
| Tignish T (CSD, PEI) | 50 | 40 | 30 | 45 | 120 | 120 | 60 | 50 | 50 | 35 | 25 | 55 |
| | 7% | 13% | 18% | 24% | 42% | 60% | 68% | 76% | 83% | 88% | 92% | 100% |
| Alberton T (CSD, PEI) | 95 | 40 | 35 | 85 | 190 | 145 | 60 | 35 | 50 | 85 | 55 | 40 |
| | 10% | 15% | 19% | 28% | 49% | 64% | 71% | 75% | 80% | 90% | 96% | 100% |

*Table 49: Number of dwellings by period of construction in 2021. O'Leary T (CSD, PEI), Alberton T (CSD, PEI), and Tignish T (CSD, PEI).*

## Dwellings by structural type by year of construction

| Prince (CD, PEI) | 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** |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Low density | 2,045 | 1,255 | 1,650 | 1,500 | 2,435 | 1,805 | 800 | 875 | 715 | 670 | 640 | 645 | **15,035** |
| Medium density | 55 | 60 | 165 | 140 | 140 | 145 | 100 | 165 | 75 | 175 | 180 | 210 | **1,620** |
| High density | 145 | 80 | 155 | 245 | 260 | 260 | 155 | 180 | 150 | 55 | 115 | 165 | **1,965** |
| Moveable dwelling | - | 10 | 10 | 60 | 245 | 175 | 70 | 90 | 95 | 90 | 95 | 105 | **1,035** |
| **Total by Structural Type** | **2,250** | **1,410** | **1,980** | **1,945** | **3,075** | **2,385** | **1,125** | **1,310** | **1,035** | **985** | **1,040** | **1,135** | **19,660** |

*Table 50: Number of dwellings by period of construction and structural type in 2021 – Prince (CD, PEI)*

| O'Leary T (CSD, PEI) | 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** |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Low density | 45 | 25 | 30 | 25 | 35 | 20 | - | 10 | - | - | - | - | **200** |
| Medium density | - | - | - | 10 | - | - | 10 | 10 | - | 15 | - | 20 | **100** |
| High density | 10 | - | 10 | - | - | 30 | - | 15 | - | - | - | - | **75** |
| Moveable dwelling | - | - | - | - | - | - | - | - | - | - | - | - | **-** |
| **Total by Structural Type** | **60** | **25** | **45** | **40** | **45** | **50** | **10** | **35** | **10** | **15** | **10** | **20** | **380** |

*Table 51: Number of dwellings by period of construction and structural type in 2021 – O'Leary (CSD, PEI).*

| Alberton T (CSD, PEI) | 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** |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Low density | 60 | 20 | 15 | 30 | 60 | 35 | 25 | 20 | - | 15 | 10 | - | **300** |
| Medium density | - | - | - | - | 10 | 25 | 20 | 20 | 15 | 25 | 10 | 15 | **165** |
| High density | - | - | - | 10 | 15 | - | - | - | - | - | 25 | 15 | **80** |
| Moveable dwelling | - | - | - | - | - | - | 10 | - | - | - | - | - | **10** |
| **Total by Structural Type** | **65** | **30** | **15** | **45** | **95** | **65** | **45** | **50** | **20** | **40** | **45** | **45** | **555** |

*Table 52: Number of dwellings by period of construction and structural type in 2021 – Alberton T (CSD, PEI).*

| Tignish T (CSD, PEI) | 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** |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Low density | 30 | 25 | 50 | 35 | 70 | 35 | 10 | - | 10 | - | - | - | **280** |
| Medium density | - | - | - | - | - | - | - | - | - | - | - | - | **15** |
| High density | - | - | 10 | 10 | - | - | - | - | - | - | - | - | **40** |
| Moveable dwelling | - | - | - | - | - | - | - | - | - | - | - | - | **0** |
| **Total by Structural Type** | **30** | **30** | **55** | **40** | **75** | **45** | **20** | **-** | **10** | **-** | **-** | **-** | **335** |

*Table 53: Number of dwellings by period of construction and structural type in 2021 – Tignish T (CSD, PEI)*

Dwellings by structural type and number of bedrooms

| Prince (CD, PEI) | No bedrooms | 1 bedroom | 2 bedrooms | 3 bedrooms | 4 or more bedrooms | **Total** |
|---|---|---|---|---|---|---|
| Low density | 20 | 470 | 3,030 | 6,780 | 4,725 | **15,035** |
| Medium density | - | 350 | 880 | 290 | 100 | **1,615** |
| High density | 20 | 770 | 1,045 | 100 | 30 | **1,965** |
| Moveable dwellings | - | 20 | 435 | 510 | 70 | **1,040** |
| **Total** | **35** | **1,620** | **5,400** | **7,685** | **4,925** | **19,660** |

*Table 54: Number of dwellings by structural type and number of bedrooms, 2021, Prince (CD, PEI). (1) "Low density" equals the sum of the original census categories "Single-detached house," "Other single-attached house" and "Semi-detached house." (2) "Medium density" equals the sum of "Apartment or flat in a duplex" and "Row house." (3) "High density" equals the sum of "Apartment in a building that has fewer than five storeys" and "Apartment in a building that has five or more storeys."*

| O'Leary T (CSD, PEI) | No bedrooms | 1 bedroom | 2 bedrooms | 3 bedrooms | 4 or more bedrooms | **Total** |
|---|---|---|---|---|---|---|
| Low density | - | - | 55 | 80 | 60 | **210** |
| Medium density | - | 35 | 60 | - | - | **100** |
| High density | - | 40 | 30 | - | - | **75** |
| Moveable dwellings | - | - | - | - | - | **-** |
| **Total** | **-** | **80** | **150** | **90** | **70** | **375** |

*Table 55: Number of dwellings by structural type and number of bedrooms, 2021, O'Leary (CSD, PEI). (1) "Low density" equals the sum of the original census categories "Single-detached house," "Other single-attached house" and "Semi-detached house." (2) "Medium density" equals the sum of "Apartment or flat in a duplex" and "Row house." (3) "High density" equals the sum of "Apartment in a building that has fewer than five storeys" and "Apartment in a building that has five or more storeys."*

| Alberton T (CSD, PEI) | No bedrooms | 1 bedroom | 2 bedrooms | 3 bedrooms | 4 or more bedrooms | **Total** |
|---|---|---|---|---|---|---|
| Low density | - | 10 | 75 | 110 | 105 | **305** |
| Medium density | - | 25 | 135 | - | - | **170** |
| High density | - | 25 | 55 | - | - | **80** |
| Moveable dwellings | - | - | - | 10 | - | **10** |
| **Total** | **0** | **65** | **265** | **125** | **115** | **555** |

*Table 56: Number of dwellings by structural type and number of bedrooms, 2021, Alberton T (CSD, PEI). (1) "Low density" equals the sum of the original census categories "Single-detached house," "Other single-attached house" and "Semi-detached house." (2) "Medium density" equals the sum of "Apartment or flat in a duplex" and "Row house." (3) "High density" equals the sum of "Apartment in a building that has fewer than five storeys" and "Apartment in a building that has five or more storeys."*

| Tignish T (CSD, PEI) | No bedrooms | 1 bedroom | 2 bedrooms | 3 bedrooms | 4 or more bedrooms | **Total** |
|---|---|---|---|---|---|---|
| Low density | - | 15 | 80 | 125 | 60 | **285** |
| Medium density | - | - | 10 | - | - | **10** |
| High density | - | 10 | 30 | - | - | **40** |
| Moveable dwellings | - | - | - | - | - | **0** |
| **Total** | **0** | **25** | **120** | **130** | **60** | **335** |

*Table 57: Number of dwellings by structural type and number of bedrooms, 2021, Tignish T (CSD, PEI). (1) "Low density" equals the sum of the original census categories "Single-detached house," "Other single-attached house" and "Semi-detached house." (2) "Medium density" equals the sum of "Apartment or flat in a duplex" and "Row house." (3) "High density" equals the sum of "Apartment in a building that has fewer than five storeys" and "Apartment in a building that has five or more storeys."*

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

| 2016 – Income (table 1 of 2) | |
|---|---|
| Community | Prince (CD, PEI) |
| AMHI | $58,000 |
| Very Low | < $11,600 |
| Low | $11,601-$29,000 |
| Moderate | $29,001-$46,400 |
| Median | $46,401-$69,600 |
| High | > $69,600 |

*Table 58: Annual household income ranges for HART income categories, 2016 – Prince (CD, PEI).*

| 2016 – Income (table 2 of 2) | | | |
|---|---|---|---|
| Community | Alberton T (CSD, PEI) | O'Leary T (CSD, PEI) | Tignish T (CSD, PEI) |
| AMHI | $49,600 | $32,000 | $50,800 |
| Very Low | < $9,920 | < $6,400 | < $10,160 |
| Low | $9,921-$24,800 | $6,401-$16,000 | $10,161-$25,400 |
| Moderate | $24,801-$39,680 | $16,001-$25,600 | $25,401-$40,640 |
| Median | $39,681-$59,520 | $25,601-$38,400 | $40,641-$60,960 |
| High | > $59,520 | > $38,400 | > $60,960 |

*Table 59: Annual household income ranges for HART income categories, 2016 – O'Leary T (CSD, PEI), Alberton T (CSD, PEI), Tignish T (CSD, PEI).*

| 2016 – Affordable monthly shelter cost by income (table 1 of 2) | |
|---|---|
| Community | Prince (CD, PEI) |
| AMHI | $58,000 |
| Very Low | < $290 |
| Low | $291-$725 |
| Moderate | $726-$1,160 |
| Median | $1,161-$1,740 |
| High | > $1,740 |

*Table 60: Implied affordable monthly shelter costs for each HART income category, 2016 – Prince (CD, PEI).*

| 2016 – Affordable monthly shelter cost by income (table 2 of 2) | | | |
|---|---|---|---|
| Community | Alberton T (CSD, PEI) | O'Leary T (CSD, PEI) | Tignish T (CSD, PEI) |
| AMHI | $49,600 | $32,000 | $50,800 |
| Very Low | < $248 | < $160 | < $254 |
| Low | $249-$620 | $161-$400 | $255-$635 |
| Moderate | $621-$992 | $401-$640 | $636-$1,016 |
| Median | $993-$1,488 | $641-$960 | $1,017-$1,524 |
| High | > $1,488 | > $960 | > $1,524 |

*Table 61: Implied affordable monthly shelter costs for each HART income category, 2016 – O'Leary T (CSD, PEI), Alberton T (CSD, PEI), Tignish T (CSD, PEI).*

| 2021 – Income (table 1 of 2) | |
|---|---|
| Community | Prince (CD, PEI) |
| AMHI | $69,500 |
| Very Low | < $13,900 |
| Low | $13,901-$34,750 |
| Moderate | $34,751-$55,600 |
| Median | $55,601-$83,400 |
| High | > $83,400 |

*Table 62: Annual household income ranges for HART income categories, 2021 – Prince (CD, PEI).*

| 2021 – Income (table 2 of 2) | | | |
|---|---|---|---|
| Community | Alberton T (CSD, PEI) | O'Leary T (CSD, PEI) | Tignish T (CSD, PEI) |
| AMHI | $49,600 | $48,000 | $52,800 |
| Very Low | < $9,920 | < $9,600 | < $10,560 |
| Low | $9,921-$24,800 | $9,601-$24,000 | $10,561-$26,400 |
| Moderate | $24,801-$39,680 | $24,001-$38,400 | $26,401-$42,240 |
| Median | $39,681-$59,520 | $38,401-$57,600 | $42,241-$63,360 |
| High | > $59,520 | > $57,600 | > $63,360 |

*Table 63: Annual household income ranges for HART income categories, 2021 – O'Leary T (CSD, PEI), Alberton T (CSD, PEI), Tignish T (CSD, PEI).*

| 2021 – Affordable monthly shelter cost by income (table 1 of 2) | |
|---|---|
| Community | Prince (CD, PEI) |
| AMHI | $69,500 |
| Very Low | < $348 |
| Low | $349-$869 |
| Moderate | $870-$1,390 |
| Median | $1,391-$2,085 |
| High | > $2,085 |

*Table 64: Implied affordable monthly shelter costs for each HART income category, 2021 – Prince (CD, PEI).*

| 2021 – Affordable monthly shelter cost by income (table 2 of 2) | | | |
|---|---|---|---|
| Community | Alberton T (CSD, PEI) | O'Leary T (CSD, PEI) | Tignish T (CSD, PEI) |
| AMHI | $49,600 | $48,000 | $52,800 |
| Very Low | < $248 | < $240 | < $264 |
| Low | $249-$620 | $241-$600 | $265-$660 |
| Moderate | $621-$992 | $601-$960 | $661-$1,056 |
| Median | $993-$1,488 | $961-$1,440 | $1,057-$1,584 |
| High | > $1,488 | > $1,440 | > $1,584 |

*Table 65: Implied affordable monthly shelter costs for each HART income category, 2021 – O'Leary T (CSD, PEI), Alberton T (CSD, PEI), Tignish T (CSD, PEI).*

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

| 2006 | | | | |
|---|---|---|---|---|
| HH Size (persons) | Prince (CD, PEI) | Alberton T (CSD, PEI) | O'Leary T (CSD, PEI) | Tignish T (CSD, PEI) |
| 1 p. | 3,805 | 135 | 120 | 110 |
| 2 p. | 6,200 | 175 | 140 | 110 |
| 3 p. | 2,960 | 80 | 35 | 75 |
| 4 p. | 2,575 | 30 | 55 | 20 |
| 5+ p. | 1,380 | 35 | 15 | 0 |
| **Total** | **16,915** | **455** | **365** | **330** |

*Table 66: Total households by household size, 2006 - Prince (CD, PEI), O'Leary T (CSD, PEI), Alberton T (CSD, PEI), Tignish T (CSD, PEI).*

| 2016 | | | | |
|---|---|---|---|---|
| HH Size (persons) | Prince (CD, PEI) | Alberton T (CSD, PEI) | O'Leary T (CSD, PEI) | Tignish T (CSD, PEI) |
| 1 p. | 4,770 | 180 | 135 | 120 |
| 2 p. | 7,165 | 200 | 90 | 110 |
| 3 p. | 2,705 | 70 | 80 | 40 |
| 4 p. | 2,090 | 30 | 0 | 25 |
| 5+ p. | 1,140 | 0 | 35 | 20 |
| **Total** | **17,865** | **500** | **355** | **315** |

*Table 67: Total households by household size, 2016 - Prince (CD, PEI), O'Leary T (CSD, PEI), Alberton T (CSD, PEI), Tignish T (CSD, PEI).*

| 2021 | | | | |
|---|---|---|---|---|
| HH Size (persons) | Prince (CD, PEI) | Alberton T (CSD, PEI) | O'Leary T (CSD, PEI) | Tignish T (CSD, PEI) |
| 1 p. | 5,585 | 230 | 170 | 115 |
| 2 p. | 7,605 | 195 | 105 | 130 |
| 3 p. | 2,690 | 50 | 40 | 40 |
| 4 p. | 2,155 | 45 | 30 | 35 |
| 5+ p. | 1,290 | 35 | 30 | 15 |
| **Total** | **19,325** | **555** | **380** | **335** |

*Table 68: Total households by household size, 2021 - Prince (CD, PEI), O'Leary T (CSD, PEI), Alberton T (CSD, PEI), Tignish T (CSD, PEI).*

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

| 2006 | | | | |
|---|---|---|---|---|
| Income | Prince (CD, PEI) | Alberton T (CSD, PEI) | O'Leary T (CSD, PEI) | Tignish T (CSD, PEI) |
| Very Low | 435 | 25 | 0 | 0 |
| Low | 2,600 | 90 | 60 | 45 |
| Moderate | 3,245 | 80 | 75 | 65 |
| Median | 4,110 | 85 | 85 | 70 |
| High | 6,525 | 180 | 135 | 145 |
| **Total** | **16,915** | **455** | **365** | **330** |

*Table 69: Total households by income group, 2006 - Prince (CD, PEI), O'Leary T (CSD, PEI), Alberton T (CSD, PEI), Tignish T (CSD, PEI).*

| 2016 | | | | |
|---|---|---|---|---|
| Income | Prince (CD, PEI) | Alberton T (CSD, PEI) | O'Leary T (CSD, PEI) | Tignish T (CSD, PEI) |
| Very Low | 360 | 0 | 0 | 0 |
| Low | 3,035 | 105 | 0 | 60 |
| Moderate | 3,505 | 90 | 110 | 60 |
| Median | 3,985 | 120 | 85 | 70 |
| High | 6,980 | 180 | 150 | 120 |
| **Total** | **17,865** | **500** | **355** | **315** |

*Table 70: Total households by income group, 2016 - Prince (CD, PEI), O'Leary T (CSD, PEI), Alberton T (CSD, PEI), Tignish T (CSD, PEI).*

| 2021 | | | | |
|---|---|---|---|---|
| Income | Prince (CD, PEI) | Alberton T (CSD, PEI) | O'Leary T (CSD, PEI) | Tignish T (CSD, PEI) |
| Very Low | 400 | 0 | 0 | 0 |
| Low | 3,395 | 110 | 105 | 35 |
| Moderate | 3,770 | 115 | 65 | 80 |
| Median | 4,210 | 90 | 65 | 80 |
| High | 7,545 | 245 | 145 | 140 |
| **Total** | **19,325** | **555** | **380** | **335** |

*Table 71: Total households by income group, 2021 – Prince (CD, PEI), O'Leary T (CSD, PEI), Alberton T (CSD, PEI), Tignish T (CSD, PEI).*

# 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
5. Households by vulnerable population
    a. 2016 Census: HART (see source 4 above)
    b. 2021 Census: HART (see source 4 above)

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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 Standards7 (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.

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[7] 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.<br>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.<br>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.<br>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.<br>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.<br>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.<br>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

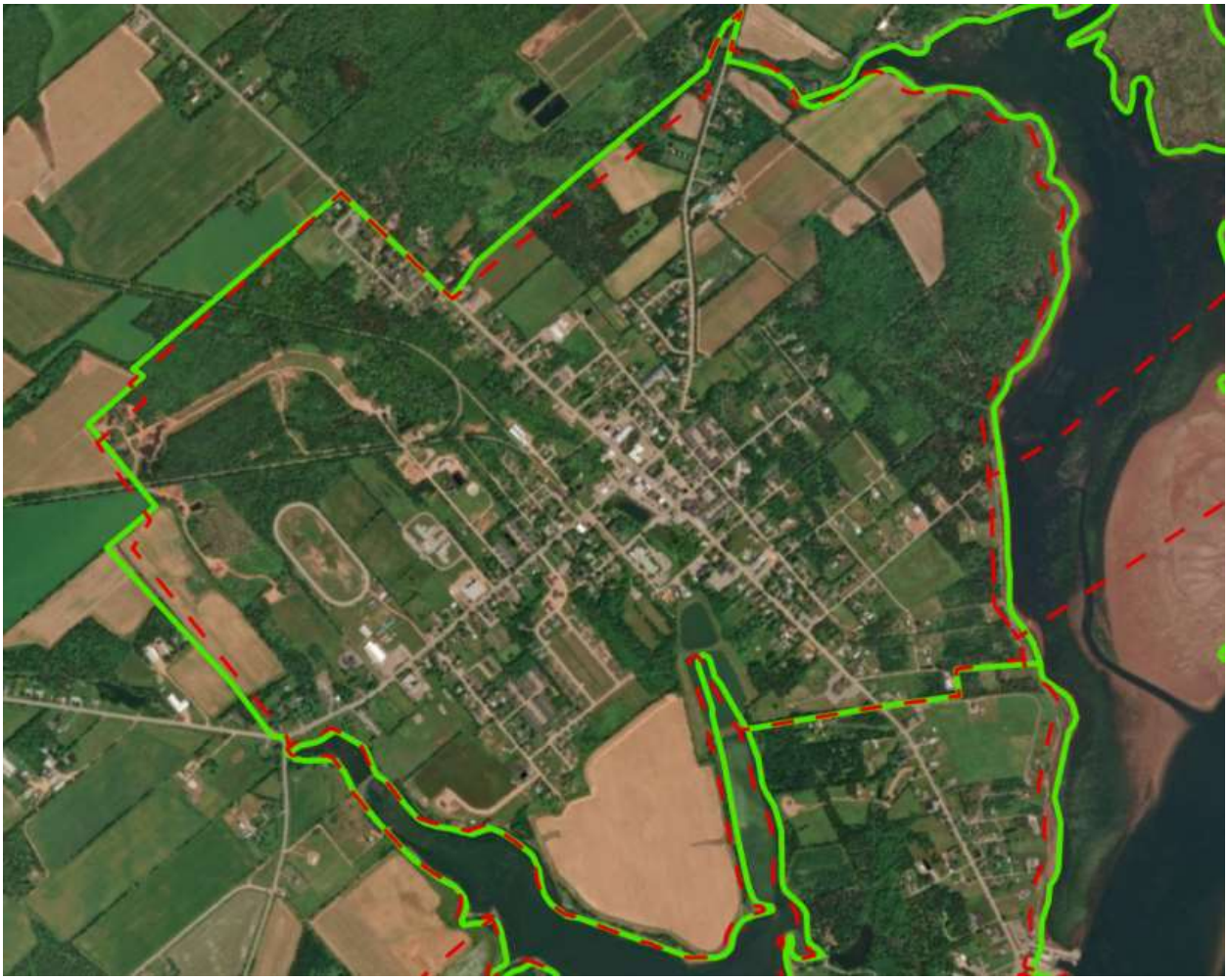
| Priority population | Census Variable | Definition |
|---|---|---|
| Women-led HH | PHM is female | A female-led HH. |
| Single mother-led HH | PHM is a female lone-parent | A female-led sole parent HH with children, defined as a priority population by the CMHC. |
| Indigenous HH | Indigenous HH status | 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. |

# Appendix E: Changes to Census Boundaries – 2016 to 2021

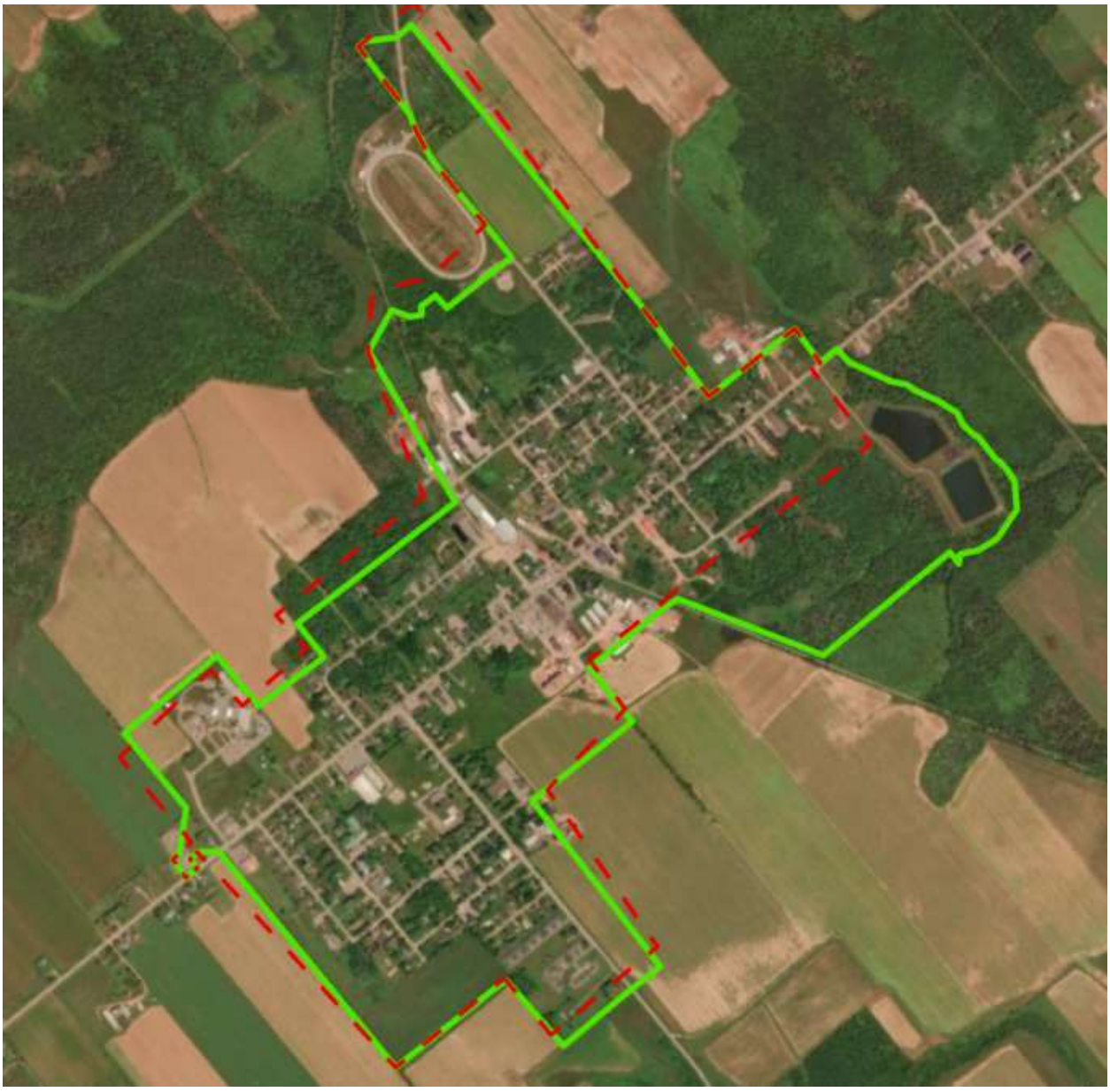
Legend:

- Red dashed line = 2016 census subdivision boundary
- Green solid line = 2021 census subdivision boundary

Alberton:



O'Leary:



Tignish: