



# NEEDS & DEMAND ANALYSIS

Claresholm

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The Sustainable Housing Initiative at the  
Rural Development Network



**Claresholm**

SUSTAINABLE HOUSING INITIATIVE

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## Executive Summary

The town of Claresholm has commissioned the Rural Development Network (RDN) to conduct this Housing Needs and Demands Assessment to identify current trends within the town as a part of a larger project that is looking to create an Affordable Housing Strategy for the community. The focus of this assessment is to identify current gaps in the housing inventory, relating to affordability, suitability, and adequacy.

This Housing Needs and Demands Assessment was developed using the available secondary data for the Town of Claresholm, the surrounding Census Division No. 3, and the province of Alberta. The report reflects the current and emerging housing issues for Claresholm within the context of the local area and the province. The draft report reflects data that is available as of November 2022 and subject to updates as available.

## Community Profile

The community profile highlights contextual information for Claresholm. The section showcases the economic profile of the town by providing employment and occupation types into account. The key findings of the community profile are:

- Claresholm's main employers include health services, construction, retail, public administration, and education.
- The largest occupational group for males in the community is in trades, while for females it is in sales and service occupations.
- Unemployment rates for both males and females are lower than the provincial averages, however, the participation rates are also lower. This means that there is a lower percentage of people in the local workforce, usually due to retirement, disability, or being a stay-at-home parent.
- Claresholm is in the middle range for the Community Well Being Index, with high marks for housing.

## Housing Demand

The Housing Demand section creates a demand profile of the Study Area using several Census variables and other secondary data. The demographic data is important to understand trends in household, families, and aging in the community to assess future housing supply needs. The key findings of the Housing Demand Section are:

- Claresholm's overall population growth is positive, but it alternates between growth and shrinkage on a yearly basis.
- The Indigenous population also grows and contracts depending on the census year, although it generally seems to increase.
- Mobility trends seem to show that there are more outside residents moving into the town than there are moving out.
- Claresholm is an older community and is projected to grow older if current trends continue.
- The percentage of families made up of couples without children at home is increasing, while couples with children and single parent families are decreasing.
- Similarly, the percentage of one and two person households is increasing, while those with three or more persons are decreasing.
- The after tax earnings for households and individuals in Claresholm are lower than the provincial medians.
- The gender pay gap is in favour for males over females.
- Low income indicators tend to affect residents under the age of 18 and over the age of 55 the most.
- Based on population trends, there is a potential demand for a wide range of housing options for current and future residents.

## Housing Supply

The Housing Supply section characterizes the housing inventory in Claresholm within the context of the larger region and province. Developing this inventory will help to determine where gaps exist in comparison to the housing demand. The key highlights of the Supply Section are:

- The housing universe in Claresholm is dominated by single detached houses, with the majority of homeowners living in them, and renters generally being split between houses and low rise apartments.



- The most popular type of dwelling is a four bedroom house, with a three bedroom house in second place.
- The majority of housing in Claresholm was built before the 1980s. However, there has been an increase in new builds since the 2000s.
- Claresholm is cheaper than the rest of Alberta as of the 2021 census. However, prices have been increasing steadily. Claresholm was also lower in comparable houses than Division No. 3, but to a much smaller extent.
- There are large fluctuations in the purpose built rental vacancy rates between years, but has been dropping down to zero vacancy and causing issues for new residents and longtime tenants.
- The main housing issue for Claresholm residents is affordability, meaning people are paying over 30% of their income on housing.

## Gap Analysis

The Gap Analysis compares demand and supply while using other housing indicators to help establish a gap in the Claresholm housing market. The most prominent housing issues are:

- There is a slightly lower average number of persons per dwelling in Claresholm when compared to Alberta and Division No. 3.
- Unaffordability is the most prominent issue for local residents, with one person households being the most affected regardless of status as a non-subsidized tenant, subsidized tenant, homeowner with a mortgage, or homeowner without a mortgage.
- When looking at families, unaffordability is most likely to affect lone parent non-subsidized tenants and homeowner couples with children at home and a mortgage.
- There is a potential shortage of one and two bedroom homes and an oversupply of three and four+ bedrooms when looking at the town's population mix.
- Overall, the main potential concern appears to be ensuring that there is an appropriate supply of smaller, more affordable homes for small families, singles, and downsizing seniors. There is also a need to support younger families struggling with affordability.

# 1 Introduction

## Scope

The scope of this study is the Town of Claresholm, with comparison geographies that are the Census Division No. 3 (defined below), and the Province of Alberta. These geographies together create the 'Study Area' for the report.

Census Division No.3	
Towns	Cardston Claresholm Fort Macleod Granum Magrath Nanton Pincher Creek Stavelly
Villages	Cowley Glenwood Hill Spring
Municipal districts	Cardston County Pincher Creek No. 9, M.D. of Willow Creek No. 26, M.D. of
Improvement Districts	Improvement District No. 4 (Waterton Lakes National Park)
First Nations Reserves	Blood 148 Blood 148A Piikani 147

The choice of incorporating Census Division No. 3 alongside Alberta and Claresholm is due to a variety of reasons:

- There are presumably residents within the district who work in Claresholm but reside outside of the town in the Census Division.
- Comparing Claresholm to its neighboring Census Division allows a better understanding of changes in the city relative to growth in the region. These regional or provincial comparisons are often useful for housing providers and project proponents in making the case of relative need, when seeking regional or provincial funding assistance

## Methodology and Data

The report uses secondary data to establish demographics, family and household types, the housing universe, and estimated gaps in the housing supply and demand. The report uses the following datasets and sources:

- I. The Alberta Regional Dashboard
- II. Alberta Health Projections (retrieved via the Alberta Health IHDA)
- III. Statistics Canada Community Wellbeing Index (#1557324628212)
- IV. 2006 Statistics Canada Census Profile (Claresholm; Division No. 3; Alberta)
- V. 2011 Statistics Canada Census Profile (Claresholm; Division No. 3; Alberta)
- VI. 2011 Statistics Canada National Housing Survey (NHS) Profile (Claresholm; Division No. 11; Alberta)
- VII. 2016 Statistics Canada Census Profile (Claresholm; Division No. 3; Alberta)
- VIII. 2021 Statistics Canada Census Profile (Claresholm; Division No. 3; Alberta)
- IX. The following catalogued Statistics Canada datasets, 94-581-XCB2006001
- X. The following catalogued Statistics Canada datasets, 99-014-X2011;016,018
- XI. The following catalogued Statistics Canada datasets, 98-400-X2016; 004,015,017,025,029,033,041,099,119,120,127,133,136,139,156,220,222,224,227,229,231,233,008,015

### ***Some limitations of the collected data are:***

- When noted, some of the data 2021 data is based on projections previous years and will be updated when data is available.
- The major-repair indicator and over-crowding indicator are self-reported, and could be misreported.

## Notes on Terminology

**Adequate Housing:** Housing that does not require major repairs. Examples of major repair include significant electrical, plumbing, or structural integrity repairs.

**Affordable Housing:** Refers to housing that is 30% or less of a household or individual's income.

**After-tax:** Residual income after tax deductions.

**Core Need:** A household is in Core Need if suffering from unaffordability, non-suitability, or non-adequacy, without any potential alternatives in their community.

**Housing Continuum:** A scale of housing options that range from short term accommodations such as shelter spaces to market rental housing and ownership.

**Housing Universe:** The housing universe refers to the composition, quantity, and other identifying factors of a given community.

**Median:** The point at which 50% of a population is below or above the value.

**Study Area:** Claresholm, Census Division No. 3, Alberta

**Suitable Housing:** Housing that is not over-crowded. Generally speaking, a home is overcrowded if the number of children outnumber the bedrooms in the home. The accurate definition of overcrowding is provided by the Canadian National Occupancy Standards, which determines the number of bedrooms a family requires based on the number of children and their respective ages.

## Purpose

The Town of Claresholm has commissioned the Rural Development Network (RDN) to conduct this Housing Needs and Demand Assessment to identify current trends in housing within the community as part of a larger project creating an Affordable Housing Strategy for the community. This assessment is broken into four main sections that create a profile of Claresholm within the broader context of the region and province; identifies housing demand based on the population; provides a snapshot of the current housing supply available in the community; and ends with an analysis of what housing gaps and opportunities exist based on these indicators.

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## 2 Community Profile

### Community Profile Summary

The community profile takes a very broad look at Claresholm in the context of its geography and economic well being. This helps to give a snapshot of Claresholm in comparison to the larger region and province.

- Claresholm's population has historically had minor fluctuations in population and currently has approximately 3,804 residents.
- Trades related work is the most common occupation for males in the town, while women's most common occupation is in sales and services.
- Both males and females have lower rates of unemployment than the rest of the province, but also have lower participation rates. This means that there are many people who are not working and not looking for work, such as retirees.
- Claresholm appears to be in the middle range for the Community Well Being Index.

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## Locale

Claresholm is located in southwestern Alberta alongside Highway 2, and is approximately 91 km northwest of the City of Lethbridge and 125 km south of the City of Calgary. The city is part of the traditional lands of the Blackfoot and other Indigenous tribes. It was initially started as a railway stop for the Canadian Pacific Railway in 1891 and was incorporated as a town in 1905. Since then, it has grown to be the largest town in Division No. 3, with a 2021 Canada Census population of 3,804 and an approximate service area of 7,000 people in the surrounding area.

## Economic Drivers

The town of Claresholm's main employers are in health services, construction, retail, public administration and education, while being located in a strongly agricultural region. Table 2.1 shows the share of occupation among males and females in Claresholm as per the 2016 Canada Census.

*Updated figures from the 2021 Canada Census have an expected release date of November 30, 2022.*

**Table 2.1 Occupations, Claresholm, 2016**

	# Males	% Males	# Females	% Females
Management occupations	70	8.0%	70	8.0%
Finance and administration occupations	45	5.1%	125	14.3%
Natural and applied sciences	40	4.6%	0	0.0%
Health occupations	55	6.3%	150	17.1%
Occupations in education; law and social; community and government services	45	5.1%	100	11.4%
Occupations in art; culture; recreation and sport	20	2.3%	20	2.3%

Data source: Statistics Canada Census Profile 2016

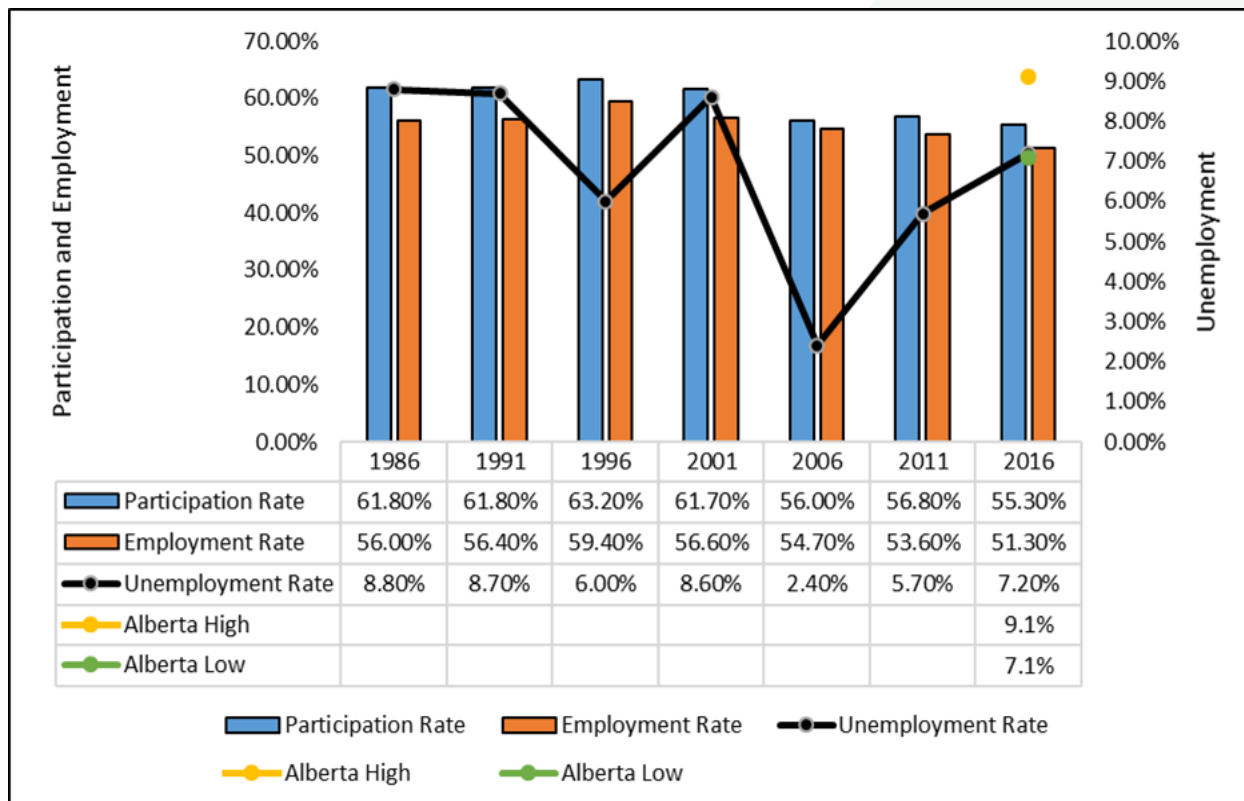


## Employment Indicators

**Figure 2.1** shows employment indicators between 1981 and 2016. As of 2016, unemployment in Claresholm was 7.2, which was lower than Alberta's figures during the same time frame.

Updated figures from the 2021 Canada Census have an expected release date of November 30, 2022.

**Figure 2.1 Employment Indicators, Claresholm, 1986-2016**

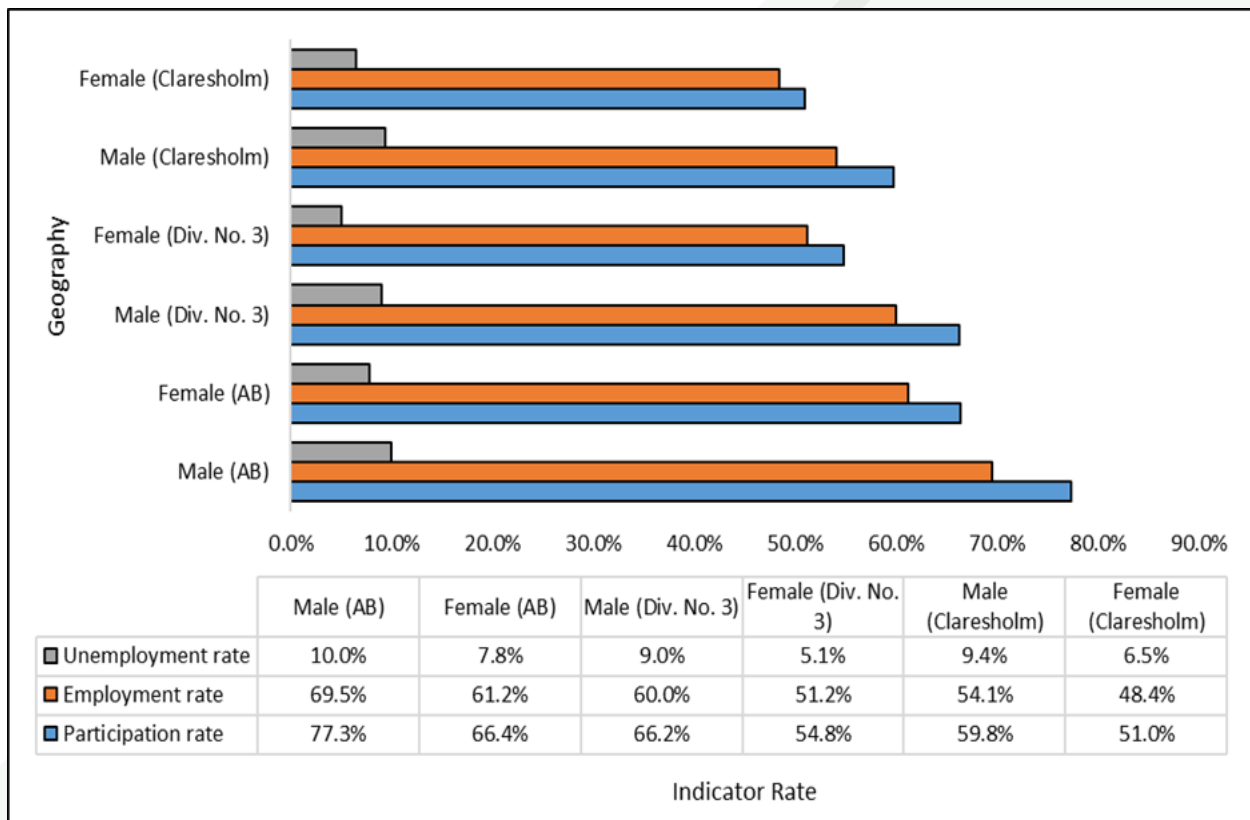


Data source: Alberta Regional Dashboard

Comparing 2016 employment indicators across the study area shows that Claresholm is performing better than the provincial averages, as seen in **Figure 2.2**. Women tend to have slightly lower unemployment rates than men, with males hovering around the 9.4% mark and females at 6.5%. However, women are also more likely to not be part of the labour force, with their participation rates about 8% lower than men. It is also noteworthy that males in Claresholm have significantly lower participation rates, meaning that they are not employed nor are they seeking employment. This is commonly due to retirement, disability, or being a stay-at-home parent.

Updated figures from the 2021 Canada Census have an expected release date of November 30, 2022.

**Figure 2.2 2016 Employment indicators, Study Area, 2016**



Data source: Statistics Canada Census Profile 2016

## Community Well-Being

The Community Well Being index is a Statistics Canada measure of the socio-economic well-being for an individual community. The index is a combination of housing, income, labour force activity and education data used to create a composite score for each community's well being. **Table 2.2** shows Claresholm's score for each CWB category and its relative percentile ranking.

Claresholm's total CWB score is in the 59th percentile, and has an overall score of 79. While Claresholm's housing score seems relatively high, the housing index component only takes suitability (overcrowding) and adequacy (major repair) into account. In turn, many communities possess high housing scores as affordability and supply versus demand variables are not taken into account. Across other index components such as labour, income, and education, the town performs very well, being in the top percentiles for all categories.

*Updated Community Well-Being Index figures from the 2021 Canada Census have an expected release date of 2024.*

**Table 2.2 Community Well-Being, Claresholm, 2016**

	<b>Income</b>	<b>Education</b>	<b>Housing</b>	<b>Labour</b>	<b>CWB</b>
Score	77	57	97	86	79
Percentile	64	55	76	54	59

Data source: Statistics Canada Census Profile 2016

## Conclusions to the Community Profile

The data covered in the community profile took is meant to be a very brief look into the economic and geographic context of Claresholm. It found that:

- It is a smaller community with a relatively diverse economy.
- Over one third of males work in trades and related occupations, while slightly less than a third of women work in sales and service industry jobs.
- Residents are more likely to not participate in the employed economy when compared to the region and province, but those who do have a lower unemployment rate.
- Generally, women have lower unemployment rates than men.
- Claresholm is in the middle range of the Community Well Being index, meaning that it has a range of incomes, employment opportunities, education options, and housing choices, but they are more limited in scale.

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## 3 Housing Demand

### Housing Demand Summary

The housing demand profiles the demographics and projected demographics of Claresholm. Developing the community's demand profile helps to characterize the gaps in housing, relative to the household and family types living in the town.

- The population of Claresholm average growth is positive, but there are swings between growth and shrinkage depending on the year.
- The Indigenous population of the town grows and shrinks between assessment years, but the population in the town itself is significantly lower than the surrounding areas.
- There are trends towards greater mobility in the town, meaning more people are moving into Claresholm.
- The population of the Claresholm area is projected to increase steadily over the next few decades, while also growing older.
- The percentage of families comprised of couples with children and lone-parents are on the decline, while the amount of couples without children is increasing.
- The percentage of one and two person households is steadily increasing, while larger households of three or more are either stagnating or in decline.
- The after-tax earnings of households and individuals in Claresholm is less than the median for the province of Alberta. The gender pay gap also tends to favour males over females in the community.
- Based on available low-income indicators, the groups most likely to be affected by low income are residents under the age of 18 and residents over the age of 65.
- There is demand for a variety of dwellings with a range of bedroom numbers.

## Population

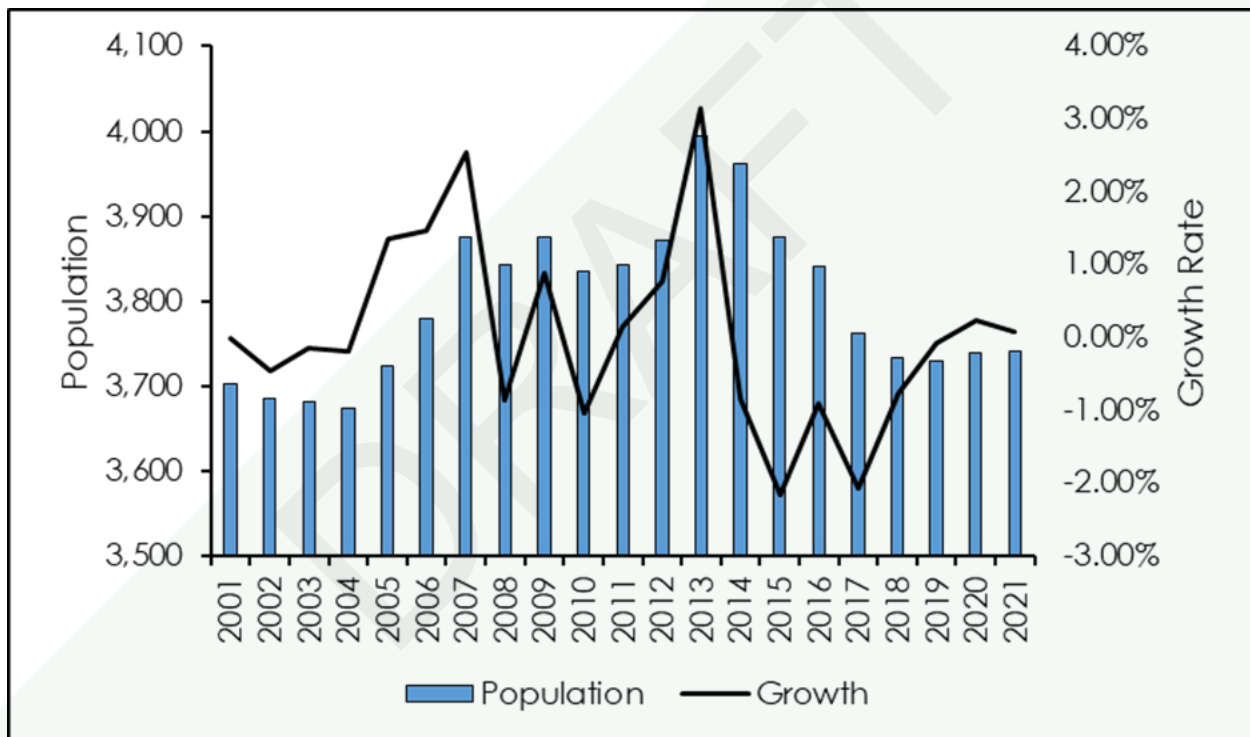
The population in Claresholm has seen both increases and decreases in population over the past 20 years, peaking at 3,994 people in 2013 and reaching its lowest levels in 2004 at 3,674 residents.

As of 2021, the population stands at 3,742 according to the Alberta Regional Dashboard and 3,804 according to Statistics Canada (a discrepancy of 62 people that may be due to the date or manner in which the data was collected).

According to provincial figures, the average growth rate for the last 20 years is 0.06%.

**Figure 3.1** illustrates these changes in population between 2001 and 2021.

**Figure 3.1 Population, Claresholm, 2001-2021**



Data source: Alberta Regional Dashboard

## Median Age

The median age is approximately 54 years for males, 59 for females, and 57 years old overall. This is higher than the medians for both Division No. 3 and Alberta, **Table 3.1**.

**Table 3.1 Median Age, Study Area 2021**

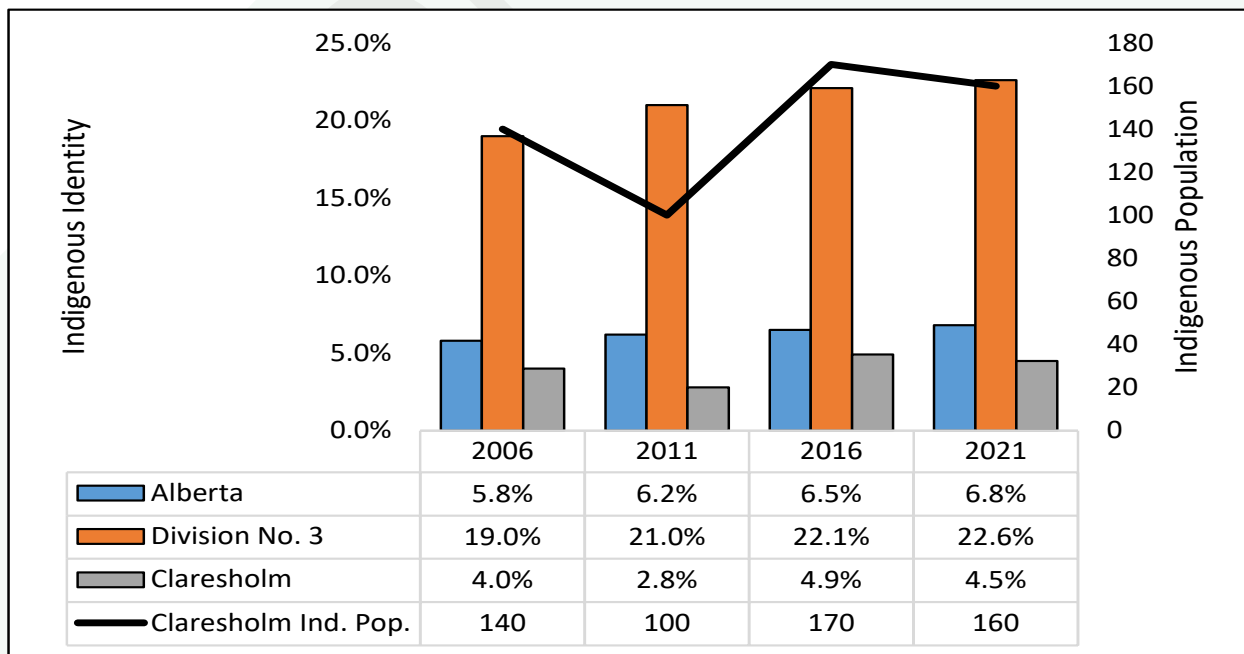
	All	Male	Female
<b>Claresholm</b>	56.8	54.0	58.8
<b>Division No. 3</b>	42.0	40.80	43.2
<b>Alberta</b>	38.4	37.6	38.8

Data source: Statistics Canada Census Profile 2021

## Indigenous Population Profile

**Figure 3.2** compares the share of Indigenous representation across the study area and provides the tallied Indigenous population for each Census year. There has been a slight overall increase in Indigenous representation in Claresholm, increasing from 4.0% of the total population in 2006 to 4.5% in 2021, going from 140 Indigenous residents to 176. This trend is similar across the Study Area, but Claresholm experienced a slightly lower increase than the larger division area and province. It is noteworthy that Division No. 3 has a very high Indigenous population overall due to the presence of the Blood 148, Blood 148A, and the Piikani 147 Reservations.

**Figure 3.6 Indigenous profile, Study Area, 2006-2021**



Data source: Statistics Canada Census Profile 2006, 2011, 2016, 2021

## Mobility

Mobility data characterizes how many new residents have moved into the community. Statistics Canada breaks down mobility into two categories: 1-year movers and 5-year movers. **Tables 3.2** and **3.3** display 1-year and 5-year mover data for Claresholm. Between 2006 and 2016, 1-year migrants' proportion of the population increased from 6.9% to 8.6%. This in turn means there are increasing numbers of people moving into the town within a year of the study period, with the change primarily stemming from increased inter and intra-provincial migrants. Similarly, the 5-year migrants' proportion of the population increased from 21.2% to 24.7% in 2016. The upward shift for migrants was found in all categories.

**Table 3.2 1-year mobility, Claresholm, 2006-2021**

	2006	Share	2011	Share	2016	Share	2021	Share
Population	3,495		3,540		3,475		3,520	
Intraprovincial migrants	195	5.9%	165	4.8%	220	6.3%	170	8.1%
Interprovincial migrants	45	1.3%	65	1.9%	65	1.9%	115	4.8%
External migrants	0	0.00%	0	0.00%	15	0.9%	20	0.6%
<b>Total</b>	<b>240</b>	<b>6.9%</b>	<b>230</b>	<b>6.6%</b>	<b>300</b>	<b>8.6%</b>	<b>305</b>	<b>8.8%</b>

Data source: Statistics Canada Census Profile 2006, 2011, 2016

**Table 3.3 5-year mobility, Claresholm, 2006-2016**

	2006	Share	2011	Share	2016	Share	2021	Share
Population	3,390		3,400		3,365		3,390	
Intraprovincial migrants	590	16.9%	775	22.3%	615	18.3%	645	19.0%
Interprovincial migrants	150	4.3%	185	5.3%	180	5.4%	245	7.2%
External migrants	0	0.00%	55	1.6%	35	1.0%	40	1.2%
<b>Total</b>	<b>740</b>	<b>21.2%</b>	<b>1,015</b>	<b>29.21%</b>	<b>830</b>	<b>24.7%</b>	<b>930</b>	<b>27.4%</b>

Data source: Statistics Canada Census Profile 2006, 2011, 2016



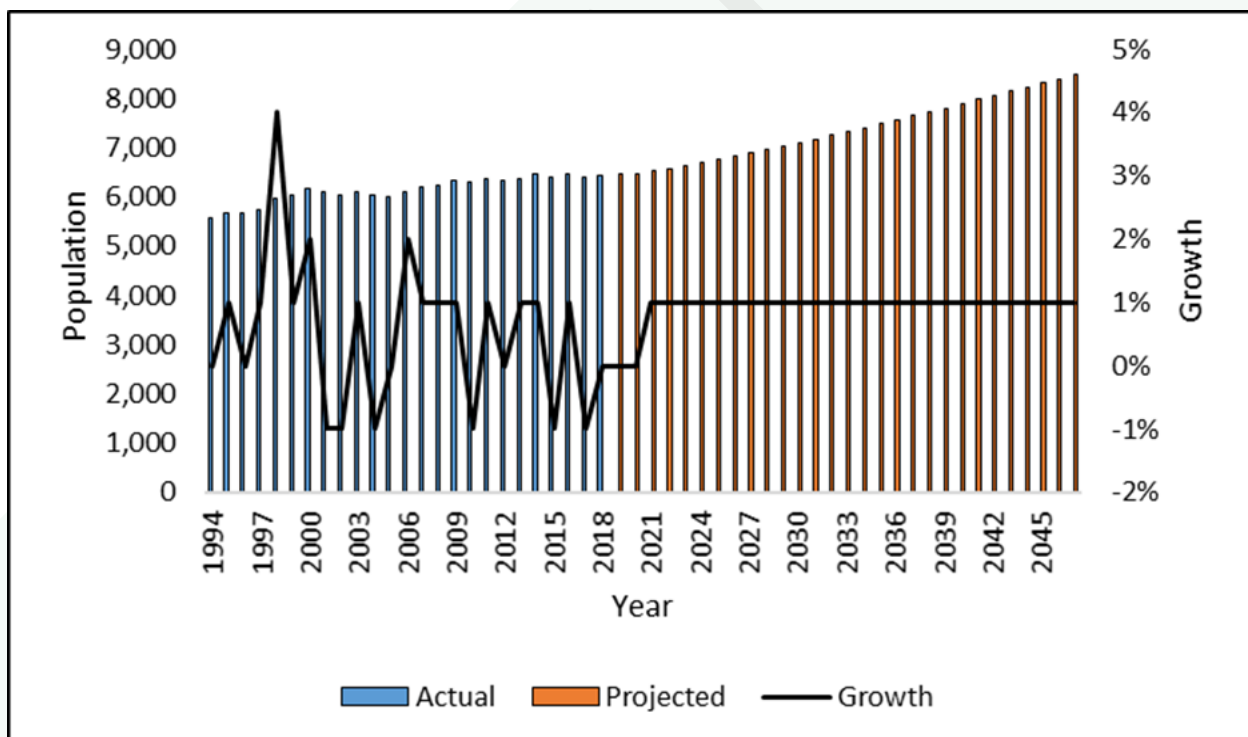
With regards to Division No. 3 and Alberta, the 1-year migrant representation decreased as a proportion of the population and in overall numbers, while the 5 year migrant numbers increased for Alberta, but fell for Division No. 3 and decreased in percentage of the population; as shown below in **Table 3.4**.

<b>Table 3.4 Mobility comparison, Alberta and Div. No. 3, 2006-2016</b>				
<b>Alberta</b>	<b>2006</b>	<b>Percentage</b>	<b>2016</b>	<b>Percentage</b>
Population	3,214,140		3,925,440	
1 Yr. Migrant	248,550	7.7%	212,865	5.4%
5 Yr. Migrant	665,840	20.7%	762,890	19.4%
<b>Division No. 3</b>	<b>2006</b>	<b>Percentage</b>	<b>2016</b>	<b>Percentage</b>
Population	36,795		35,065	
1 Yr. Migrant	2,650	7.2%	2,300	6.6%
5 Yr. Migrant	6,340	17.2%	6,285	17.9%

## Population Projections

Alberta Health created population projects in 2016 for various local health zones and regions in Alberta. The “Claresholm” local area encompasses both the town and nearby rural residents. As a result, the dashboard counts within the AHS health region are higher than the census and regional dashboard population counts. However, with the majority of the population contained within the Town of Claresholm boundaries, the projection trends and estimates capture important shifts in the population of the community. Given the current trends in population growth in the Claresholm Local Area, Alberta Health projects a continued population increase in the town, with population growth stabilizing to an average of 1% per year. By 2047, Alberta Health expects the population in the Claresholm area to reach 8,484 people. By comparison, the Claresholm area recorded an estimated population of 5,589 in 1994. However, as the year of the projection increases, the accuracy of the estimates decrease. Various factors can change population growth in the city such as changes in the job market, housing market, or unforeseen global events. **Figure 3.3** shows the actual and projected population counts between 1994 and 2047.

**Figure 3.3: Population projections, Claresholm, 1994-2046**

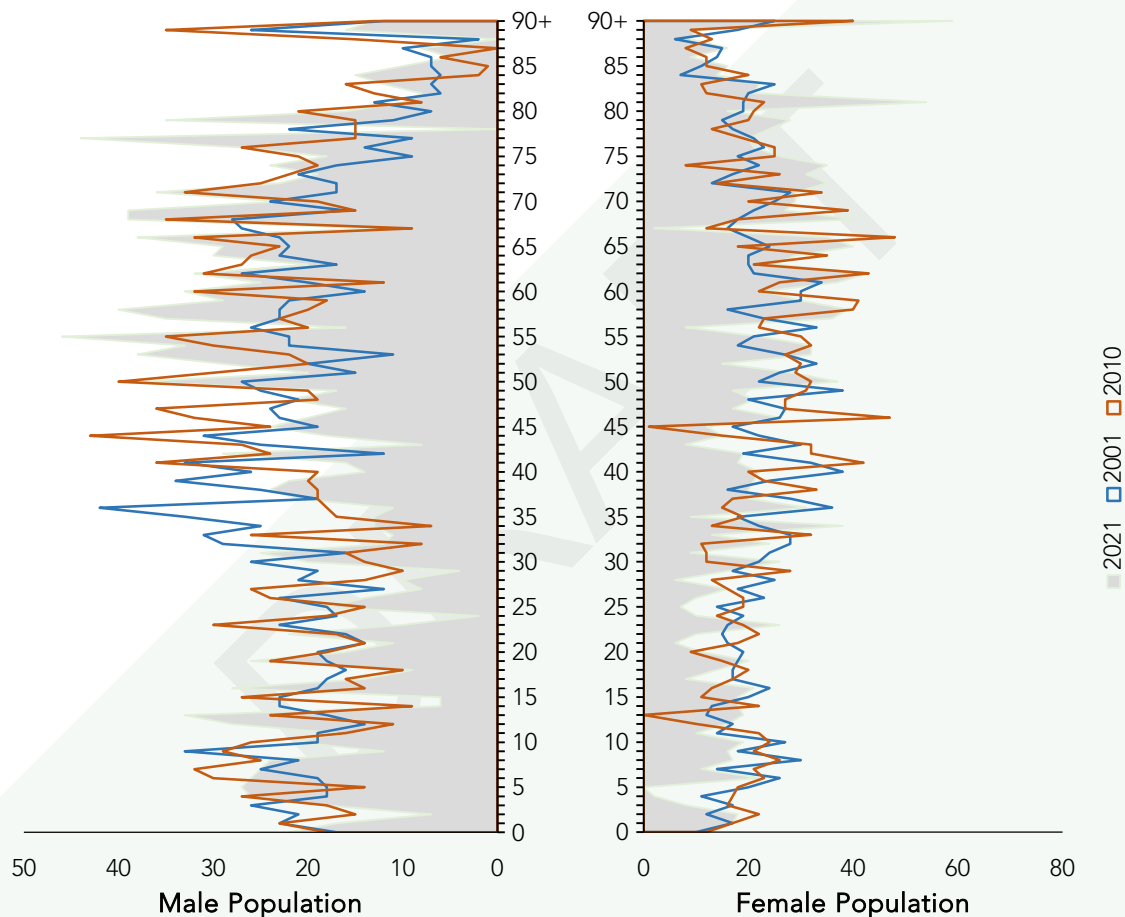


Data source: Alberta Regional Dashboard

## Age and Gender Distributions

As per Statistics Canada, the median age and proportion of older adults in Canada has grown over time and this trend is expected to continue. Claresholm's population trends has followed this pattern. **Figure 3.4** shows the growth in age groups by gender for the Claresholm area, and shows that the proportion of seniors has steadily increased between 2001 and 2021.

**Figure 3.4 Age distributions, Claresholm, 2001-2021**



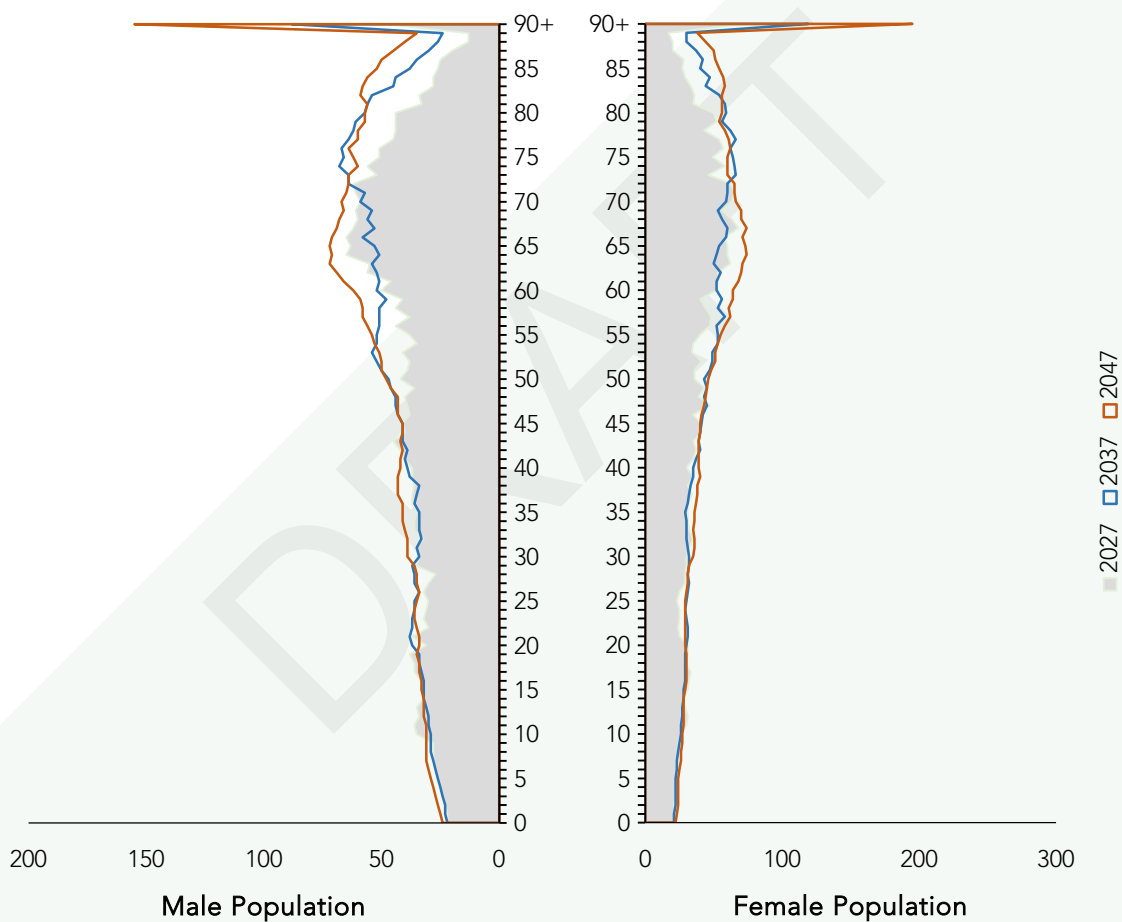
Data source: Alberta Health

On average, the population of the Claresholm area grew older between 2001 and 2021, with the percentage of residents aged 65+ increasing from 18.45% (1,127 residents) to 30.30% (1,959 residents) and seniors over the age of 90 nearly doubling from 0.75% (46 residents) to 1.46% (95 residents).

## Projected Age and Gender Distributions

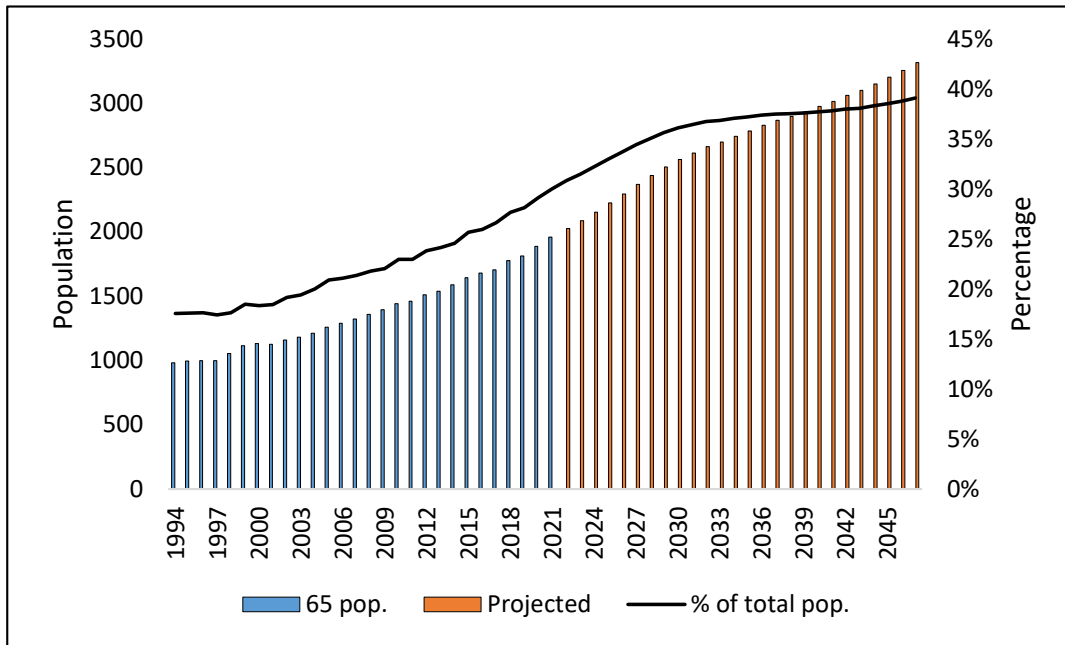
The Alberta Health population projections can be broken down further by age and gender. **Figure 3.5** shows changes in age and gender demographics between 2027 and 2047, as estimated by Alberta Health. As shown in **Figures 3.6** and **3.7** the 65+ and 90+ populations will continue to increase in real numbers, and as percentages of the population. By 2047, it is projected that 3,317 (39.11%) of residents in the Claresholm area will be over the age of 65 and 350 residents (4.13%) will be over the age of 90.

**Figure 3.5 Projected Age and Gender Distributions, Claresholm, 2017-2047**



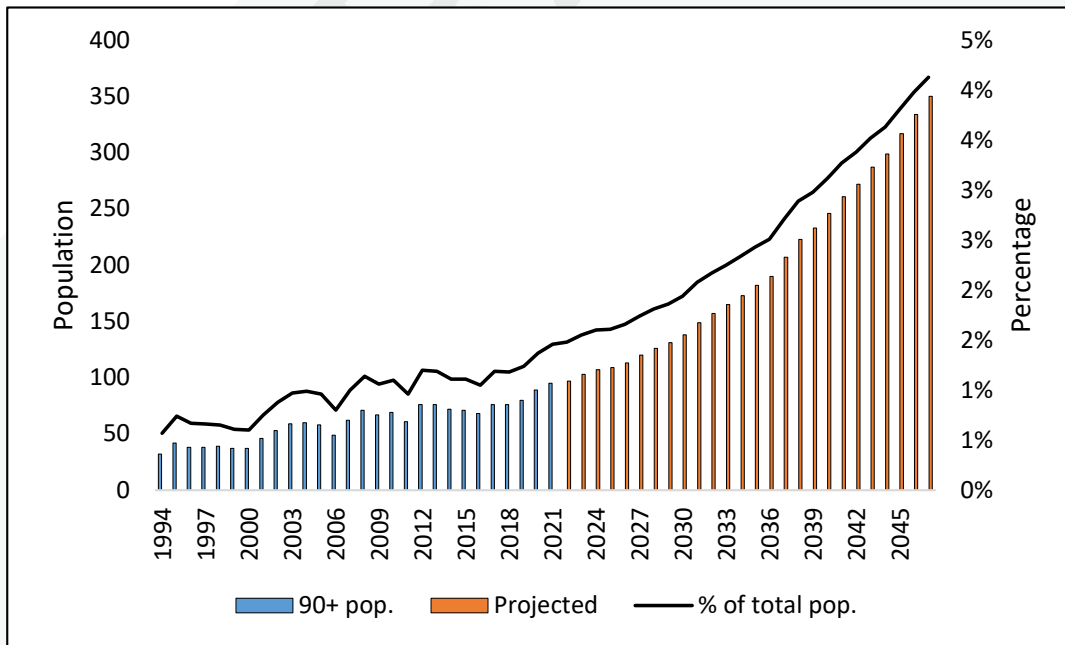
Data source: Alberta Health

**Figure 3.6 Senior (65+) share of population, Claresholm, 1994-2047**



Data source: Alberta Health

**Figure 3.7 Senior (90+) share of population, Claresholm, 1994-2047**



Data source: Alberta Health

## Family and Household Types

**Table 3.5** details the makeup of couples with children, couples without children, and lone-parent families in Claresholm. The table shows differences in how family types have grown within the study area. In Alberta, the increase in family types has been relatively similar across couples with children, couples without children, and lone-parent families. Within the Division No. 3 and Claresholm areas, the number of couples with children at home have all decreased by 9-12%. Similarly, there has been an increase in the percentage of couples without children at home in Division No. 3 and Claresholm by 12-13%. However, there is a massive difference between the rates of lone-parent families between the town and the surrounding area, with an increase of 35% in Claresholm and a decrease of 11.3% in the division.

**Table 3.5 Changes in families, Study Area, 2006-2021**

<b>Couples with children at home</b>	<b>Alberta</b>	<b>Division No. 3</b>	<b>Claresholm</b>
2006	423,280	4,190	350
2011	457,355	4,080	325
2016	509,655	3,915	330
2021	525,680	3,805	305
Change	24.19%	-9.19%	-12.86%
<b>Couples without children at home</b>	<b>Alberta</b>	<b>Division No. 3</b>	<b>Claresholm</b>
2006	351,295	4,350	545
2011	397,660	4,755	615
2016	443,665	4,810	610
2021	461,780	4,885	620
Change	31.45%	12.30%	13.76%
<b>Lone-parent</b>	<b>Alberta</b>	<b>Division No. 3</b>	<b>Claresholm</b>
2006	130,265	1,460	135
2011	144,510	1,585	145
2016	161,260	1,625	110
2021	177,190	1,975	120
Change	36.02%	35.27%	-11.11%

Data source: Statistics Canada Census Profile 2006, 2011, 2016

**Table 3.6** shows that the changes in household types are similar to the changes in family types. Alberta shows increases in 1-4+ member household types ranging from 23%-37%. In comparison, Claresholm and Division No. 3 all have increases in one and two person households between 6% and 23%. The two areas also see a decrease or stagnation in the number of 3 and 4+ member households, ranging from a -1% to a decrease of 15%.

**Table 3.6 Changes in household types, Study Area, 2006-2021**

<b>1-person</b>	<b>Alberta</b>	<b>Division No. 3</b>	<b>Claresholm</b>
2006	309,005	2,920	510
2011	342,730	2,925	505
2016	366,080	3,185	555
2021	424,055	3,620	630
Change	37.23%	23.97%	23.53%
<b>2-person</b>	<b>Alberta</b>	<b>Division No. 3</b>	<b>Claresholm</b>
2006	428,620	4,815	645
2011	477,095	5,160	710
2016	524,415	5,215	690
2021	551,420	5,485	690
Change	28.65%	13.91%	6.98%
<b>3-person</b>	<b>Alberta</b>	<b>Division No. 3</b>	<b>Claresholm</b>
2006	200,485	1,670	165
2011	224,925	1,720	175
2016	245,075	1,655	165
2021	249,135	1,675	165
Change	22.2%	-0.9%	0.0%
<b>4+</b>	<b>Alberta</b>	<b>Division No. 3</b>	<b>Claresholm</b>
2006	318,080	3,430	265
2011	345,525	3,385	240
2016	392,105	3,320	240
2021	408,615	3,385	225
Change	28.46%	-1.31%	-15.09%

Data source: Statistics Canada Census Profile 2006, 2011, 2016

## Family Projections

The RDN uses the combined growth rates of family types and population within the community to create multiple scenarios for family type growth up until the next Census period of 2021:

- The average or expected growth (designated Avg.);
- The low range of growth (designated L); and
- The high range of growth (designated H).

The results of the family type projections are in **Table 3.7** and **Figure 3.8**, below. Assuming trends continue, there should be a range in the amount of couples with children ranging from 280 to 321 families, a range in lone-parents from 102 to 130 families, and couples without children ranging from a low of 589 to a high of 654 families.

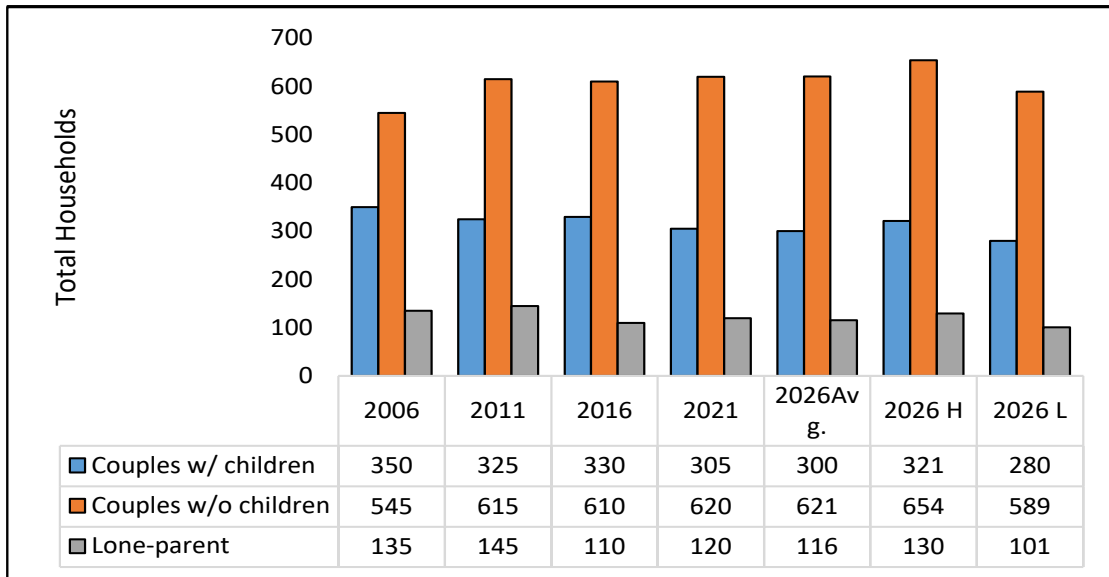
**Table 3.7 Family type projections, Claresholm, 2026**

Year	Couples w/ children	Couples w/o children	Lone-parent
2006	350	545	135
2011	325	615	145
2016	330	610	110
2021	305	620	120
<b>2026Avg.</b>	<b>300</b>	<b>621</b>	<b>116</b>
2026 H	321	654	130
2026 L	280	589	101

Data source: Statistics Canada Census Profile 2006, 2011, 2016 & RDN Estimates



**Figure 3.8 Family projections, Claresholm, 2006-2026**



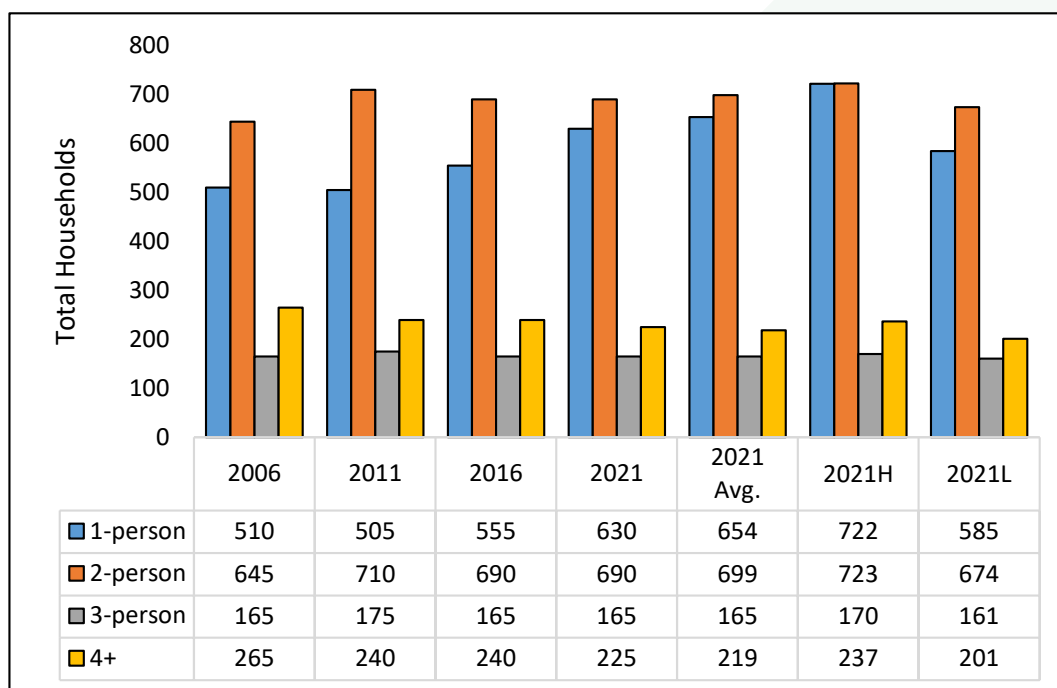
Data source: Statistics Canada Census Profile 2006, 2011, 2016 & RDN Estimates

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## Household Projections

The same method produces household projections to the next Census period, 2026. The results are in **Table 3.11** and **Figure 3.9**. Based on previous trends, there will likely be an increase to 585 to 722 single person households; a range of two person households between 674 and 723; a relatively small or non-existent change between 161 and 170 three person households, and 201 to 237 households made up of four or more people.

**Figure 3.9 Household projections, Claresholm, 2006-2026**



Data source: Statistics Canada Census Profile 2006, 2011, 2016 & RDN Estimates

**Table 3.9 Household type projections, Claresholm, 2026**

Year	1-person	2-person	3-person	4+
2006	510	645	165	265
2011	505	710	175	240
2016	555	690	165	240
2021	630	690	165	225
<b>2026 Avg.</b>	<b>654</b>	<b>699</b>	<b>165</b>	<b>219</b>
2026H	722	723	170	237

Data source: Statistics Canada Census Profile 2006, 2011, 2016 & RDN Estimates

## Household and Individual Income

**Table 3.10** compares Claresholm’s median after-tax earnings for individuals between 2006 and 2016. The earnings are inflation adjusted (indexed to 2016), so wages from 2006 and 2016 can be compared side-by-side. Adjusted for inflation, earnings increased between 2006 and 2021 for individuals across the study area, but Claresholm’s median individual after-tax income remains below the provincial average and slightly above Division No. 3’s median. Between 2006 and 2021, individual earnings increased from \$32,927.14 to \$34,400.00 (in 2021 dollars), an increase of 4%.

<b>Table 3.10 Individual median after-tax income, Study Area, 2006-2021</b>			
<b>Year</b>	<b>Alberta</b>	<b>Division No. 3</b>	<b>Claresholm</b>
2006	\$ 36,148.70	\$ 29,010.69	\$ 32,927.14
2011	\$ 41,666.42	\$ 29,330.26	\$ 33,189.03
2016	\$ 45,136.04	\$ 32,865.23	\$ 34,458.81
2021	\$ 40,400.00	\$ 33,200.00	\$ 34,400.00
<b>Change</b>	<b>11.76%</b>	<b>14.44%</b>	<b>4.47%</b>

Data source: Statistics Canada Census Profile 2006, 2011, 2016

Turning towards household after-tax income in **Table 3.11** shows a similar trend, with a steady increase in earnings between Census periods for all areas. However, in this case, both Alberta and Division No. 3 have a higher median household income, while Claresholm dropped slightly from \$60,288.13 to \$59,600 in 2021 dollars. It should be noted that Claresholm has a smaller portion of residents currently in the work force and an older population, so these numbers may be heavily influenced by retirees and other non-workers with smaller or fixed incomes.

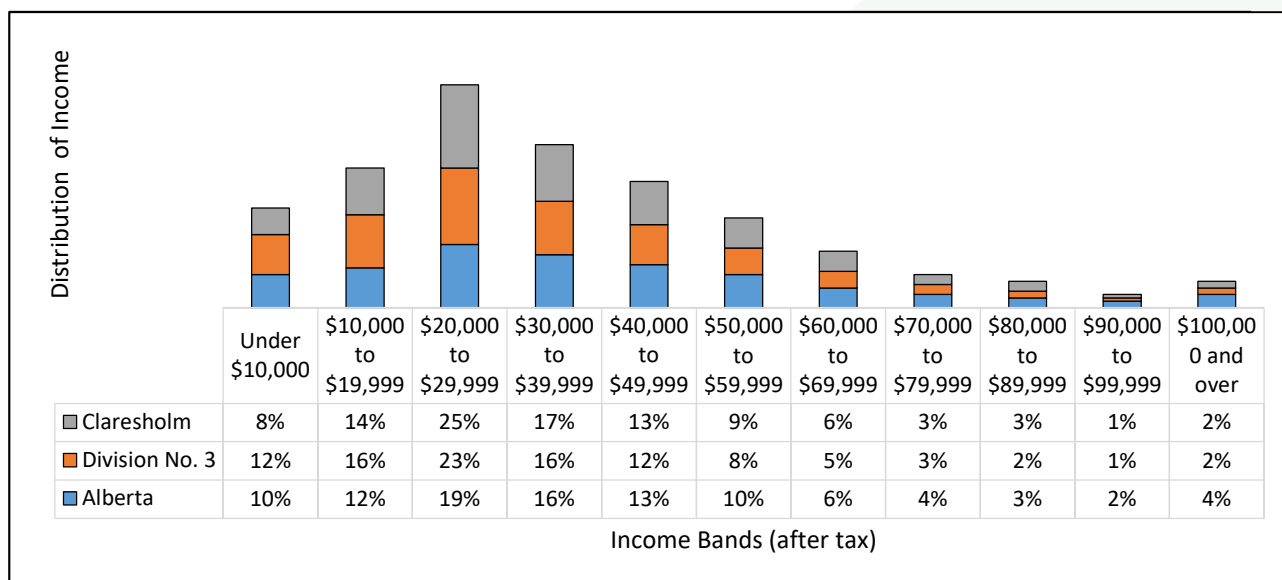
<b>Table 3.11 Household median after-tax Income, Study Area, 2006-2021</b>			
<b>Year</b>	<b>Alberta</b>	<b>Division No. 3</b>	<b>Claresholm</b>
2006	\$ 76,715.57	\$ 64,454.75	\$ 60,288.13
2011	\$ 86,367.09	\$ 65,500.27	\$ 60,101.53
2016	\$ 95,211.71	\$ 70,110.44	\$ 62,124.75
2021	\$ 83,000.00	\$ 68,500.00	\$ 59,600.00
<b>Change</b>	<b>8.19%</b>	<b>6.28%</b>	<b>-1.14%</b>

Data source: Statistics Canada Census Profile 2006, 2011, 2016

## Income Distribution by Gender

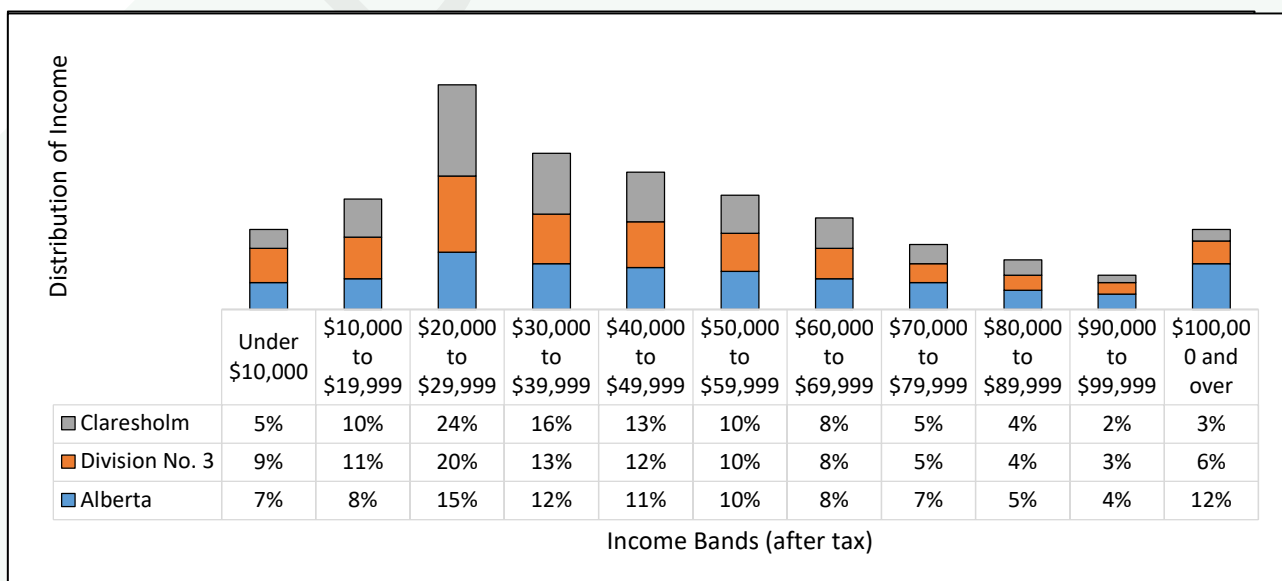
**Figures 3.10** and **3.11** compare female and male income distributions across the study area. As both figures show, the differences in income distribution within the Study Area are minimal, although it is noteworthy that most of the largest differences can be found on the extremely high and low ends of the income spectrum. Comparing female and male earnings for 2021 show that a greater proportion of males are high-income earners than females, but that in Claresholm this gap is most visible in the \$10,000 to \$29,999 income groups at 7%. As shown in **Figure 3.12**.

**Figure 3.10 Female individual income distribution, Study Area, 2021**



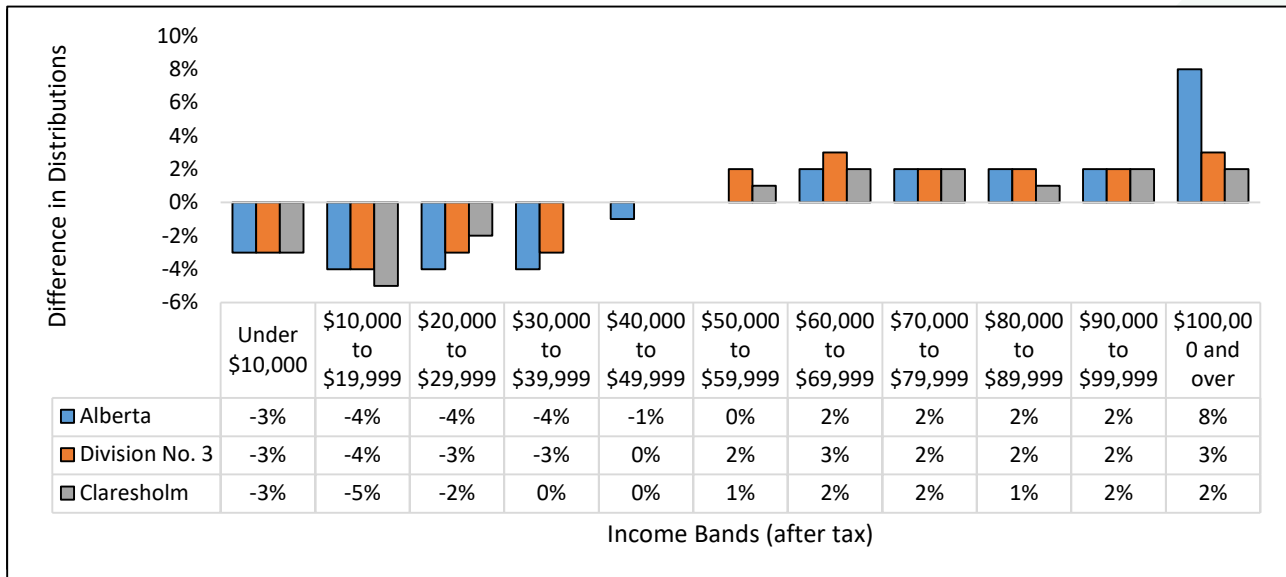
Data source: Statistics Canada Census Profile 2016

**Figure 3.11 Male individual income distribution, Study Area, 2021**



Data source: Statistics Canada Census Profile 2016

**Figure 3.12 Percentage difference (male - female) in income, Study Area, 2021**

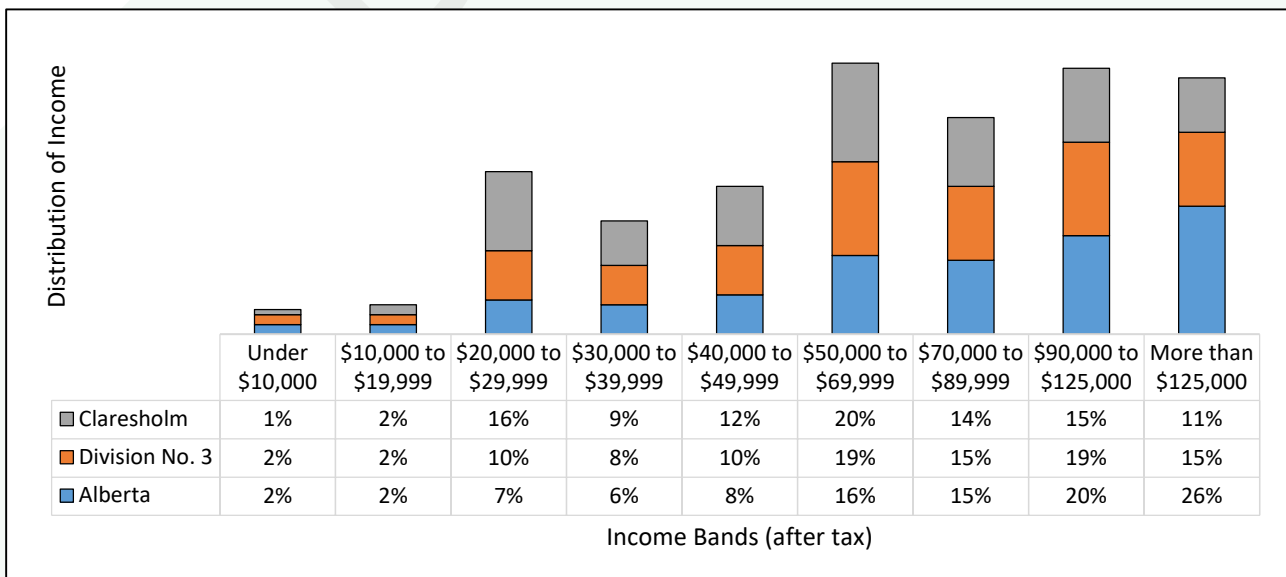


Data source: Statistics Canada Census Profile 2016

## Household Income Distributions

**Figure 3.13** compares the after-tax income distributions across the study area. As reflected in the individual earning distributions, The differences between Claresholm and Division No. 3 are minimal, with the largest gap at a 6% difference at the \$20,000 to \$29,999 mark. However, the province of Alberta begins to far surpass both areas at the \$125,000 and above mark, with 26% of households that level compared to 11%-15%.

**Figure 3.13 Household income distribution, Study Area, 2021**

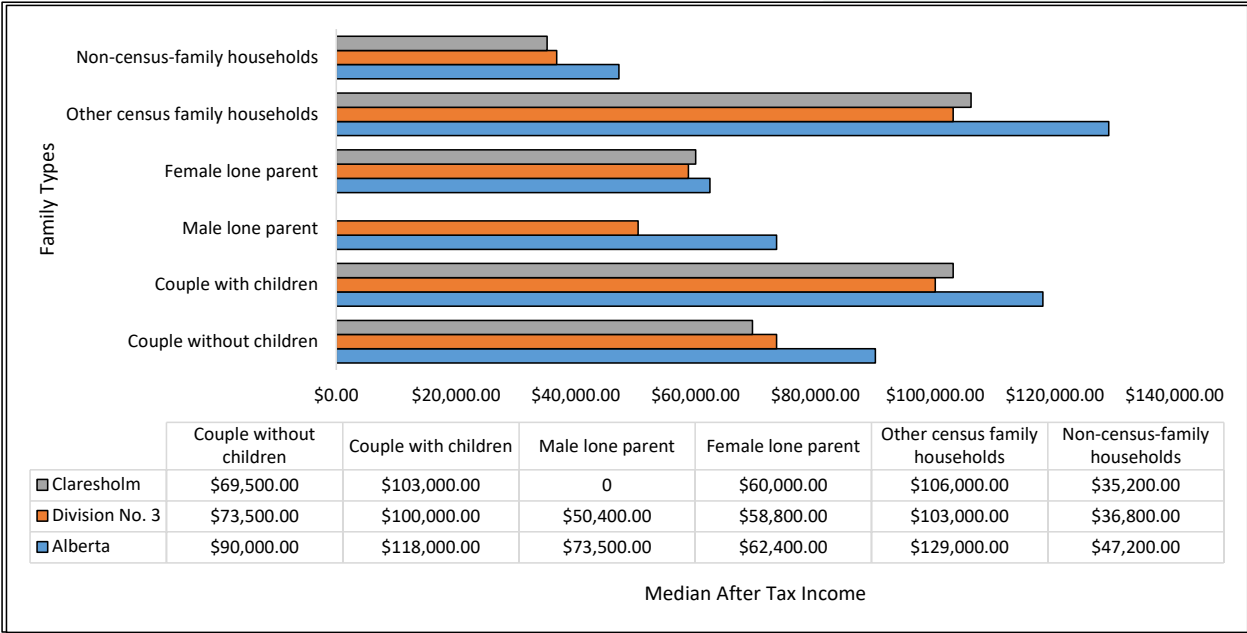


Data source: Statistics Canada Census Profile 2016

# Family Income Distributions

**Figure 3.14** compares after-tax median incomes of family types across the study area. Overall, Claresholm tends to have lower incomes than the province as a whole. However, the town does perform slightly better than Division No. 3 for couples with children, female lone parents, and other census family households. As of the 2021 census, there were either no male lone-parent households recorded in the town, or the numbers were so low that they were suppressed due to privacy concerns.

**Figure 3.14 Family income, Study Area, 2021**



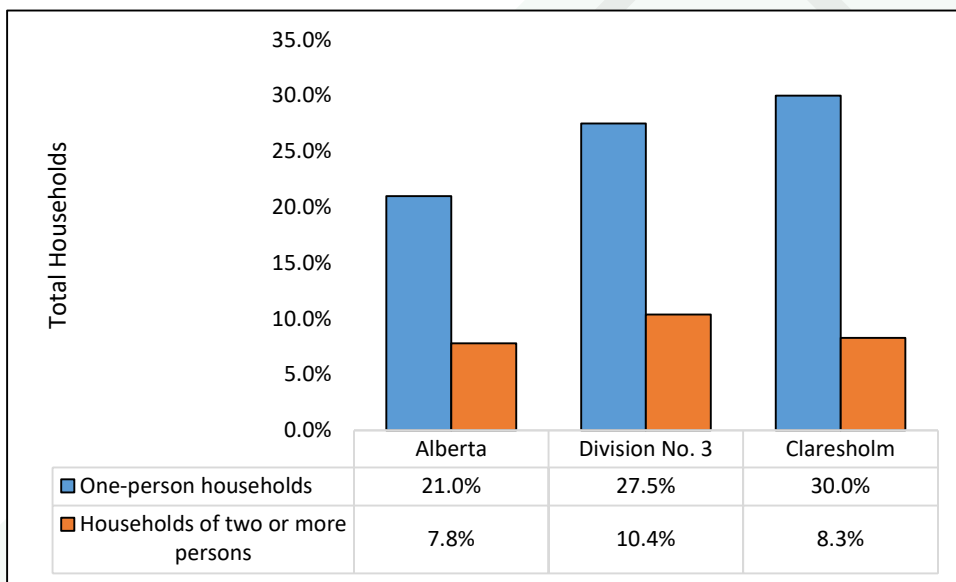
Data source: Statistics Canada Census Profile 2016

## Low-income Measures – Families and Households

The Low Income Measure (LIM) is an internationally recognized method commonly used to calculate the number of persons or households in low income, which takes the size of households into account. Because LIM requires the number of people in a household, only individual and household type LIM tables are available. **Figure 3.15** is the LIM (after-tax) of one and two-person households in the study area. Both household types in Claresholm face higher incidence of low income based on LIM than either Alberta or the Census Division No. 3 for one person households, but is situated between the province and the division when it comes to households of two or more people.

*Updated figures from the 2021 Canada Census have not announced an expected release date. RDN is in the process of contacting Statistics Canada for the data.*

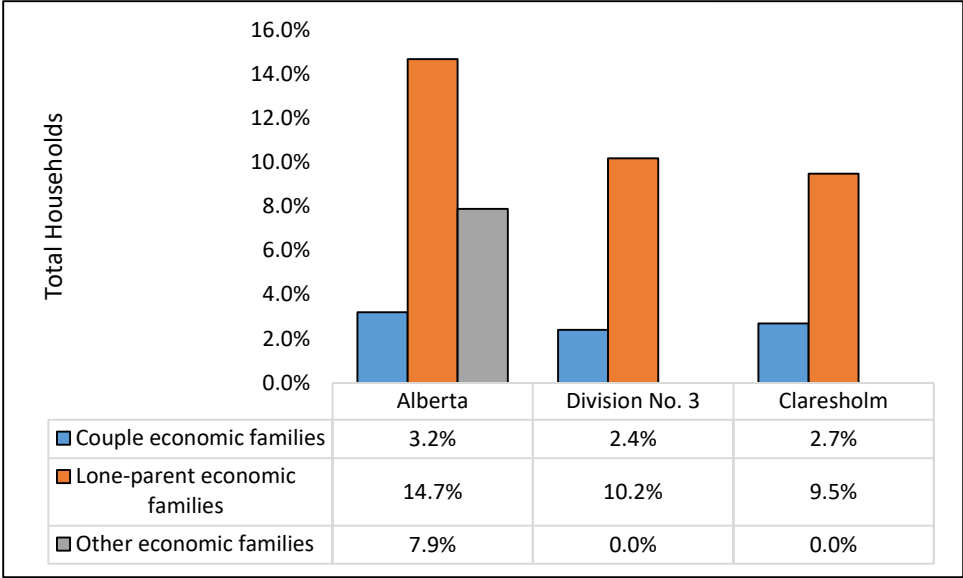
**Figure 3.15 Low Income Measure (after-tax), Study Area, 2016**



Data source: Statistics Canada Census Profile 2016

Low Income Cut-offs (LICO), are measures that look at thresholds calculated by Statistics Canada which determine the point at which a family or person would devote a larger than average amount of their income to necessities. Figure 3.16 is the LICO (after-tax) comparison of the study area, which shows that Claresholm couple families have a lower likelihood of being in low income than Alberta, but higher than Division No. 3. Lone parent economic families are also less likely to meet the LICO marks. Due to the smaller population, other economic families do not show up for Division No. 3 or Claresholm.

**Figure 3.28 Low Income Cut-offs (after-tax), Study Area, 2016**



Data source: Statistics Canada Census Profile 2016



## Low-Income Measures – Individuals

**Tables 3.14** and **3.15** summarize the individual low-income data for the study area using the LIM and LICO measures (after-tax). The tables show that low-LIM prevalence is more prevalent in Claresholm and Division No. 3 than in the province overall. This is particularly true with individuals ages 0 to 5 and residents over the age of 55. However, when using LICO measures, Claresholm generally performs better than the other study regions. When taken together, this strongly implies that some categories of Claresholm residents are more likely to be affected by low income, but it's at a less severe level than other residents of Alberta.

**Table 3.14 Low Income Measure (LIM) after-tax, Study Area, 2016**

Age	Alberta		Division No. 3		Claresholm	
	In low income	%	In low income	%	In low income	%
0 to 5 years	41,750	13.5%	1,705	20.1%	150	17.1%
6 to 17 years	72,470	12.4%	4,020	16.0%	360	10.0%
18 to 24 years	34,380	9.9%	1,830	12.0%	230	9.8%
25 to 54 years	134,145	7.7%	8,335	12.0%	985	9.6%
55 to 64 years	42,340	8.6%	4,010	13.9%	490	15.7%
65 years and over	38,800	8.6%	5,715	10.2%	875	12.5%

Data source: Statistics Canada Census Profile 2016

**Table 3.15 Low Income Cut Offs (LICO) after-tax, Study Area, 2016**

Age	Alberta		Division No. 3		Claresholm	
	In low income	%	In low income	%	In low income	%
0 to 5 years	28,190	9.1%	1,970	7.5%	160	8.3%
6 to 17 years	48,740	8.4%	4,515	5.6%	380	6.2%
18 to 24 years	37,870	11.0%	1,965	5.8%	240	5.9%
25 to 54 years	112,440	6.4%	9,015	4.6%	1,045	4.1%
55 to 64 years	31,500	6.4%	4,390	5.6%	540	6.9%
65 years and over	14,780	3.3%	6,270	1.5%	985	2.0%

Data source: Statistics Canada Census Profile 2016

## Demand Tables – Families

Combining data on the number of families with certain children of different age groups and the national occupancy standards creates a table for bedroom demand. **Table 3.16** and **Table 3.17** shows the minimum and maximum number of bedrooms required to satisfy the family demand, based on family size and age of the children. **Table 3.16** is specific to couples census families with children, whereas **Table 3.17** is for lone-parent Families.

Since a lone-parent family or census family with child would either have a minimum of one child and one or two parents, by occupancy standards, a one bedroom is not suffice for either type of family. Bedroom requirements for census-couples without children would classify as a two-person household, and are included in the bedroom demand for households.

**Table 3.14 Couple census family bedroom demand, Claresholm, 2016**

	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Max	0	203	166	65
Min	0	102	97	14

Data source: Statistics Canada Census Profile 2016 & RDN Estimates

**Table 3.15 Lone-parent family bedroom demand, Claresholm, 2016**

	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Max	0	82	49	5
Min	0	38	33	0

Data source: Statistics Canada Census Profile 2016 & RDN Estimates

## Demand Tables – Households

The demand tables by household size provide a more general estimate of the bedroom demand, and help to fill in family type gaps, such as one-person households (who by Statistics Canada definition, not a family). Table 3.18 outlines the bedroom demand for Claresholm by household type.

Without knowing how many children are in these households, the minimum on each could tangibly be zero (as shown below). For instance, a family of one adult and two children both over the age of 16 and different genders would require at least a 3-bedroom unit. However, if those children are both under 5, then the parent only needs a 2-bedroom unit. For this reason, the minimum demands are kept at 0 for all unit sizes greater than one bedroom.

**Table 3.16 Household size bedroom demand, 2021**

	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Max	1,320	990	390	225
Min	630	-	-	-

Data source: Statistics Canada Census Profile 2016 & RDN Estimates

**Table 3.16 Total demand of one-person households, lone-parent families, and couple census families, 2021**

	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Max	630	285	215	70
Min	630	830	130	14

Data source: Statistics Canada Census Profile 2016 & RDN Estimates

## Conclusions to the Demand Section

The data covered in the Housing Demand Section made several key insights into the demand profile for Claresholm. Planners and interested development partners should take note of the following trends in demographics at the onset of any building programming or consultation.

- The trends in family and household composition show that there is an decreasing amount of three and four+ person households, as well as a decrease in couples with children at home.
- The same trends show that the one person, two person and couple without family households have increased, indicating increased demand for one and two-bedroom units in the Municipality. This demographic would include seniors who do not live with children and childless couples.
- The senior segment of Claresholm will continue to grow, and the town will have to ensure it has an adequate number of support living and independent living units to retain this segment of the population.
- Income data shows that local households tend to earn less than the provincial median, an important consideration when determining the type of housing to build in the community. These types of households may likely rather live in low rise condominiums, duplexes or townhouses versus single detached homes, or may prefer renting to avoid being over-burdened by shelter costs.
- One-person households are the most likely to be living in low-income, and struggle to afford basic needs. They represent the greatest need in the community from a vulnerability perspective.
- Based on the household and family composition of the city, there is likely to be a demand for one and two bedroom type units. The types and tenancy preferences are further discussed in Section 5

## 4 Housing Supply

### Housing Supply Summary

The housing supply profiles the current housing inventory of Claresholm. Development of the housing supply helps to characterize the types of gap which may exist in the community when compared to the housing demand.

- The overwhelming majority of homeowners live in single detached houses, while renters are mostly split between single detached houses and low rise apartments.
- The most common type of dwelling is a house with four or more bedrooms, followed by a house with three bedrooms.
- The majority of housing stock was built before 1980, although there has been a steady increase in recent years.
- The housing in Claresholm remains significantly cheaper than the province, with median values over 100k lower. Claresholm is also slightly lower in median house value than the surrounding Division No. 3.
- Rental vacancy rates can swing around a lot between different years, although that is likely heavily influenced by the low number of purpose built rentals.
- Affordability is the most significant housing issue facing people in Claresholm, followed by inadequacy due to needing significant repairs.

## Housing Universe

The housing universe in Claresholm is predominantly low-density builds such as single-detached homes, with over 86% of owners and 30% of renters living in such dwellings. **Tables 4.1** and **Tables 4.2** summarize the ownership and rental dwelling types from the 2021 Census.

**Table 4.1 Owner Housing Universe, Study Area, 2021**

	Alberta	Share	Division No. 3	Share	Claresholm	Share
Single-detached house	873,285	75.4%	9,460	91.8%	1,130	86.3%
Apartment that has five or more storeys	18,460	1.6%	0	0.0%	0	0.0%
Semi-detached house	17,900	1.5%	20	0.2%	0	0.0%
Row house	69,965	6.0%	90	0.9%	20	1.5%
Apartment or flat in a duplex	555	0.0%	30	0.3%	0	0.0%
Apartment fewer than five storeys	69,590	6.0%	100	1.0%	25	1.9%
Other single-attached house	71,270	6.2%	185	1.8%	75	5.7%
Movable dwelling	36,475	3.2%	425	4.1%	60	4.6%

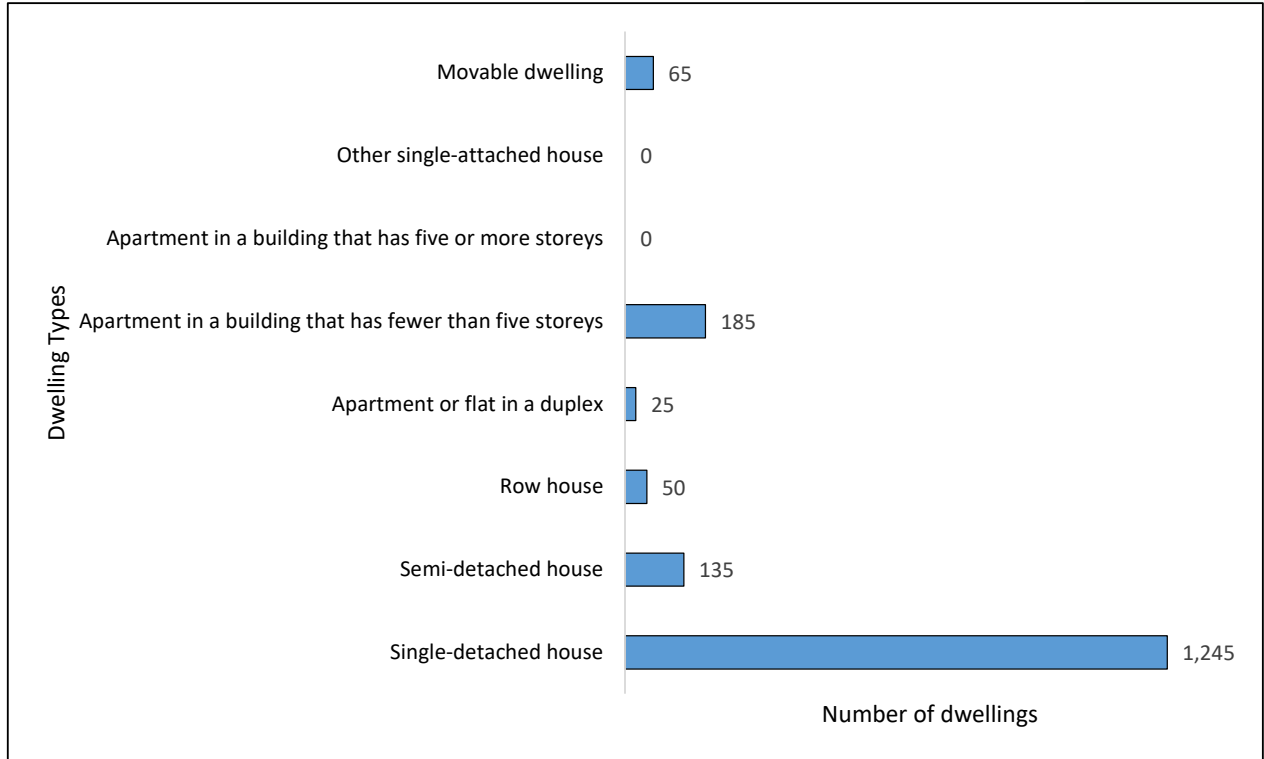
**Table 4.2 Renter Housing Universe, Study Area, 2021**

	Alberta	Share	Division No. 3	Share	Claresholm	Share
Single-detached house	112,360	24.2%	1,645	63.3%	120	30.0%
Apartment that has five or more storeys	56,365	12.1%	15	0.6%	0	0.0%
Semi-detached house	24,550	5.3%	100	3.8%	20	5.0%
Row house	177,020	38.1%	380	14.6%	40	10.0%
Apartment or flat in a duplex	535	0.1%	15	0.6%	0	0.0%
Apartment fewer than five storeys	57,245	12.3%	165	6.3%	170	42.5%
Other single-attached house	28,980	6.2%	165	6.3%	50	12.5%
Movable dwelling	8,165	1.8%	115	4.4%	0	0.0%

Data source: Statistics Canada Census Profile 2016

Combining both renters and owners, **Figure 4.1** shows the number of each type of dwelling.

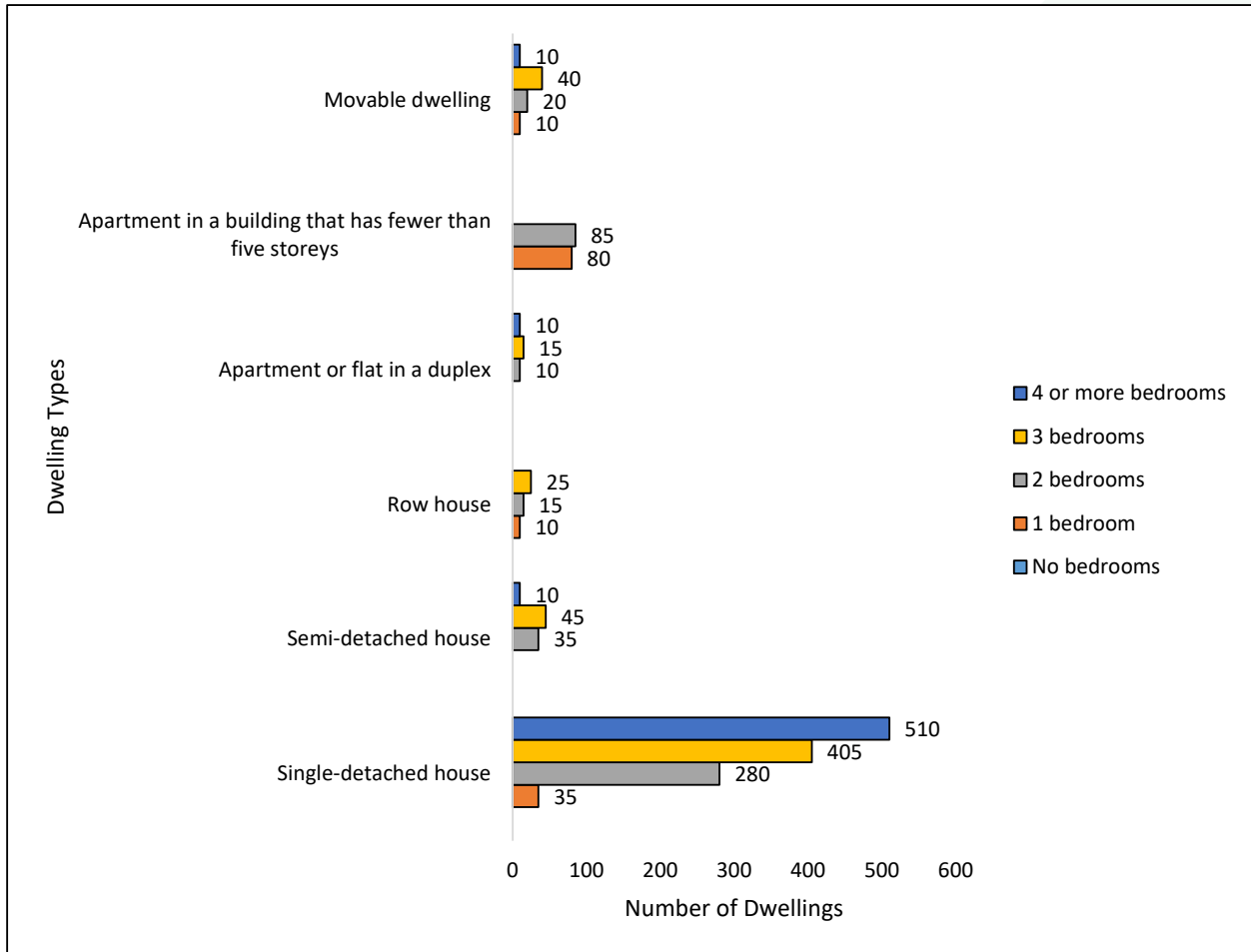
**Figure 4.1 Dwelling types, Claresholm, 2021**



Data source: Statistics Canada Census Profile 2016

**Figure 4.2** further shows that there is a relatively diverse selection of bedroom options for residents in Claresholm. Overall, 2-4 bedroom houses are the most common dwelling types.

**Figure 4.2 Number of bedrooms by dwelling type, Claresholm, 2016**



Data source: Statistics Canada Census Profile 2016

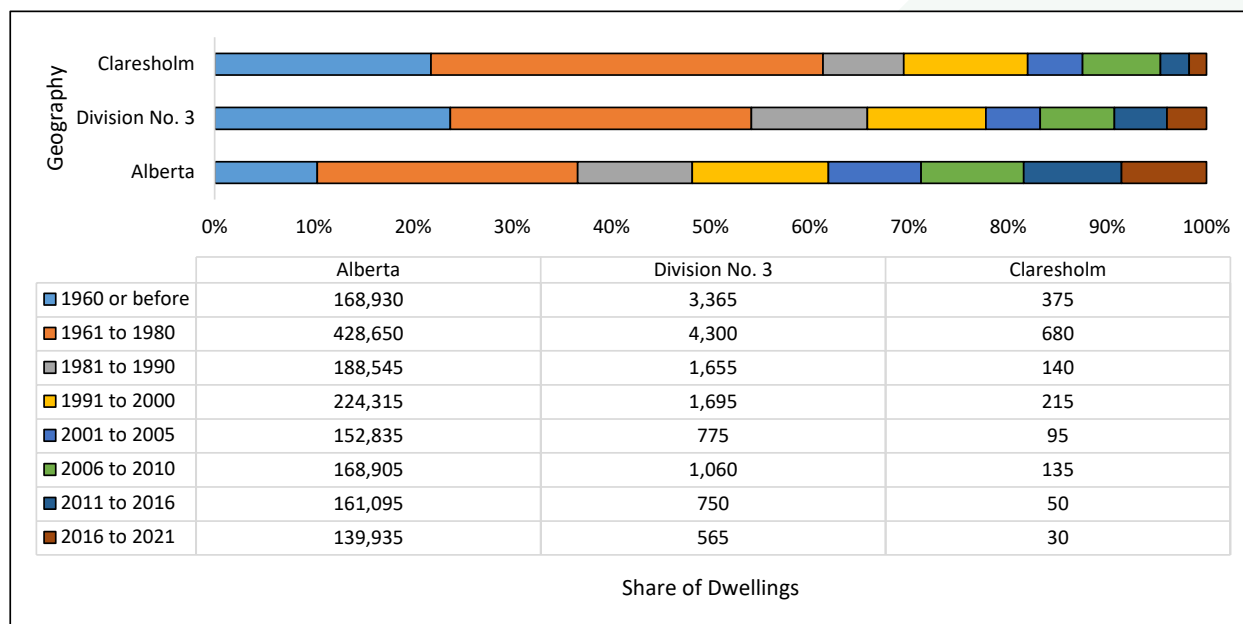
*Updated figures from the 2021 Canada Census have not announced an expected release date. RDN is in the process of contacting Statistics Canada for the data.*



## Age of Buildings and New Housing Supply

Relative to Alberta and Division No. 3, more homes in Claresholm were built before 1980, with another spurt of development in the 1990s and a consistent growth afterwards. However, older housing stock remains the majority of the dwellings as of the 2021 census, as shown in **Figure 4.2**.

**Figure 4.2 Age of dwellings, Study Area, 2021**



Data source: Statistics Canada Census Profile 2016

## Ownership Dwelling Values

The median value of dwellings in Claresholm tend to be lower than that of the province and division, as shown in Table 4.3. Due to a lack of owner occupied dwellings that are zero or one bedroom, these show up as \$0.

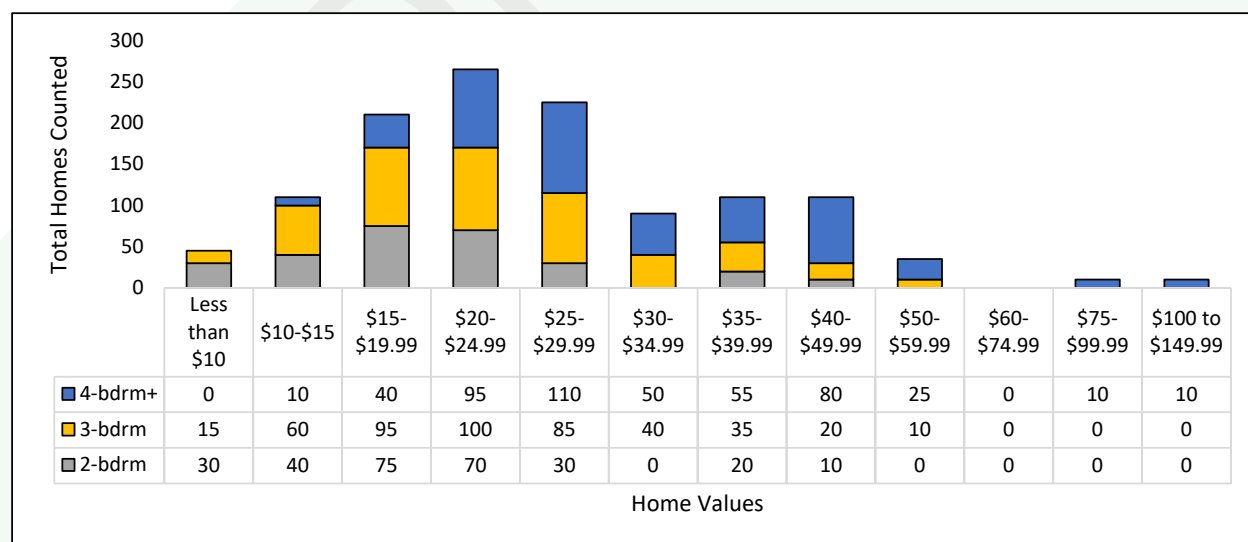
**Table 4.4 Median Value, Study Area, 2016**

	Alberta	Division No. 3	Claresholm
No bedrooms	\$250,739	\$0	\$0
1 bedroom	\$240,197	\$189,855	\$0
2 bedrooms	\$300,054	\$199,818	\$184,636
3 bedrooms	\$399,580	\$250,009	\$220,535
4 or more bedrooms	\$449,734	\$300,148	\$287,264

Data source: Statistics Canada Census Profile 2016

**Figure 4.4** breaks down the distribution of owned dwellings by value and number of bedrooms. On average, the majority of dwellings are found in the \$400,000 to \$499,999 range. As expected, the number of larger units (three or four-or-more) increase proportionately with the median values.

**Figure 4.3 Distribution of homeowner values by number of bedrooms, Claresholm, 2016**

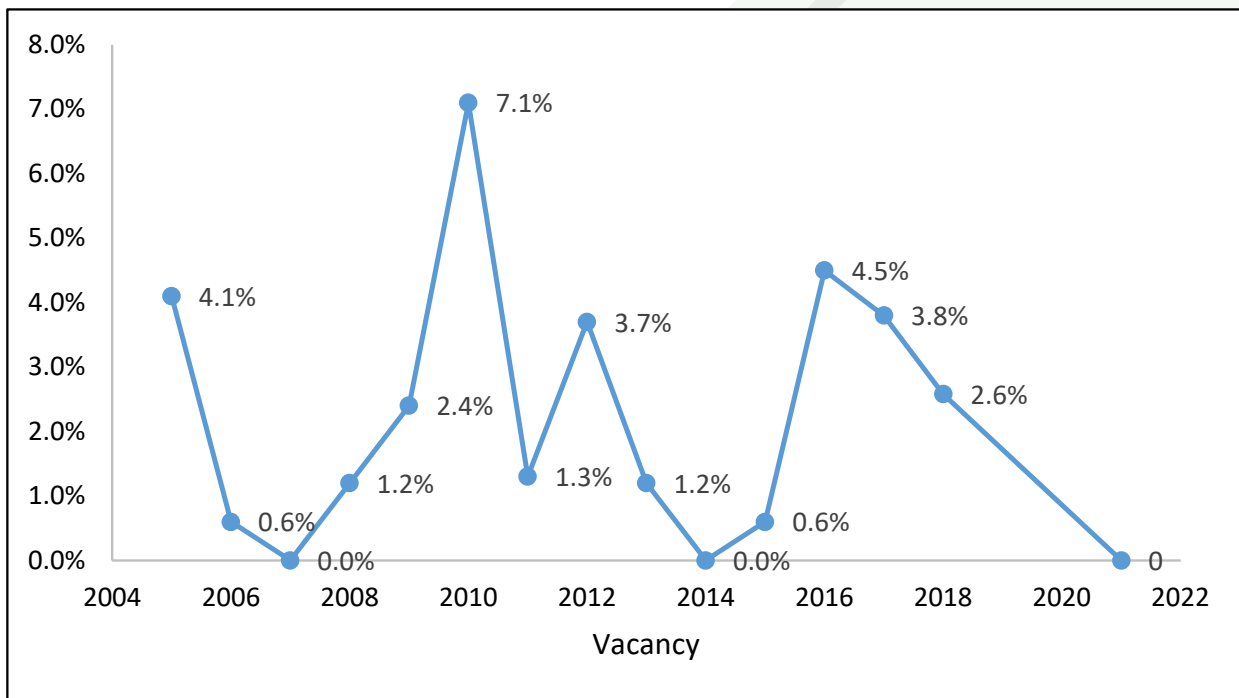


Data source: Statistics Canada Census Profile 2016

## Rental Supply

The source of this data comes via the Alberta Regional Dashboard using information from the annual Alberta Vacancy Rental Survey. It looks at residential vacancy rate for units in non-subsidized rental buildings containing three or more rental units. It does not take into account secondary rentals such as single family homes or basement suites. Figure 4.5 compares the rental vacancy rates as reported to the by the Vacancy Rental Survey count for Claresholm. The report shows that rental vacancies can swing between 0% and 7.1%. Due to Claresholm's size and lower rental rates, these swings can be caused by a relatively small number of vacancies. Presumably due to the Covid-19 Pandemic, there is no available data for 2019 and 2020.

**Figure 4.8 Vacancy, Claresholm, 2004-2021**



Data source: Alberta Regional Dashboard

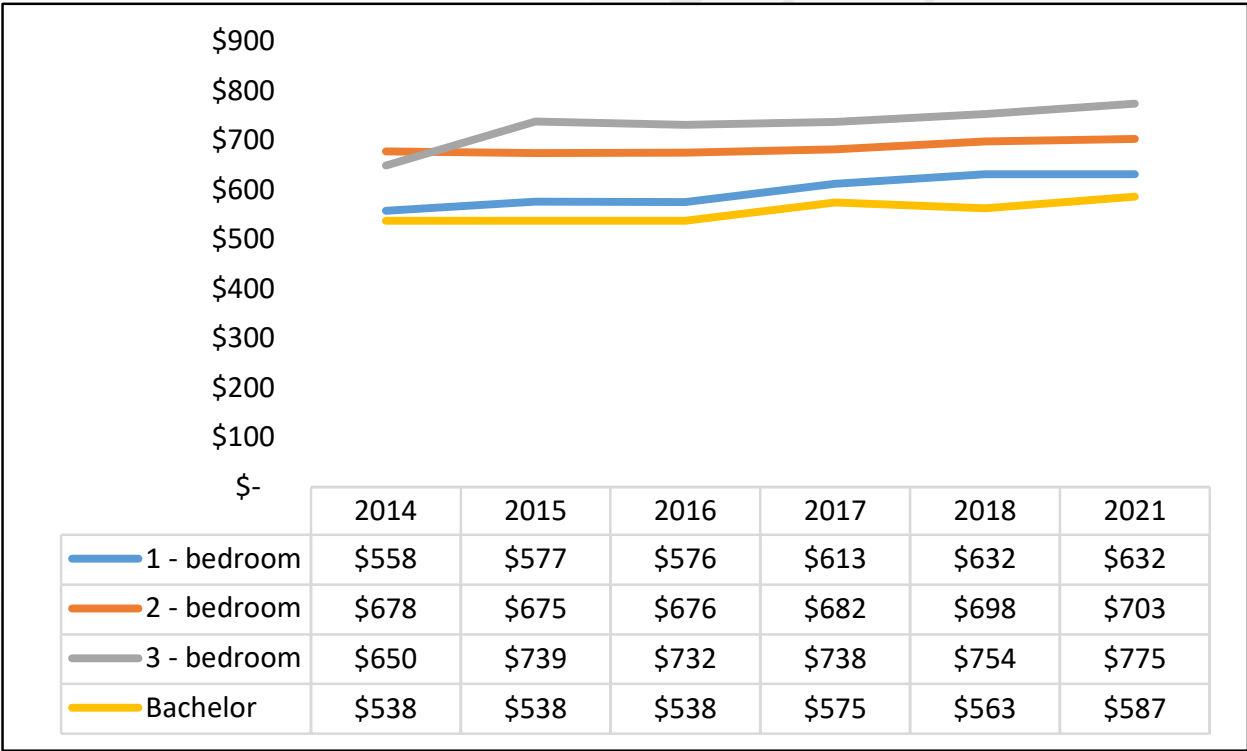
# Rents

**Figure 4.9** shows the average rental over time broken down by the number of bedrooms in Claresholm.

As of 2021, rents averaged between \$587 and \$775. However, it is important to reflect that this data only reflects the prices of purpose-built rental housing in and does not necessarily reflect housing arrangements such as basement suites or detached houses, or renters paying lower rates due to the length of their tenure.

Statistics Canada has the 2021 median rental rates for tenants in Claresholm as \$870 and average at \$948. It does not break down the rates by bedroom number. Qualitative interviews with residents and surveys of rental sites has rental suites ranging from \$850-\$1,200 a month, but there is a large variation depending on length of tenancy and number of bedrooms.

**Figure 4.9 Average Rental Rates, Claresholm, 2014-2021**



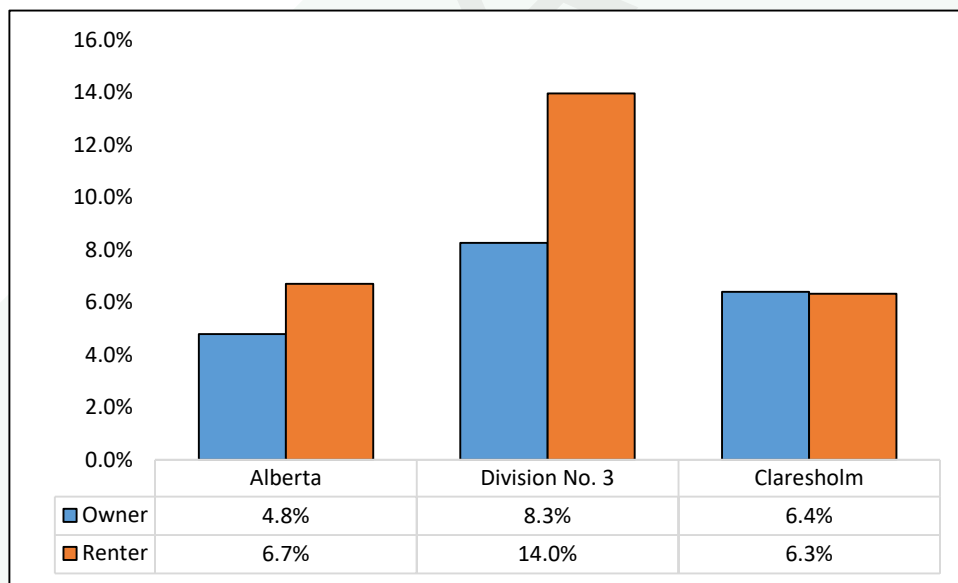
Data source: Alberta Regional Dashboard

## Condition, Suitability, and Affordability by Tenancy

The condition of a dwelling refers to maintenance – if the home requires major maintenance (defective plumbing, electrical rewiring, etc.) it is non-adequate. Suitability refers to the minimum number of bedrooms required based on the age and make-up of residents in a particular household. The National Occupancy Classification (NOC) defines the minimum number of bedrooms. If there are fewer bedrooms than required by the NOC, then the home is not suitable. Affordability, in this case, means that a household spends over 30% of their gross income in rent or mortgage/maintenance/taxes. **Figures 4.7 to 4.9** compare rates of non-adequate, non-suitable, and non-affordable housing. These figures show that renters are either nearly on par or disproportionately living with housing issues in Claresholm. Renters face slightly lower rates of non-adequate housing in the Study Area at 6.3% and 6.4%, respectively. Renters also have higher rates of non-suitable housing compared to owners with 2.5% and 1.6%. The biggest issue seems to be affordability, with 41.8% of renters and 16.4% of homeowners paying more than 30% of their incomes on housing.

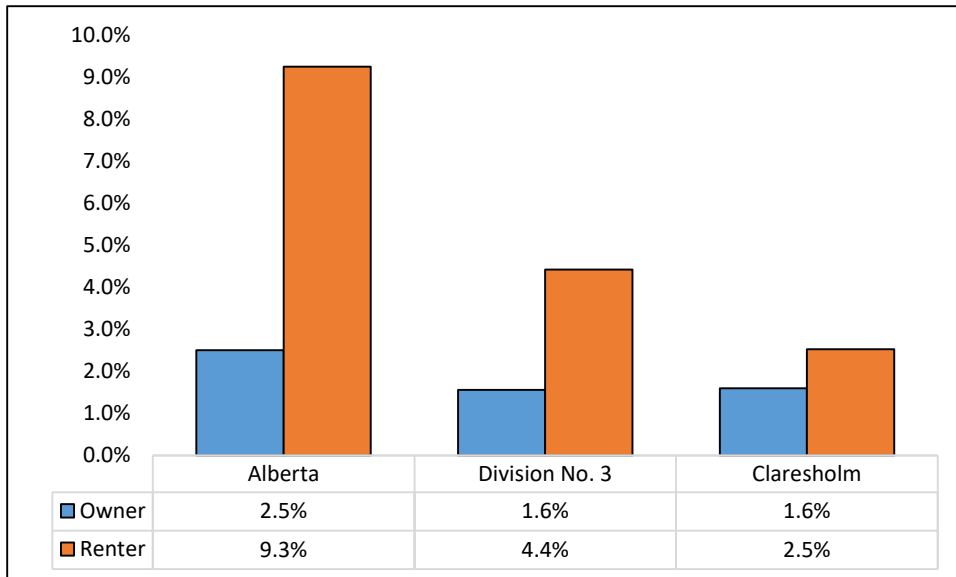
*Updated figures from the 2021 Canada Census have recently been released. RDN is in the process of updating.*

**Figure 4.10 Non-adequate rates by tenancy, Study Area, 2016**



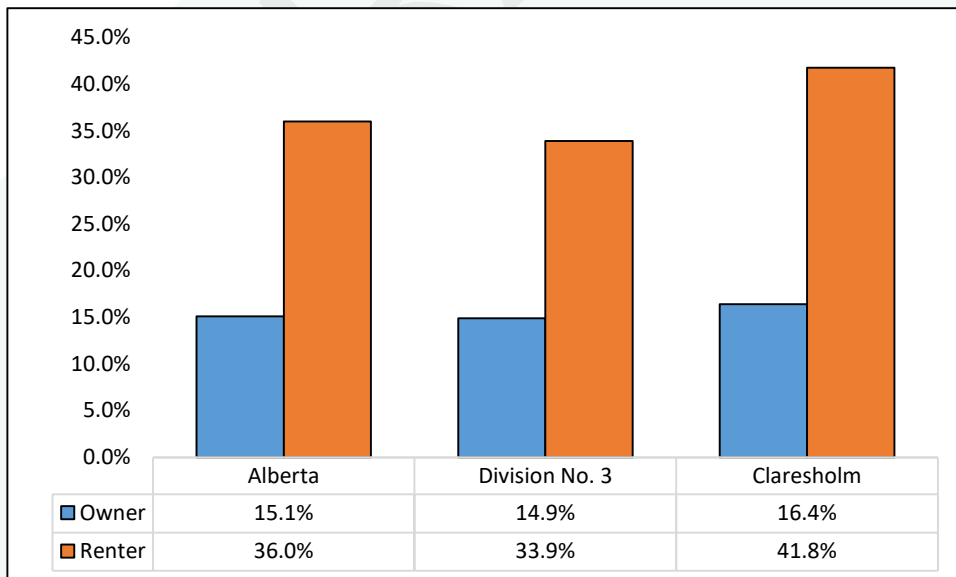
Data source: Statistics Canada Census Profile 2016

**Figure 4.10 Non-Suitable rates by tenancy, Study Area, 2016**



Data source: Statistics Canada Census Profile 2016

**Figure 4.11 Non-affordable rates by tenancy, Study Area, 2016**



Data source: Statistics Canada Census Profile 2016

## Conclusions to the Supply Section

The housing supply profiles the current housing inventory of Claresholm. The key findings of the housing universe in Claresholm are:

- A high number of single-detached homes relative to the population, especially for homeowners. This may present an opportunity for smaller, lower cost housing alternatives.
- A high level older housing stock, which may be needing significant repairs or be at the end of its useful life.
- The median reported value for dwellings in Claresholm is less than the Province, which could become more of a selling feature for people wanting a lower cost of living.
- The rental vacancies in Claresholm show wide fluctuations that presumably mirror the small number of rental units.
- The largest issue for residents regarding housing are homes that are not affordable or needing major repairs.

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## 5 Gap Analysis

### Gap Analysis Summary

- A gap analysis looks at relevant Census variables and other secondary data to help define the housing need within the community.
- The number of private dwellings in comparison to the population shows a lower average number of persons per dwelling, 2.17, compared to the ratio for Alberta and Division No. 3.
- Unaffordability seems to be the main issue for households in Claresholm, with one person households being heavily affected as subsidized tenants, non subsidized tenants, homeowners without a mortgage, and homeowners with a mortgage.
- Similarly, lone-parent non-subsidized renters and couples with children and a mortgage face the highest rates of unaffordability in the community.
- The comparison of bedrooms against family types indicate a shortage of one and two bedroom type homes, and an oversupply of three and four+ bedrooms.
- The gaps across the housing continuum are mainly ensuring that there is adequate supply of smaller housing units as residents get older, and support for young families.



## Dwellings per Person

As a basic measure of a sufficient supply of housing, Claresholm should aim to have at least the same number of dwellings relative to its larger geographies. **Table 5.1** shows that the Municipality has a lower average number of persons per dwelling comparable to both the Province and Census Division.

**Table 5.1 People per dwelling, Study Area, 2016**

	Alberta	Division No. 3	Claresholm
Population, 2016	4,067,175	38,956	3,780
Total private dwellings	1,654,129	15,405	1,742
People per dwelling	2.46	2.53	2.17

Data source: Statistics Canada Census Profile 2016

This indicates that there are no severe overcrowding issues for current residents in Claresholm, relative to the size of the population. However, this does not necessarily mean that all dwellings are suitable, adequate or affordable for residents.

## Housing Indicators by Household Size

The following section captures housing indicators by household size: 1 to 5. **Table 5.2** provides an overview of Census housing indicators as of 2016. As the tables show, there are households in Claresholm that are dealing with a wide variety of issues. For non-suitable housing, the groups most affected are three person owners with a mortgage at 33.3%, and five person subsidized renters at 50.0%. However, the actual number of households dealing with these issues is rather low, with a total of 30 households within the entire town.

Non-adequacy appears to affect homeowners with a mortgage and subsidized tenants the most, with one to two person owner households and three to four person subsidized tenants dealing with this issue.

Lastly, affordability is most prominent amongst households in Claresholm. One person households seem to be the most affected, with 87.5% of non-subsidized renters paying too much for rent.

*Updated figures from the 2021 Canada Census have not announced an expected release date. RDN is in the process of contacting Statistics Canada for the data.*

**Table 5.2 Housing indicators by tenure, Claresholm, 2016**

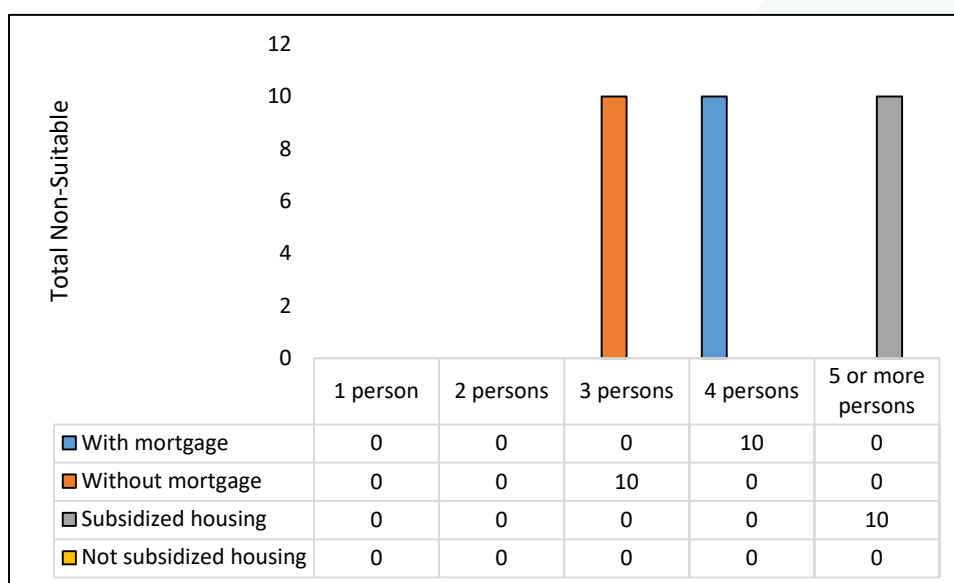
	Owner w/ mortgage	Owner w/o mortgage	Non sub'd tenants	Sub'd tenants	Owner w/ mortgage	Owner w/o mortgage	Non sub'd tenants	Sub'd tenants
<b>Not-suitable</b>								
1 person	0	0	0	0	0.0%	0.0%	0.0%	0.0%
2 persons	0	0	0	0	0.0%	0.0%	0.0%	0.0%
3 persons	0	10	0	0	0.0%	33.3%	0.0%	0.0%
4 persons	10	0	0	0	8.0%	0.0%	0.0%	0.0%
5+	0	0	0	10	0.0%	0.0%	0.0%	50.0%
<b>Non-adequate</b>								
1 person	20	10	0	0	12.5%	5.4%	0.0%	0.0%
2 persons	30	10	0	10	10.9%	3.1%	0.0%	10.0%
3 persons	0	10	0	15	0.0%	33.3%	0.0%	30.0%
4 persons	10	0	0	10	8.0%	0.0%	0.0%	50.0%
5+	0	0	0	0	0.0%	0.0%	0.0%	0.0%
<b>Non-affordable</b>								
1 person	85	35	35	90	53.1%	18.9%	87.5%	60.0%
2 persons	60	15	0	25	21.8%	4.6%	0.0%	25.0%
3 persons	0	0	0	10	0.0%	0.0%	0.0%	20.0%
4 persons	0	0	0	0	0.0%	0.0%	0.0%	0.0%
5+	10	0	0	0	22.2%	0.0%	0.0%	0.0%

Data source: Statistics Canada Census Profile 2016

## Non-suitability

**Figure 5.1** shows the average expected number of overcrowded households by 2021, assuming that rates of non-suitable housing do not change between 2016 and 2021. Based on trends in household types and population growth, the total number of overcrowded households will increase alongside the rest of the population, with the number increasing to 30 households. Table 5.3 provides the high and low estimate for non-suitable households in 2021, based on the household projections from Section 3.

**Figure 5.1 Averaged Non-suitability by Household Type Projections, Claresholm, 2021**



Data source: Statistics Canada Census Profile 2016

**Table 5.3: Non-suitability Projections, Claresholm, 2021**

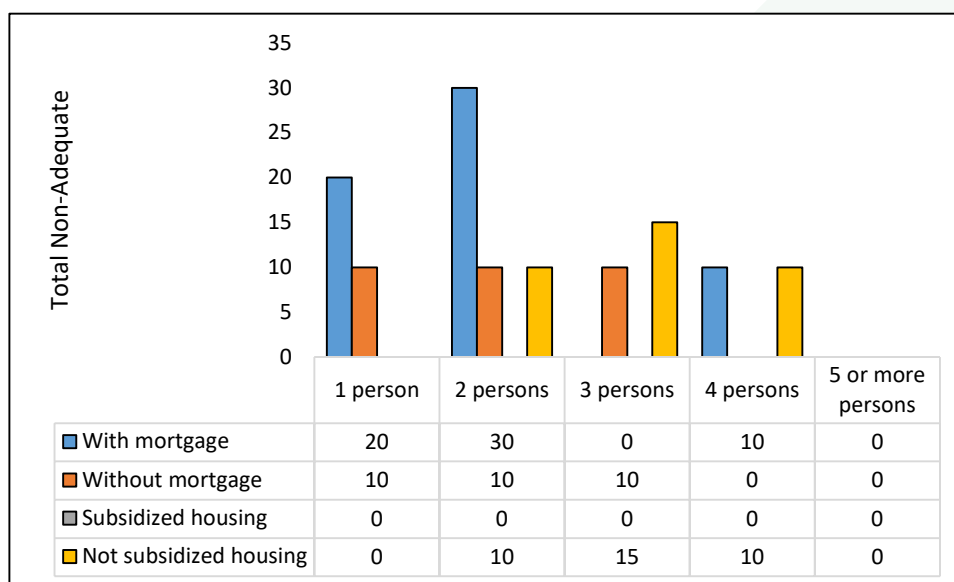
	Low				High			
	O/Mort	O W/O Mort	NonSubTen	SubTen	O/Mort	O W/O Mort	NonSubTen	SubTen
1 person	0	0	0	0	0	0	0	0
2 persons	0	0	0	0	0	0	0	0
3 persons	0	10	0	0	0	10	0	0
4 persons	9	0	0	0	10	0	0	0
5+	0	0	9	0	0	0	10	0

Data source: RDN Estimates

## Non-adequacy

**Figure 5.2** shows the average expected number of non-adequate household by 2021, assuming that rates of non-adequate housing do not change between 2016 and 2021. Based on trends in household types and population growth, the total number of houses needing major repairs will increase alongside the rest of the population, with the number increasing to 125 households. Table 5.4 provides the high and low estimates for non-adequate households in 2021, based on household projections.

**Figure 5.2 Averaged Non-adequacy by Household Type Projections, Claresholm, 2021**



Data source: Statistics Canada Census Profile 2016

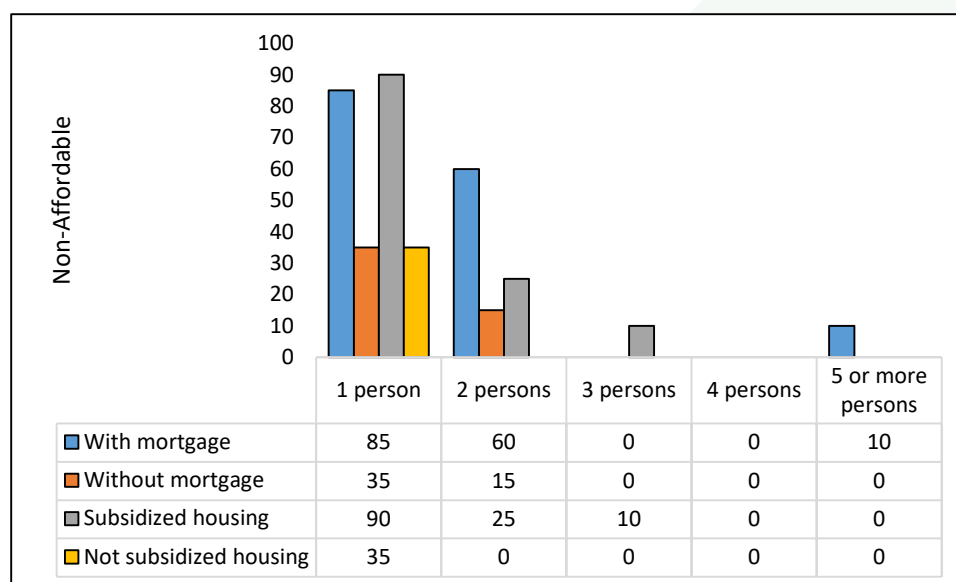
**Table 5.4: Non-adequate Projections, Claresholm, 2021**

	Low				High			
	O/Mort	O W/O Mort	NonSubTen	SubTen	O/Mort	O W/O Mort	NonSubTen	SubTen
1 person	19	10	0	0	22	11	0	0
2 persons	29	10	0	10	32	11	0	11
3 persons	0	10	0	15	0	10	0	15
4 persons	9	0	0	9	10	0	0	10
5+	0	0	0	0	0	0	0	0

## Non-affordability

**Figure 5.3** shows the expected number of household paying more than 30% of their income on housing by 2021, assuming that rates of unaffordability do not change between 2016 and 2021. Based on trends in household types and population growth, the total number of households overpaying for shelter will increase alongside the rest of the population, with the number increasing to 365 households. Table 5.5 provides the high and low estimates for non-affordable housing rates in 2021, based on household projections.

**Figure 5.3 Averaged Non-affordability by Household Type Projections, Claresholm, 2021**



Data source: Statistics Canada Census Profile 2016

**Table 5.5: Non-affordable Projections, Claresholm, 2021**

	Low				High			
	O/Mort	O W/O Mort	NonSubTen	SubTen	O/Mort	O W/O Mort	NonSubTen	SubTen
1 person	82	34	87	34	92	38	97	38
2 persons	59	15	24	0	64	16	27	0
3 persons	0	0	10	0	0	0	10	0
4 persons	0	0	0	0	0	0	0	0
5+	9	0	0	0	10	0	0	0

Data source: RDN Estimates

## Housing Indicators by Family Types

The following section captures housing indicators by select census-family types:

- Lone-parent family households with no other residents
- Couples without children households with no other residents
- Couples with children households with no other residents

**Table 5.6 Family Indicators, Claresholm, 2021**

<b>Subsidized Tenants</b>			
	Non-adequate	Non-suitable	Non-Affordable
Lone-parent	0.0%	0.0%	0.0%
Couple w/o Child	0.0%	0.0%	0.0%
Couple w/ child	0.0%	0.0%	0.0%
<b>Non subsidized Tenants</b>			
	Non-adequate	Non-suitable	Non-affordable
Lone-parent	40.00%	0.00%	60.00%
Couple w/o Child	0.00%	0.00%	0.00%
Couple w/ child	50.00%	0.00%	50.00%
<b>Owners w/ mortgage</b>			
	Non-adequate	Non-affordable	Non-suitable
Lone-parent	0.00%	50.00%	50.00%
Couple w/o Child	30.77%	0.00%	69.23%
Couple w/ child	33.33%	33.33%	33.33%
<b>Owners w/o mortgage</b>			
	Non-adequate	Non-suitable	Non-affordable
Lone-parent	0.00%	0.00%	0.00%
Couple w/o Child	0.00%	0.00%	100.00%
Couple w/ child	100.00%	0.00%	0.00%

Data source: Statistics Canada Census Profile 2016

**Table 5.6** captures the rates of various housing indicators for these family types in Claresholm. **Table 5.7** shows the number of tenant, owner with mortgage, and owner without mortgage families in non-adequate, non-affordable, and non-suitable in 2016 as well as the projected number of families in each housing situation in 2021. The 2021 H/L refers to the High and Low estimate (respectively). Overall, unaffordability is the largest issue for families.

**Table 5.7 Projected Family Indicators, Claresholm, 2016-2021**

	Sub'd tenant			Non-sub'd tenant			Owners w/ mortgage			Owners w/o mortgage		
	Non-ad.	Non-aff.	Non-suit.	Non-ad.	Non-aff.	Non-suit.	Non-ad.	Non-aff.	Non-suit.	Non-ad.	Non-aff.	Non-suit.
2016	0	0	0	10	0	15	0	10	10	0	0	0
2021 Avg.	0	0	0	10	0	14	0	10	10	0	0	0
2021 H	0	0	0	11	0	17	0	11	11	0	0	0
2021 L	0	0	0	8	0	12	0	8	8	0	0	0
<b>Couple w/o Child</b>	<b>Non-ad.</b>	<b>Non-aff.</b>	<b>Non-suit.</b>	<b>Non-ad.</b>	<b>Non-aff.</b>	<b>Non-suit.</b>	<b>Non-ad.</b>	<b>Non-aff.</b>	<b>Non-suit.</b>	<b>Non-ad.</b>	<b>Non-aff.</b>	<b>Non-suit.</b>
2016	0	0	0	0	0	0	20	0	45	0	0	15
2021 Avg.	0	0	0	0	0	0	21	0	46	0	0	15
2021 H	0	0	0	0	0	0	22	0	49	0	0	16
2021 L	0	0	0	0	0	0	19	0	44	0	0	15
<b>Couple w/ child</b>	<b>Non-ad.</b>	<b>Non-aff.</b>	<b>Non-suit.</b>	<b>Non-ad.</b>	<b>Non-aff.</b>	<b>Non-suit.</b>	<b>Non-ad.</b>	<b>Non-aff.</b>	<b>Non-suit.</b>	<b>Non-ad.</b>	<b>Non-aff.</b>	<b>Non-suit.</b>
2016	0	0	0	10	0	10	10	10	10	10	0	0
2021 Avg.	0	0	0	10	0	10	10	10	10	10	0	0
2021 H	0	0	0	10	0	10	10	10	10	10	0	0
2021 L	0	0	0	10	0	10	10	10	10	10	0	0

Data source: Statistics Canada Census Profile 2016, RDN Estimates

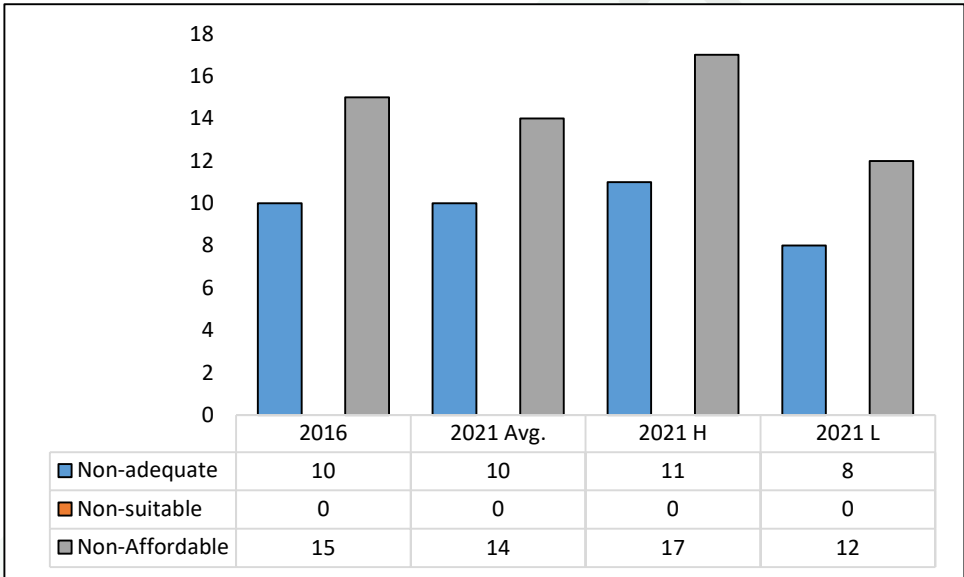
### Subsidized Tenants

As shown in the table, subsidized tenant families in Claresholm do not have any numbers available. This is due to the fact that there are either no families that fit that criteria or that the data is suppressed due to such a small number for privacy reasons.

### Non-Subsidized Tenants

As the table shows, lone-parent families and couples with children are the most susceptible to non-adequate and/or unaffordable housing. By 2021, estimates show that an average of 10 lone-parent and couple with children families will struggle with inadequacy. A further average of 14 lone-parent and 10 couples with children families will deal with unaffordability.

**Figure 5.4 Non-Subsidized Tenant Lone Parent Indicators, Claresholm, 2016-2021**



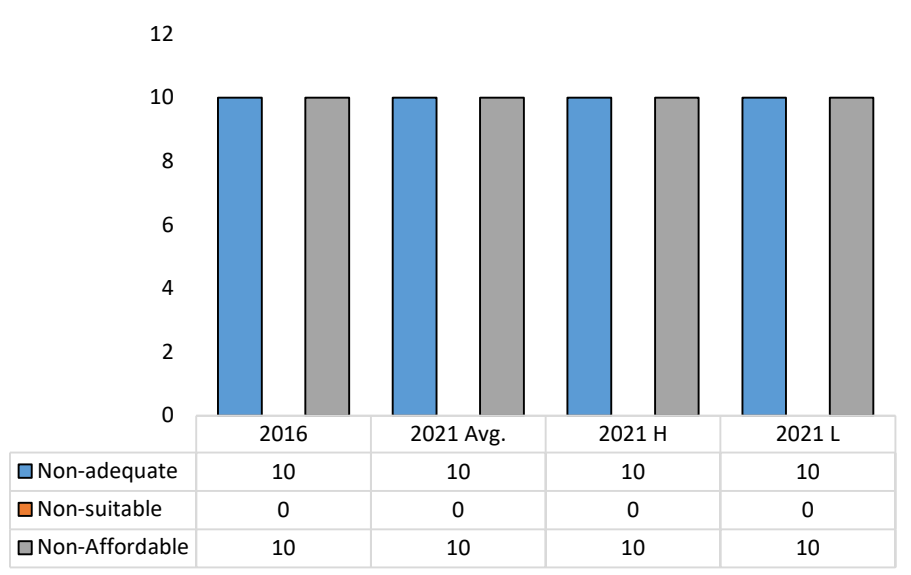
Data source: Statistics Canada Census Profile 2016

**Figure 5.5 Non-Subsidized Tenant Couples Without Children Indicators, Claresholm, 2016-2021**

Projected to be zero. This may be due to the small sample size.



**Figure 5.6 Non sub Tenant Couples with Children Indicators, Claresholm, 2016-2021**

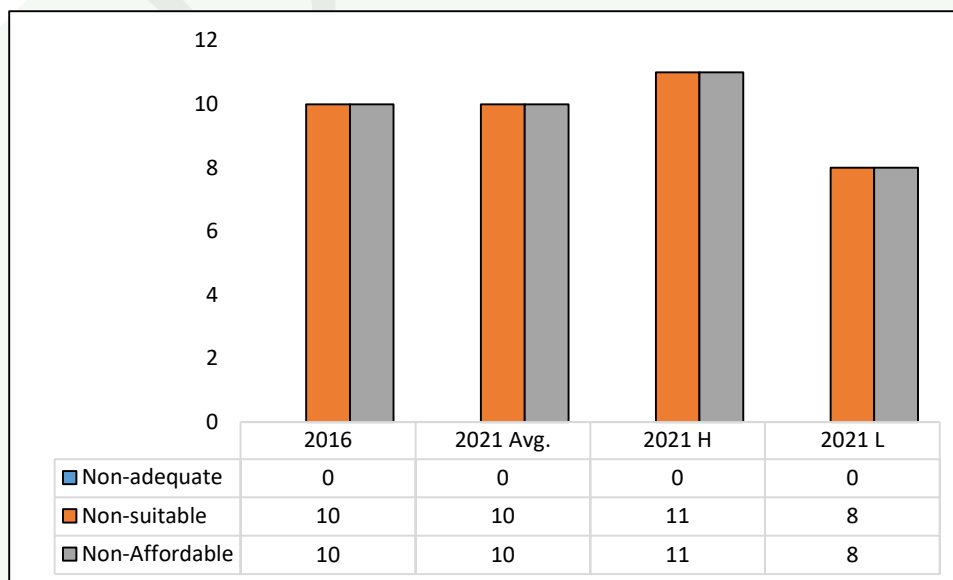


Data source: Statistics Canada Census Profile 2016

### Owners with a Mortgage

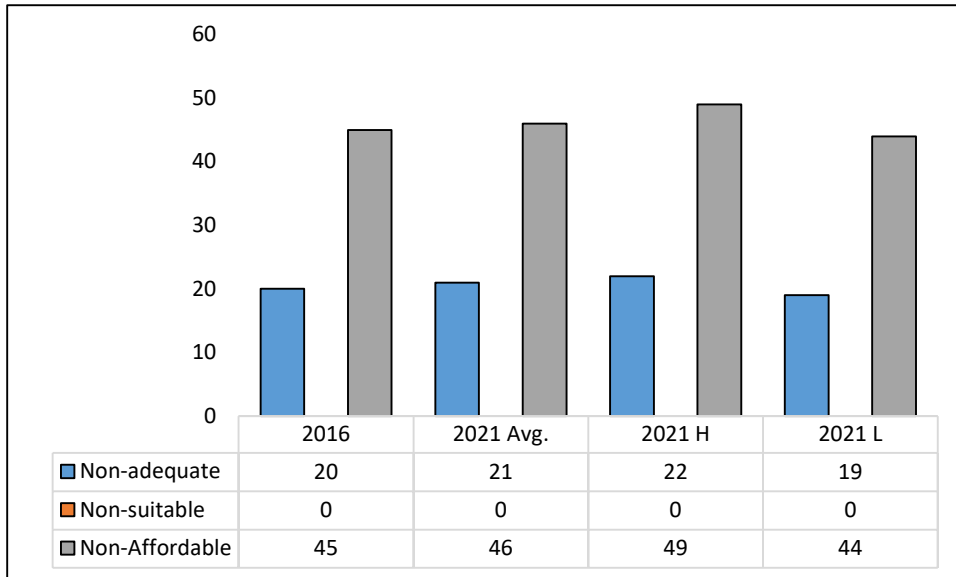
Within the homeowner with a mortgage group, couples with children have an average of 10 families each expected to be dealing with inadequacy, non-suitability, and non-affordability in 2021. Lone-parents are averaging 10 each for non-suitability and non-affordability. Couples without children seem to be the most affected, with an average of 21 households dealing with inadequacy and 46 dealing with unaffordability.

**Figure 5.7 Owners w/ Mortgage Lone parent Indicator, Claresholm, 2016-2021**



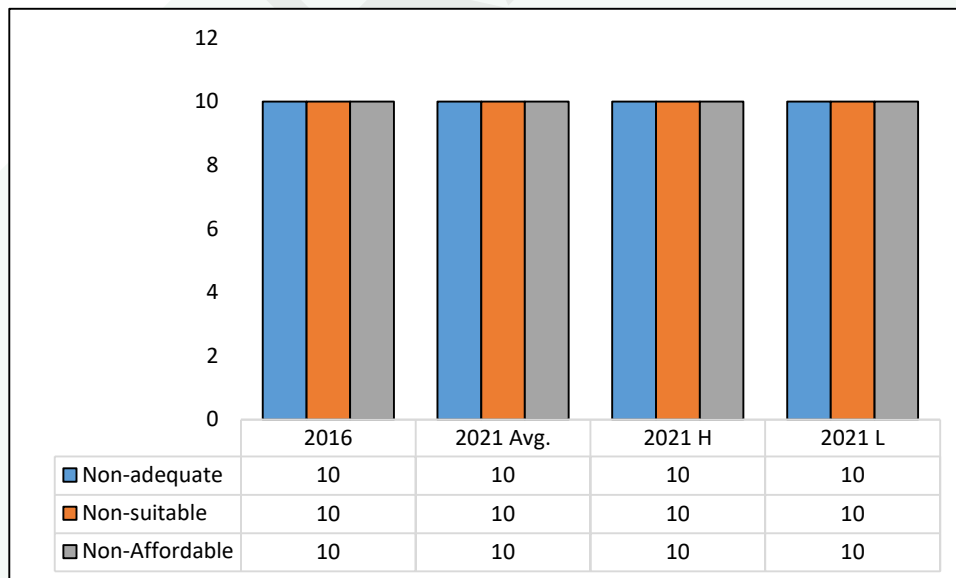
Data source: Statistics Canada Census Profile 2016

**Figure 5.8 Owners w/ Mortgage Couples Without Children Indicators, Claresholm, 2016-2021**



Data source: Statistics Canada Census Profile 2016

**Figure 5.9 Owners w/ Mortgage Couples with Children Indicators, Claresholm, 2016-2021**



Data source: Statistics Canada Census Profile 2016

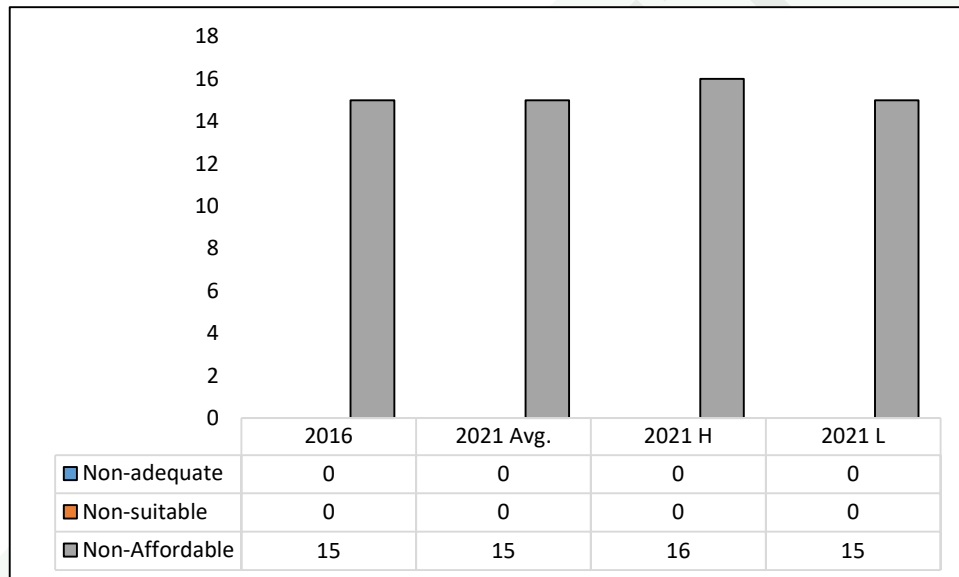
## Owners without Mortgages

Owners without mortgages are the most well-off housing group. As a household that owns their home in entirety and does not pay recurring monthly rent or financing, they typically are less financially burdened and able to maintain the home. However, there are still expected to be an average of 15 couples without children struggling with costs, and 10 couples with children expected to be dealing with major repairs.

**Figure 5.10 Owners w/o Mortgage Lone parent Indicators, Claresholm, 2016-2021**

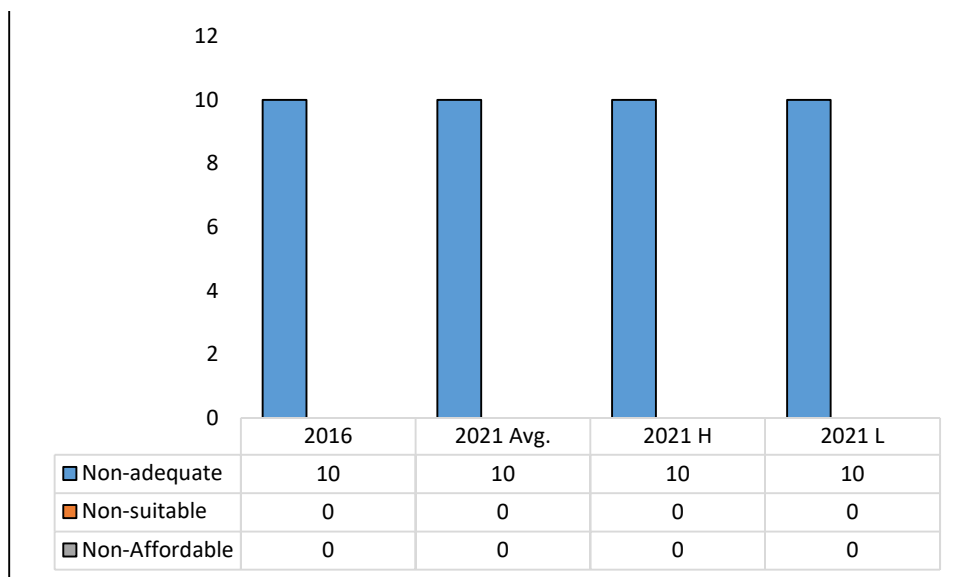
Projected to be zero

**Figure 5.11 Owners With Mortgage Couples Without Children Indicators, Claresholm, 2016-2021**



Data source: Statistics Canada Census Profile 2016

**Figure 5.12 Owners w/o Mortgage Couples with Children Indicators Claresholm, 2016-2021**



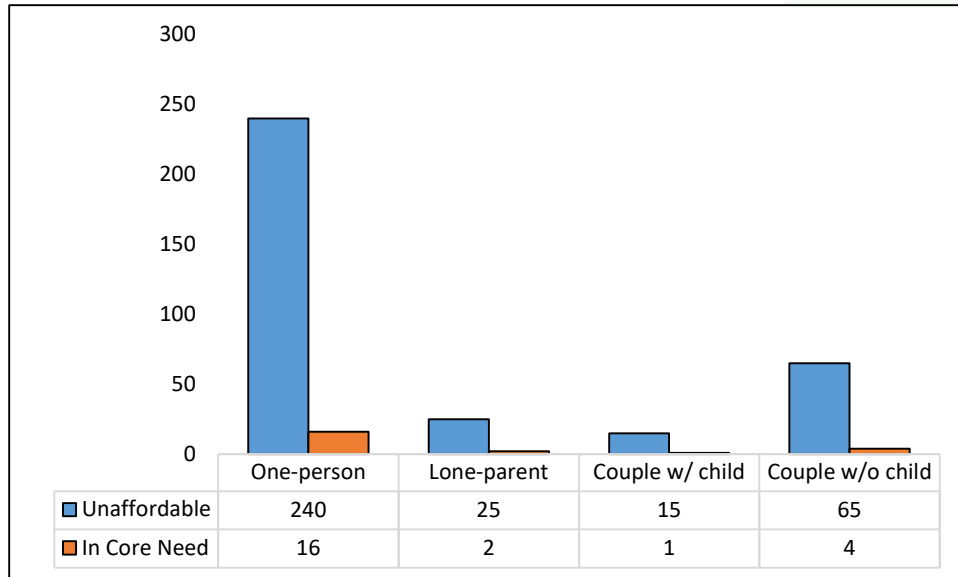
Data source: Statistics Canada Census Profile 2016

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## Core Need Estimates

Households in core housing need live in an unsuitable, inadequate or unaffordable dwelling and cannot afford alternative housing in their community. This means that they are stuck in housing that can be dangerous, crowded, or too expensive and cannot move away.

**Figure 5.12 Core need estimates, Claresholm, 2016**



Data source: Statistics Canada Census Profile 2016

## Demand of Bedrooms Versus Supply

To assess whether the composition of bedrooms in Claresholm meet the family and household composition demand, the lower of the maximum or minimum of the bedroom demands is compared with the number of dwellings with the corresponding number of bedrooms. The results are in **Table 5.8**, below. Since there is a minimum of two bedrooms needed for a family, there is no demand for 1 bedrooms.

**Table 5.8 Bedroom demand by family type, Claresholm, 2016**

	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Couple census families	0	110	105	15
Lone-parent families	0	35	30	0
Municipality	135	445	530	540
Difference	135	300	395	525

Data source: Statistics Canada Census Profile 2016

The table suggests that relative to the family composition of Claresholm, there is not necessarily an insufficient number of unit types for families. **Table 5.9** is similar to **Table 5.8**, but compares household types to the supply of bedroom types.

**Table 5.9 Bedroom demand from households, Claresholm, 2016**

	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Demand	555	1,005	405	240
Municipality	135	445	530	540
Difference	-420	-560	125	300

Data source: Statistics Canada Census Profile 2016

**Table 5.9** captures a more general bedroom demand since it includes every household in Claresholm, versus only counting census families as done in **Table 5.7**. The overall household bedroom demand shows that the community may be better served by shifting the distribution of unit types more to one, two, and three-bedroom type units, as there appears to be an over-supply of four bedroom dwellings homes, but a large shortage of other dwellings.

## Core Need Income Thresholds

The Government of Alberta publishes yearly Core Need Income Thresholds (CNITs) for many communities in Alberta. These thresholds determine the maximum income a household can have while retaining rent subsidy eligibility. **Table 5.10** compares CNITs against reported rents retrieved by the RDN.

**Table 5.10: CNITs Comparison, Claresholm, 2016**

	<b>Bachelor</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>	<b>4+ Bedroom</b>
CNIT	\$ 29,000.00	\$ 34,500.00	\$ 43,000.00	\$ 49,000.00	\$ 52,000.00
Rent	\$ 725.00	\$ 862.50	\$ 1,075.00	\$ 1,225.00	\$ 1,300.00
CNIT Eligible Tenants	0	95	145	75	20
Non CNIT Eligible Tenants	0	110	160	75	55
Total Tenants	0	15	15	0	35

Data source: Statistics Canada Census Profile 2016

As the table shows, based on data from 2016, the majority of rents being paid by tenants in Claresholm fell below the maximum income for rental subsidies as defined by CNITs. However, the number of one and three bedroom tenants that were rent subsidy eligible were nearly on par, and there are significant numbers of bachelor and two bedroom units as well.

## Conclusions to the Gap Analysis

Key findings of the gap analysis for Claresholm are:

- Claresholm has a lower average number of residents per dwelling than the rest of the province, which aligns with its older population base.
- Households in Claresholm have to deal with unaffordability as their main issue, with one person households being most at risk.
- For families, single parent renters and couples with children and a mortgage are dealing most likely to be dealing with unaffordability.
- The comparison of bedrooms against family types indicate a shortage of one and two bedroom type homes, and an oversupply of three and four+ bedrooms.
- The gaps across the housing continuum are mainly ensuring that there is adequate supply of smaller housing units as residents get older, and support for young families.

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## 6 Conclusions

- Claresholm is a stable community with a healthy economic base with a lot of potential for future growth.
- While employment rates and median wages are lower than the rest of the province, it can likely be partially explained by the larger number of retired people in the community living off of pensions and investments/assets.
- There is a steadily level of mobility into the town, meaning more people are moving into the community. Lack of housing supply can potentially dissuade people from seeing the town as an option.
- While house prices are historically lower in Claresholm than most of Alberta, they are increasing steadily and have the potential to price people out of the market.
- Rental vacancy rates are extremely low and low supply exacerbates this.
- There is a relative shortage of one and two bedroom dwellings in Claresholm when compared to household needs. This is due to the disproportionate increase in childless couples and single individuals in the community. This can possibly be attributed to lack of overall housing supply, an aging population, and declining birth rates for younger people.
- Unaffordable housing is the main issue facing Claresholm households, followed by inadequate housing (meaning the dwelling needs major repairs). This can be partially attributed to low vacancy rates, increasing house prices, lack of smaller units, and older housing stock.

## 7 Appendix

**Census family:** Defined as a married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a lone parent of any marital status with at least one child living in the same dwelling and that child or those children. All members of a particular census family live in the same dwelling. A couple may be of opposite or same sex. Children may be children by birth, marriage, common-law union or adoption regardless of their age or marital status as long as they live in the dwelling and do not have their own married spouse, common-law partner or child living in the dwelling. Grandchildren living with their grandparent(s) but with no parents present also constitute a census family.

**Economic Family:** 'Economic family' refers to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, commonlaw union, adoption or a foster relationship. A couple may be of opposite or same sex. By definition, all persons who are members of a census family are also members of an economic family. Examples of the broader concept of economic family include the following: two co-resident census families who are related to one another are considered one economic family; co-resident siblings who are not members of a census family are considered as one economic family; and, nieces or nephews living with aunts or uncles are considered one economic family.

**Employment rate:** Refers to the number of persons employed in the week of Sunday, May 1 to Saturday, May 7, 2016, expressed as a percentage of the total population aged 15 years and over.

**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. The dwelling may be either a collective dwelling or a private dwelling. The household may consist of a family group such as a census family, of two or more families sharing a dwelling, of a group of unrelated persons or of a person living alone. Household members who are temporarily absent on reference day are considered part of their usual household. Household maintainer: Refers to whether or not a person residing in the household is responsible for paying the rent, or the mortgage, or the taxes, or the electricity or other services or utilities. Where a number of people may contribute to the payments, more than one person in the household may be identified as a household maintainer. If no person in the household is identified as making such payments, the reference person is identified by default.

**Housing suitability:** 'Housing suitability' refers to whether a private household is living in suitable accommodations according to the National Occupancy Standard (NOS); that is, whether the dwelling has enough bedrooms for the size and composition of the household. A household is deemed to be living in suitable accommodations if its dwelling has enough bedrooms, as calculated using the NOS.

**Labour force:** Refers to persons who, during the week of Sunday, May 1 to Saturday,

May 7, 2021, were either employed or unemployed.

**Participation rate:** Refers to the labour force in the week of Sunday, May 1 to Saturday, May 7, 2021, expressed as a percentage of the population aged 15 years and over.

## Structure Types

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

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

**Row house:** One of three or more dwellings joined side by side (or occasionally side to back), such as a Townhouse or garden home, but not having any other dwellings either above or below. Townhouses attached to a high-rise building are also classified as rowhouses.

**Apartment or flat in a duplex:** One of two dwellings, located one above the other, may or may not be attached to other dwellings or buildings.

**Apartment in a building that has five or more storeys:** A dwelling unit in a high-rise apartment building which has five or more storeys.

**Apartment in a building that has fewer than five storeys:** A dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys.

**Other single-attached house:** A single dwelling that is attached to another building and that does not fall into any of the other categories, such as a single dwelling attached to a non-residential structure (e.g., a store or a church) or occasionally to another residential structure (e.g., an apartment building).

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

**Other movable dwelling:** A single dwelling, other than a mobile home, used as a place of residence, but capable of being moved on short notice, such as a tent, recreational vehicle, travel trailer, houseboat or floating home.

**Unemployment rate:** Refers to the unemployed expressed as a percentage of the labour force in the week of Sunday, May 1 to Saturday, May 7, 2016.



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November 2022

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