

# Housing Affordability, Income, and Vulnerability in Non-Metropolitan British Columbia 2021 Census Data Edition

BUILDING  
FOUNDATIONS  
FOR THE | *Report*  
FUTURE | *Series*



WINTER 2023

COMMUNITY  
DEVELOPMENT  
INSTITUTE



UNBC

## Acknowledgements

The authors gratefully acknowledge the funding received from BC Housing in support of the Community Development Institute's housing research program.

Authors:

Marleen Morris, Co-Director, Community Development Institute and Adjunct Professor of Geography at the University of Northern British Columbia

Julia Good, Research Associate, Community Development Institute at the University of Northern British Columbia

Greg Halseth, Professor of Geography and Co-Director, Community Development Institute at the University of Northern British Columbia

## Availability

This report is posted on the Housing Information Portal of the Community Development Institute at UNBC: <https://www2.unbc.ca/community-development-institute/housing-information-portal>

## Related Publications

Morris, M., Good, J. and Halseth, G. 2020. *Building Foundations for the Future: Housing, community development, and economic opportunity in non-metropolitan Canada*. Available here:

[https://www2.unbc.ca/sites/default/files/sections/community-development-institute/buildingfoundationsforthefuturefinal\\_0.pdf](https://www2.unbc.ca/sites/default/files/sections/community-development-institute/buildingfoundationsforthefuturefinal_0.pdf)

Morris, M., Good, J. and Halseth, G. 2020. *Building Foundations for the Future: Housing, community development, and economic opportunity in non-metropolitan Canada*. Addendum Data: British Columbia Community Sample. Available here: <https://www2.unbc.ca/sites/default/files/sections/community-development-institute/buildingfoundationsforthefutureaddendumfinal.pdf>

Morris, M., Good, J. and Halseth, G. 2021. *Building Foundations for the Future: Housing, community development, and economic opportunity in non-metropolitan British Columbia*. Available here:

<https://www2.unbc.ca/sites/default/files/news/65676/building-foundations-future-housing-community-development-and-economic-opportunity-non-metropolitan-british-columbia/building-foundations-for-the-future-british-columbia-final-with-cover.pdf>

Morris, M., Good, J. and Halseth, G. 2022. *Housing Affordability, Income, and Vulnerability in Non-Metropolitan British Columbia: Building Foundations for the Future*. Report Series. 2016 Edition.

Available here: <https://www2.unbc.ca/community-development-institute/housing-information-portal>

## The Community Development Institute

The Community Development Institute (CDI) at UNBC was established in 2004 with a broad mandate in the areas of community, regional, and economic development. Since its inception, the CDI has worked with communities across British Columbia to develop and implement strategies for economic diversification and community resilience.

Dedicated to understanding and realizing the potential of BC's non-metropolitan communities in a changing global economy, the CDI works to prepare students and practitioners for leadership roles in community and economic development, and to create a body of knowledge, information, and research that will enhance our understanding and our ability to deal with the impacts of ongoing transformation. The Community Development Institute is committed to working with all communities – Indigenous and non-Indigenous – to help them further their aspirations in community and regional development.

## Contact Information

For further information about this topic and the project, please contact Marleen Morris or Greg Halseth, Co-Directors of the Community Development Institute.

Community Development Institute  
University of Northern British Columbia  
3333 University Way  
Prince George, BC V2N 4Z9  
Tel 250 960-5952  
[www.unbc.ca/community-development-institute](http://www.unbc.ca/community-development-institute)

## Table of Contents

Acknowledgements .....	i
Availability.....	i
Related Publications .....	i
The Community Development Institute .....	ii
Contact Information .....	ii
Executive Summary .....	1
Introduction .....	4
Methodology.....	6
Community Profiles: Income, Housing Affordability, and Vulnerability.....	7
Non-Metropolitan British Columbia .....	8
Crankbrook .....	10
Fernie .....	12
Golden .....	14
Invermere .....	16
Kimberley .....	18
Castlegar .....	20
Creston .....	22
Nelson .....	24
Revelstoke .....	26
Trail .....	28
Osoyoos .....	30
Penticton .....	32
Princeton .....	34
Summerland .....	36
Vernon .....	38
100 Mile House .....	40
Mackenzie .....	42
Prince George .....	44
Quesnel .....	46
Valemount .....	48
Vanderhoof .....	50
Williams Lake .....	52
Chetwynd .....	54
Dawson Creek .....	56
Fort Nelson .....	58
Fort St. John .....	60

Tumbler Ridge .....	62
Houston .....	64
Kitimat .....	66
Prince Rupert .....	68
Smithers .....	70
Terrace .....	72
Campbell River .....	74
Courtenay .....	76
Ladysmith .....	78
Nanaimo .....	80
Parksville .....	82
Port Alberni .....	84
Tofino .....	86
Findings Summary .....	88
Income Distribution .....	88
Median Household Income and Shelter Costs .....	89
Homeowner and Renter Vulnerability .....	89
Conclusion .....	91

## Executive Summary

In many areas of non-metropolitan British Columbia (BC), the state of housing has become a key constraint on economic and community development. Our previous housing research, which can be found in the *Building Foundations for the Future* series of reports, has pointed to a number of long-standing as well as emerging issues and challenges related to housing in non-metropolitan BC, and the resulting implications. This report highlights one of these issues: housing affordability.

The Community Development Institute (CDI) at the University of Northern British Columbia (UNBC) has been gathering information on the non-metropolitan housing stock and the housing needs of the changing non-metropolitan population throughout BC and across all Canadian provinces and territories. Statistics Canada classifies communities as Census Metropolitan Areas (CMA) when they have reached a population of 100,000. There are seven CMAs in BC as of the 2021 Census. For the purpose of this research, the CDI has focused on the areas outside of the seven CMAs, the non-metropolitan areas (NMA)<sup>1</sup>. In 2021, 1.2 million BC residents lived in NMA communities.

When thinking about housing affordability, both BC Housing and Canada Mortgage and Housing Corporation (CMHC) use the Statistics Canada measure. This measure identifies that housing is considered “affordable” if shelter costs amount to less than 30% of a household’s before-tax income. This calculation applies to both renters and owners. This Statistics Canada measure includes electricity, heating and cooling costs, water and other municipal services, monthly mortgage payments, property taxes, condominium fees, and rent.

Housing affordability is an important concept for individuals and for communities. At the individual level, housing affordability ensures that the household has the means to purchase other essentials for example, food, clothing, medications, and school supplies. When a household pays too much for housing, their quality of life suffers, which can impact physical, mental, emotional, and social health and wellbeing. Households that pay more than 30% of their income on shelter costs are considered vulnerable to issues around housing security.

At the community level, attention to housing affordability ensures that the community can attract and retain the workforce and other residents it needs to support broad economic activity and general social well-being. This could include hospitality, retail, and service sector staff, as well as government employees, nurses, teachers, RCMP officers, and resource sector workers. Communities that do not have a robust stock of housing that is suitable, affordable, and able to meet the needs of current and potential residents, are vulnerable to economic and social decline.

Non-metropolitan communities and households are particularly at risk for issues around housing affordability. This is because much of the housing stock in these communities is old, not energy efficient, and in need of major repair. The cost of heating, maintenance, and repair for these homes can add significantly to housing cost. In addition, across non-metropolitan BC, there is a mismatch between household size and housing size, suggesting that many smaller households may be living in, and paying for, homes that are larger than they want or need.

---

<sup>1</sup> The CDI’s non-metropolitan housing sample of past reports based on 2016 Census data included Nanaimo. As of the 2021 Census, Nanaimo has been classified as a CMA. Nanaimo has therefore been removed from our 2021 sample calculations; however, the updated income profile is still included to document and reflect the changes that have taken place since 2016.

Included in this report is a sample of 38 NMA communities from our BC dataset. The communities range in 2021 population size from 1,052 (Valemount) to 76,708 (Prince George). The histories of the communities in our sample vary from those established with early settler economic activity to instant towns purpose-built in the mid to late twentieth century. They also represent a diverse range of primary economic activity, which includes agriculture, forestry, mining, oil and gas, fishing, manufacturing, tourism, retirement living, and government services. The sample communities are commonly located some distance from, and have a weak connection to, a CMA. To provide context for comparison, we have included data for Vancouver CMA next to the average of this NMA sample.

Despite wide variations in the sample communities, a number of patterns are evident in practically all of the non-metropolitan communities examined so far. These communities appear to tell a consistent housing story. Our previous work has revealed that the population in non-metropolitan communities is older, and aging at a faster rate, than in metropolitan centres. The housing stock in our sample is also older, shows a higher need for major repairs, and lacks diversity in terms of the types of dwellings. In addition, existing housing stock consists of homes that are a poor match for the increasingly smaller households in NMAs. Finally, the data demonstrates that, in several NMA communities, renters are just as vulnerable as in larger centres.

Housing affordability, income, and vulnerability is where this report places its focus. For our sample of 38 communities, we have created individual “Housing Data Income Profiles”. In addition, a profile for Nanaimo, which was included in our sample prior to the 2021 Census, and a profile for the non-metropolitan average in our NMA sample are included. To explore trends and variations in affordability and vulnerability, each of the profiles includes information on income distribution, household income in the context of local shelter costs, and homeowner and renter vulnerability rates. This report structure allows each community to extract information that is relevant to them and their region and use it as a tool for analysis, strategic planning, and targeted action.

The period from the 2016 Census to the most recent Census in 2021 is characterized by widespread population growth throughout non-metropolitan BC. The number of communities not experiencing growth has decreased, and the gap between average non-metropolitan growth and population growth in the Vancouver CMA is closing. This finding reaffirms the relevance of non-metropolitan housing issues. On average, non-metropolitan median incomes and average shelter costs have increased, while housing cost vulnerability has decreased, particularly for renters. Overall, renter vulnerability continues to be higher than owner vulnerability; however, proportional improvement in renter vulnerability tended to be greater than improvements in owner vulnerability, effectively indicating a trend towards closing the gap. These general trends notwithstanding, income, cost, and vulnerability trajectories across our sample have not been homogenous. Some of the varying trends include the following:

- In over two-thirds of the sample, income increases stayed below shelter cost increases for renters.
- In one-third of the sample, income increases stayed below shelter cost increases for home owners.
- In all but two sample communities, renter vulnerability decreased.
- In one-quarter of the sample communities, owner household vulnerability increased.
- In one-third of the sample, shelter costs for renter households exceeded shelter costs for owners.

In reading and interpreting the findings of this report, it is important to consider the context in which the 2021 Census was conducted. The global COVID-19 pandemic, which was declared in February 2020, demanded an unprecedented response from individuals, governments, and businesses. Several factors related to the COVID-19 pandemic will have had an impact on the 2021 Census results, including government income programs, such as the Canada Emergency Response Benefit (CERB) and government mandated rent and eviction freezes. Other factors that may have had an impact include the shift to remote work and online education, migration out of larger urban centres, and early retirements. It is also important to note that the 2021 Census was taken in May, before the significant upswing in inflation began. For these reasons, the data from the 2021 Census may prove to be an anomaly in the general patterns and trends we have seen over the past several Census periods.

For reference, the CDI's *Housing Affordability, Income, and Vulnerability in Non-Metropolitan British Columbia* for 2016 can be found on our Housing Information Portal: <https://www2.unbc.ca/community-development-institute/housing-information-portal>

## Introduction

In many areas of non-metropolitan British Columbia (BC), the state of housing has become a key constraint on economic and community development. Our housing research, which can be found in the *Building Foundations for the Future* series of reports, has pointed to a number of long-standing and emerging issues and challenges related to housing in non-metropolitan BC, and the resulting implications. This report highlights one of these issues: housing affordability.

Understanding that housing is a critical building block for community and economic development, the Community Development Institute (CDI) at the University of Northern British Columbia (UNBC) has focused much of its research on identifying and exploring the issues, needs, and opportunities for non-metropolitan housing. Based on our long-standing experience and expertise in housing, and through a number of commissioned housing studies in recent years, by local government, as well as by BC Housing, the authors have recognized patterns of housing issues across non-metropolitan communities<sup>2</sup>. As the CDI has been publishing the findings in reports and via knowledge mobilization projects, these patterns and trends have been confirmed on-the-ground by many local and regional officials, practitioners, and economic sectors. In an effort to further our understanding of local and regional nuances and break down the data into more focused tools, this next step in CDI housing work presents condensed housing affordability and vulnerability information for each community in the BC research sample.

‘Housing affordability’ is an important concept and needs to be differentiated from the concept of ‘affordable housing’. ‘Affordable housing’ is commonly used as another term for ‘subsidized housing’. This is housing that is built and funded by government and is targeted to those with low incomes and/or special needs such as seniors, women and children fleeing violence, or people with a disability. A focus on ‘housing affordability’ means directing attention to ensuring that there is suitable, and affordable housing for all income groups in the community. This focus is broader than looking at the need for subsidized housing. Examining and addressing issues of housing affordability will include attention to market housing, especially market rental housing, the homeownership market, as well as the availability of subsidized housing. It means assessing the quality, suitability, and cost of all housing in the community. While tenants tend to have higher vulnerability rates, it is important for non-metropolitan BC ‘housing affordability’ to recognize that homeowners may also experience a housing affordability crisis and housing cost vulnerability.

Attention to housing affordability is important for individuals and for communities. At the individual level, housing affordability ensures that the household has the means to purchase other essentials, for example food, clothing, medications, and school supplies. When a household pays too much for housing, their quality of life suffers, which can impact physical, mental, emotional, and social health and wellbeing. Acute housing affordability issues can lead to upheaval and stress for the household and the landlord. Households that pay more than 30% of their income on shelter costs are considered vulnerable to issues around housing security.

At the community level, attention to housing affordability ensures that the community can attract and retain the workforce and other residents it needs to support broad economic activity and general social well-being. This could include hospitality, retail, and service sector staff, as well as government

---

<sup>2</sup> Morris, Good, Halseth. 2020. Building foundations for the future in non-metropolitan Canada. *Municipal World*, September 2020. Available here: <https://www2.unbc.ca/sites/default/files/sections/unassigned/september-2020-reprint-morris-good-halseth.pdf>

employees, nurses, teachers, RCMP officers, and resource sector workers. Communities that do not have a robust stock of housing that is suitable, decent, affordable, and able to meet the needs of current and potential residents, are vulnerable to economic and social decline.

This report presents the research results for 38 BC communities, located in every region of the province. The report is organized into a total of 40 “Community Profiles: Income, Housing Affordability, and Vulnerability”, including the NMA sample of 38 communities, one community formerly included in the sample but recently reclassified as a CMA, and the NMA average. Each of the profiles includes information on income distribution, household income in the context of local shelter costs, and homeowner and renter housing cost vulnerability rates. The report structure is meant to allow each community to extract information that is relevant to them and their region and use it as a tool for analysis, strategic planning, and targeted action.

## Methodology

Statistics Canada classifies communities as *Census Metropolitan Areas (CMA)* when they have reached a population of 100,000. According to the 2021 census, over 1.2 million British Columbians live in communities with populations below 100,000 residents. Communities with 10,000 to 99,999 people are categorized by their population size as *Census Agglomerations (CA)*. *Rural and Small Town Areas* comprise smaller municipalities and settlements with populations equal to, or greater than, 1,000 and up to 9,999. These are sorted into Metropolitan Influence Zones (MIZ) according to their level of regional interconnectivity with metropolitan centres. Geographies defined as *Census Rural Population* typically refer to the population outside of any of the above-mentioned geographies.

For this study, we looked at the full range of communities outside of CMAs. From the non-metropolitan area (NMA) of BC, we selected a sample of 38 communities from our dataset. These NMA communities range in 2021 population size from 1,052 (Valemount) to 76,708 (Prince George). The histories of the communities in our sample vary from settlements established with early settler economic activity to instant towns purpose-built in the mid to late twentieth century. They also represent a diverse range of primary economic activity, which includes agriculture, forestry, mining, oil and gas, fishing, manufacturing, tourism, retirement living, and government services. The sample communities are commonly located some distance from, and have a weak connection to, a CMA. To provide context for comparison, we have included data for Vancouver CMA next to the average of this NMA sample.

The data is based on the most recent available Census data (Statistics Canada 2021). Data was collected on income distribution, median income, average shelter costs, and homeowner and renter housing cost vulnerability in each community. Included in all graphs are the sample community, the NMA sample average, and the Vancouver CMA for comparison and context. This 2021 Census Data Edition is the second *Housing Affordability, Income, and Vulnerability in Non-Metropolitan British Columbia* report<sup>3</sup>. The first was prepared using 2016 Census data and can be found on the CDI Housing Information Portal for comparison. This report will be updated when the 2026 Census data becomes available.

---

<sup>3</sup> Morris, Good, Halseth. 2022. *Housing Affordability, Income, and Vulnerability in Non-Metropolitan British Columbia: Building Foundations for the Future*. Report Series. 2016 Edition. Available here: <https://www2.unbc.ca/community-development-institute/housing-information-portal>

# Community Profiles: Income, Housing Affordability, and Vulnerability

The following BC non-metropolitan community profiles are included in this report:

## Province

Non-Metropolitan British Columbia

## East Kootenays

Cranbrook  
Ferne  
Golden  
Invermere  
Kimberley

## West Kootenays

Castlegar  
Creston  
Nelson  
Revelstoke  
Trail

## Okanagan

Osoyoos  
Penticton  
Princeton  
Summerland  
Vernon

## Central BC

100 Mile House  
Mackenzie  
Prince George  
Quesnel  
Valemount  
Vanderhoof  
Williams Lake

## Northeast BC

Chetwynd  
Dawson Creek  
Fort Nelson  
Fort St. John  
Tumbler Ridge

## Northwest BC

Houston  
Kitimat  
Prince Rupert  
Smithers  
Terrace

## Vancouver Island

Campbell River  
Courtenay  
Ladysmith  
Nanaimo  
Parksville  
Port Alberni  
Tofino



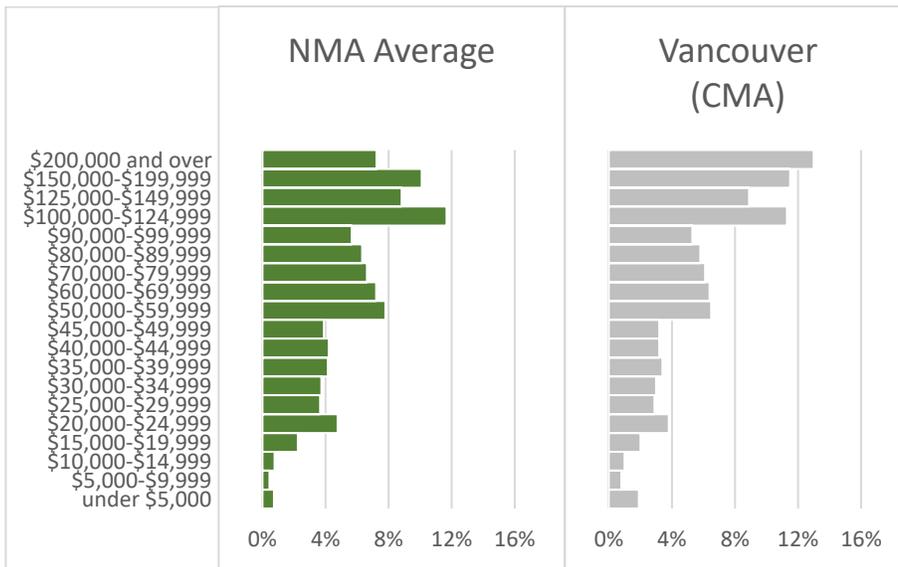


# HOUSING DATA INCOME PROFILES 2021

# Non-Metropolitan British Columbia

Non-metropolitan British Columbia (BC), as profiled here, is the average of 38 non-metropolitan area (NMA) communities included in our BC data sample. They were chosen for their population size below 100,000 as well as their low level of metropolitan influence from a neighbouring larger centre. Data for the Vancouver CMA is included for comparison and context.

FIGURE 1: NON-METROPOLITAN INCOME DISTRIBUTION, 2021

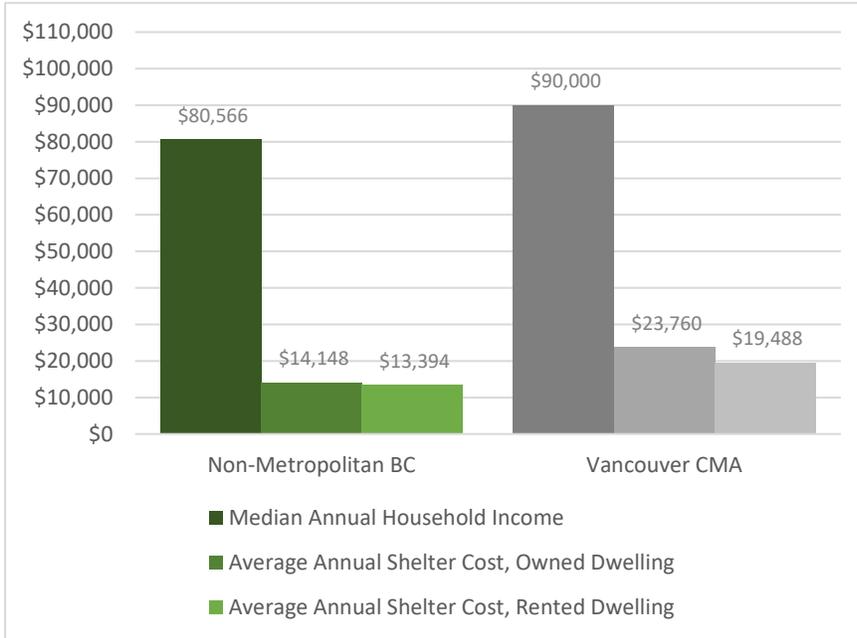


Source: Statistics Canada, 2021, Census Program.

- The income distribution in non-metropolitan BC in 2021 resembles the income distribution patterns in Vancouver (CMA) but includes fewer high income households.
- A comparison with 2016 income distribution shows an increase in the representation of the highest income groups and fewer households in the lowest income groups, a trend that is much more pronounced in the Vancouver CMA.
- In non-metropolitan BC, 71% of all households have annual incomes of at least \$50,000 (an increase of eight percentage points from 2016). In Vancouver, 75% of all households have annual incomes of at least \$50,000.
- In 2021, 7% of households in non-metropolitan BC are top earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver.
- In 2021, Vancouver’s lowest earners make up a larger proportion than in non-metropolitan BC, while the low to middle income brackets are more prevalent in non-metropolitan BC.



FIGURE 2: NON-METROPOLITAN BC HOUSEHOLD INCOME/SHELTER COST, 2021

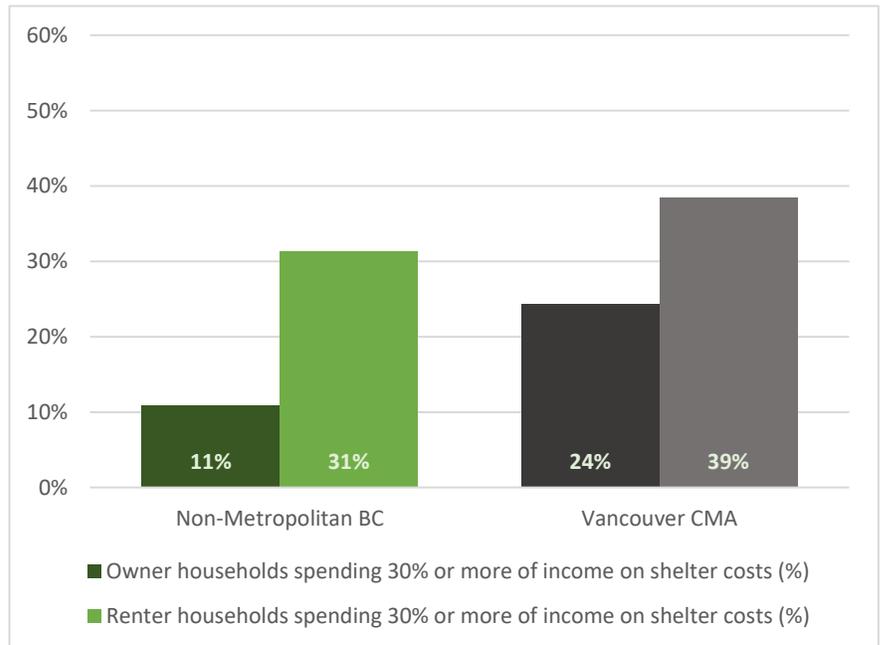


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for non-metropolitan BC is \$80,566 (a 16% increase over 2016).
- Median income in Vancouver has increased at a higher rate over the same census period (24%).
- Average annual shelter costs in non-metropolitan BC increased 14% from 2016 to 2021 for owners. For renters, the increase was 20%.
- Average annual shelter costs in Vancouver have seen a larger increase from 2016 to 2021 (owners 31%, renters 22%).
- Incomes and shelter costs in non-metropolitan BC remain below those in Vancouver.

FIGURE 3: NON-METROPOLITAN BC HOME OWNER AND RENTER VULNERABILITY<sup>1</sup>, 2021

- Housing cost vulnerability in non-metropolitan BC in 2021 is lower than in Vancouver.
- In non-metropolitan BC, vulnerability decreased from 2016 to 2021 (two percentage points for owners, nine percentage points for renter households).
- Owners are the least vulnerable group but have seen the least improvement.
- Renters have seen more noticeable decreases in vulnerability, but the gap to owners continues to be notable.



Source: Statistics Canada, 2021, Census Program.

<sup>1</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.

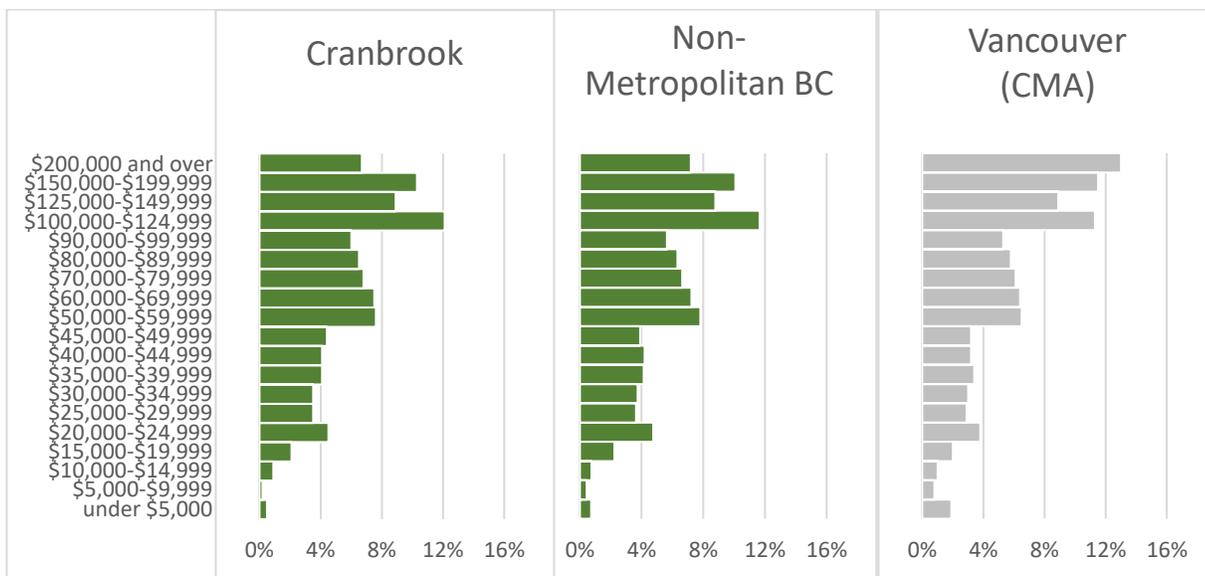


# HOUSING DATA INCOME PROFILES 2021

# Cranbrook British Columbia

The City of Cranbrook<sup>2</sup> is located in the East Kootenay region of British Columbia. With a 2021 population of 20,499, Cranbrook is the largest community in the Regional District of East Kootenay (RDEK), while its growth has slowed to just over 2% between the 2016 to the 2021 Census Surveys. Neighbouring RDEK communities include Kimberley, Fernie, Sparwood, Invermere, Elkford, Radium Hot Springs, and Canal Flats.

FIGURE 1: CRANBROOK INCOME DISTRIBUTION, 2021

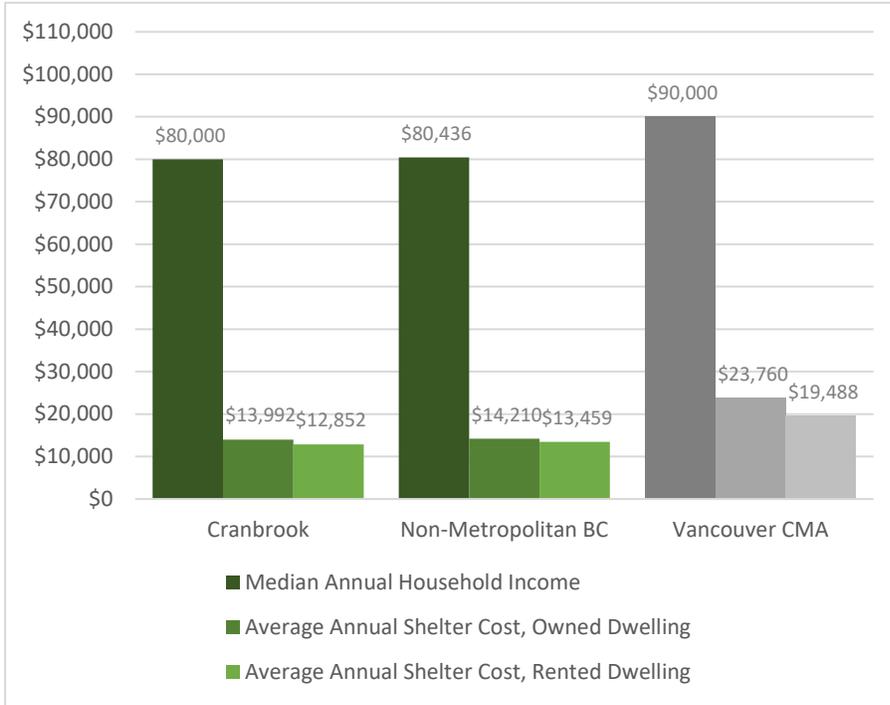


Source: Statistics Canada, 2021, Census Program.

- The income distribution in Cranbrook in 2021 resembles the income distribution in non-metropolitan BC.
- A comparison with 2016 income distribution shows more households in the highest income groups and fewer households in the lowest income groups, a trend that can be seen across non-metropolitan BC but is much more pronounced in the Vancouver CMA.
- In Cranbrook, 72% of all households have annual incomes of at least \$50,000 (an increase of eight percentage points from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, 7% of households in Cranbrook are top income earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver.
- In 2021, Vancouver’s lowest earners make up a larger proportion than in Cranbrook, while the low to middle income brackets are slightly more prevalent in Cranbrook.

<sup>2</sup> This income and housing cost profile includes 2021 Census data for the City of Cranbrook. In order to provide context for Cranbrook, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.

FIGURE 2: CRANBROOK HOUSEHOLD INCOME/SHELTER COST, 2021

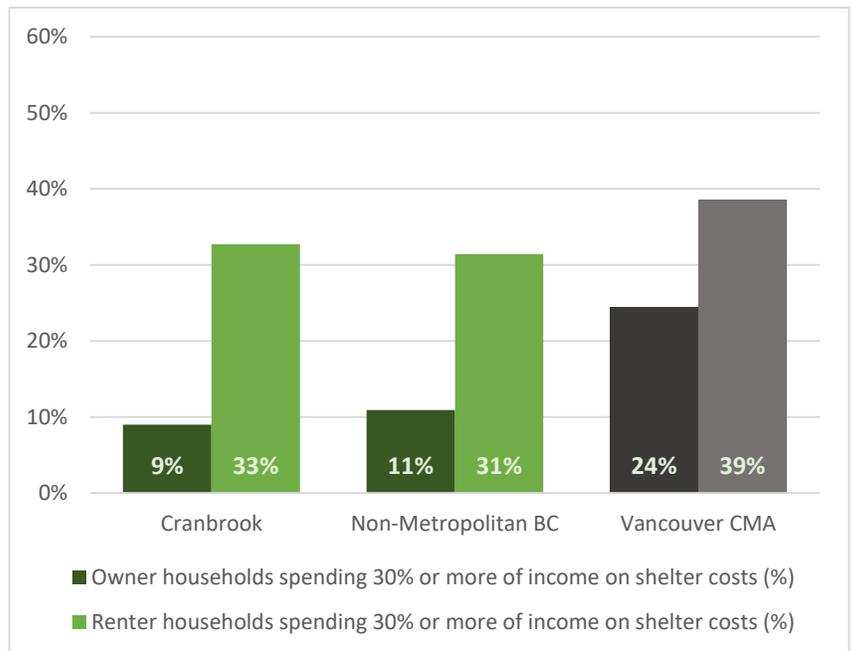


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for Cranbrook is \$80,000 (an 18% increase over 2016).
- Median income in Vancouver has increased at a higher rate over the same census period (24%).
- Average annual shelter costs in Cranbrook increased 12% from 2016 to 2021 for owners. For renters, the increase was 18%.
- Average annual shelter costs in Vancouver have seen a larger increase from 2016 to 2021 (owners 31%, renters 22%).
- Incomes and shelter costs in Cranbrook mirror those in non-metropolitan BC.

FIGURE 3: CRANBROOK HOME OWNER AND RENTER VULNERABILITY<sup>3</sup>, 2021

- Housing cost vulnerability in Cranbrook in 2021 is similar to non-metropolitan BC.
- In Cranbrook, vulnerability decreased from 2016 to 2021 (three percentage points for owners, nine percentage points for renter households).
- Owners in Cranbrook are the least vulnerable group but have seen the least improvement.
- Renters have seen more noticeable decreases in vulnerability in Cranbrook and non-metropolitan BC, but the gap to owners continues to be notable.



Source: Statistics Canada, 2021, Census Program.

<sup>3</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.

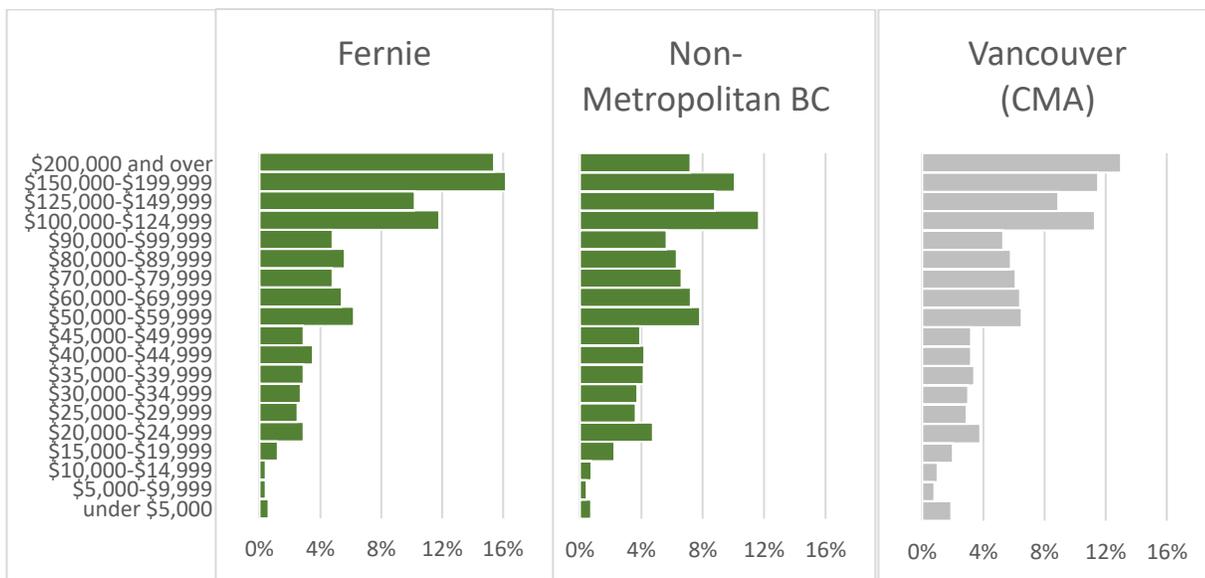


# HOUSING DATA INCOME PROFILES 2021

# Fernie British Columbia

The City of Fernie<sup>4</sup> is located in the East Kootenay region of British Columbia. With a 2021 population of 6,320, Fernie is one of the smaller incorporated communities in the Regional District of East Kootenay (RDEK), but with growth of over 20% from 2016 to 2021, it has continued its trajectory of the past 15 years. Neighbouring RDEK communities include Cranbrook, Kimberley, Sparwood, Invermere, Elkford, Radium Hot Springs, and Canal Flats.

FIGURE 1: FERNIE INCOME DISTRIBUTION PYRAMID, 2021

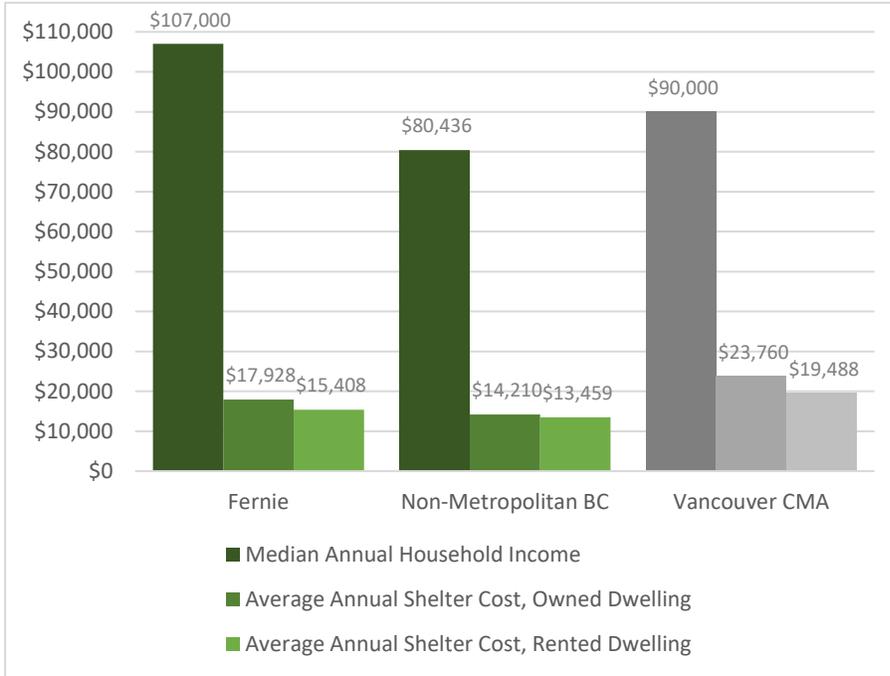


Source: Statistics Canada, 2021, Census Program.

- The income distribution in Fernie in 2021 includes more high income earners than non-metropolitan BC.
- A comparison with 2016 income distribution shows more households in the highest income groups and fewer households in the lowest income groups, a trend that can also be seen across non-metropolitan BC and in the Vancouver CMA.
- In Fernie, over 80% of all households have annual incomes of at least \$50,000 (an increase of eight percentage points from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, over 16% of households in Fernie are top income earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver.
- In 2021, Vancouver’s lowest earners make up a larger proportion than in Fernie, while the low to middle income brackets are similar.

<sup>4</sup> This income and housing cost profile includes 2016 and 2021 Census data for the City of Fernie. In order to provide context for Fernie, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.

FIGURE 2: FERNIE HOUSEHOLD INCOME/SHELTER COST, 2021

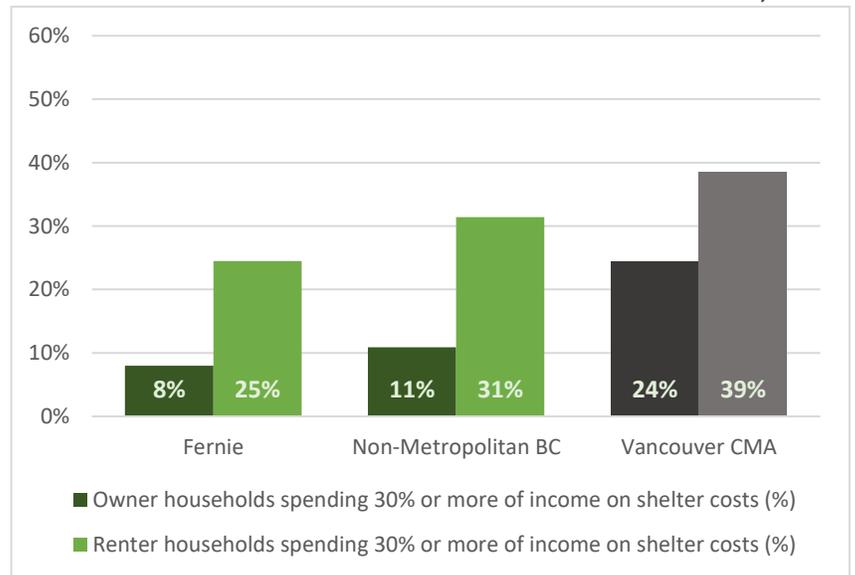


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for Fernie is \$107,000 (a 19% increase over 2016).
- Median income in Vancouver has increased 24% over the same census period.
- Average annual shelter costs in Fernie increased 6% from 2016 to 2021 for owners. For renters, the increase was 26%.
- Average annual shelter costs in Vancouver have seen a larger increase for owners from 2016 to 2021 (31%) but lower for renters (22%).
- Incomes and shelter costs in Fernie exceed those in non-metropolitan BC.

FIGURE 3: FERNIE HOME OWNER AND RENTER VULNERABILITY<sup>5</sup>, 2021

- In Fernie, vulnerability decreased from 2016 to 2021 (six percentage points for owners and 17 percentage points for renters).
- Owners in Fernie are the least vulnerable group and have seen more improvement than non-metropolitan BC and Vancouver.
- Renters have seen more noticeable decreases in vulnerability in Fernie and non-metropolitan BC, but the gap to owners continues to be notable.



Source: Statistics Canada, 2021, Census Program.

<sup>5</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.

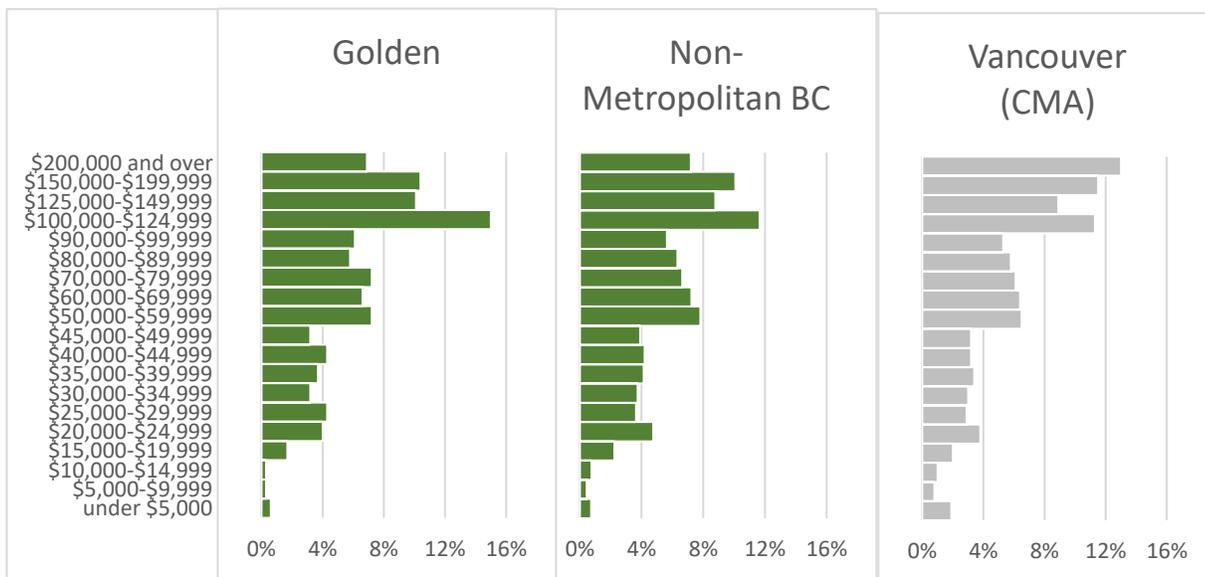


# HOUSING DATA INCOME PROFILES 2021

# Golden British Columbia

The Town of Golden<sup>6</sup> is located in the East Kootenay region of British Columbia. With a 2021 population of 3,986, Golden is one of the smaller incorporated communities in the Columbia Shuswap Regional District (CSRD). Population growth of close to 8% since 2016 represents a new trajectory after 15 years of negative or minimal growth. Neighbouring CSRD communities include Revelstoke, Sicamous, and Salmon Arm.

FIGURE 1: GOLDEN INCOME DISTRIBUTION, 2021

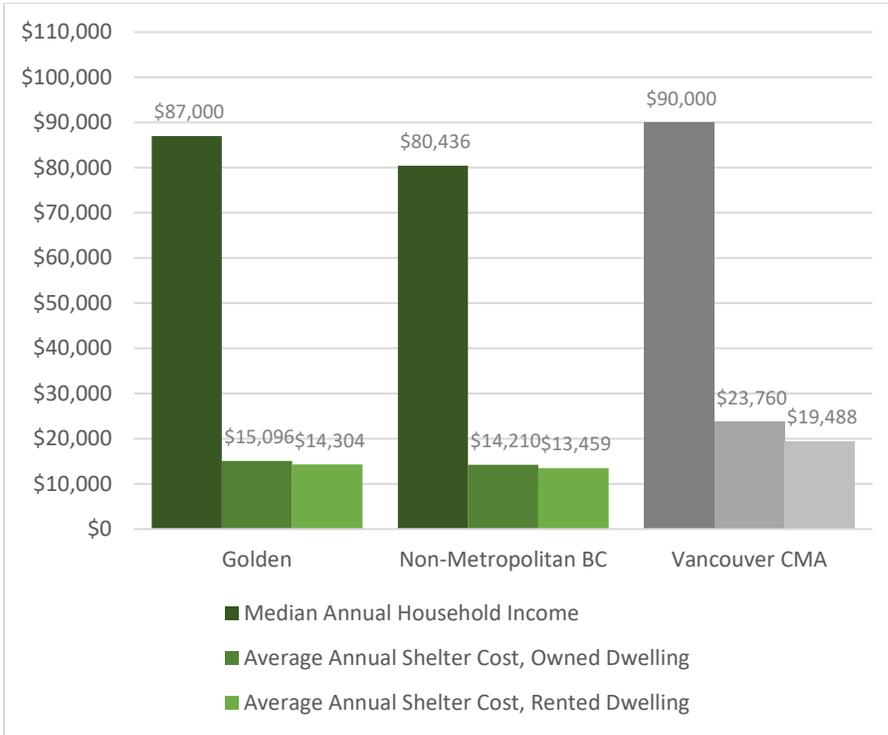


Source: Statistics Canada, 2021, Census Program.

- The income distribution in Golden in 2021 resembles the income distribution in non-metropolitan BC.
- A comparison with 2016 income distribution shows more households in the highest income groups and fewer households in the lowest income groups, a trend that can be seen across non-metropolitan BC but is more pronounced in the Vancouver CMA.
- In Golden, 75% of all households have annual incomes of at least \$50,000 (an increase of nine percentage points from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, 7% of households in Golden are top income earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver.
- In 2021, Vancouver’s lowest earners make up a larger proportion than in Golden, while the low to middle income brackets are slightly more prevalent in Golden.

<sup>6</sup> This income and housing cost profile includes 2016 and 2021 Census data for the Town of Golden. In order to provide context for Golden, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.

FIGURE 2: GOLDEN HOUSEHOLD INCOME/SHELTER COST, 2021

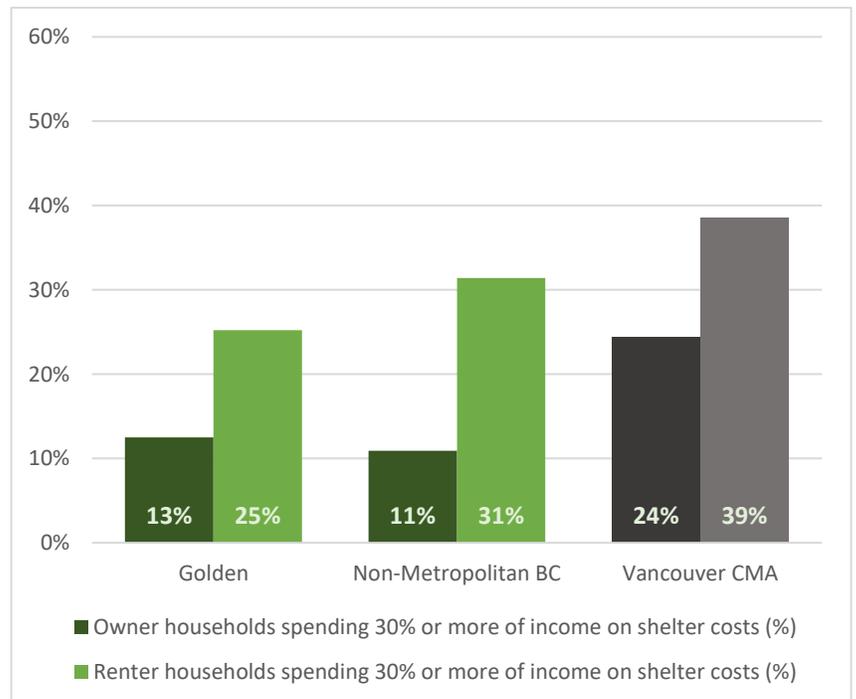


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for Golden is \$87,000 (a 17% increase over 2016).
- Median income in Vancouver has increased at a higher rate over the same census period (24%).
- Average annual shelter costs in Golden increased 23% from 2016 to 2021 for owners. For renters, the increase was 28%.
- Average annual shelter costs in Vancouver have seen a larger increase from 2016 to 2021 for owners (31%) but lower for renters (22%).
- Shelter costs have seen larger increases in Golden than in non-metropolitan BC.

FIGURE 3: GOLDEN HOME OWNER AND RENTER VULNERABILITY<sup>7</sup>, 2021

- In Golden, owner vulnerability increased from 2016 to 2021 (one percentage point) while renter vulnerability decreased (nine percentage points).
- Owners in Golden are the least vulnerable group but have seen the least improvement.
- Renters have seen more noticeable decreases in vulnerability in Golden and non-metropolitan BC, but the gap to owners continues to be notable.



Source: Statistics Canada, 2021, Census Program.

<sup>7</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.

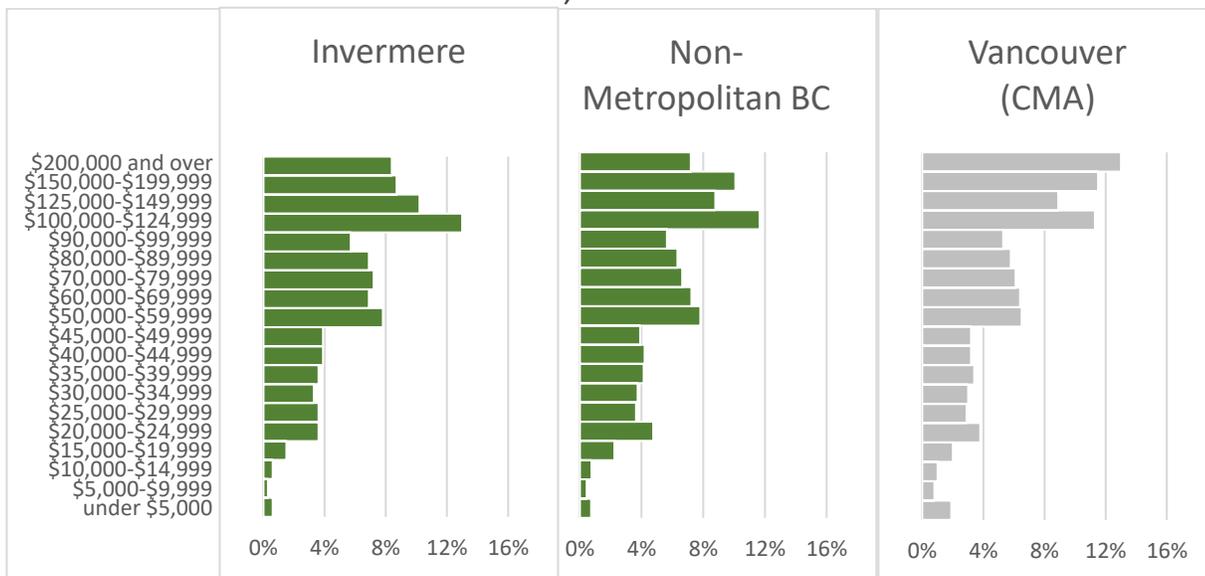


# HOUSING DATA INCOME PROFILES 2021

# Invermere British Columbia

The District of Invermere<sup>8</sup> is located in the East Kootenay region of British Columbia. With a 2021 population of 3,917, Invermere constitutes one of the smallest incorporated communities in the Regional District of East Kootenay (RDEK) but has a history of decades of positive growth. With recent growth close to 16%, Invermere’s accelerated growth trajectory of the past 10 years continues. Neighbouring RDEK communities include Cranbrook, Kimberley, Fernie, Sparwood, Elkford, Radium Hot Springs, and Canal Flats.

FIGURE 1: INVERMERE INCOME DISTRIBUTION, 2021

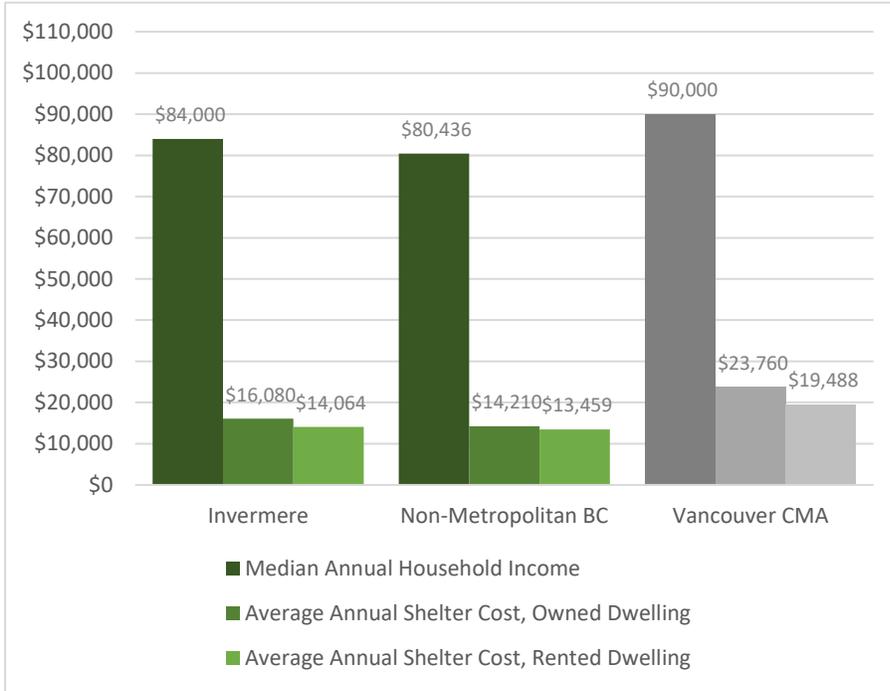


Source: Statistics Canada, 2021, Census Program.

- The income distribution in Invermere in 2021 resembles the income distribution in non-metropolitan BC.
- A comparison with 2016 income distribution shows more households in the highest income groups and fewer households in the lowest income groups, a trend that can be seen across non-metropolitan BC but is more pronounced in the Vancouver CMA.
- In Invermere, 75% of all households have annual incomes of at least \$50,000 (an increase of seven percentage points from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, 8% of households in Invermere are top income earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver.
- In 2021, Vancouver’s lowest earners make up a larger proportion than in Invermere, while the low to middle income brackets are slightly more prevalent in Invermere.

<sup>8</sup> This income and housing cost profile includes 2016 and 2021 Census data for the Village of Invermere. In order to provide context for Invermere, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.

FIGURE 2: INVERMERE HOUSEHOLD INCOME/SHELTER COST, 2021

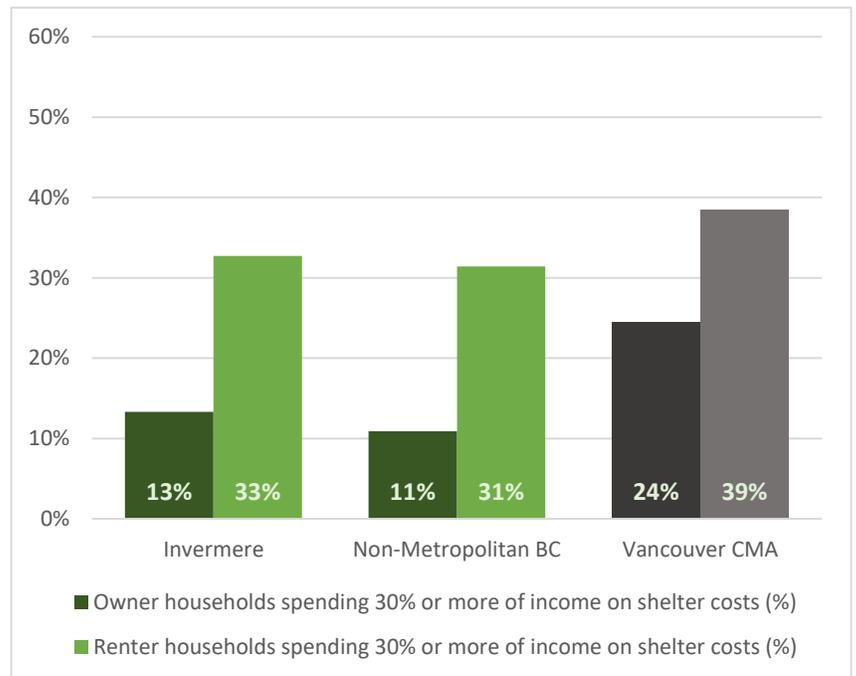


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for Invermere is \$84,000 (a 13% increase over 2016).
- Median income in Vancouver has increased at a higher rate over the same census period (24%).
- Average annual shelter costs in Invermere increased 12% from 2016 to 2021 for owners. For renters, the increase was 4%.
- Average annual shelter costs in Vancouver have seen a larger increase from 2016 to 2021 for owners (31%) and renters (22%).
- Shelter costs have seen smaller increases in Invermere than in non-

FIGURE 3: INVERMERE HOME OWNER AND RENTER VULNERABILITY<sup>9</sup>, 2021

- Housing cost vulnerability in Invermere in 2021 is similar to non-metropolitan BC.
- In Invermere, vulnerability stayed the same for owners between 2016 and 2021 and decreased for renter households (seven percentage points).
- Owners in Invermere are the least vulnerable group but have seen the least improvement.
- Renters have seen more noticeable decreases in vulnerability in Invermere and non-metropolitan BC, but the gap to owners continues to be notable.



Source: Statistics Canada, 2021, Census Program.

<sup>9</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.

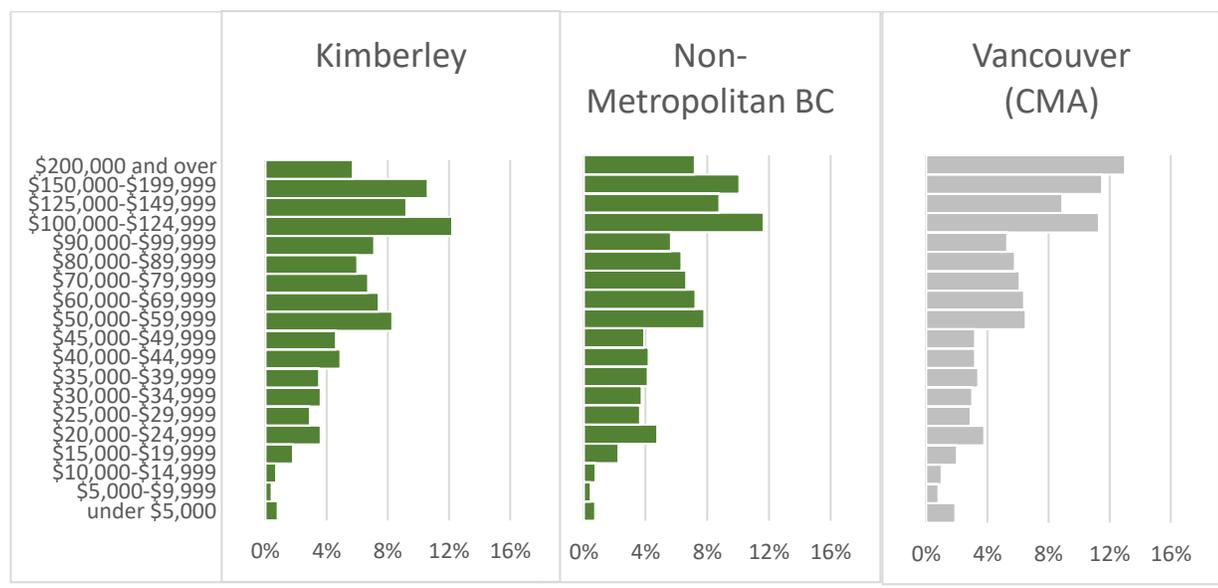


# HOUSING DATA INCOME PROFILES 2021

# Kimberley British Columbia

The City of Kimberley<sup>10</sup> is located in the East Kootenay region of British Columbia. With a 2021 population of 8,115, Kimberley is the second largest community in the Regional District of East Kootenay (RDEK). With growth just over 9% since 2016, Kimberley continues its trajectory of the past 15 years. Neighbouring RDEK communities include Cranbrook, Fernie, Sparwood, Invermere, Elkford, Radium Hot Springs, and Canal Flats.

FIGURE 1: KIMBERLEY INCOME DISTRIBUTION, 2021



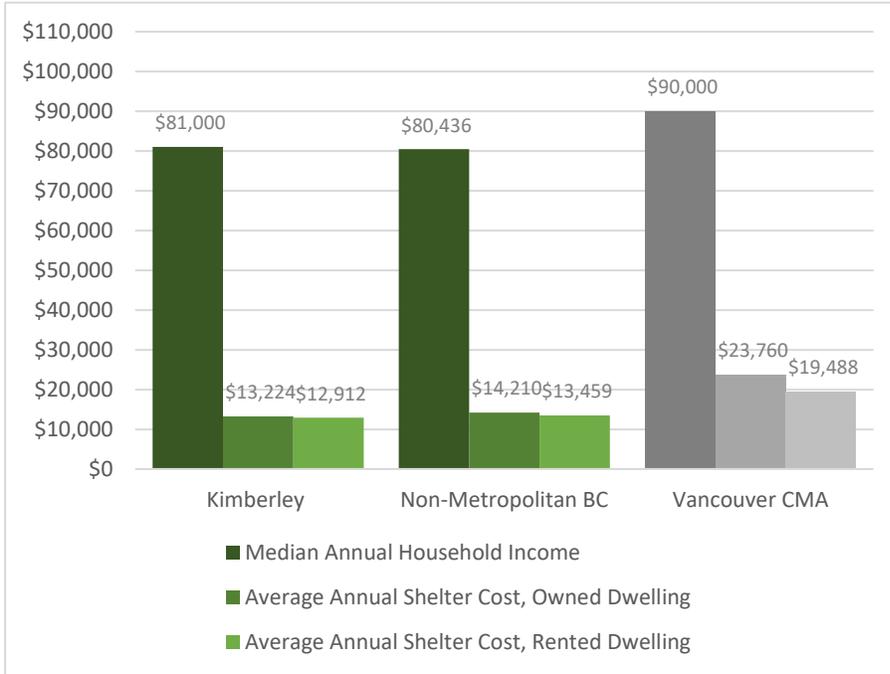
Source: Statistics Canada, 2021, Census Program.

- The income distribution in Kimberley in 2021 resembles the income distribution in non-metropolitan BC.
- A comparison with 2016 income distribution shows more households in the highest income groups and fewer households in the lowest income groups, a trend that can be seen across non-metropolitan BC but is much more pronounced in the Vancouver CMA.
- In Kimberley, 73% of all households have annual incomes of at least \$50,000 (an increase of nine percentage points from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, 6% of households in Kimberley are top income earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver.
- In 2021, Vancouver’s lowest earners make up a larger proportion than in Kimberley, while the low to middle income brackets are slightly more prevalent in Kimberley.

<sup>10</sup> This income and housing cost profile includes 2016 and 2021 Census data for the City of Kimberley. In order to provide context for Kimberley, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.



FIGURE 2: KIMBERLEY HOUSEHOLD INCOME/SHELTER COST, 2021

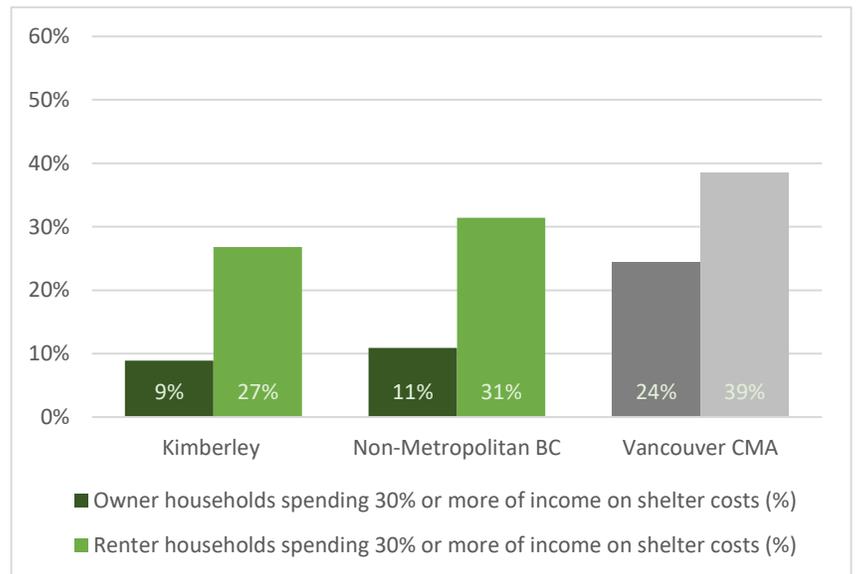


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for Kimberley is \$81,000 (a 21% increase over 2016).
- Median income in Vancouver has increased at a higher rate over the same census period (24%).
- Average annual shelter costs in Kimberley increased 16% from 2016 to 2021 for owners. For renters, the increase was 19%.
- Average annual shelter costs in Vancouver have seen a higher increase from 2016 to 2021 (owners 31%, renters 22%).
- Incomes and shelter costs in Kimberley mirror those in non-metropolitan BC.

FIGURE 3: KIMBERLEY HOME OWNER AND RENTER VULNERABILITY<sup>11</sup>, 2021

- In Kimberley, vulnerability decreased from 2016 to 2021 (three percentage points for owners and nine percentage points for renters).
- Owners in Kimberley are the least vulnerable group but have seen less improvement.
- Renters have seen more noticeable decreases in vulnerability in Kimberley and non-metropolitan BC, but the gap to owners continues to be significant.



Source: Statistics Canada, 2021, Census Program.

<sup>11</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.

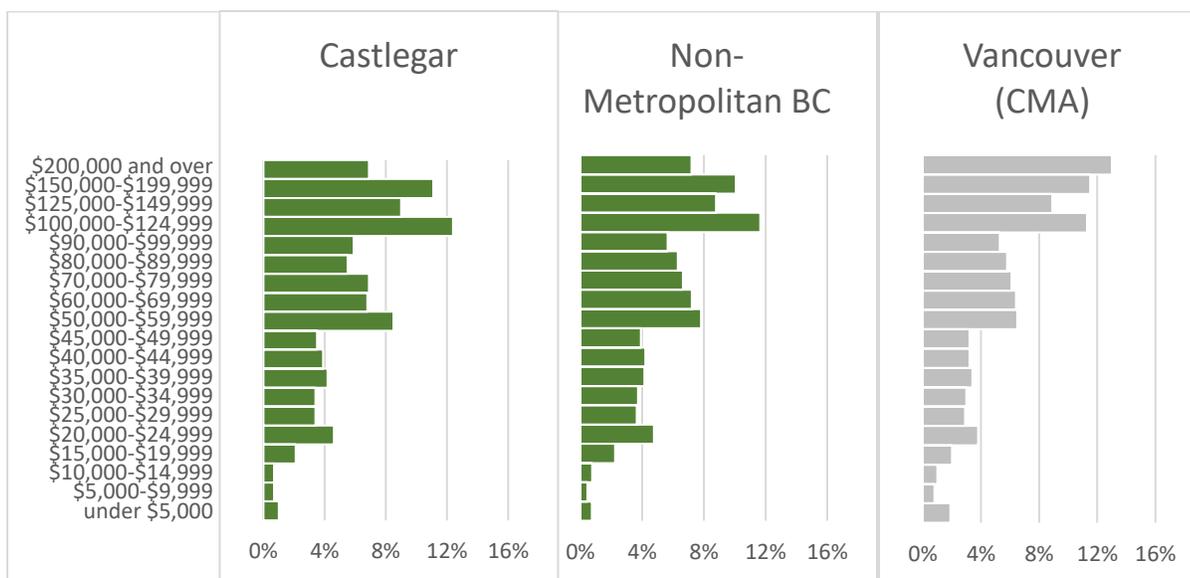


# HOUSING DATA INCOME PROFILES 2021

# Castlegar British Columbia

The City of Castlegar<sup>12</sup> is located in the West Kootenay region of British Columbia. With a 2021 population of 8,338, Castlegar is the second largest community in the Regional District of Central Kootenay (RDCK). With close to 4% growth over 2016, Castlegar has continued its trajectory of the past 15 years. Neighbouring RDCK communities include Creston, Kaslo, Nakusp, Nelson, New Denver, Salmo, Silverton, and Slocan.

FIGURE 1: CASTLEGAR INCOME DISTRIBUTION, 2021

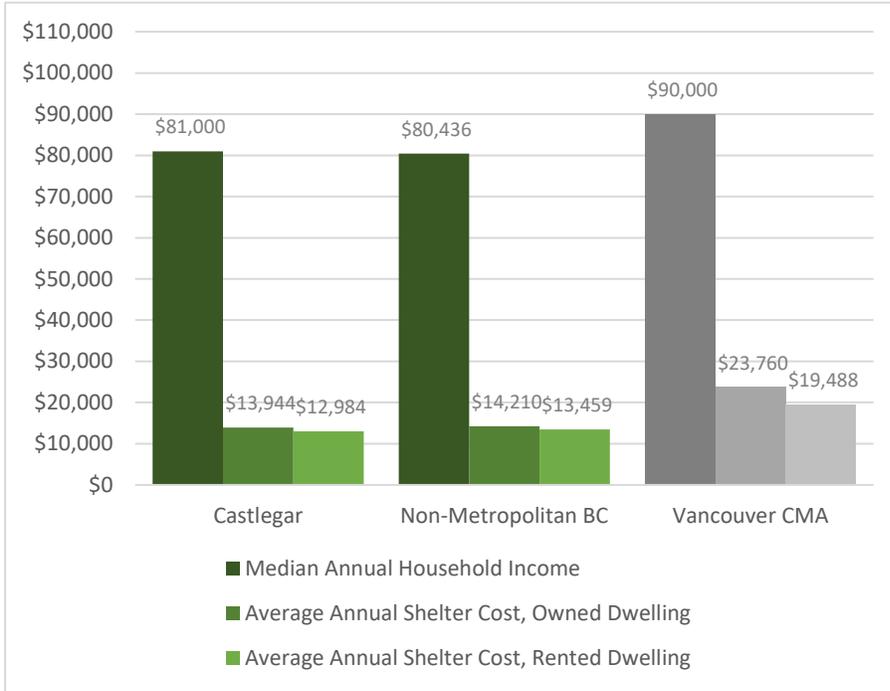


Source: Statistics Canada, 2021, Census Program.

- The income distribution in Castlegar in 2021 resembles the income distribution in non-metropolitan BC.
- A comparison with 2016 income distribution shows more households in the highest income groups and fewer households in the lowest income groups, a trend that can be seen across non-metropolitan BC but is much more pronounced in the Vancouver CMA.
- In Castlegar, 73% of all households have annual incomes of at least \$50,000 (an increase of 10 percentage points from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, 7% of households in Castlegar are top income earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver.
- In 2021, Vancouver’s lowest earners make up a larger proportion than in Castlegar, while the low to middle income brackets are more prevalent in Castlegar.

<sup>12</sup> This income and housing cost profile includes 2016 and 2021 Census data for the City of Castlegar. In order to provide context for Castlegar, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.

FIGURE 2: CASTLEGAR HOUSEHOLD INCOME/SHELTER COST, 2021

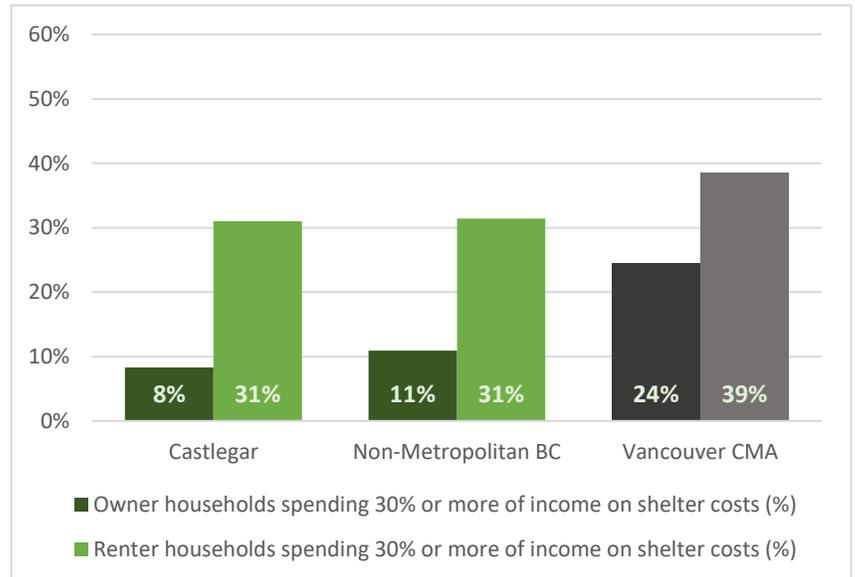


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for Castlegar is \$81,000 (an 18% increase over 2016).
- Median income in Vancouver has increased at a higher rate over the same census period (24%).
- Average annual shelter costs in Castlegar increased 16% from 2016 to 2021 for owners. For renters, the increase was 23%.
- Average annual shelter costs in Vancouver have seen a larger increase from 2016 to 2021 for owners (31%), but lower for renters (22%).
- Incomes and shelter costs in Castlegar mirror those in non-metropolitan BC.

FIGURE 3: CASTLEGAR HOME OWNER AND RENTER VULNERABILITY<sup>13</sup>, 2021

- In Castlegar, vulnerability decreased from 2016 to 2021 (four percentage points for owners, 11 percentage points for renter households).
- Owners in Castlegar are the least vulnerable group but have not seen the strongest improvement.
- Renters have seen more noticeable decreases in vulnerability in Castlegar and non-metropolitan BC, but the gap to owners continues to be notable.



Source: Statistics Canada, 2021, Census Program.

<sup>13</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.

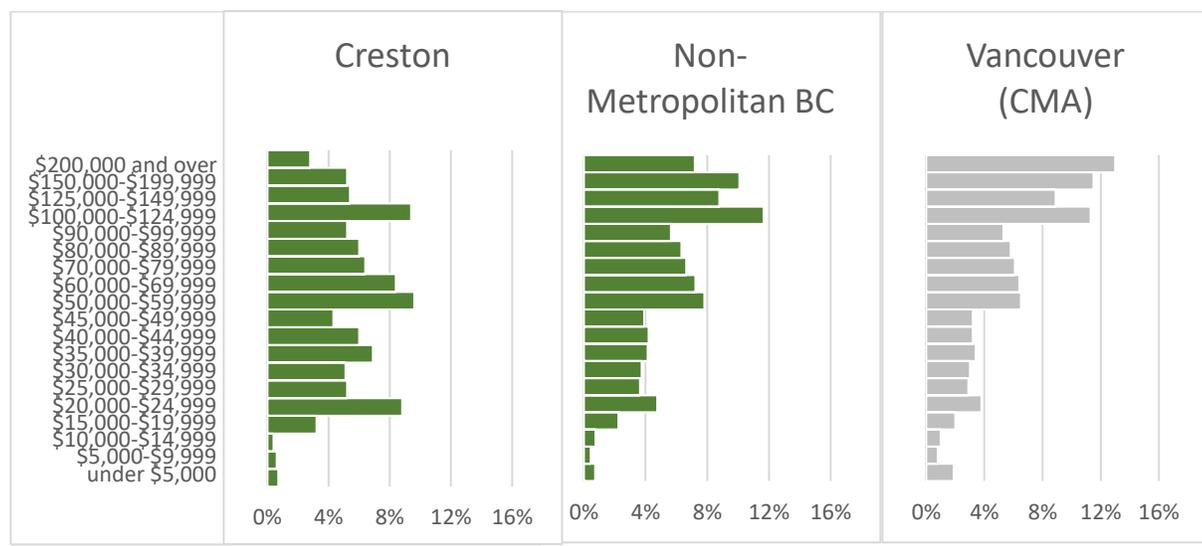


# HOUSING DATA INCOME PROFILES 2021

# Creston British Columbia

The Town of Creston<sup>14</sup> is located in the West Kootenay region of British Columbia. With a 2021 population of 5,583, Creston is one of the larger communities in the Regional District of Central Kootenay (RDCK). Population growth of over 4% since 2016 represents the continuation of Creston’s trajectory of the past several decades. Neighbouring RDCK communities include Castlegar, Kaslo, Nakusp, Nelson, New Denver, Salmo, Silverton, and Slocan.

FIGURE 1: CRESTON INCOME DISTRIBUTION, 2021



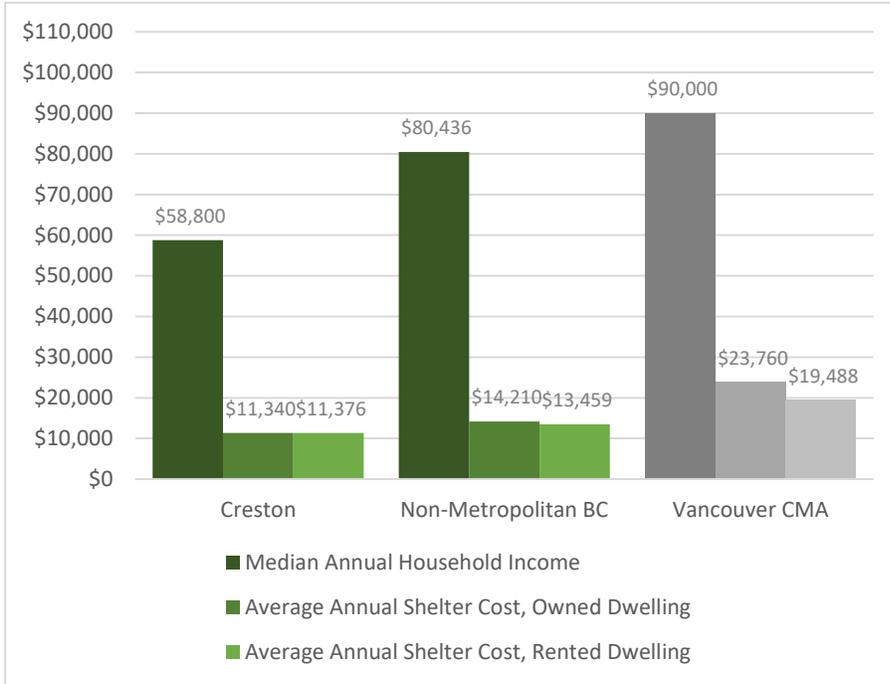
Source: Statistics Canada, 2021, Census Program.

- The income distribution in Creston in 2021 includes fewer high income earners and more low and middle income households compared to non-metropolitan BC.
- A comparison with 2016 income distribution shows fewer households in the lower income groups and a more even distribution across the middle-income groups. A trend towards having a larger share of higher income groups can be seen across non-metropolitan BC but is more pronounced in the Vancouver CMA.
- In Creston, 58% of all households have annual incomes of at least \$50,000 (an increase of 11 percentage points from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, less than 3% of households in Creston are top income earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver.
- In 2021, Vancouver’s lowest earners make up a larger proportion than in Creston, while the low to middle income brackets are notably more prevalent in Creston.

<sup>14</sup> This income and housing cost profile includes 2016 and 2021 Census data for the Town of Creston. In order to provide context for Creston, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.



FIGURE 2: CRESTON HOUSEHOLD INCOME/SHELTER COST, 2021

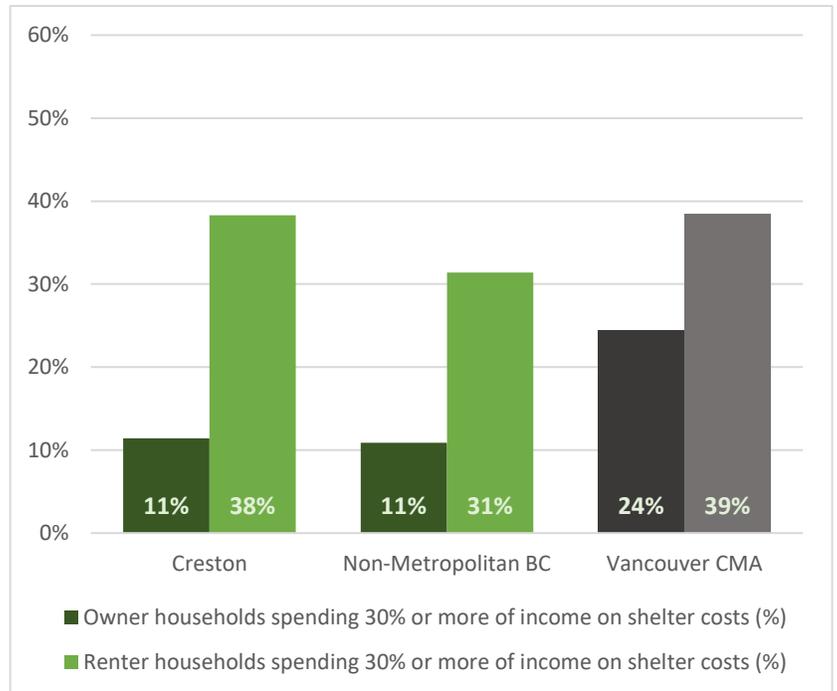


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for Creston is \$58,800 (a 27% increase over 2016).
- Median income in Vancouver has increased 24% over the same census period.
- Average annual shelter costs in Creston increased 18% from 2016 to 2021 for owners and renters.
- Average annual shelter costs in Vancouver have seen a larger increase from 2016 to 2021 (owners 31%, renters 22%).
- Incomes and shelter costs in Creston continue to be below non-metropolitan BC.

FIGURE 3: CRESTON HOME OWNER AND RENTER VULNERABILITY<sup>15</sup>, 2021

- Housing cost vulnerability in Creston in 2021 is higher than non-metropolitan BC.
- In Creston, vulnerability decreased from 2016 to 2021 (one percentage point for owners, 20 percentage points for renter households).
- Owners in Creston are the least vulnerable group but have seen the least improvement.
- Renters have seen more noticeable decreases in vulnerability in Creston and non-metropolitan BC, but renters in Creston continue to be as vulnerable as in Vancouver.



Source: Statistics Canada, 2021, Census Program.

<sup>15</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.

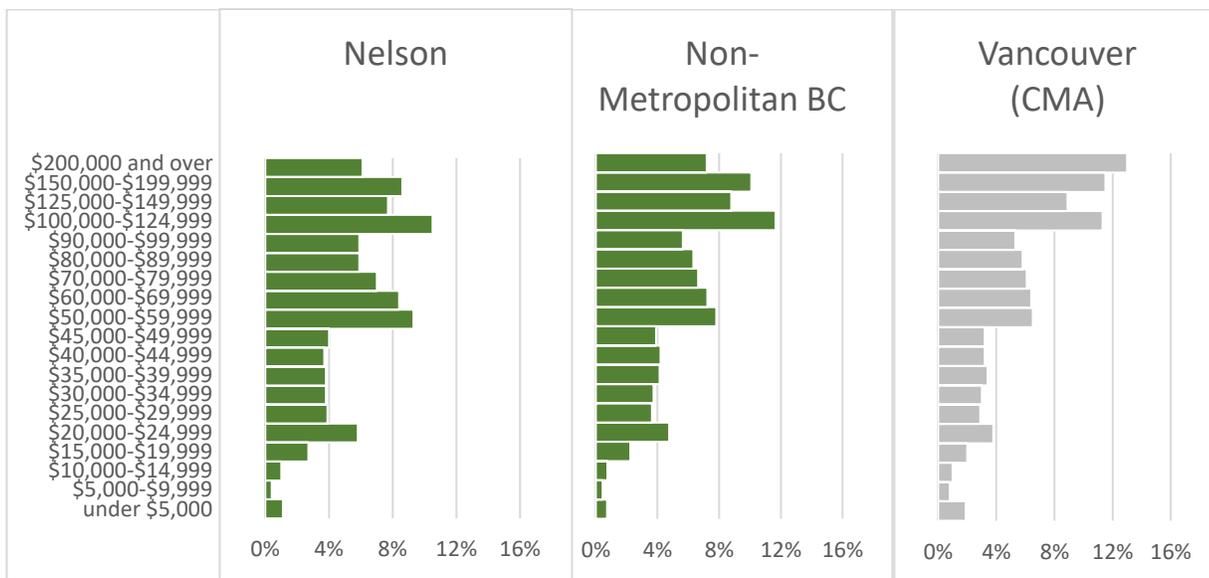


# HOUSING DATA INCOME PROFILES 2021

# Nelson British Columbia

The City of Nelson<sup>16</sup> is located in the West Kootenay region of British Columbia. With a 2021 population of 11,106, Nelson is the largest community in the Regional District of Central Kootenay (RDCK). Nelson has seen over 5% growth over the past five years, continuing its trajectory of the past 15 years. Neighbouring RDCK communities include Castlegar, Creston, Kaslo, Nakusp, New Denver, Salmo, Silverton, and Slocan.

FIGURE 1: NELSON INCOME DISTRIBUTION, 2021

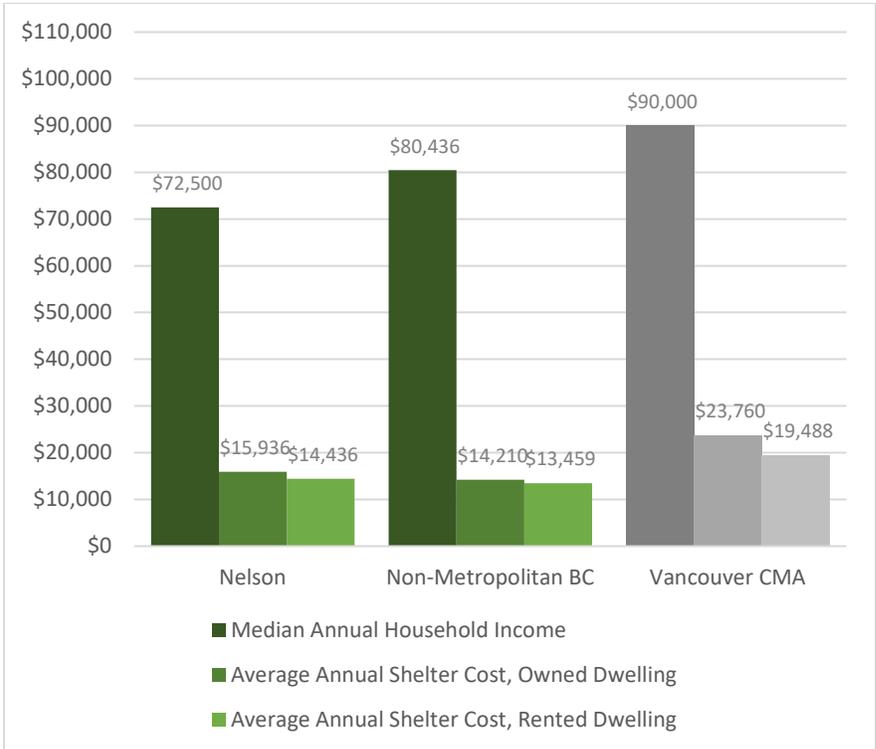


Source: Statistics Canada, 2021, Census Program.

- The income distribution in Nelson in 2021 includes fewer high income earners and more low and middle income households compared to non-metropolitan BC.
- A comparison with 2016 income distribution shows fewer households in the lower income groups and a more even distribution across the middle income groups. A trend towards having a larger share of higher income groups can be seen across non-metropolitan BC but is more pronounced in the Vancouver CMA.
- In Nelson, 69% of all households have annual incomes of at least \$50,000 (an increase of 14 percentage points from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, 6% of households in Nelson are top income earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver.
- In 2021, Vancouver’s lowest earners make up a similar proportion to Nelson, while the low to middle income brackets are more prevalent in Nelson.

<sup>16</sup> This income and housing cost profile includes 2016 and 2021 Census data for the City of Nelson. In order to provide context for Nelson, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.

FIGURE 2: NELSON HOUSEHOLD INCOME/SHELTER COST, 2021

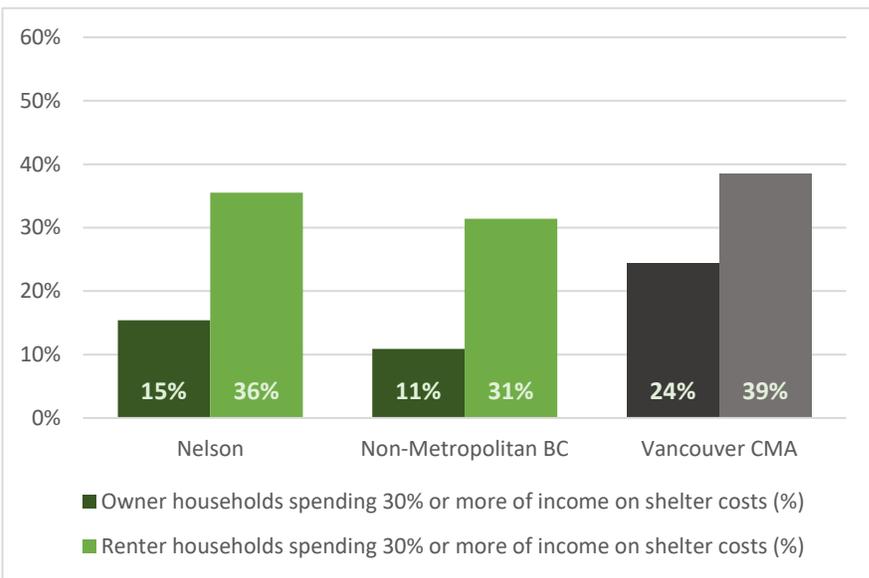


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for Nelson is \$72,500 (a 28% increase over 2016).
- Median income in Vancouver has increased 24% over the same census period.
- Average annual shelter costs in Nelson increased 19% from 2016 to 2021 for owners. For renters, the increase was 25%.
- Average annual shelter costs in Vancouver have seen a larger increase from 2016 to 2021 for owners (31%), but lower for renters (22%).
- While incomes in Nelson continue to be below non-metropolitan BC, shelter costs in Nelson have surpassed non-metropolitan BC costs.

FIGURE 3: NELSON HOME OWNER AND RENTER VULNERABILITY<sup>17</sup>, 2021

- Housing cost vulnerability in Nelson in 2021 is higher than non-metropolitan BC.
- In Nelson, vulnerability decreased from 2016 to 2021 (seven percentage points for owners, 11 percentage points for renter households).
- Owners in Nelson continue to be more vulnerable than in non-metropolitan BC.
- Renters have seen more noticeable decreases in vulnerability in Nelson but continue to be almost as vulnerable as in Vancouver.



Source: Statistics Canada, 2021, Census Program.

<sup>17</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.



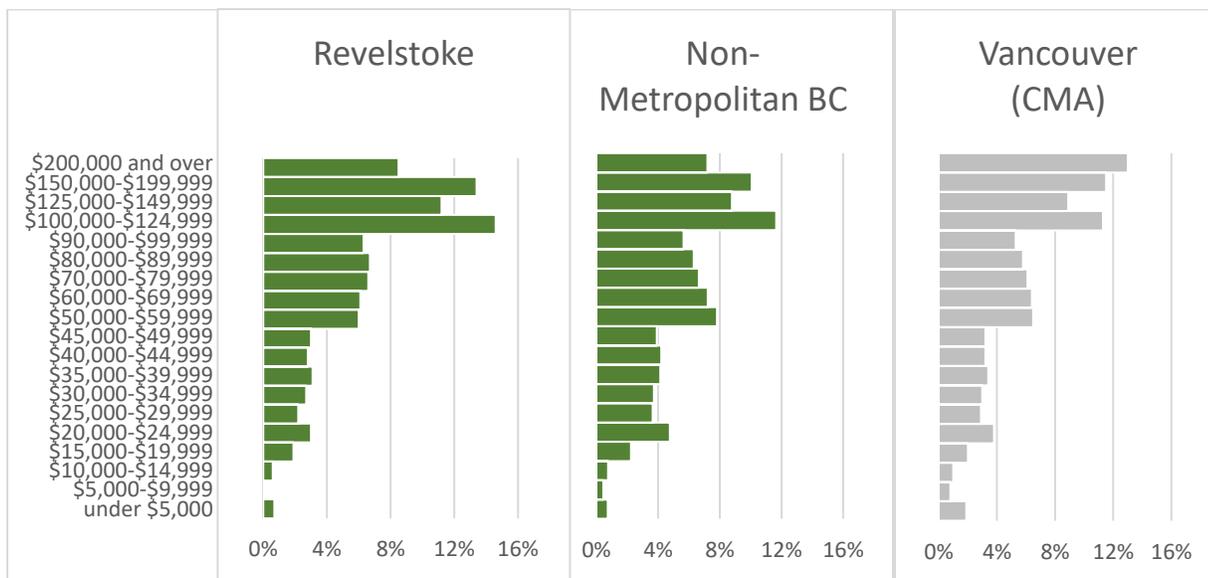


# HOUSING DATA INCOME PROFILES 2021

# Revelstoke British Columbia

The City of Revelstoke<sup>18</sup> is located in the West Kootenay region of British Columbia. With a 2021 population of 8,275, Revelstoke is the largest community in the Columbia Shuswap Regional District (CSRD). Population growth of close to 10% since 2016 represents a trajectory of accelerating growth since 2011 for the community. Neighbouring CSRD communities include Golden, Sicamous, and Salmon Arm.

FIGURE 1: REVELSTOKE INCOME DISTRIBUTION PYRAMID, 2021

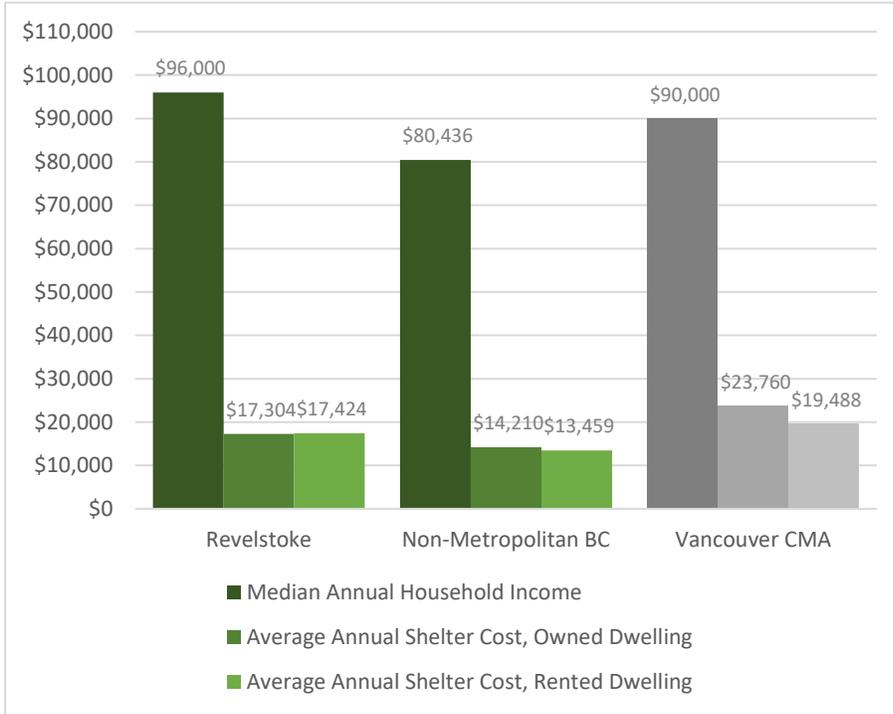


Source: Statistics Canada, 2021, Census Program.

- The income distribution in Revelstoke in 2021 includes more high income earners than non-metropolitan BC.
- A comparison with 2016 income distribution shows more households in the highest income groups and fewer households in the lowest income groups, a trend that can be seen across non-metropolitan BC but is more pronounced in the Vancouver CMA.
- In Revelstoke, 79% of all households have annual incomes of at least \$50,000 (an increase of 10 percentage points from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, 9% of households in Revelstoke are top income earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver.
- In 2021, Vancouver’s lowest earners make up a larger proportion than in Revelstoke, while the low to middle income brackets are similar.

<sup>18</sup> This income and housing cost profile includes 2016 and 2021 Census data for the City of Revelstoke. In order to provide context for Revelstoke, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.

FIGURE 2: REVELSTOKE HOUSEHOLD INCOME/SHELTER COST, 2021

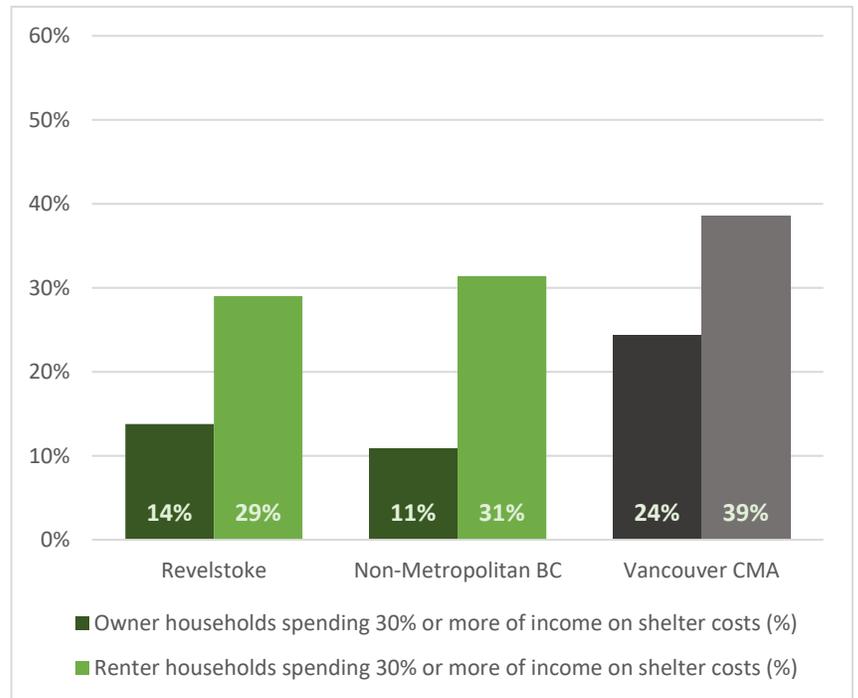


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for Revelstoke is \$96,000 (a 29% increase over 2016).
- Median income in Vancouver has increased 24% over the same census period.
- Average annual shelter costs in Revelstoke increased 27% from 2016 to 2021 for owners. For renters, the increase was 43%, making renting more expensive than owning in Revelstoke.
- Average annual shelter costs in Vancouver have seen a larger increase for owners from 2016 to 2021 (31%) but lower for renters (22%).
- Incomes and shelter costs in Revelstoke exceed those in non-metropolitan BC.

FIGURE 3: REVELSTOKE HOME OWNER AND RENTER VULNERABILITY<sup>19</sup>, 2021

- Housing cost vulnerability in Revelstoke in 2021 is similar to non-metropolitan BC.
- In Revelstoke, owner vulnerability increased from 2016 to 2021 (five percentage points) while renter vulnerability decreased (four percentage points).
- Owners in Revelstoke are the least vulnerable group but have seen the least improvement.
- Renters have seen more noticeable decreases in vulnerability in Revelstoke and non-metropolitan BC, but the gap to owners continues to be notable.



Source: Statistics Canada, 2021, Census Program.

<sup>19</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.



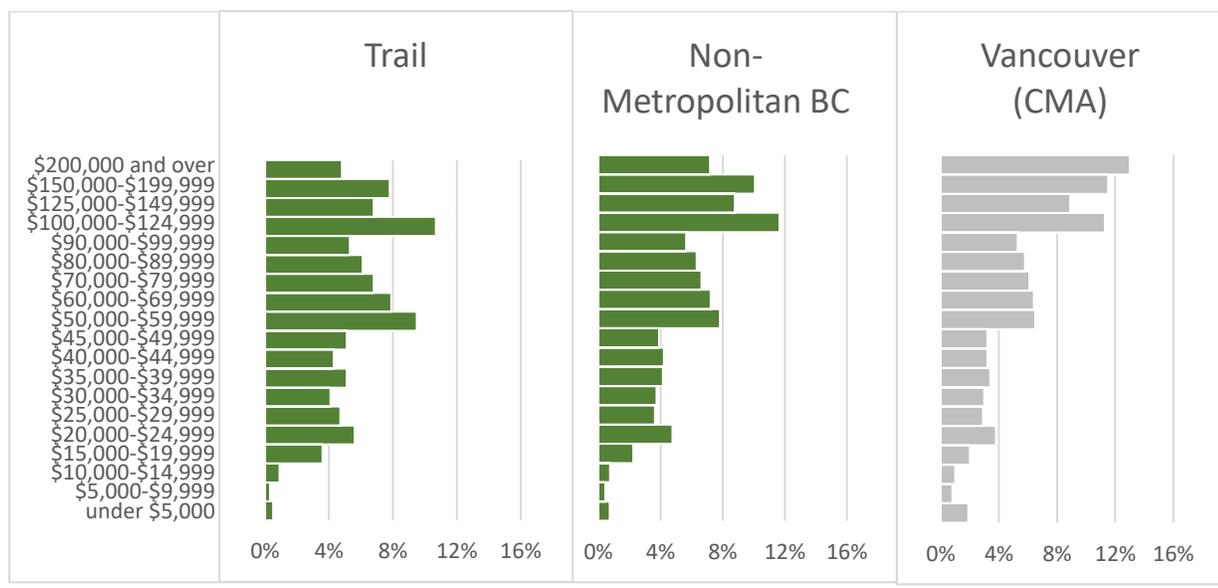


# HOUSING DATA INCOME PROFILES 2021

# Trail British Columbia

The City of Trail<sup>20</sup> is located in the West Kootenay region of British Columbia. With a 2021 population of 7,920, Trail is the largest community in the Regional District of Kootenay Boundary (RDKB). Recent growth of close to 3% continues the community’s trajectory of slow but steady growth since 2006. Neighbouring RDKB communities include Fruitvale, Grand Forks, Greenwood, Midway, Montrose, Rossland, and Warfield.

FIGURE 1: TRAIL INCOME DISTRIBUTION, 2021



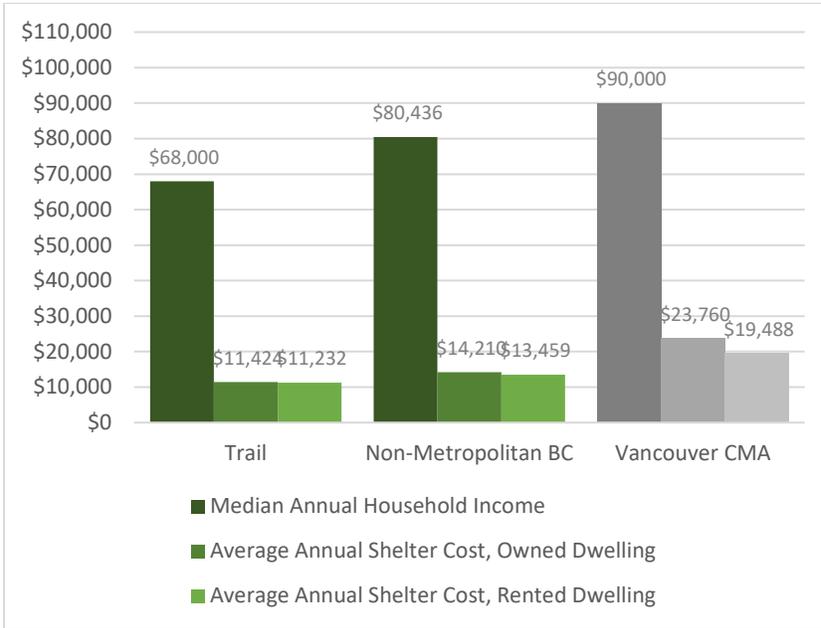
Source: Statistics Canada, 2021, Census Program.

- The income distribution in Trail in 2021 includes fewer high income earners and more low and middle income households compared to non-metropolitan BC.
- A comparison with 2016 income distribution shows more households in the middle and higher income groups and fewer households in the lowest income groups, a trend that can be seen across non-metropolitan BC but is much more pronounced in the Vancouver CMA.
- In Trail, 66% of all households have annual incomes of at least \$50,000 (an increase of 11 percentage points from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, 5% of households in Trail are top income earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver.
- In 2021, Vancouver’s lowest earners make up a larger proportion than in Trail, while the low to middle income brackets are notably more prevalent in Trail.

<sup>20</sup> This income and housing cost profile includes 2016 and 2021 Census data for the City of Trail. In order to provide context for Trail, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.



FIGURE 2: TRAIL HOUSEHOLD INCOME/SHELTER COST, 2021

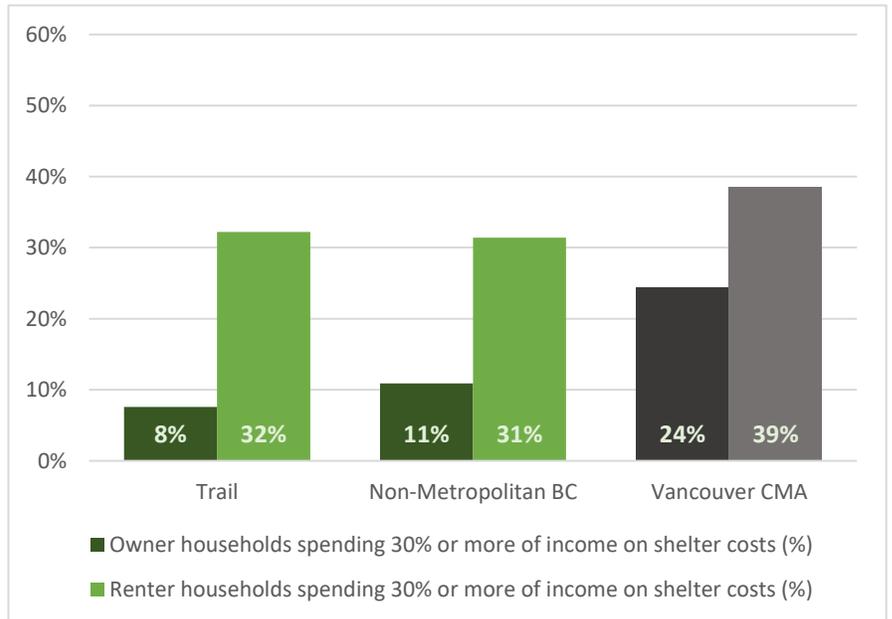


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for Trail is \$68,000 (a 23% increase over 2016).
- Median income in Vancouver has increased 24% over the same census period.
- Average annual shelter costs in Trail increased 14% from 2016 to 2021 for owners. For renters, the increase was 26%.
- Average annual shelter costs in Vancouver have seen a larger increase from 2016 to 2021 for owners (31%), but lower for renters (22%).
- Incomes and shelter costs in Trail continue to be below non-metropolitan BC.

FIGURE 3: TRAIL HOME OWNER AND RENTER VULNERABILITY<sup>21</sup>, 2021

- Housing cost vulnerability in Trail in 2021 is similar to non-metropolitan BC.
- In Trail, vulnerability decreased from 2016 to 2021 (one percentage point for owners, 10 percentage points for renter households).
- Owners in Trail are the least vulnerable group but have seen the least improvement.
- Renters have seen more noticeable decreases in vulnerability in Trail and non-metropolitan BC, but the gap to owners continues to be notable.



Source: Statistics Canada, 2021, Census Program.

<sup>21</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.

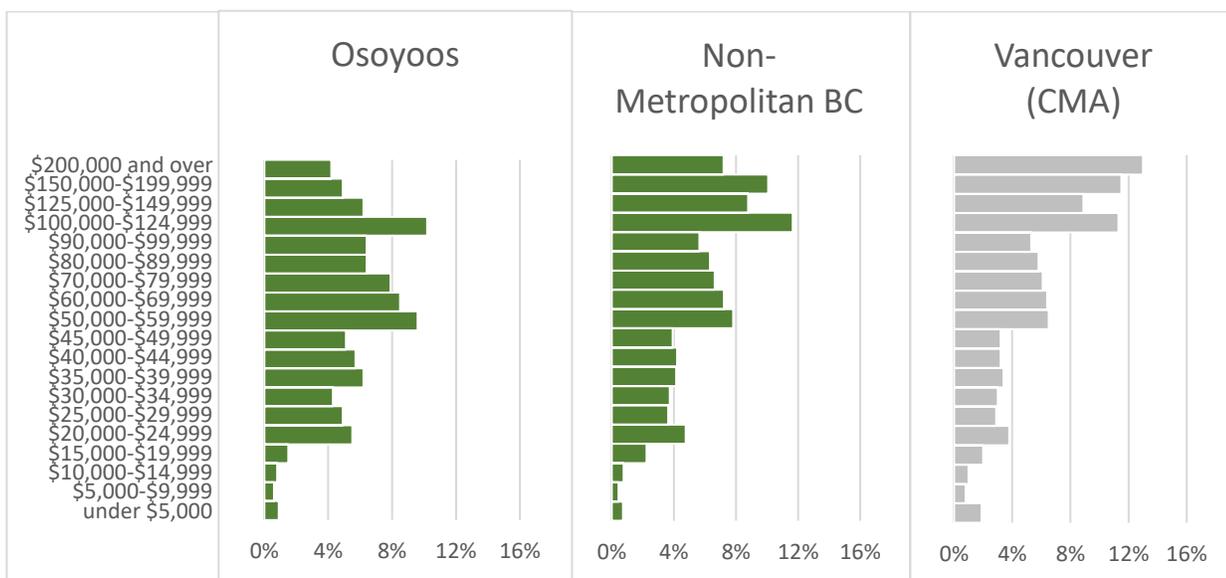


# HOUSING DATA INCOME PROFILES 2021

# Osoyoos British Columbia

The Town of Osoyoos<sup>22</sup> is located in the Okanagan region of British Columbia. With a 2021 population of 5,556, Osoyoos is one of the smaller incorporated communities in the Regional District of Okanagan Similkameen (RDOS). With over 9% growth since 2016, the community continues its decades-long trajectory and has almost doubled its growth rate of 5% between 2011 and 2016. Neighbouring RDOS communities include Summerland, Oliver, Osoyoos, Penticton, Princeton, and Keremos.

FIGURE 1: OSOYOOS INCOME DISTRIBUTION, 2021

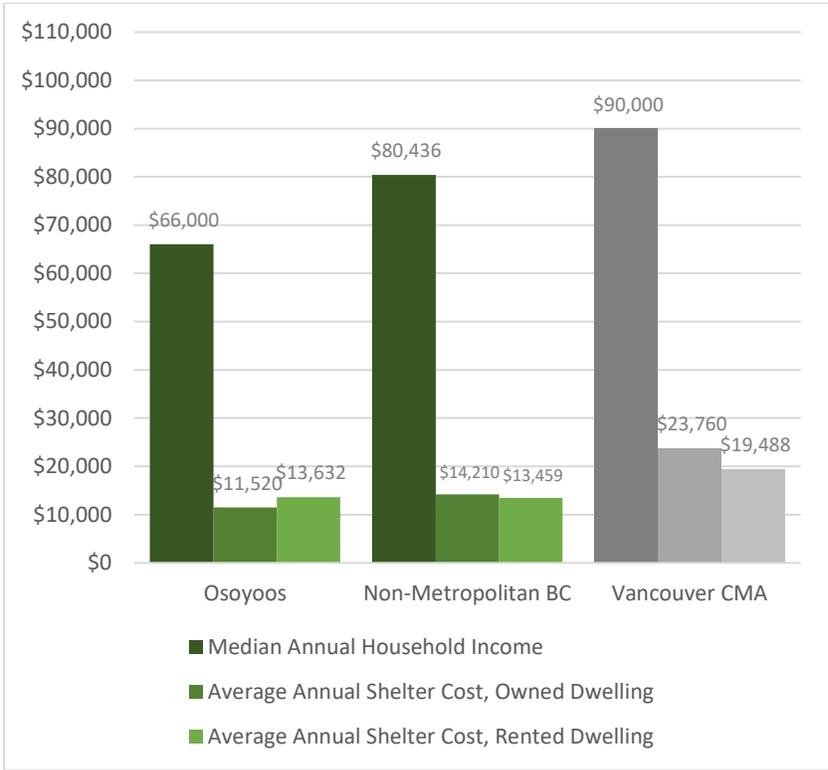


Source: Statistics Canada, 2021, Census Program.

- The income distribution in Osoyoos in 2021 includes fewer high income earners and more low and middle income households compared to non-metropolitan BC.
- A comparison with 2016 income distribution shows fewer households in the lower income groups and a more even distribution across the middle-income groups. A trend towards having a larger share of higher income groups can be seen across non-metropolitan BC but is more pronounced in the Vancouver CMA.
- In Osoyoos, 64% of all households have annual incomes of at least \$50,000 (an increase of 11 percentage points from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, 4% of households in Osoyoos are top income earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver.
- In 2021, Vancouver’s lowest earners make up a larger proportion than in Osoyoos, while the low to middle income brackets are notably more prevalent in Osoyoos.

<sup>22</sup> This income and housing cost profile includes 2016 and 2021 Census data for the City of Osoyoos. In order to provide context for Osoyoos, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.

FIGURE 2: OSOYOOS HOUSEHOLD INCOME/SHELTER COST, 2021

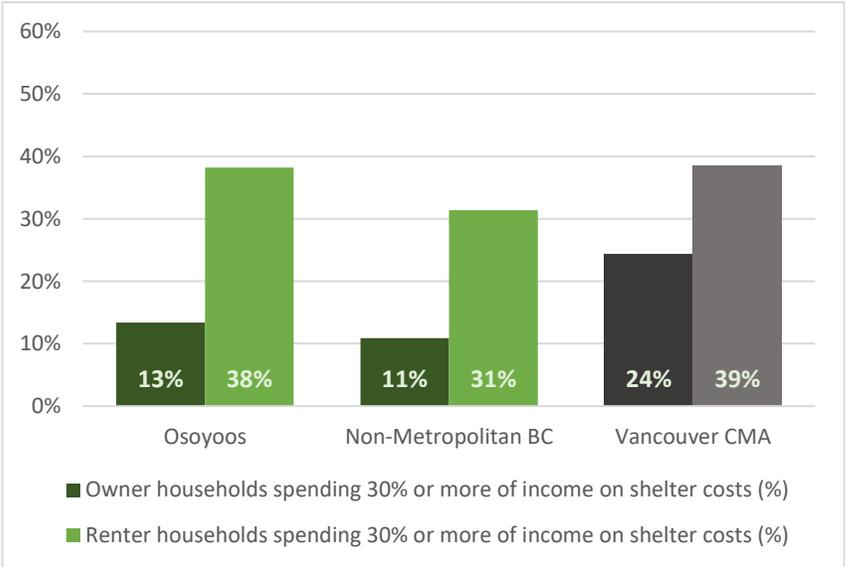


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for Osoyoos is \$66,000 (a 26% increase over 2016).
- Median income in Vancouver has increased 24% over the same census period.
- Average annual shelter costs in Osoyoos increased 14% from 2016 to 2021 for owners. For renters, the increase was 29%, effectively increasing the gap between owner and renter costs.
- Average annual shelter costs in Vancouver have seen a larger increase from 2016 to 2021 for owners (31%), but lower for renters (22%).
- Incomes in Osoyoos continue to be below non-metropolitan BC, while shelter costs for renters have surpassed non-metropolitan BC.

FIGURE 3: OSOYOOS HOME OWNER AND RENTER VULNERABILITY<sup>23</sup>, 2021

- Housing cost vulnerability in Osoyoos in 2021 is higher than non-metropolitan BC.
- In Osoyoos, vulnerability decreased from 2016 to 2021 (four percentage points for owners, one percentage point for renter households).
- Owners in Osoyoos are the least vulnerable group and have seen more improvement than renters.
- Renter vulnerability in Osoyoos has not improved, and renter households in Osoyoos continue to be as vulnerable as in Vancouver.



Source: Statistics Canada, 2021, Census Program.

<sup>23</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.



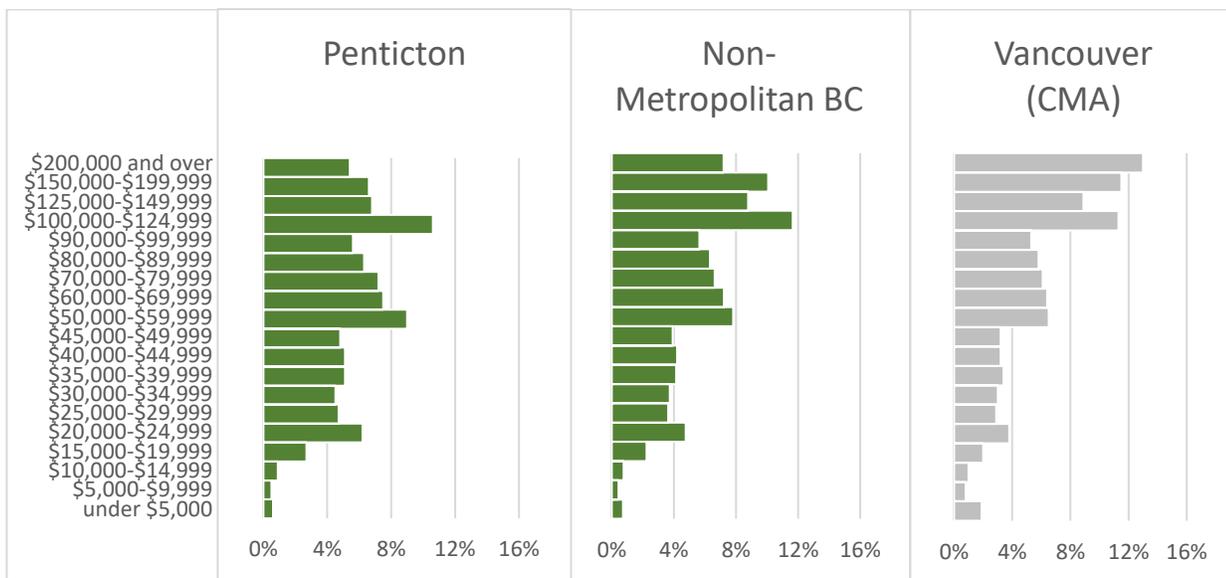


# HOUSING DATA INCOME PROFILES 2021

# Penticton British Columbia

The City of Penticton<sup>24</sup> is located in the Okanagan region of British Columbia. With a 2021 population of 36,885, Penticton is the largest community in the Regional District of Okanagan Similkameen (RDOS). Growth of over 9% since 2016 means recent accelerated growth in the community's decades-long positive growth trajectory. Neighbouring RDOS communities include Summerland, Oliver, Osoyoos, Princeton, and Keremos.

FIGURE 1: PENTICTON INCOME DISTRIBUTION, 2021

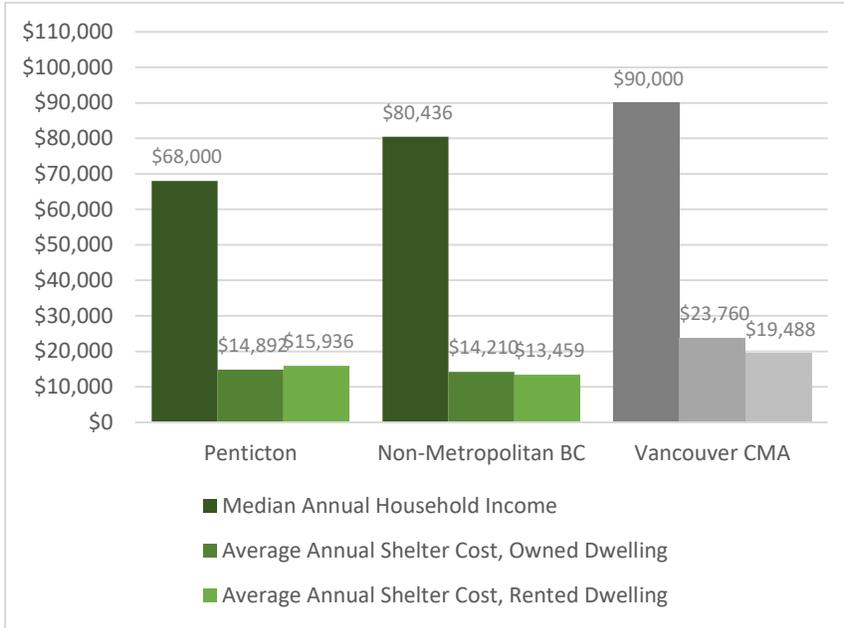


Source: Statistics Canada, 2021, Census Program.

- The income distribution in Penticton in 2021 includes fewer high income earners and more low and middle income households compared to non-metropolitan BC.
- A comparison with 2016 income distribution shows fewer households in the lower income groups, a more even distribution across the middle-income groups, and an increase in households in the highest income brackets. A trend towards having a larger share of higher income groups can be seen across non-metropolitan BC but is more pronounced in the Vancouver CMA.
- In Penticton, 65% of all households have annual incomes of at least \$50,000 (an increase of 11 percentage points from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, close to 7% of households in Penticton are top income earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver.
- In 2021, Vancouver's lowest earners make up a larger proportion than in Penticton, while the low to middle income brackets are notably more prevalent in Penticton.

<sup>24</sup> This income and housing cost profile includes 2016 and 2021 Census data for the City of Penticton. In order to provide context for Penticton, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.

FIGURE 2: PENTICTON HOUSEHOLD INCOME/SHELTER COST, 2021

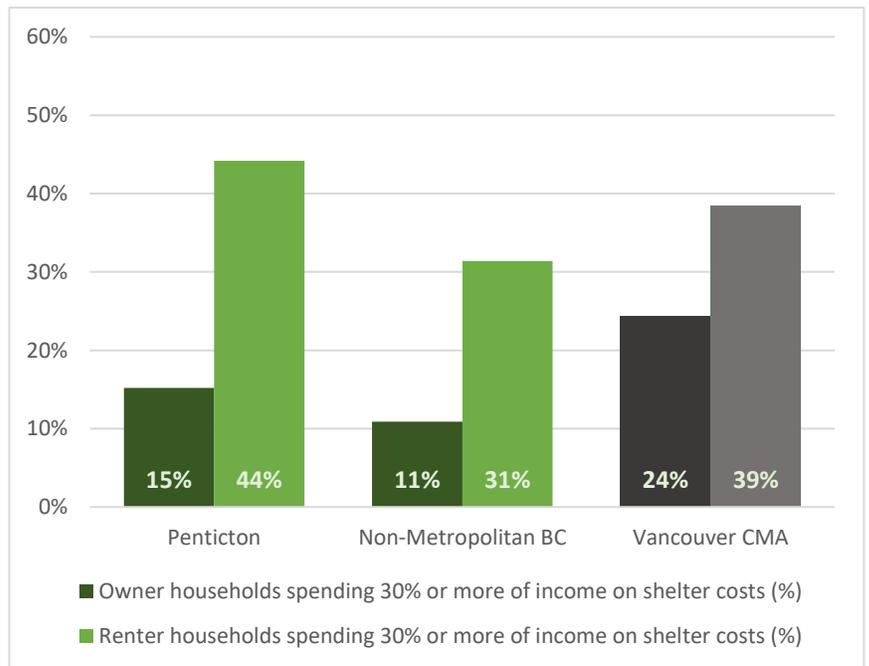


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for Pentiction is \$68,000 (a 25% increase over 2016).
- Median income in Vancouver has increased 24% over the same census period.
- Average annual shelter costs in Pentiction increased 21% from 2016 to 2021 for owners. For renters, the increase was 28%, effectively increasing the gap between owner and renter costs.
- Average annual shelter costs in Vancouver have seen a larger increase from 2016 to 2021 for owners (31%), but lower for renters (22%).
- Incomes in Pentiction continue to be below non-metropolitan BC, while shelter costs have surpassed non-metropolitan BC.

FIGURE 3: PENTICTON HOME OWNER AND RENTER VULNERABILITY<sup>25</sup>, 2021

- Housing cost vulnerability in Pentiction in 2021 is higher than non-metropolitan BC.
- In Pentiction, vulnerability decreased from 2016 to 2021 (one percentage point for owners, five percentage points for renters).
- Owners in Pentiction are the least vulnerable group but have seen the least improvement.
- Renter vulnerability in Pentiction has improved less than in non-metropolitan BC, and renter households in Pentiction continue to be more vulnerable than in Vancouver.



Source: Statistics Canada, 2021, Census Program.

<sup>25</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.



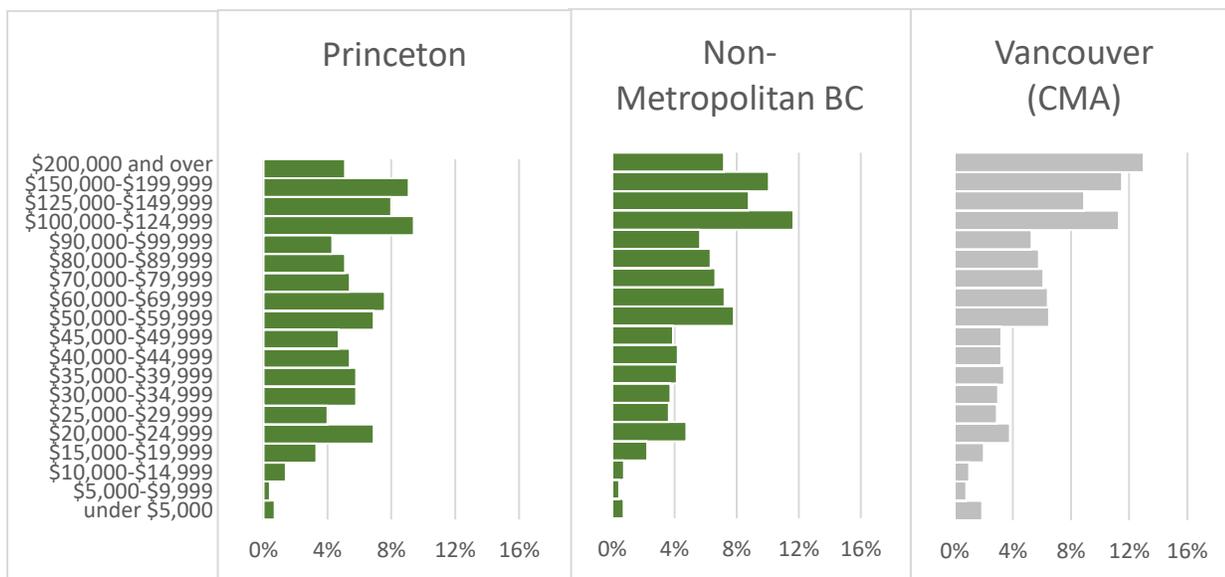


# HOUSING DATA INCOME PROFILES 2021

# Princeton British Columbia

The Town of Princeton<sup>26</sup> is located in the Okanagan region of British Columbia. With a 2021 population of 2,894, Princeton is one of the smaller incorporated communities in the Regional District of Okanagan Similkameen (RDOS). With a little over 2% growth since 2016, the community continues its moderate growth trajectory of the past two decades. Neighbouring RDOS communities include Summerland, Oliver, Osoyoos, Penticton, and Keremos.

FIGURE 1: PRINCETON INCOME DISTRIBUTION, 2021

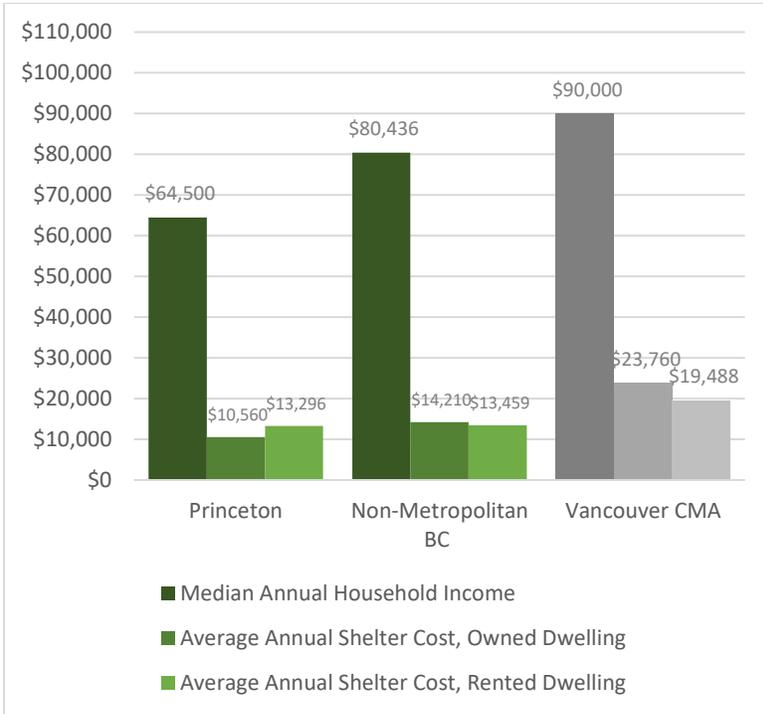


Source: Statistics Canada, 2021, Census Program.

- The income distribution in Princeton in 2021 includes fewer high income earners and more low and middle income households compared to non-metropolitan BC.
- A comparison with 2016 income distribution shows more households in the highest income groups and fewer households in the lowest income groups, a trend that can be seen across non-metropolitan BC but is more pronounced in the Vancouver CMA.
- In Princeton, 61% of all households have annual incomes of at least \$50,000 (an increase of eight percentage points from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, 5% of households in Princeton are top income earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver.
- In 2021, Vancouver’s lowest earners make up a larger proportion than in Princeton, while the low to middle income brackets are notably more prevalent in Princeton.

<sup>26</sup> This income and housing cost profile includes 2016 and 2021 Census data for the Town of Princeton. In order to provide context for Princeton, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.

FIGURE 2: PRINCETON HOUSEHOLD INCOME/SHELTER COST, 2021

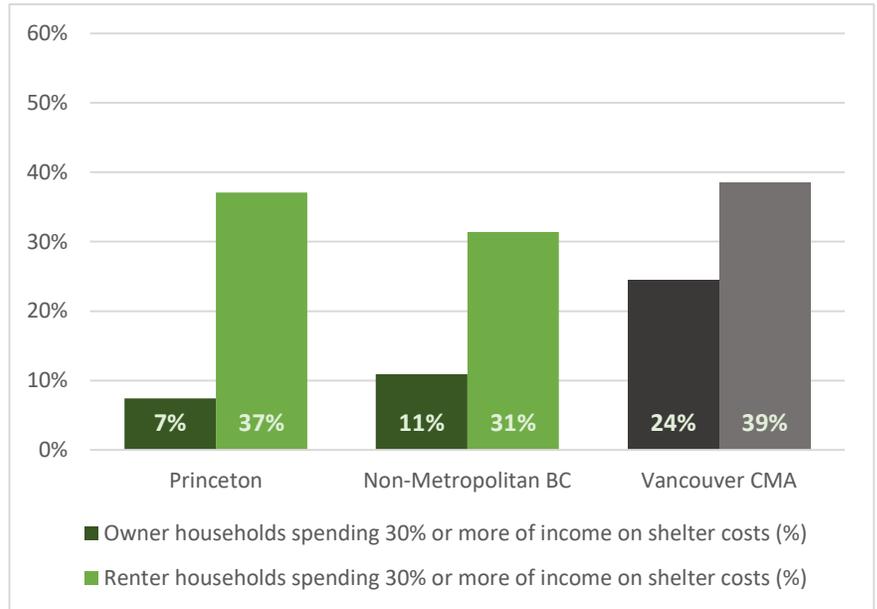


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for Princeton is \$64,500 (a 24% increase over 2016).
- Median income in Vancouver has also increased 24% over the same census period.
- Average annual shelter costs in Princeton increased 6% from 2016 to 2021 for owners. For renters, the increase was 30%, effectively increasing the gap between owner and renter costs.
- Average annual shelter costs in Vancouver have seen a larger increase from 2016 to 2021 for owners (31%), but lower for renters (22%).
- Incomes in Princeton continue to be below non-metropolitan BC, while shelter costs for renters are similar to non-metropolitan BC.

FIGURE 3: PRINCETON HOME OWNER AND RENTER VULNERABILITY<sup>27</sup>, 2021

- In Princeton, vulnerability decreased from 2016 to 2021 (five percentage points for owners, seven percentage points for renter households).
- Owners in Princeton are the least vulnerable group.
- Renter vulnerability in Princeton has improved, but renter households in Princeton continue to be almost as vulnerable as in Vancouver.



Source: Statistics Canada, 2021, Census Program.

<sup>27</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.

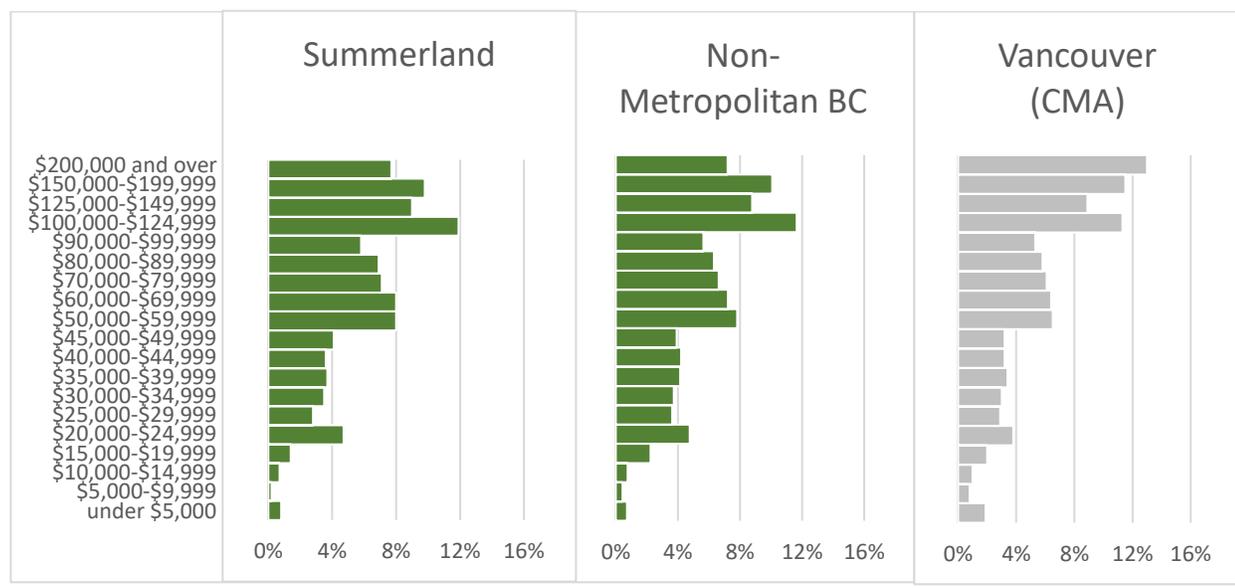


# HOUSING DATA INCOME PROFILES 2021

# Summerland British Columbia

The District of Summerland<sup>28</sup> is located in the Okanagan region of British Columbia. With a 2021 population of 12,042, Summerland is one of the larger communities in the Regional District of Okanagan Similkameen (RDOS). Close to 4% growth since 2016 means a continuation of the community’s decades-long growth trajectory. Neighbouring RDOS communities include Oliver, Osoyoos, Penticton, Princeton, and Keremos.

FIGURE 1: SUMMERLAND INCOME DISTRIBUTION, 2021



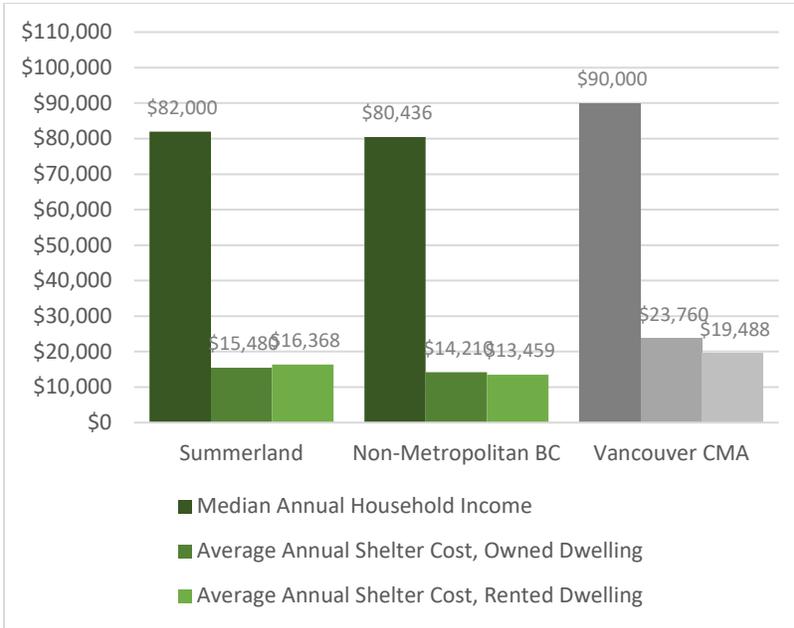
Source: Statistics Canada, 2021, Census Program.

- The income distribution in Summerland in 2021 resembles the income distribution in non-metropolitan BC.
- A comparison with 2016 income distribution shows more households in the highest income groups and fewer households in the lowest income groups, a trend that can be seen across non-metropolitan BC but is more pronounced in the Vancouver CMA.
- In Summerland, 74% of all households have annual incomes of at least \$50,000 (an increase of nine percentage points from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, close to 8% of households in Summerland are top income earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver. Middle to moderately high incomes are more prevalent in Summerland.
- In 2021, Vancouver’s lowest earners make up a larger proportion than in Summerland.

<sup>28</sup> This income and housing cost profile includes 2016 and 2021 Census data for the District of Summerland. In order to provide context for Summerland, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.



FIGURE 2: SUMMERLAND HOUSEHOLD INCOME/SHELTER COST, 2021

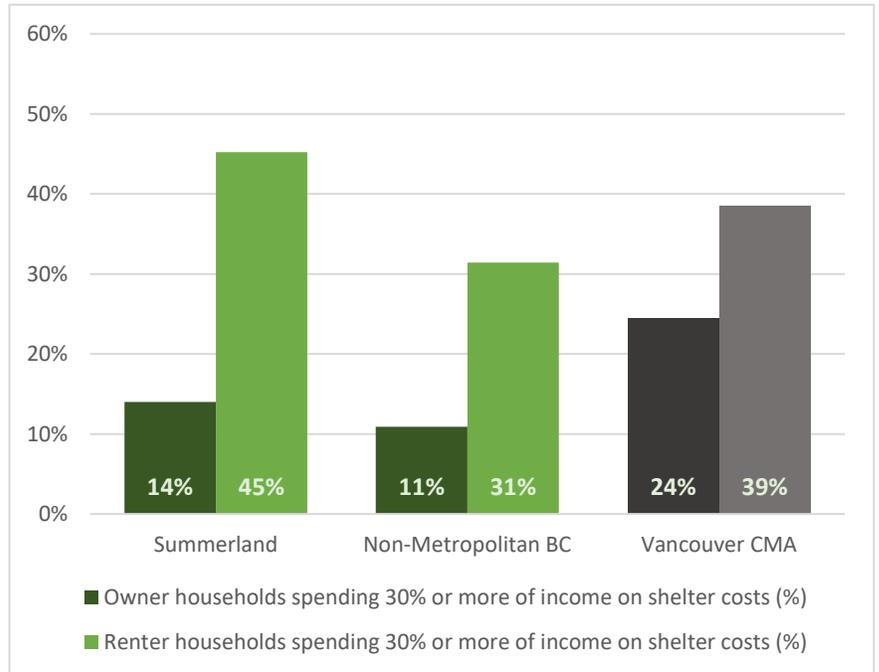


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for Summerland is \$82,000 (a 23% increase over 2016).
- Median income in Vancouver has increased 24% over the same census period.
- Average annual shelter costs in Summerland increased 25% from 2016 to 2021 for owners. For renters, the increase was 27%.
- Average annual shelter costs in Vancouver have seen a larger increase from 2016 to 2021 for owners (31%) but lower for renters (22%).
- Shelter costs have seen larger increases in Summerland than in non-metropolitan BC.

FIGURE 3: SUMMERLAND HOME OWNER AND RENTER VULNERABILITY<sup>29</sup>, 2021

- Housing cost vulnerability in Summerland in 2021 is higher than non-metropolitan BC.
- In Summerland, vulnerability decreased from 2016 to 2021 (two percentage points for owners, five percentage points for renter households).
- Owners in Summerland are the least vulnerable group but have seen the least improvement.
- Renter vulnerability in Summerland continues to be higher than in Vancouver.



Source: Statistics Canada, 2021, Census Program.

<sup>29</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.

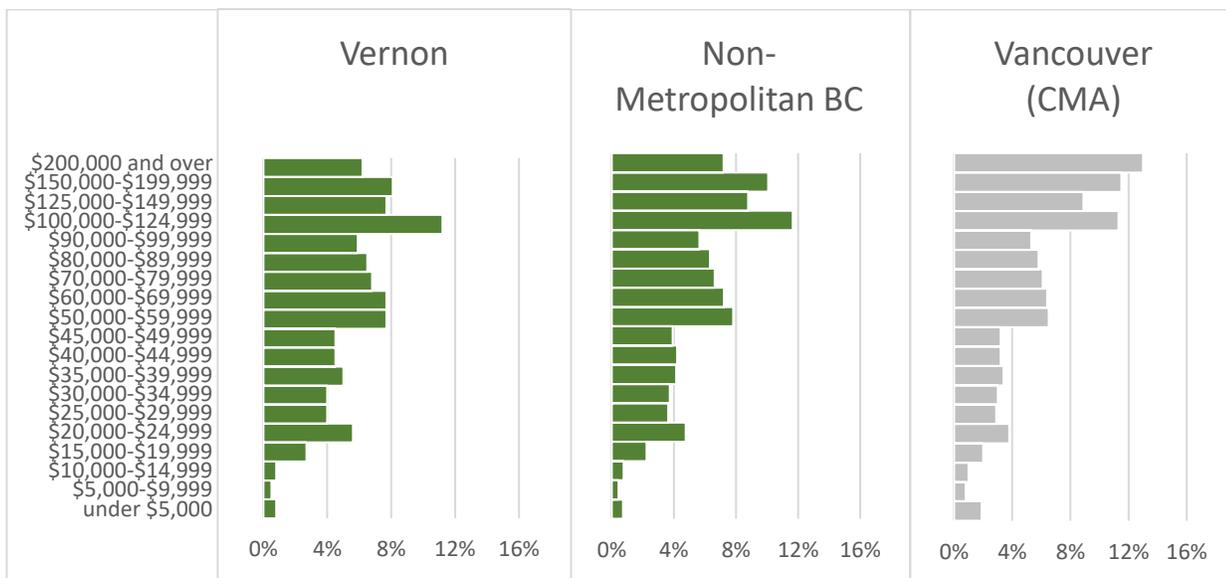


# HOUSING DATA INCOME PROFILES 2021

# Vernon British Columbia

The City of Vernon<sup>30</sup> is located in the Okanagan region of British Columbia. With a 2021 population of 44,519, Vernon is the largest community in the Regional District of North Okanagan (RDNO). Its growth of 11% since 2016 represents accelerated growth as the community continues its trajectory of the past decades. Neighbouring RDNO communities include Armstrong, Coldstream, Enderby, Lumby, and Spallumcheen.

FIGURE 1: VERNON INCOME DISTRIBUTION, 2021

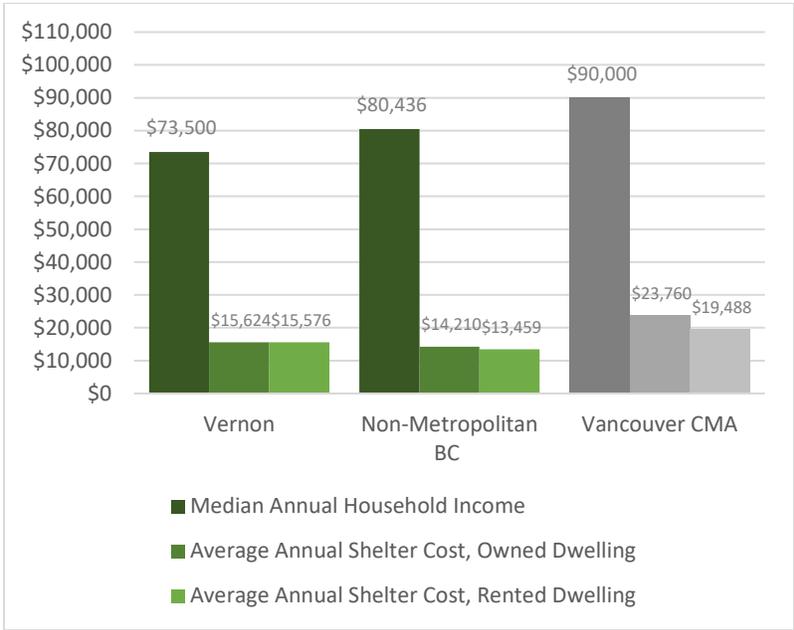


Source: Statistics Canada, 2021, Census Program.

- The income distribution in Vernon in 2021 resembles the income distribution in non-metropolitan BC.
- A comparison with 2016 income distribution shows more households in the highest income groups and fewer households in the lowest income groups, a trend that can be seen across non-metropolitan BC but is much more pronounced in the Vancouver CMA.
- In Vernon, 68% of all households have annual incomes of at least \$50,000 (an increase of 10 percentage points from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, 6% of households in Vernon are top income earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver.
- In 2021, Vancouver’s lowest earners make up a larger proportion than in Vernon, while the low to middle income brackets are more prevalent in Vernon.

<sup>30</sup> This income and housing cost profile includes 2016 and 2021 Census data for the City of Vernon. In order to provide context for Vernon, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.

FIGURE 2: VERNON HOUSEHOLD INCOME/SHELTER COST, 2021

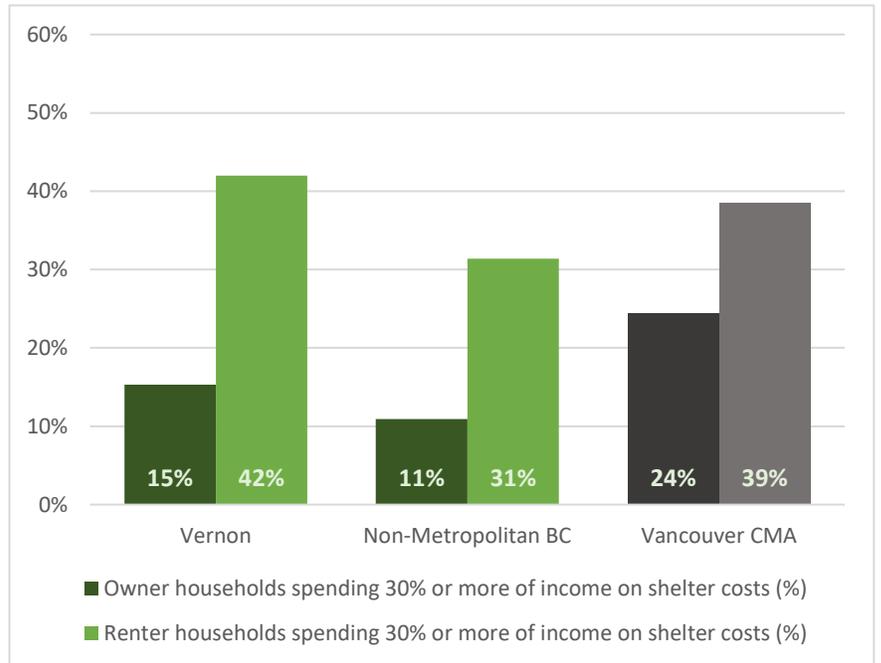


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for Vernon is \$73,500 (an 24% increase over 2016).
- Median income in Vancouver has also increased 24% over the same census period.
- Average annual shelter costs in Vernon increased 20% from 2016 to 2021 for owners. For renters, the increase was 30%.
- Average annual shelter costs in Vancouver have seen a larger increase from 2016 to 2021 for owners (31%), but lower for renters (22%).
- Incomes in Vernon continue to be below non-metropolitan BC, while shelter costs have surpassed non-metropolitan BC costs.

FIGURE 3: VERNON HOME OWNER AND RENTER VULNERABILITY<sup>31</sup>, 2021

- Housing cost vulnerability in Vernon in 2021 is higher than non-metropolitan BC.
- In Vernon, vulnerability decreased from 2016 to 2021 (two percentage points for owners, eight percentage point for renter households).
- Owners in Vernon are the least vulnerable group but are more vulnerable than owners in non-metropolitan BC.
- Renter vulnerability in Vernon continues to be higher than in Vancouver.



Source: Statistics Canada, 2021, Census Program.

<sup>31</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.

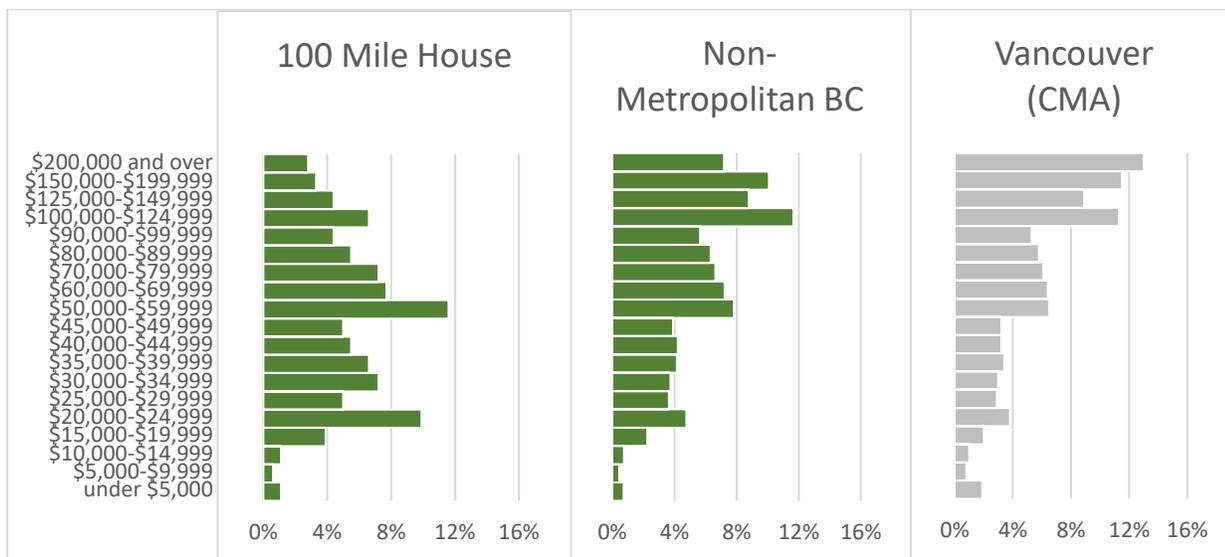


# HOUSING DATA INCOME PROFILES 2021

# 100 Mile House British Columbia

The District of 100 Mile House<sup>32</sup> is located in the Cariboo region of British Columbia. With a 2021 population of 1,928, 100 Mile House is one of the smaller incorporated communities in the Cariboo Regional District (CRD). After a period of moderate growth following 2011, the community has seen close to 3% negative growth between 2016 and 2021. Neighbouring CRD communities include Quesnel, Williams Lake, and Wells.

FIGURE 1: 100 MILE HOUSE INCOME DISTRIBUTION, 2021

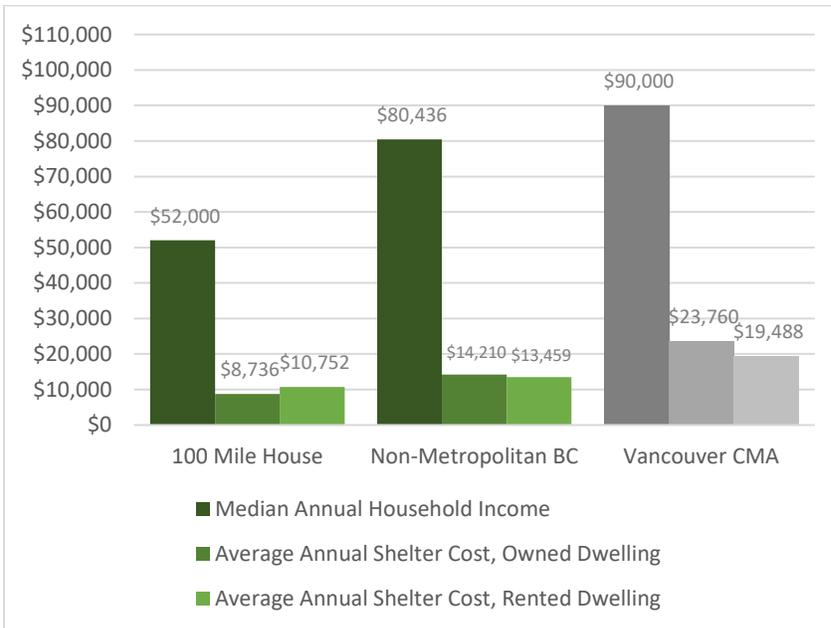


Source: Statistics Canada, 2021, Census Program.

- The income distribution in 100 Mile House in 2021 includes fewer high income earners and more low and middle income households compared to non-metropolitan BC.
- A comparison with 2016 income distribution shows fewer households in the lowest income brackets and more households with middle incomes. A trend towards having a larger share of higher income groups can be seen across non-metropolitan BC but is more pronounced in the Vancouver CMA.
- In 100 Mile House, 54% of all households have annual incomes of at least \$50,000 (an increase of 10 percentage points from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, less than 3% of households in 100 Mile House are top income earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver.
- In 2021, Vancouver’s lowest earners make up a slightly larger proportion than in 100 Mile House, while the low to middle income brackets are notably more prevalent in 100 Mile House.

<sup>32</sup> This income and housing cost profile includes 2016 and 2021 Census data for the District of 100 Mile House. In order to provide context for 100 Mile House, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.

FIGURE 2: 100 MILE HOUSE HOUSEHOLD INCOME/SHELTER COST, 2021

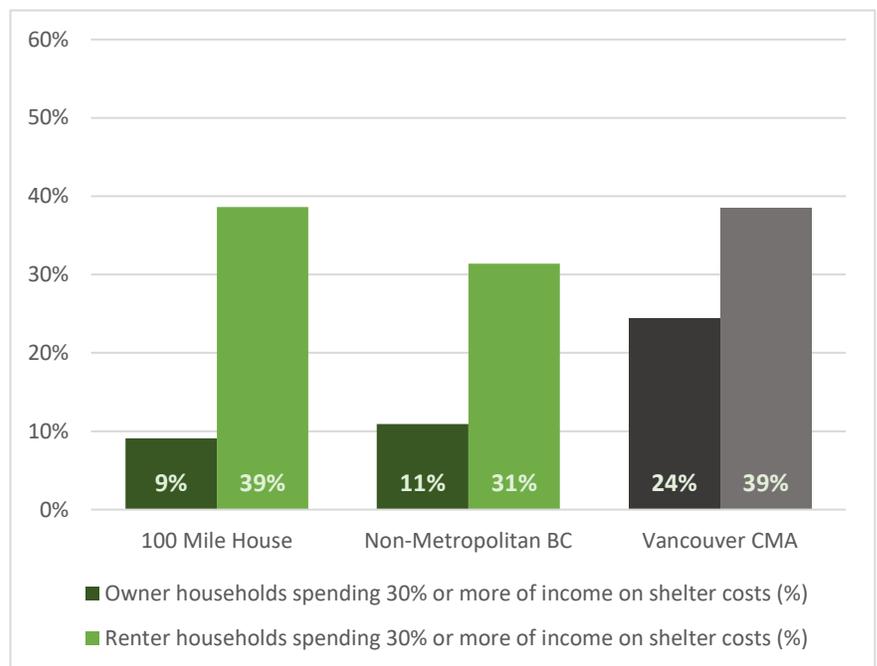


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for 100 Mile House is \$52,000 (a 21% increase over 2016).
- Median income in Vancouver has increased 24% over the same census period.
- Average annual shelter costs in 100 Mile House increased 5% from 2016 to 2021 for owners. For renters, the increase was 29%, increasing the gap between owner and renter costs.
- Average annual shelter costs in Vancouver have seen a larger increase from 2016 to 2021 for owners (31%) but lower for renters (22%).
- Incomes and shelter costs in 100 Mile House continue to be below non-metropolitan BC.

FIGURE 3: 100 MILE HOUSE HOME OWNER AND RENTER VULNERABILITY<sup>33</sup>, 2021

- In 100 Mile House, vulnerability increased for owners from 2016 to 2021 (one percentage point) and decreased for renters (14 percentage points).
- Owners in 100 Mile House are the least vulnerable group but have seen no improvement.
- Renters have seen more noticeable decreases in vulnerability in 100 Mile House and non-metropolitan BC, but renters in 100 Mile House continue to be as vulnerable as in Vancouver.



Source: Statistics Canada, 2021, Census Program.

<sup>33</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.

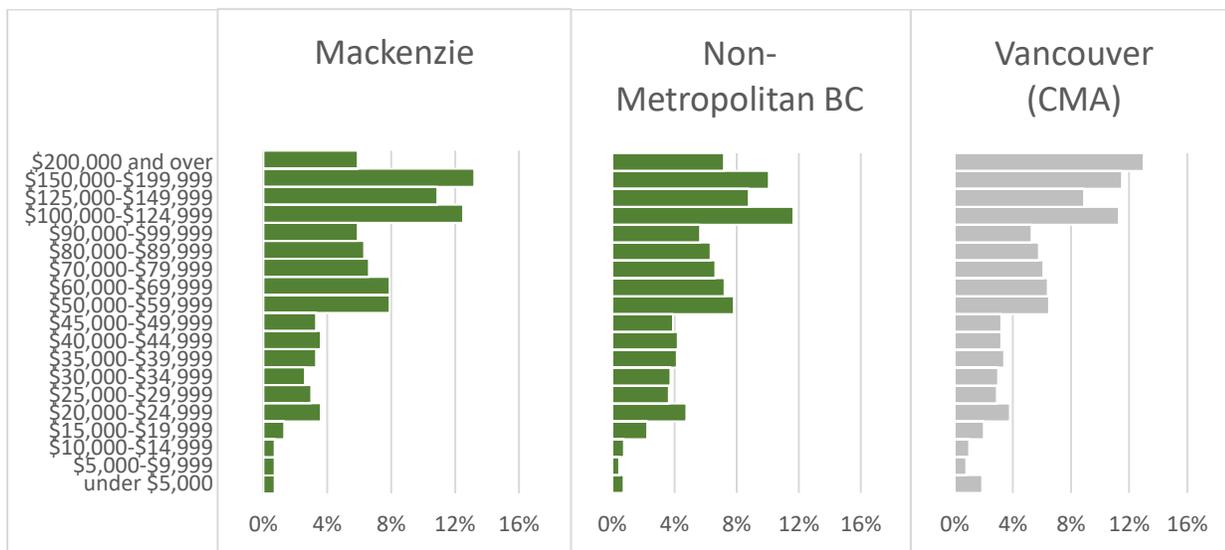


# HOUSING DATA INCOME PROFILES 2021

# Mackenzie British Columbia

The District of Mackenzie<sup>34</sup> is located in the Interior region of British Columbia. With a 2021 population of 3,281, Mackenzie is one of the smaller incorporated communities in the Regional District of Fraser-Fort George (RDFFG). After a moderate population increase following 2011, the more recent close to 12% negative growth continues the community's longer-term negative growth trajectory. Neighbouring RDFFG communities include Prince George, McBride, and Valemount.

FIGURE 1: MACKENZIE INCOME DISTRIBUTION, 2021



Source: Statistics Canada, 2021, Census Program.

- The income distribution in Mackenzie in 2021 includes more high income earners than non-metropolitan BC.
- A comparison with 2016 income distribution shows fewer households in the high income groups and more households in the lower and middle income groups in Mackenzie. The opposite trend can be seen across non-metropolitan BC but is most pronounced in the Vancouver CMA.
- In Mackenzie, 77% of all households have annual incomes of at least \$50,000 (a decrease of one percentage point from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, 6% of households in Mackenzie are top income earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver. However, a larger share of households in Mackenzie have high incomes just below the highest bracket compared to Vancouver.
- In 2021, Vancouver's lowest earners make up a larger proportion than in Mackenzie, while the low to middle income brackets are similar.

<sup>34</sup> This income and housing cost profile includes 2016 and 2021 Census data for the District of Mackenzie. In order to provide context for Mackenzie, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.

FIGURE 2: MACKENZIE HOUSEHOLD INCOME/SHELTER COST, 2021

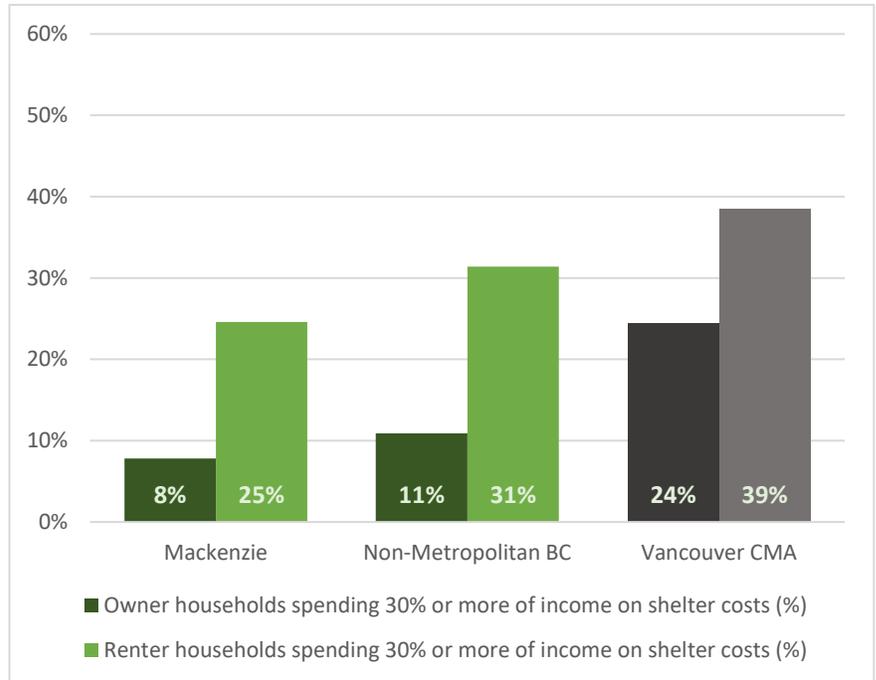


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for Mackenzie is \$88,000 (an 8% decrease over 2016).
- Median income in Vancouver has increased over the same census period (24%).
- Average annual shelter costs in Mackenzie increased 9% from 2016 to 2021 for owners. For renters, the increase was 8%.
- Average annual shelter costs in Vancouver have seen a higher increase from 2016 to 2021 (owners 31%, renters 22%).
- Shelter costs have seen smaller increases in Mackenzie than in non-metropolitan BC.

FIGURE 3: MACKENZIE HOME OWNER AND RENTER VULNERABILITY<sup>35</sup>, 2021

- Housing cost vulnerability in Mackenzie in 2021 is below non-metropolitan BC.
- In Mackenzie, vulnerability increased from 2016 to 2021 (four percentage points for owners, six percentage points for renters).
- Owners in Mackenzie are the least vulnerable group but have seen an increase in vulnerability.
- Renter vulnerability in Mackenzie is below non-metropolitan BC but has also seen increased vulnerability, and there continues to be a gap between owners and



Source: Statistics Canada, 2021, Census Program.

<sup>35</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.

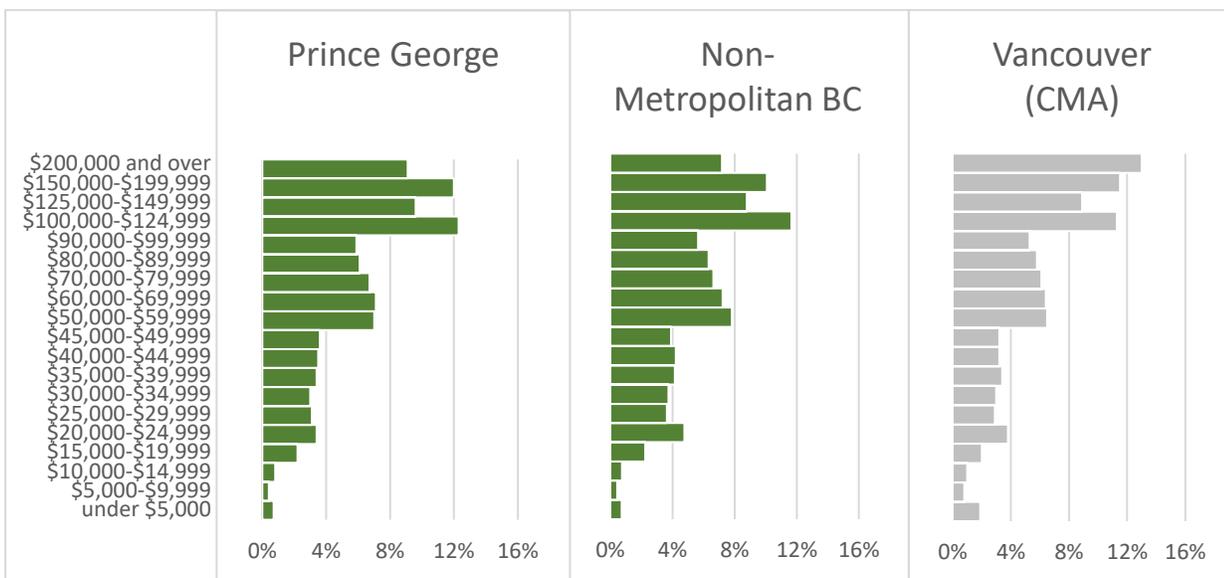


# HOUSING DATA INCOME PROFILES 2021

# Prince George British Columbia

The City of Prince George<sup>36</sup> is located in the Interior region of British Columbia. With a 2021 population of 76,708, Prince George is the largest community in the Regional District of Fraser-Fort George (RDFFG). Recent growth of close to 4% represents the continuation of the community’s trajectory of the past 15 years. Neighbouring RDFFG communities include Mackenzie, McBride, and Valemount.

FIGURE 1: PRINCE GEORGE INCOME DISTRIBUTION, 2021

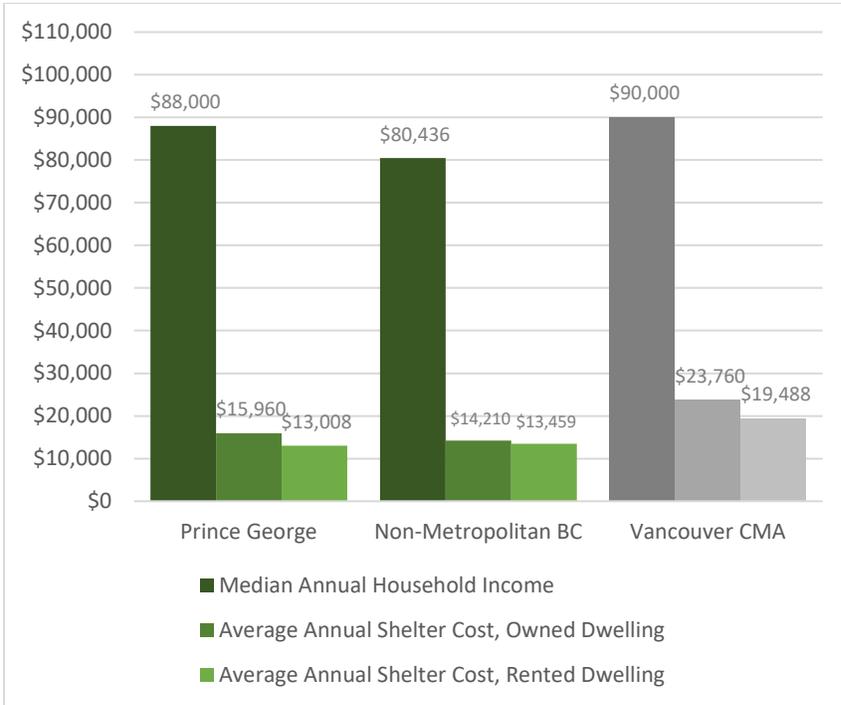


Source: Statistics Canada, 2021, Census Program.

- The income distribution in Prince George in 2021 resembles the income distribution in non-metropolitan BC.
- A comparison with 2016 income distribution shows more households in the highest income groups and fewer households in the lowest income groups, a trend that can be seen across non-metropolitan BC but is much more pronounced in the Vancouver CMA.
- In Prince George, 76% of all households have annual incomes of at least \$50,000 (an increase of eight percentage points from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, 9% of households in Prince George are top income earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver.
- In 2021, Vancouver’s lowest earners make up a larger proportion than in Prince George.

<sup>36</sup> This income and housing cost profile includes 2016 and 2021 Census data for the City of Prince George. In order to provide context for Prince George, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.

FIGURE 2: PRINCE GEORGE HOUSEHOLD INCOME/SHELTER COST, 2021

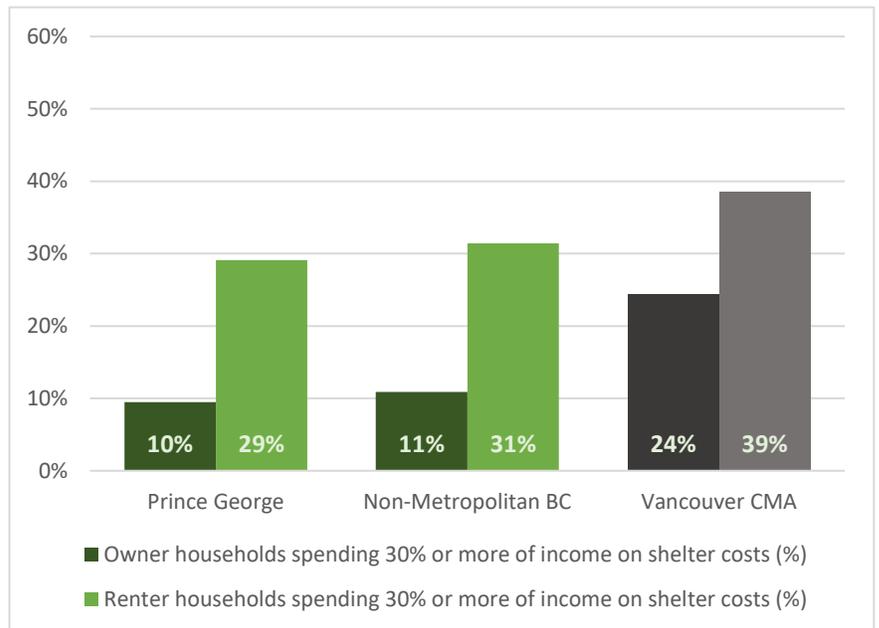


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for Prince George is \$88,000 (a 16% increase over 2016).
- Median income in Vancouver has increased at a higher rate over the same census period (24%).
- Average annual shelter costs in Prince George increased 17% from 2016 to 2021 for owners and renters.
- Average annual shelter costs in Vancouver have seen a higher increase from 2016 to 2021 (owners 31%, renters 22%).
- Shelter costs have seen higher increases for owners in Prince George than in non-metropolitan BC but smaller increases for renters.

FIGURE 3: PRINCE GEORGE HOME OWNER AND RENTER VULNERABILITY<sup>37</sup>, 2021

- Housing cost vulnerability in Prince George in 2021 is similar to non-metropolitan BC.
- In Prince George, vulnerability did not change for owners and decreased for tenants from 2016 to 2021 (11 percentage points.).
- Owners in Prince George are the least vulnerable group but have seen no improvement.
- Renters have seen more noticeable decreases in vulnerability in Prince George and non-metropolitan BC, but the gap to owners continues to be notable.



Source: Statistics Canada, 2021, Census Program.

<sup>37</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.

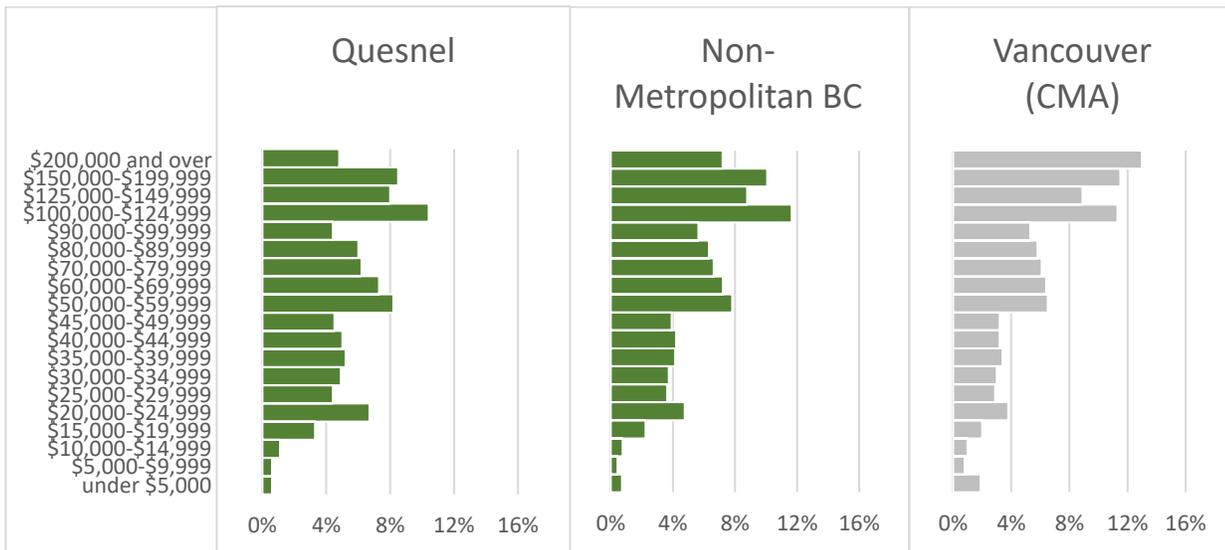


# HOUSING DATA INCOME PROFILES 2021

# Quesnel British Columbia

The City of Quesnel<sup>38</sup> is located in the Interior region of British Columbia. With a 2021 population of 9,889, Quesnel is one of the larger communities in the Cariboo Regional District (CRD). With no notable recent population growth, the community has now seen a decade of minimal population change. Neighbouring CRD communities include 100 Mile House, Williams Lake, and Wells.

FIGURE 1: QUESNEL INCOME DISTRIBUTION, 2021

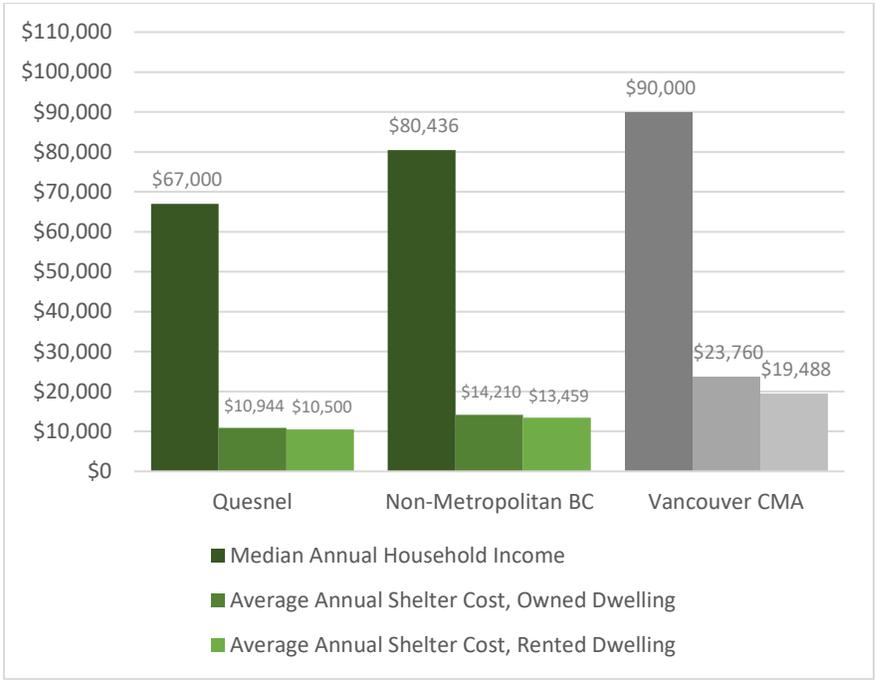


Source: Statistics Canada, 2021, Census Program.

- The income distribution in Quesnel in 2021 includes fewer high income earners and more low and middle income households compared to non-metropolitan BC.
- A comparison with 2016 income distribution shows fewer households with low and a redistribution across the other income groups. A trend towards having a larger share of higher income groups can be seen across non-metropolitan BC but is more pronounced in the Vancouver CMA.
- In Quesnel, 64% of all households have annual incomes of at least \$50,000 (an increase of seven percentage points from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, less than 5% of households in Quesnel are top income earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver.
- In 2021, Vancouver’s lowest earners make up a larger proportion than in Quesnel, while the low to middle income brackets are more prevalent in Quesnel.

<sup>38</sup> This income and housing cost profile includes 2016 and 2021 Census data for the City of Quesnel. In order to provide context for Quesnel, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.

FIGURE 2: QUESNEL HOUSEHOLD INCOME/SHELTER COST, 2021

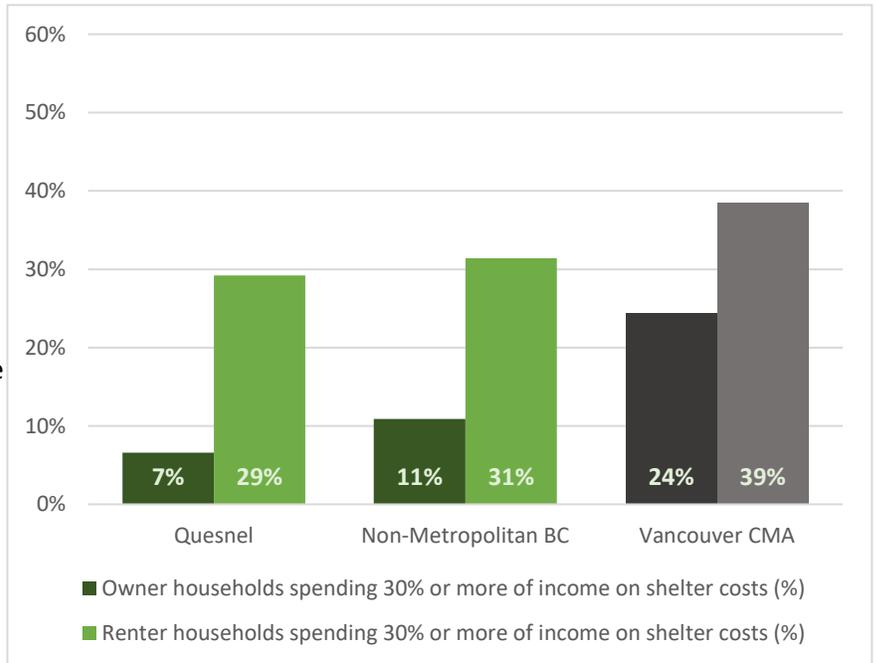


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for Quesnel is \$67,000 (a 13% increase over 2016).
- Median income in Vancouver has increased 24% over the same census period.
- Average annual shelter costs in Quesnel increased 13% from 2016 to 2021 for owners. For renters, the increase was 18%.
- Average annual shelter costs in Vancouver have seen a higher increase from 2016 to 2021 (owners 31%, renters 22%).
- Incomes and shelter costs in Quesnel continue to be below non-metropolitan BC.

FIGURE 3: QUESNEL HOME OWNER AND RENTER VULNERABILITY<sup>39</sup>, 2021

- Housing cost vulnerability in Quesnel in 2021 is lower than non-metropolitan BC.
- In Quesnel, vulnerability increased for owners from 2016 to 2021 (two percentage points) and decreased for renters (12 percentage).
- Owners in Quesnel are the least vulnerable group but have seen increasing vulnerability.
- Renters have seen more noticeable decreases in vulnerability in Quesnel and non-metropolitan BC, but the gap to owners continues to be notable.



Source: Statistics Canada, 2021, Census Program.

<sup>39</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.

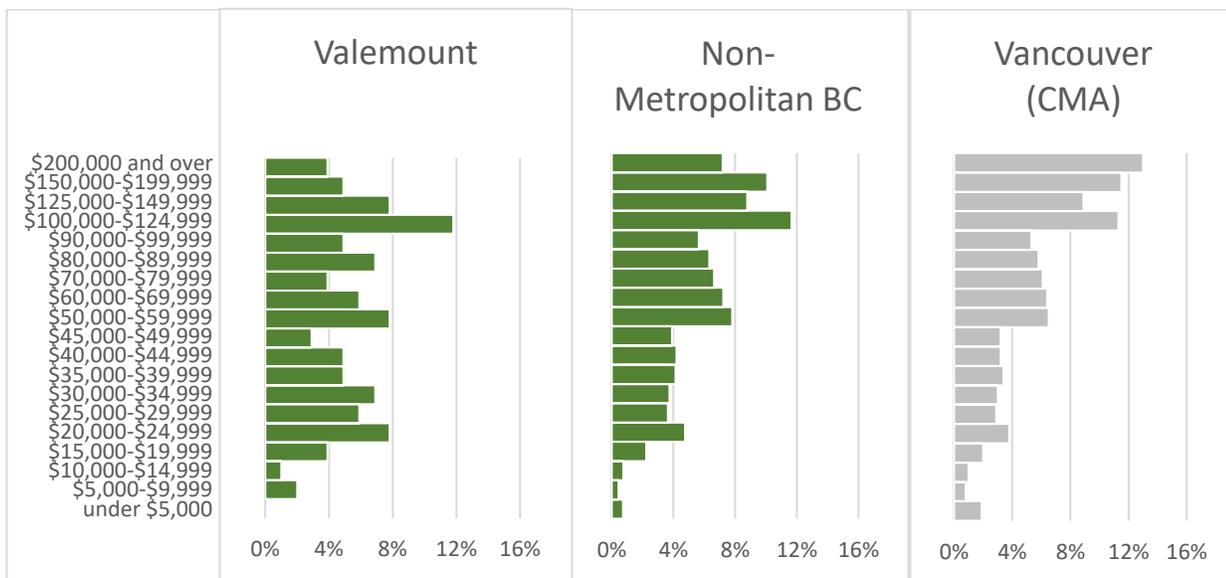


# HOUSING DATA INCOME PROFILES 2021

# Valemount British Columbia

The Village of Valemount<sup>40</sup> is located in the Interior region of British Columbia. With a 2021 population of 1,052, Valemount is one of the smaller incorporated communities in the Regional District of Fraser-Fort George (RDFFG). A recent 3% increase in population is placing the community on a moderate growth trajectory after a decade of minimal growth. Neighbouring RDFFG communities include Prince George, Mackenzie, and McBride.

FIGURE 1: VALEMOUNT INCOME DISTRIBUTION, 2021

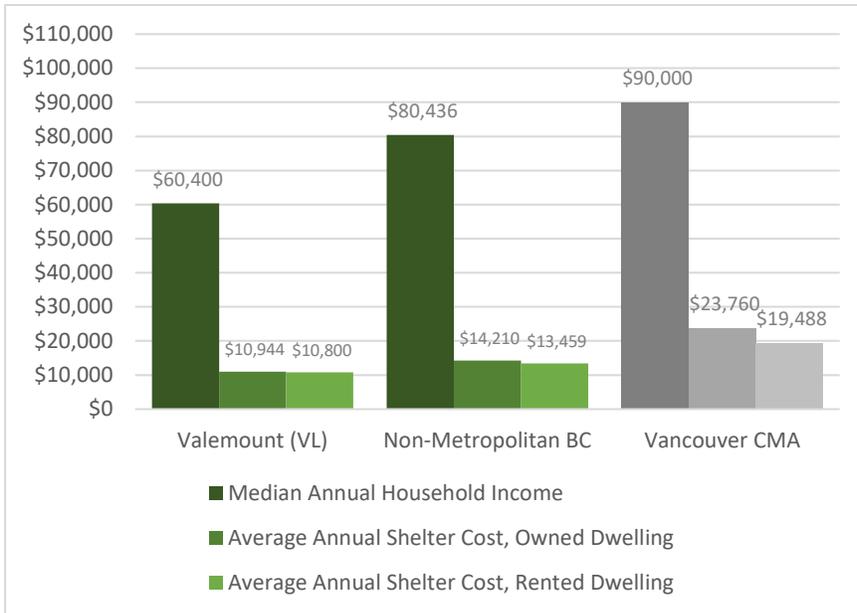


Source: Statistics Canada, 2021, Census Program.

- The income distribution in Valemount in 2021 includes fewer high income earners and more low and middle income households compared to non-metropolitan BC.
- A comparison with 2016 income distribution shows fewer households in the lowest and middle income groups and a redistribution across the higher income groups. A trend towards having a larger share of higher income groups can be seen across non-metropolitan BC but is more pronounced in the Vancouver CMA.
- In Valemount, 58% of all households have annual incomes of at least \$50,000 (an increase of seven percentage points from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, 4% of households in Valemount are top earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver.
- In 2021, Vancouver’s lowest earners make up a similar proportion to Valemount, while the low to middle income brackets are notably more prevalent in Valemount.

<sup>40</sup> This income and housing cost profile includes 2016 and 2021 Census data for the Village of Valemount. In order to provide context for Valemount, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.

FIGURE 2: VALEMOUNT HOUSEHOLD INCOME/SHELTER COST, 2021

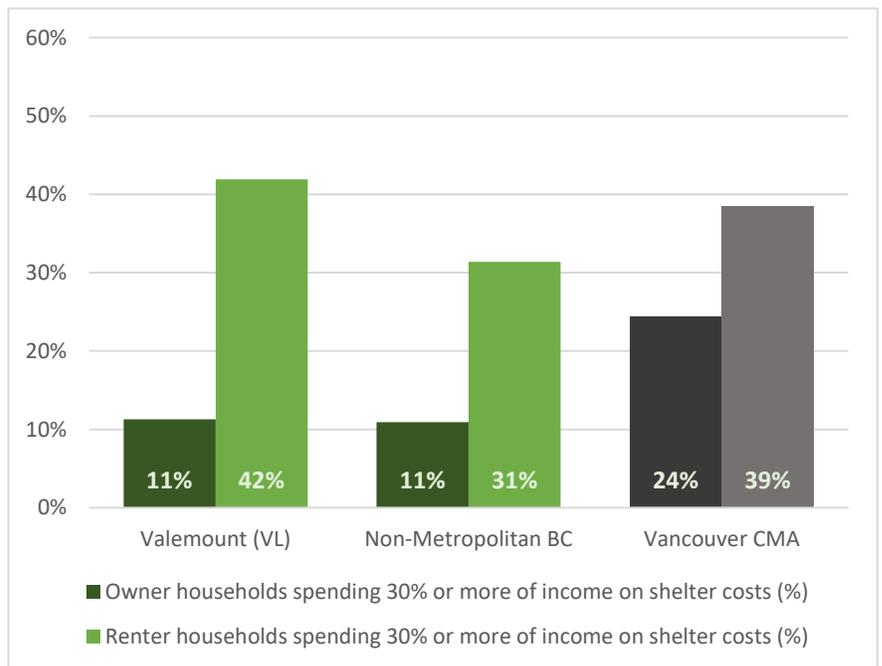


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for Valemount is \$60,400 (an 18% increase over 2016).
- Median income in Vancouver has increased 24% over the same census period.
- Average annual shelter costs in Valemount increased 22% from 2016 to 2021 for owners. For renters, the increase was 14%.
- Average annual shelter costs in Vancouver have seen a higher increase from 2016 to 2021 (owners 31%, renters 22%).
- Incomes and shelter costs in Valemount continue to be below non-metropolitan BC.

FIGURE 3: VALEMOUNT HOME OWNER AND RENTER VULNERABILITY<sup>41</sup>, 2021

- Housing cost vulnerability in Valemount in 2021 is higher than non-metropolitan BC.
- In Valemount, vulnerability decreased for owners from 2016 to 2021 (four percentage points) but increased for renters (13 percentage points).
- Owners in Valemount are the least vulnerable group and have seen some improvement.
- Renters have seen a notable increase in vulnerability in Valemount and are more vulnerable than renters in Vancouver.



Source: Statistics Canada, 2021, Census Program.

<sup>41</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.

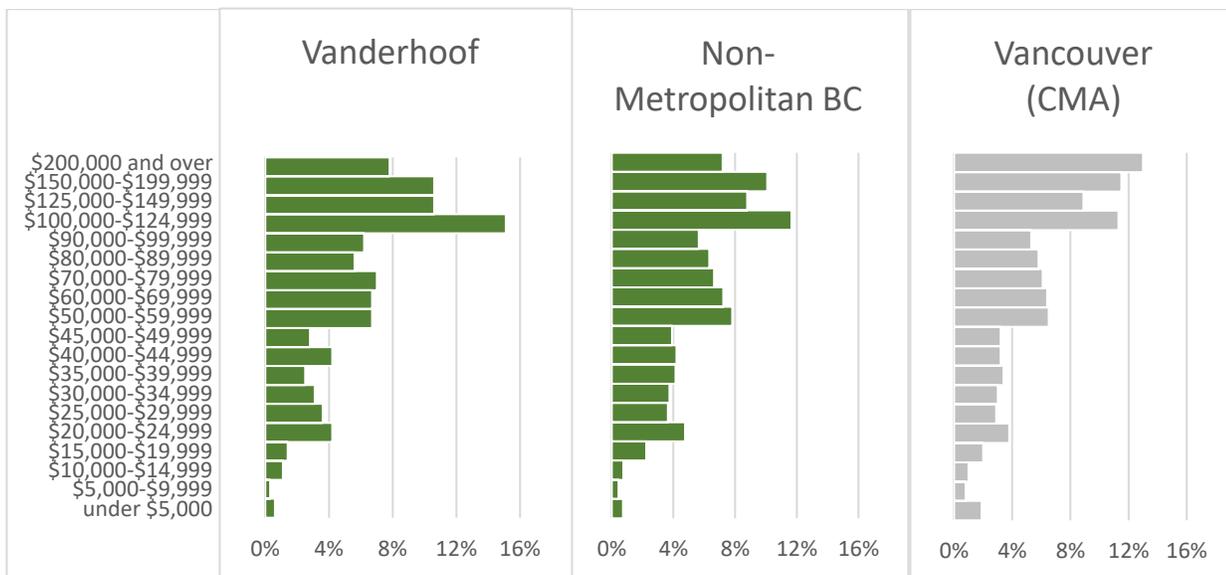


# HOUSING DATA INCOME PROFILES 2021

# Vanderhoof British Columbia

The District of Vanderhoof<sup>42</sup> is located in the Interior region of British Columbia. With a 2021 population of 4,346, Vanderhoof is one of the larger communities in the Regional District of Bulkley Nechako (RDBN). After a period of population recovery between 2006 and 2011, the community experienced a period of minimal growth and has seen 2% negative growth since 2016. Neighbouring RDBN communities include Burns Lake, Fort St. James, Fraser Lake, Granisle, Houston, Smithers, and Telkwa.

FIGURE 1: VANDERHOOF INCOME DISTRIBUTION, 2021

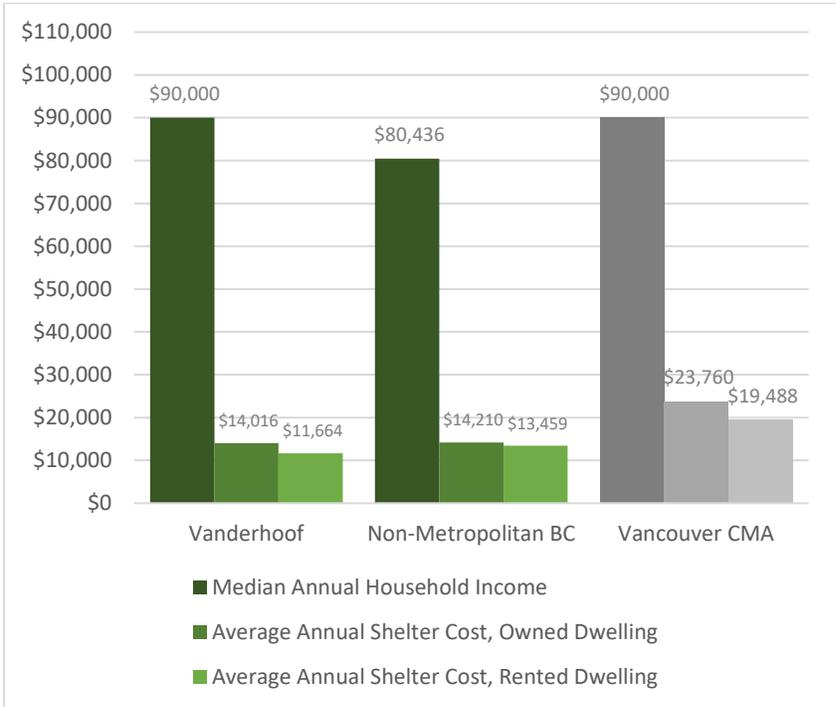


Source: Statistics Canada, 2021, Census Program.

- The income distribution in Vanderhoof in 2021 includes more high income earners than non-metropolitan BC.
- A comparison with 2016 income distribution shows more households in the highest income groups and fewer households in the lowest income groups, a trend that can be seen across non-metropolitan BC and the Vancouver CMA.
- In Vanderhoof, 76% of all households have annual incomes of at least \$50,000 (an increase of six percentage points from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, 8% of households in Vanderhoof are top income earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver.
- In 2021, Vancouver’s lowest earners make up a larger proportion than in Vanderhoof, while the low to middle income brackets are similar.

<sup>42</sup> This income and housing cost profile includes 2016 and 2021 Census data for the District of Vanderhoof. In order to provide context for Vanderhoof, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.

FIGURE 2: VANDERHOOF HOUSEHOLD INCOME/SHELTER COST, 2021

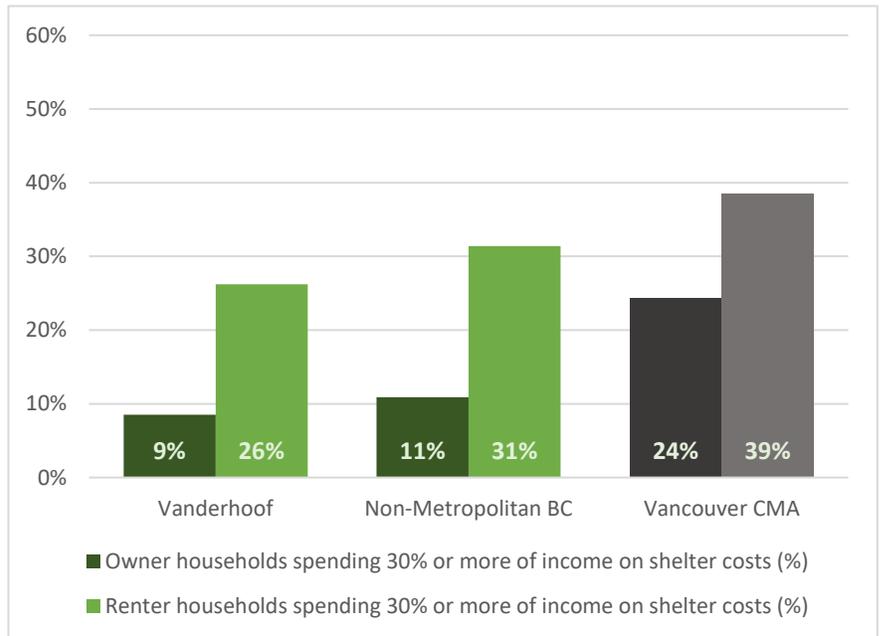


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for Vanderhoof is \$90,000 (a 9% increase over 2016).
- Median income in Vancouver has increased 24% over the same census period.
- Average annual shelter costs in Vanderhoof increased 13% from 2016 to 2021 for owners. For renters, the increase was 24%.
- Average annual shelter costs in Vancouver have seen a higher increase for owners from 2016 to 2021 (31%) but lower for renters (22%).
- Incomes in Vanderhoof exceed those in non-metropolitan BC, while shelter costs for owners are similar and renting is more affordable.

FIGURE 3: VANDERHOOF HOME OWNER AND RENTER VULNERABILITY<sup>43</sup>, 2021

- Housing cost vulnerability in Vanderhoof in 2021 is lower than non-metropolitan BC.
- In Vanderhoof, owner vulnerability increased from 2016 to 2021 (three percentage points) while renter vulnerability decreased (three percentage points).
- Owners in Vanderhoof are the least vulnerable group but have seen an increase in vulnerability.
- The gap between owners and renters in Vanderhoof and non-metropolitan BC continues to be notable.



Source: Statistics Canada, 2021, Census Program.

<sup>43</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.

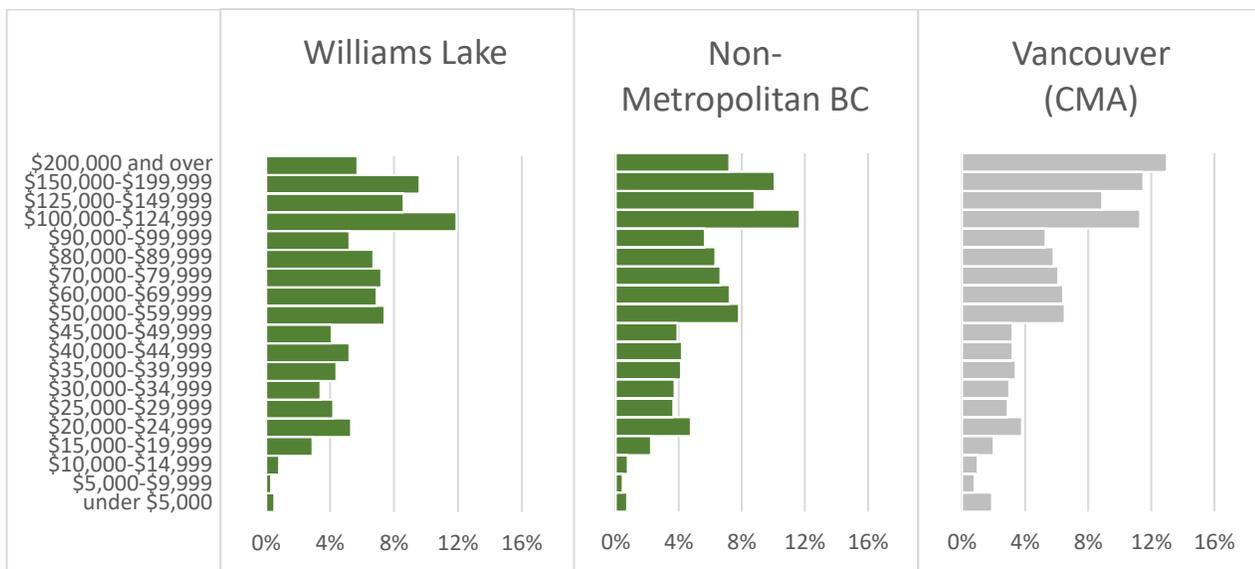


# HOUSING DATA INCOME PROFILES 2021

# Williams Lake British Columbia

The City of Williams Lake<sup>44</sup> is located in the Interior region of British Columbia. With a 2021 population of 10,947, Williams Lake is one of the larger communities in the Cariboo Regional District (CRD). A moderate recent growth rate of close to 2% means a continuation of the community’s overall trajectory of the past decades. Neighbouring CRD communities include Quesnel and 100 Mile House.

FIGURE 1: WILLIAMS LAKE INCOME DISTRIBUTION, 2021

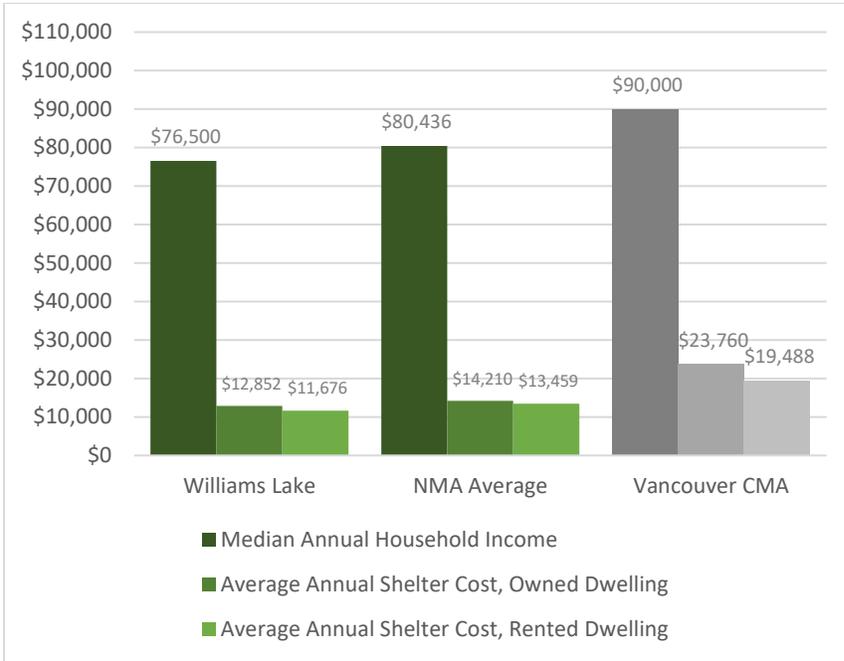


Source: Statistics Canada, 2021, Census Program.

- The income distribution in Williams Lake in 2021 resembles the income distribution in non-metropolitan BC.
- A comparison with 2016 income distribution shows more households in the highest income groups and fewer households in the lowest income groups, a trend that can be seen across non-metropolitan BC but is much more pronounced in the Vancouver CMA.
- In Williams Lake, 69% of all households have annual incomes of at least \$50,000 (an increase of six percentage points from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, 6% of households in Williams Lake are top income earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver.
- In 2021, Vancouver’s lowest earners make up a larger proportion than in Williams Lake, while the low to middle income brackets are more prevalent in Williams Lake.

<sup>44</sup> This income and housing cost profile includes 2016 and 2021 Census data for the City of Williams Lake. In order to provide context for Williams Lake, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.

FIGURE 2: WILLIAMS LAKE HOUSEHOLD INCOME/SHELTER COST, 2021

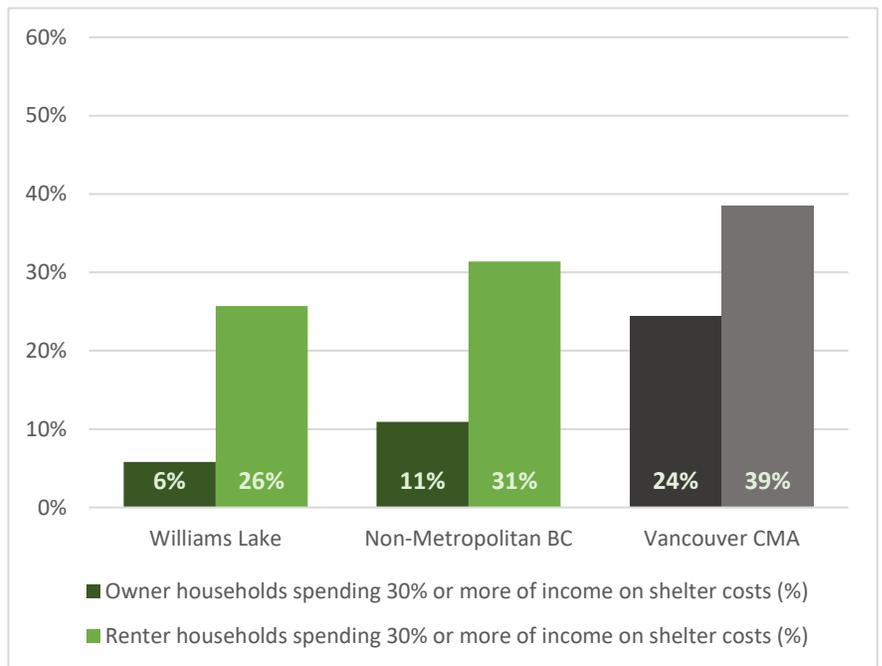


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for Williams Lake is \$76,500 (an 11% increase over 2016).
- Median income in Vancouver has increased at a higher rate over the same census period (24%).
- Average annual shelter costs in Williams Lake increased 15% from 2016 to 2021 for owners. For renters, the increase was 14%.
- Average annual shelter costs in Vancouver have seen a higher increase from 2016 to 2021 (owners 31%, renters 22%).
- Incomes and shelter costs in Williams Lake are below those in non-metropolitan BC.

FIGURE 3: WILLIAMS LAKE HOME OWNER AND RENTER VULNERABILITY<sup>45</sup>, 2021

- Housing cost vulnerability in Williams Lake is lower than in non-metropolitan BC.
- In Williams Lake, vulnerability decreased from 2016 to 2021 (one percentage point for owners, nine percentage points for renter households).
- Owners in Williams Lake are the least vulnerable group but have seen the least improvement.
- Renters have seen more noticeable decreases in vulnerability in Williams Lake and non-metropolitan BC, but the gap to owners continues to be notable.



Source: Statistics Canada, 2021, Census Program.

<sup>45</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.

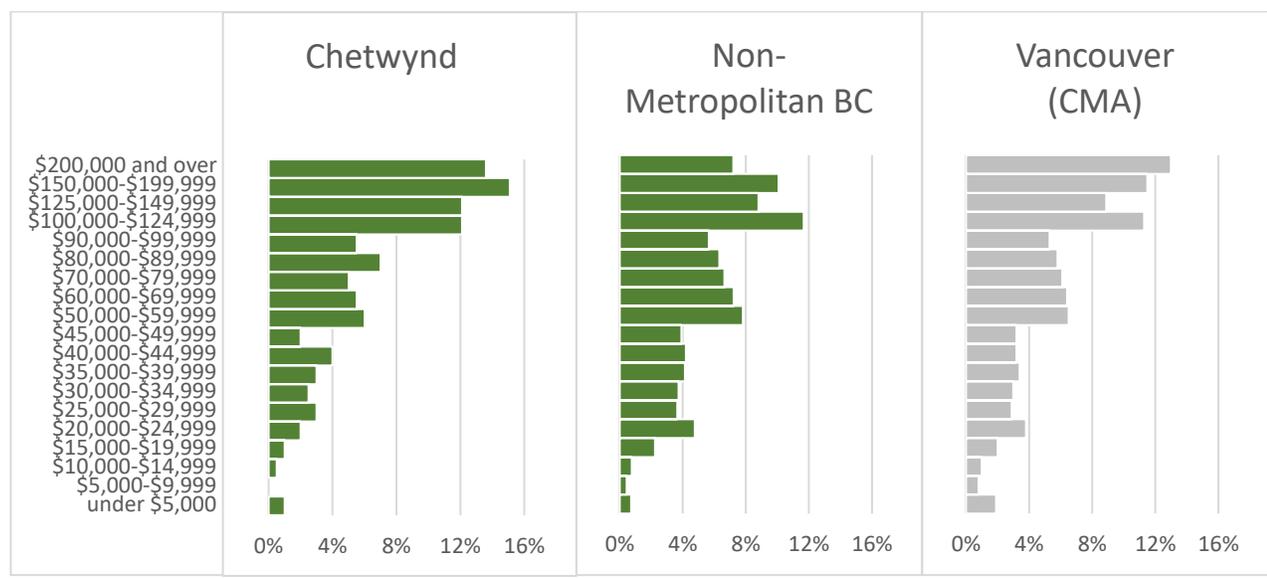


# HOUSING DATA INCOME PROFILES 2021

# Chetwynd British Columbia

The District of Chetwynd<sup>46</sup> is located in the Peace region of British Columbia. With a 2021 population of 2,302, Chetwynd is one of the smaller incorporated communities in the Peace River Regional District (PRRD). With 8% recent negative growth, the community has mainly seen phases of minimal or negative population growth over the past 25 years. Neighbouring PRRD communities include Dawson Creek, Fort St. John, Hudson’s Hope, Pouce Coupe, Taylor, and Tumbler Ridge.

FIGURE 1: CHETWYND INCOME DISTRIBUTION, 2021



Source: Statistics Canada, 2021, Census Program.

- The income distribution in Chetwynd in 2021 includes more high income earners than non-metropolitan BC.
- A comparison with 2016 income distribution shows more households in the highest income groups and fewer households in the lowest income groups, a trend that can be seen across non-metropolitan BC but is more pronounced in the Vancouver CMA.
- In Chetwynd, 82% of all households have annual incomes of at least \$50,000 (an increase of seven percentage points from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, 14% of households in Chetwynd are top earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver.
- In 2021, Vancouver’s lowest earners make up a larger proportion than in Chetwynd.

<sup>46</sup> This income and housing cost profile includes 2016 and 2021 Census data for the District of Chetwynd. In order to provide context for Chetwynd, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.



FIGURE 2: CHETWYND HOUSEHOLD INCOME/SHELTER COST, 2021

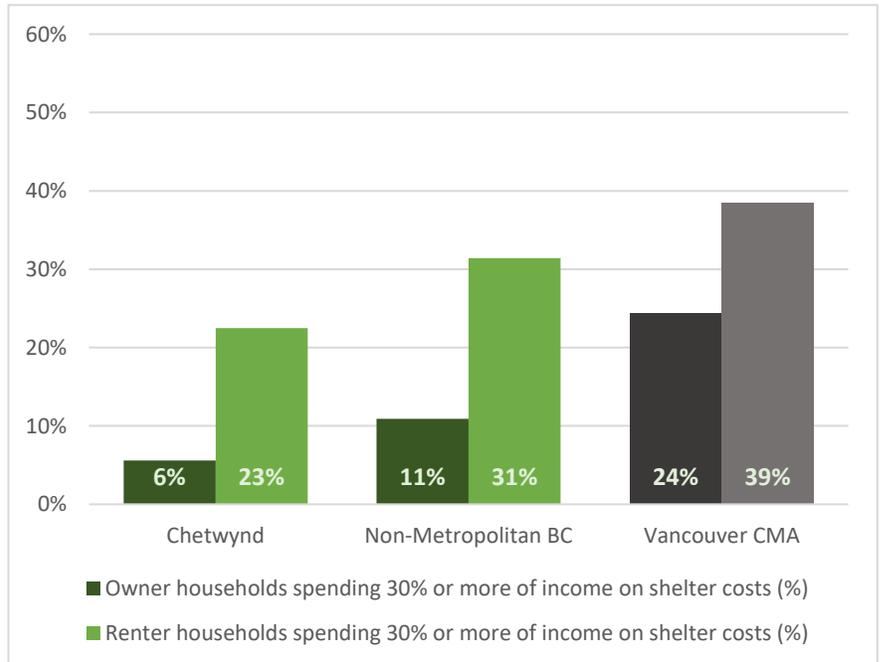


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for Chetwynd is \$104,000 (a 15% increase over 2016).
- Median income in Vancouver has increased at a higher rate over the same census period (24%).
- Average annual shelter costs in Chetwynd increased 11% from 2016 to 2021 for owners. For renters, the increase was 8%.
- Average annual shelter costs in Vancouver have seen a higher increase from 2016 to 2021 (owners 31%, renters 22%).
- Shelter costs have seen smaller increases in Chetwynd than in non-metropolitan BC.

FIGURE 3: CHETWYND HOME OWNER AND RENTER VULNERABILITY<sup>47</sup>, 2021

- Housing cost vulnerability in Chetwynd in 2021 is lower than in non-metropolitan BC.
- In Chetwynd, vulnerability decreased from 2016 to 2021 (four percentage points for owners, 10 percentage points for renter households).
- Owners in Chetwynd are the least vulnerable group but have seen less improvement than renters.
- Renters have seen more noticeable decreases in vulnerability in Chetwynd and non-metropolitan BC, but the gap to owners continues to be notable.



Source: Statistics Canada, 2021, Census Program.

<sup>47</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.

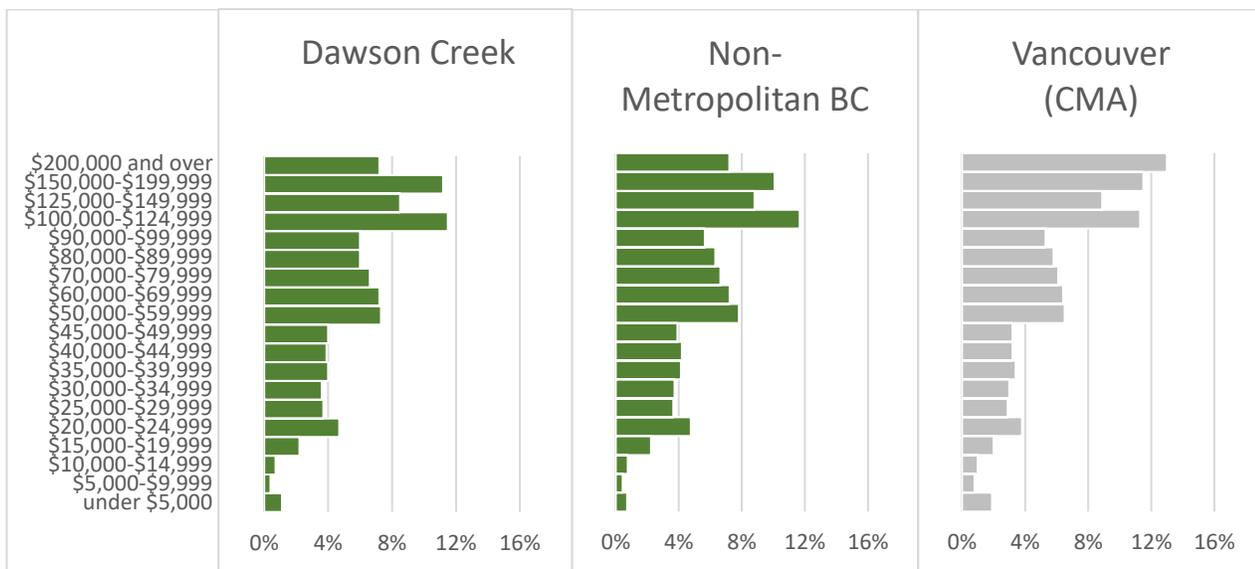


# HOUSING DATA INCOME PROFILES 2021

# Dawson Creek British Columbia

The City of Dawson Creek<sup>48</sup> is located in the Peace region of British Columbia. With a 2021 population of 12,323, Dawson Creek is one of the larger communities in the Peace River Regional District (PRRD). Recent population growth just over 1% means a deceleration of the growth trajectory of the past 20 years. Neighbouring PRRD communities include Chetwynd, Fort St. John, Hudson’s Hope, Pouce Coupe, Taylor, and Tumbler Ridge.

FIGURE 1: DAWSON CREEK INCOME DISTRIBUTION, 2021

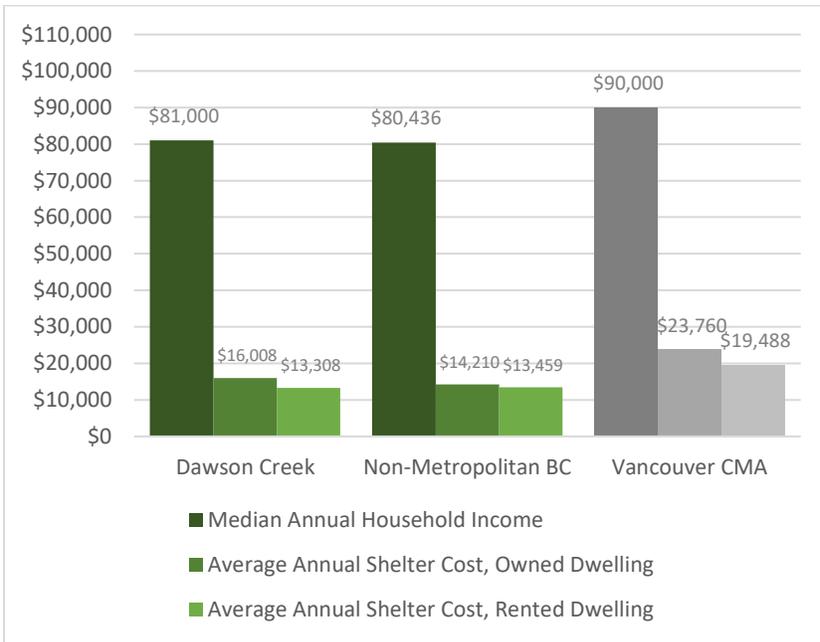


Source: Statistics Canada, 2021, Census Program.

- The income distribution in Dawson Creek in 2021 resembles the income distribution in non-metropolitan BC.
- A comparison with 2016 income distribution shows minimal change. A trend showing more households in the highest income groups and fewer households in the lowest income groups can be seen across non-metropolitan BC but is much more pronounced in the Vancouver CMA.
- In Dawson Creek, 72% of all households have annual incomes of at least \$50,000 (an increase of two percentage points from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, 7% of households in Dawson Creek are top income earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver.
- In 2021, Vancouver’s lowest earners make up a larger proportion than in Dawson Creek, while the low to middle income brackets are more prevalent in Dawson Creek.

<sup>48</sup> This income and housing cost profile includes 2016 and 2021 Census data for the City of Dawson Creek. In order to provide context for Dawson Creek, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.

FIGURE 2: DAWSON CREEK HOUSEHOLD INCOME/SHELTER COST, 2021

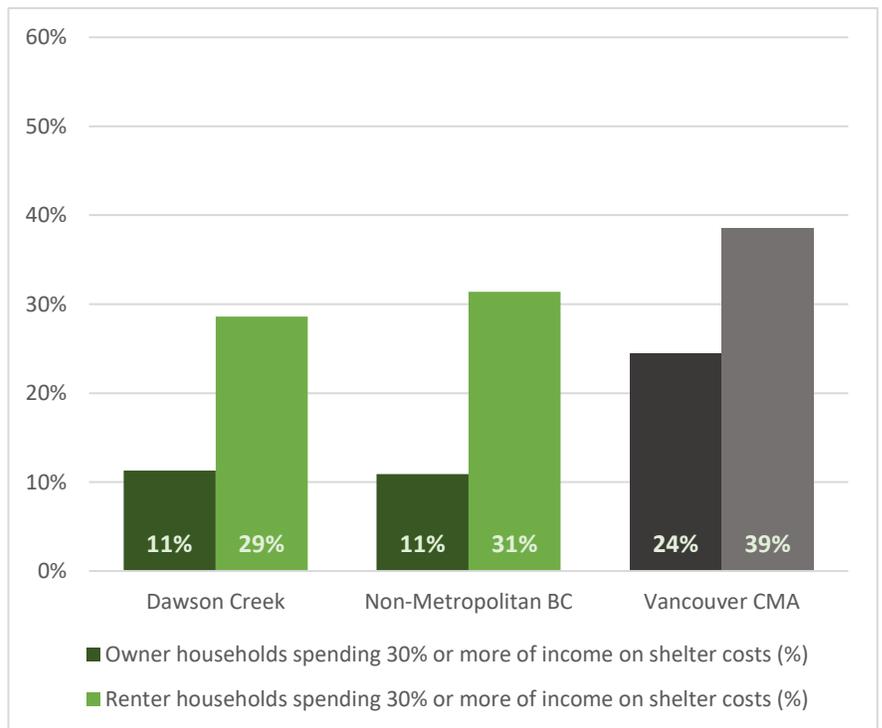


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for Dawson Creek is \$81,000 (a 2% increase over 2016).
- Median income in Vancouver has increased at a higher rate over the same census period (24%).
- Average annual shelter costs in Dawson Creek increased 7% from 2016 to 2021 for owners. For renters, they decreased by 1%.
- Average annual shelter costs in Vancouver have seen a higher increase from 2016 to 2021 (owners 31%, renters 22%).
- Incomes and renter shelter costs in Dawson Creek mirror those in non-metropolitan BC. Owner costs in Dawson Creek exceed those in non-metropolitan BC.

FIGURE 3: DAWSON CREEK HOME OWNER AND RENTER VULNERABILITY<sup>49</sup>, 2021

- Housing cost vulnerability in Dawson Creek in 2021 is similar to non-metropolitan BC.
- In Dawson Creek, vulnerability decreased from 2016 to 2021 (one percentage point for owners, nine percentage points for renter households).
- Owners in Dawson Creek are the least vulnerable group but have seen the least improvement.
- Renters have seen more noticeable decreases in vulnerability in Dawson Creek and non-metropolitan BC, but the gap to owners continues to be notable.



Source: Statistics Canada, 2021, Census Program.

<sup>49</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.

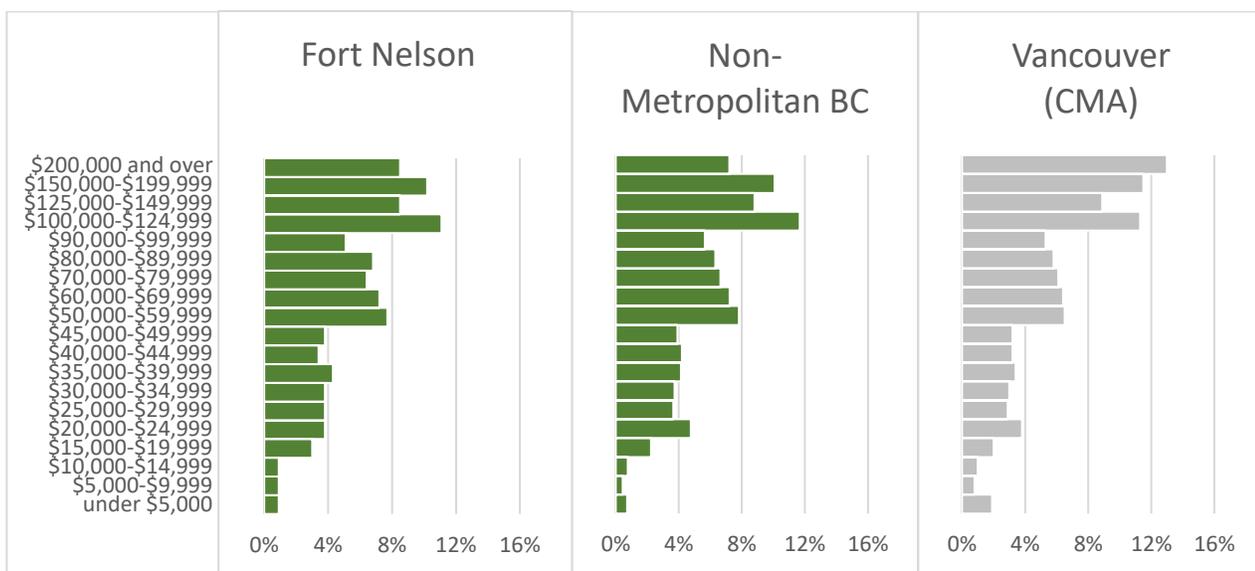


# HOUSING DATA INCOME PROFILES 2021

# Fort Nelson British Columbia

Fort Nelson<sup>50</sup> is located in the northern Rocky Mountain region of British Columbia. With a 2021 population of 2,611, Fort Nelson is the largest community in the Northern Rockies Regional Municipality (NRRM). Recent negative growth of over 22% means that the negative population growth trajectory of the past 15 years has accelerated. Neighbouring NRRM communities include Tetsa River, Toad River, and Muncho Lake.

FIGURE 1: FORT NELSON INCOME DISTRIBUTION, 2021

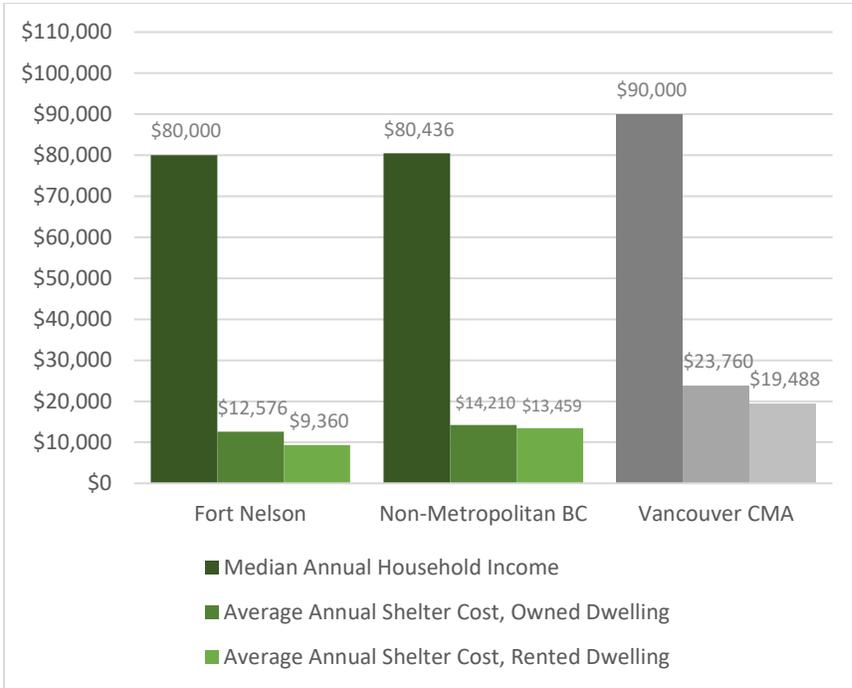


Source: Statistics Canada, 2021, Census Program.

- The income distribution in Fort Nelson in 2021 resembles the income distribution in non-metropolitan BC.
- A comparison with 2016 income distribution shows more households in the lower and middle income groups and fewer households in the highest income groups. The opposite trend can be seen across non-metropolitan BC and is much more pronounced in the Vancouver CMA.
- In Fort Nelson, 72% of all households have annual incomes of at least \$50,000 (a decrease of two percentage points from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, 9% of households in Fort Nelson are top income earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver.
- In 2021, Vancouver’s lowest earners make up a larger proportion than in Fort Nelson, while the low to middle income brackets are slightly more prevalent in Fort Nelson.

<sup>50</sup> This income and housing cost profile includes 2016 and 2021 Census data for Fort Nelson. In order to provide context for Fort Nelson, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.

FIGURE 2: FORT NELSON HOUSEHOLD INCOME/SHELTER COST, 2021

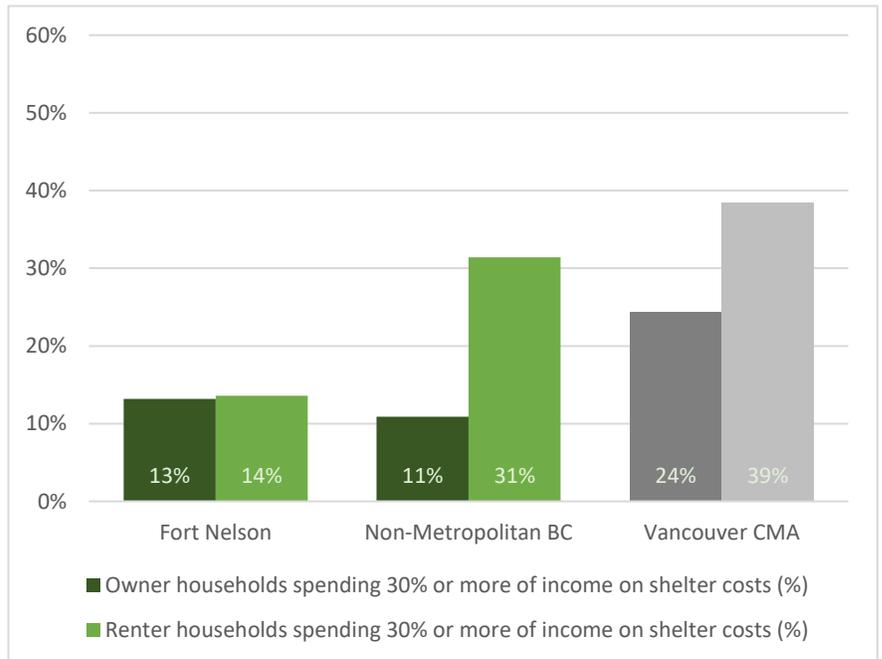


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for Fort Nelson is \$80,000 (a 10% decrease over 2016).
- Median income in Vancouver has increased at a higher rate over the same census period (24%).
- Average annual shelter costs in Fort Nelson decreased 18% from 2016 to 2021 for owners. For renters, the decrease was 20%.
- Average annual shelter costs in Vancouver have increased from 2016 to 2021 (owners 31%, renters 22%).
- Incomes in Fort Nelson mirror those in non-metropolitan BC, while shelter costs in Fort Nelson are below costs in non-metropolitan BC.

FIGURE 3: FORT NELSON HOME OWNER AND RENTER VULNERABILITY<sup>51</sup>, 2021

- In Fort Nelson, owner vulnerability increased from 2016 to 2021 (three percentage points) while renter vulnerability decreased (16 percentage points).
- Owners in Fort Nelson are slightly more vulnerable than owners in non-metropolitan BC.
- Renters in Fort Nelson are notably less vulnerable than renters in non-metropolitan BC.
- Unlike in non-metropolitan BC, the gap between owner and renter vulnerability in Fort Nelson has disappeared



Source: Statistics Canada, 2021, Census Program.

<sup>51</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.

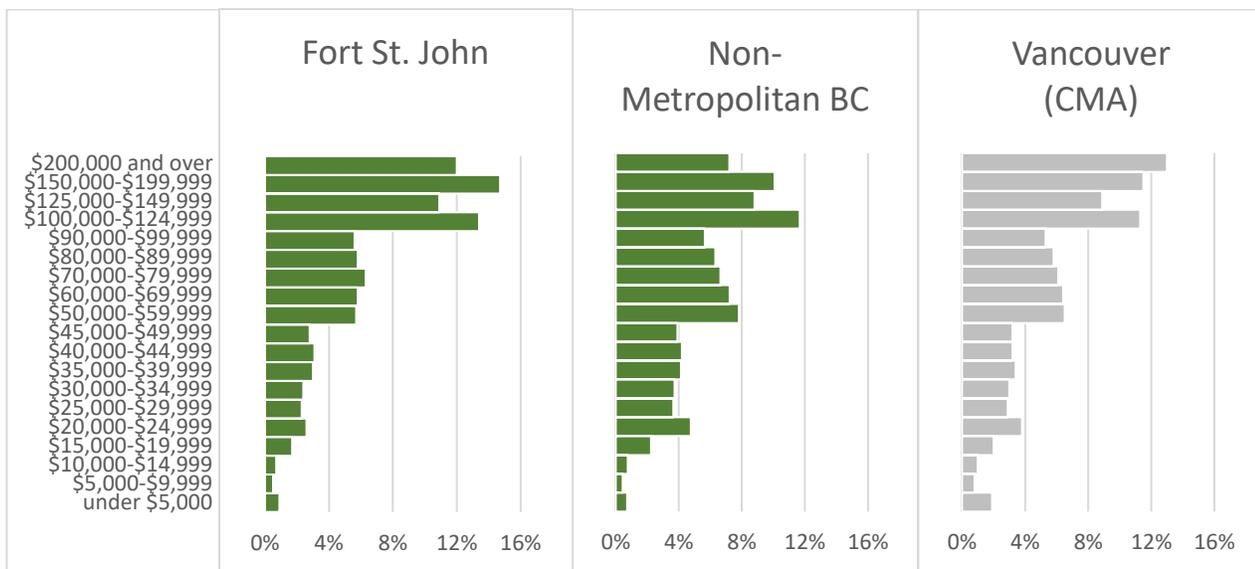


# HOUSING DATA INCOME PROFILES 2021

# Fort St. John British Columbia

The City of Fort St. John<sup>52</sup> is located in the Peace region of British Columbia. With a 2021 population of 21,465, Fort St. John is the largest community in the Peace River Regional District (PRRD). With recent growth of 7%, the community continues its trajectory of the past 35 years. Neighbouring PRRD communities include Chetwynd, Dawson Creek, Hudson’s Hope, Pouce Coupe, Taylor, and Tumbler Ridge.

FIGURE 1: FORT ST. JOHN INCOME DISTRIBUTION, 2021

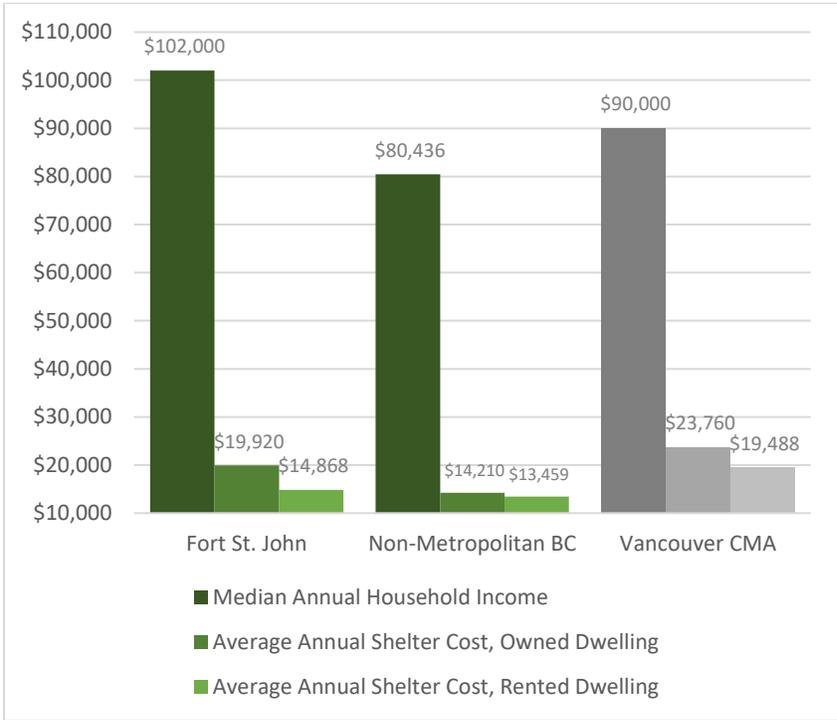


Source: Statistics Canada, 2021, Census Program.

- The income distribution in Fort St. John in 2021 includes more high income earners than non-metropolitan BC.
- A comparison with 2016 income distribution shows minimal change. A trend showing more households in the highest income groups and fewer households in the lowest income groups can be seen across non-metropolitan BC but is much more pronounced in the Vancouver CMA.
- In Fort St. John, 80% of all households have annual incomes of at least \$50,000 (a decrease of less than one percentage point from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, 12% of households in Fort St. John are top income earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver.
- In 2021, Vancouver’s lowest earners make up a larger proportion than in Fort St. John, while the low to middle income brackets are similar.

<sup>52</sup> This income and housing cost profile includes 2016 and 2021 Census data for the City of Fort St. John. In order to provide context for Fort St. John, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.

FIGURE 2: FORT ST. JOHN HOUSEHOLD INCOME/SHELTER COST, 2021

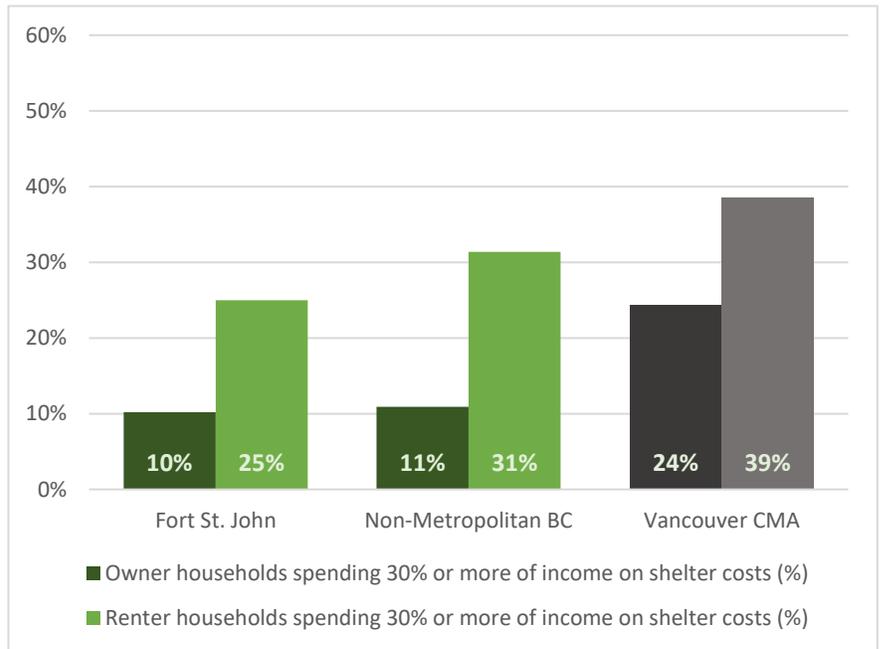


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for Fort St. John is \$102,000 (a 1% decrease over 2016).
- Median income in Vancouver has increased over the same census period (24%).
- Average annual shelter costs in Fort St. John increased 2% from 2016 to 2021 for owners. For renters, shelter costs decreased by 3%.
- Average annual shelter costs in Vancouver have seen a higher increase from 2016 to 2021 (owners 31%, renters 22%).
- Incomes and shelter costs in Fort St. John continue to be above those in non-metropolitan BC; however, they are undergoing opposite trends.

FIGURE 3: FORT ST. JOHN HOME OWNER AND RENTER VULNERABILITY<sup>53</sup>, 2021

- Housing cost vulnerability in Fort St. John in 2021 is below non-metropolitan BC.
- In Fort St. John, owner vulnerability increased from 2016 to 2021 (one percentage point) while renter vulnerability decreased (five percentage points).
- Owners in Fort St. John are the least vulnerable group but have seen no improvement.
- Renters have seen more noticeable decreases in vulnerability in Fort St. John and non-metropolitan BC, but the gap to owners continues to be notable.



Source: Statistics Canada, 2021, Census Program.

<sup>53</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.

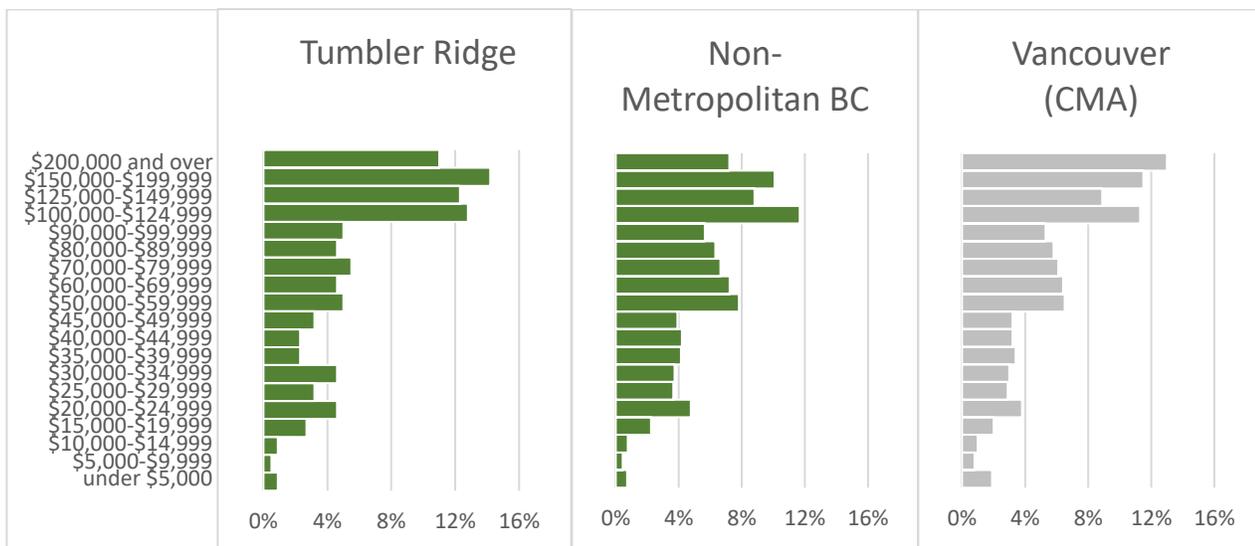


# HOUSING DATA INCOME PROFILES 2021

# Tumbler Ridge British Columbia

The District of Tumbler Ridge<sup>54</sup> is located in the Peace region of British Columbia. With a 2021 population of 2,399, Tumbler Ridge is one of the smaller incorporated communities in the Peace River Regional District (PRRD). With recent growth of close to 21%, this community with a history of boom and bust cycles has entered another period of population growth. Neighbouring PRRD communities include Chetwynd, Dawson Creek, Fort St. John, Hudson’s Hope, Pouce Coupe, and Taylor.

FIGURE 1: TUMBLER RIDGE INCOME DISTRIBUTION, 2021

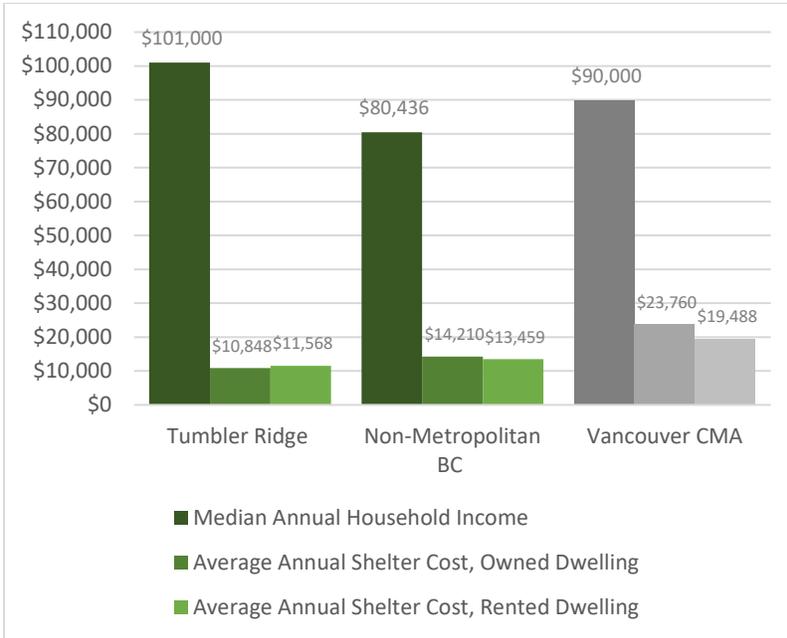


Source: Statistics Canada, 2021, Census Program.

- The income distribution in Tumbler Ridge in 2021 includes more high income earners than non-metropolitan BC.
- A comparison with 2016 income distribution shows more households in the highest income groups and fewer households in the lowest income groups, a trend that can be seen across non-metropolitan BC and the Vancouver CMA.
- In Tumbler Ridge, 75% of all households have annual incomes of at least \$50,000 (an increase of eight percentage points from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, 11% of households in Tumbler Ridge are top earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver. However, a greater proportion of Tumbler Ridge households earn high incomes just below the highest income bracket compared to Vancouver.
- In 2021, Vancouver’s lowest earners make up a larger proportion than in Tumbler Ridge, while the low to middle income brackets are similar.

<sup>54</sup> This income and housing cost profile includes 2016 and 2021 Census data for the District of Tumbler Ridge. In order to provide context for Tumbler Ridge, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.

FIGURE 2: TUMBLER RIDGE HOUSEHOLD INCOME/SHELTER COST, 2021

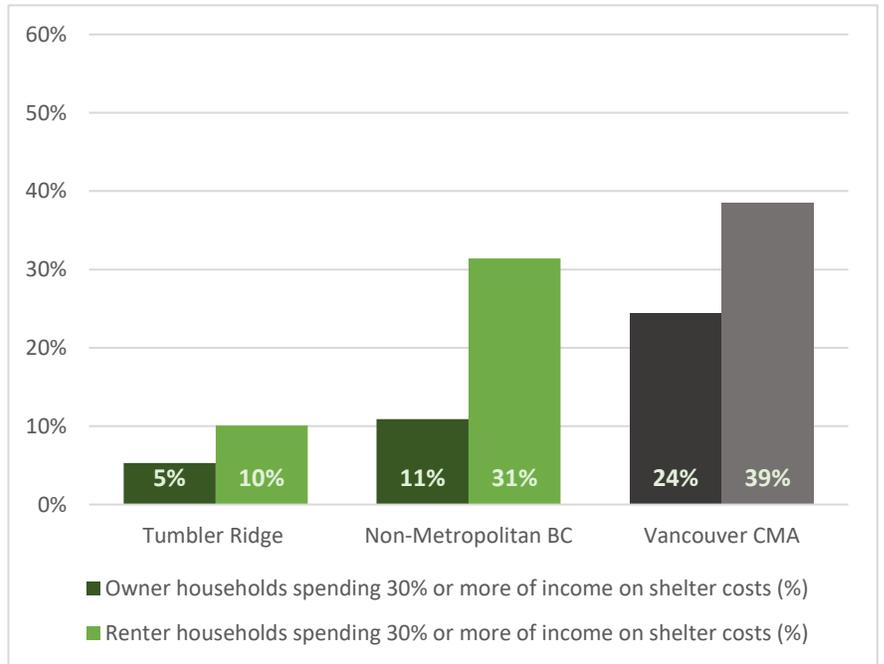


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for Tumbler Ridge is \$101,000 (a 35% increase over 2016).
- Median income in Vancouver has increased 24% over the same census period.
- Average annual shelter costs in Tumbler Ridge decreased 2% from 2016 to 2021 for owners. For renters, costs increased 11%, making renting more expensive than owning in Tumbler Ridge.
- Average annual shelter costs in Vancouver have seen a higher increase from 2016 to 2021 for owners (31%) and renters (22%).
- Incomes in Tumbler Ridge exceed those in non-metropolitan BC, while shelter costs stayed below average non-metropolitan costs.

FIGURE 3: TUMBLER RIDGE HOME OWNER AND RENTER VULNERABILITY<sup>55</sup>, 2021

- Housing cost vulnerability in Tumbler Ridge in 2021 is lower than in non-metropolitan BC.
- In Tumbler Ridge, vulnerability decreased from 2016 to 2021 (10 percentage points for owners, 23 percentage points for renter households).
- Owners in Tumbler Ridge are the least vulnerable group but have seen less improvement than renters.
- Renters have seen more noticeable decreases in vulnerability in Tumbler Ridge, and the gap to owners has been reduced.



Source: Statistics Canada, 2021, Census Program.

<sup>55</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.

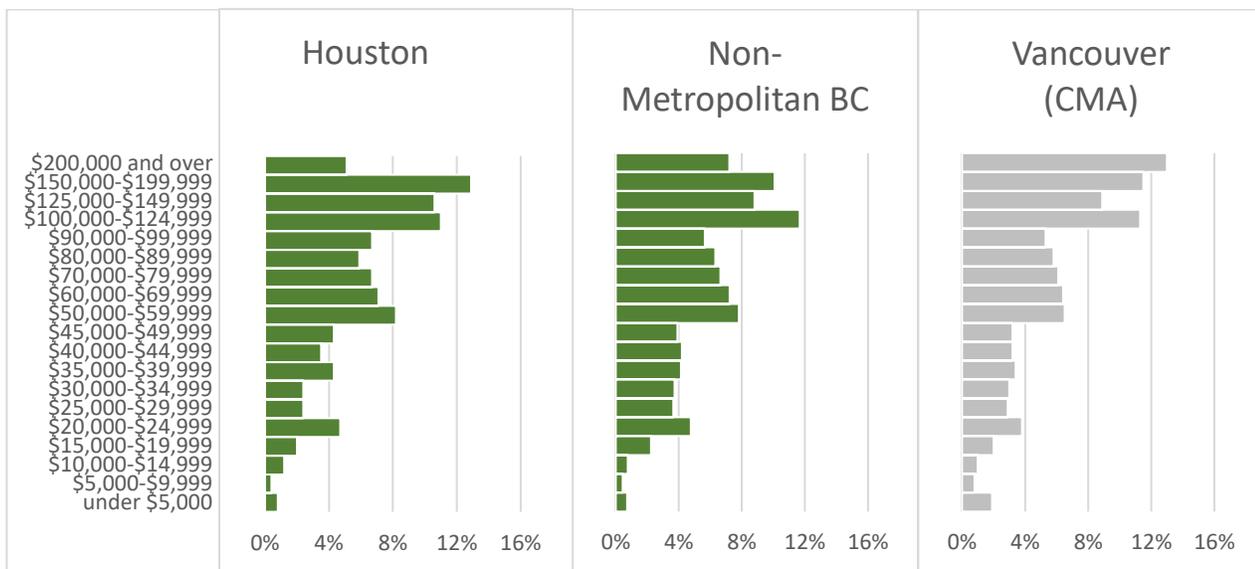


# HOUSING DATA INCOME PROFILES 2021

# Houston British Columbia

The District of Houston<sup>56</sup> is located in the Interior region of British Columbia. With a 2021 population of 3,052, Houston is one of the mid-sized communities in the Regional District of Bulkley Nechako (RDBN). Recent growth of 2% represents a phase of population stability after 20 years of negative growth. Neighbouring RDBN communities include Burns Lake, Fort St. James, Fraser Lake, Granisle, Smithers, Telkwa, and Vanderhoof.

FIGURE 1: HOUSTON INCOME DISTRIBUTION, 2021

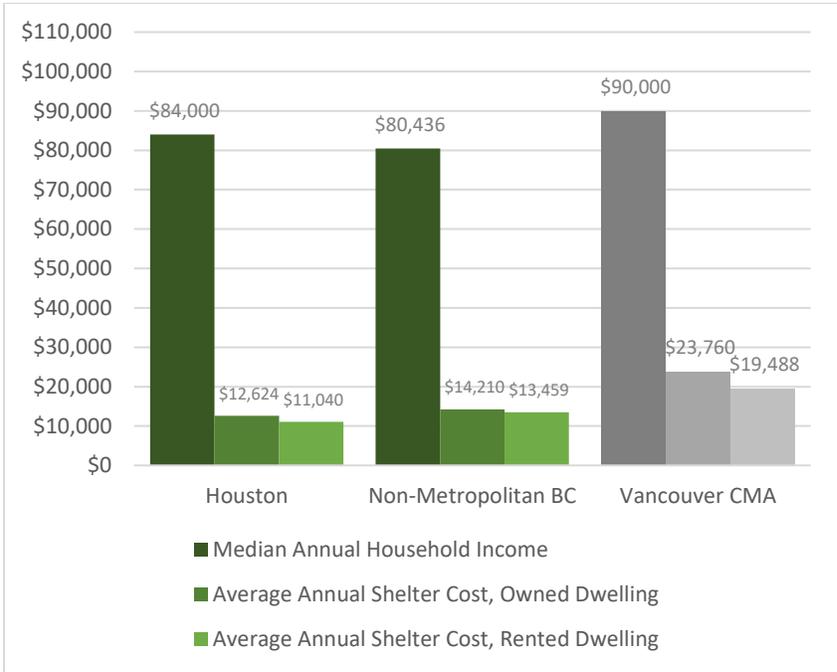


Source: Statistics Canada, 2021, Census Program.

- The income distribution in Houston in 2021 resembles the income distribution in non-metropolitan BC.
- A comparison with 2016 income distribution shows more households in the middle to higher income groups and fewer households in the lowest income groups, a trend that can be seen across non-metropolitan BC but is much more pronounced in the Vancouver CMA.
- In Houston, 74% of all households have annual incomes of at least \$50,000 (an increase of five percentage points from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, 5% of households in Houston are top income earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver.
- In 2021, Vancouver’s lowest earners make up a larger proportion than in Houston, while the low to middle income brackets are slightly more prevalent in Houston.

<sup>56</sup> This income and housing cost profile includes 2016 and 2021 Census data for the District of Houston. In order to provide context for Houston, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.

FIGURE 2: HOUSTON HOUSEHOLD INCOME/SHELTER COST, 2021

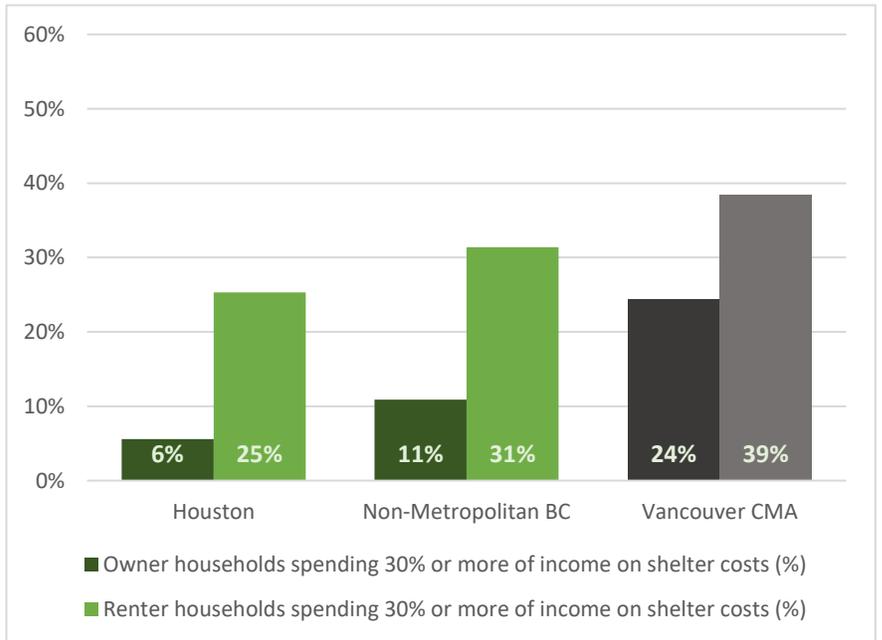


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for Houston is \$84,000 (a 4% increase over 2016).
- Median income in Vancouver has increased at a higher rate over the same census period (24%).
- Average annual shelter costs in Houston increased 20% from 2016 to 2021 for owners. For renters, the increase was 25%.
- Average annual shelter costs in Vancouver have seen a higher increase from 2016 to 2021 for owners (31%) but lower for renters (22%).
- Shelter cost increases in Houston are above those in non-metropolitan BC.

FIGURE 3: HOUSTON HOME OWNER AND RENTER VULNERABILITY<sup>57</sup>, 2021

- Housing cost vulnerability in Houston in 2021 is lower than non-metropolitan BC.
- In Houston, vulnerability decreased from 2016 to 2021 (two percentage points for owners, six percentage points for renter households).
- Owners in Houston are the least vulnerable group but have seen the least improvement.
- Renters have seen more noticeable decreases in vulnerability in Houston and non-metropolitan BC, but the gap to owners continues to be notable.



Source: Statistics Canada, 2021, Census Program.

<sup>57</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.



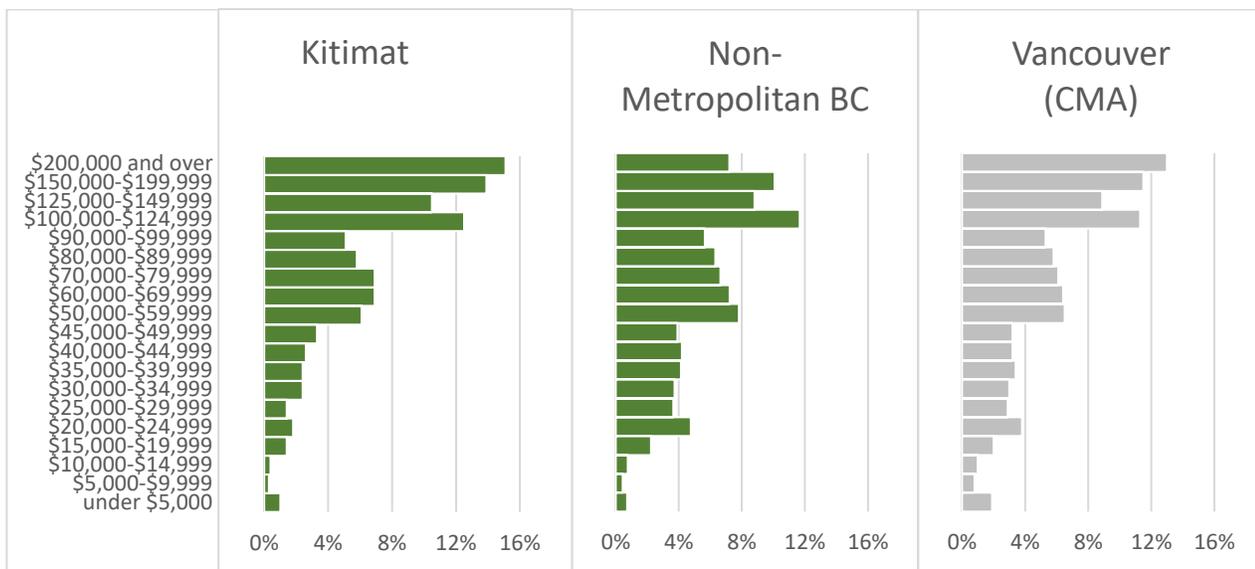


# HOUSING DATA INCOME PROFILES 2021

# Kitimat British Columbia

The District of Kitimat<sup>58</sup> is located in the coastal region of British Columbia. With a 2021 population of 8,236, Kitimat is one of the larger communities in the Regional District of Kitimat-Stikine (RDKS). Recent growth of just over 1% shows a period of stability in the community’s fulltime population after several decades of mostly negative growth. Neighbouring RDKS communities include Hazelton, New Hazelton, Stewart, and Terrace.

FIGURE 1: KITIMAT INCOME DISTRIBUTION, 2021



Source: Statistics Canada, 2021, Census Program.

- The income distribution in Kitimat in 2021 includes more high income earners than non-metropolitan BC.
- A comparison with 2016 income distribution shows more households in the highest income groups and fewer households in the lowest income groups, a trend that can be seen across non-metropolitan BC but is more pronounced in the Vancouver CMA.
- In Kitimat, 83% of all households have annual incomes of at least \$50,000 (an increase of six percentage points from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, 15% of households in Kitimat are top earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver.
- In 2021, Vancouver’s lowest and low-to-middle earners make up a larger proportion than in Kitimat.

<sup>58</sup> This income and housing cost profile includes 2016 and 2021 Census data for the District of Kitimat. In order to provide context for Kitimat, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.

FIGURE 2: KITIMAT HOUSEHOLD INCOME/SHELTER COST, 2021

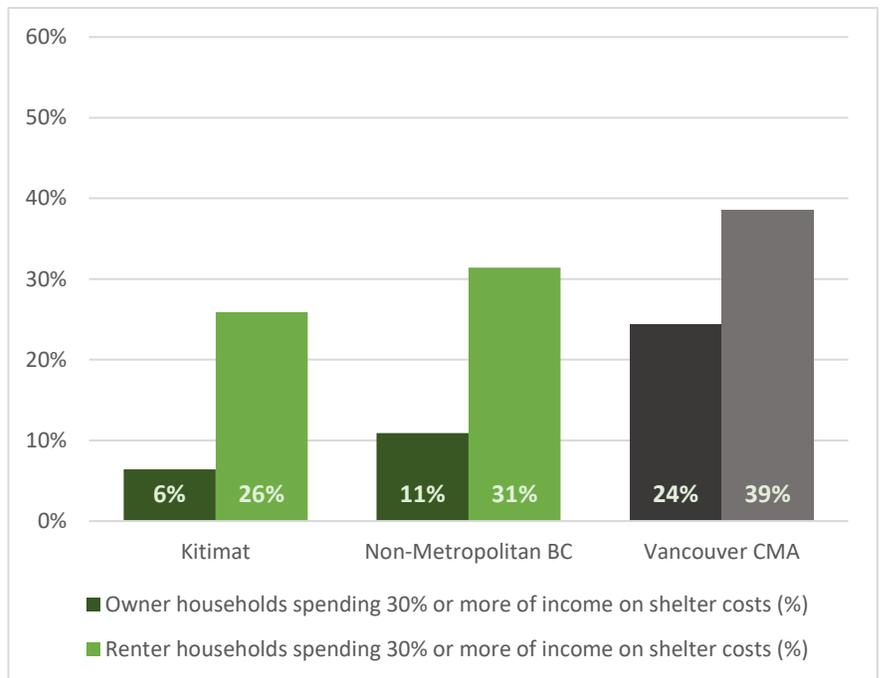


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for Kitimat is \$103,000 (a 12% increase over 2016).
- Median income in Vancouver has increased at a higher rate over the same census period (24%).
- Average annual shelter costs in Kitimat increased 23% from 2016 to 2021 for owners. For renters, the increase was 27%. Renting continues to be more expensive than owning in Kitimat.
- Average annual shelter costs in Vancouver have seen a higher increase for owners from 2016 to 2021 (31%) but lower for renters (22%).

FIGURE 3: KITIMAT HOME OWNER AND RENTER VULNERABILITY<sup>59</sup>, 2021

- Housing cost vulnerability in Kitimat in 2021 is lower than non-metropolitan BC.
- In Kitimat, vulnerability decreased from 2016 to 2021 (one percentage point for owners, eight percentage points for renter households).
- Owners in Kitimat are the least vulnerable group but have seen the least improvement.
- Renters have seen more noticeable decreases in vulnerability in Kitimat and non-metropolitan BC, but the gap to owners continues to be notable.



Source: Statistics Canada, 2021, Census Program.

<sup>59</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.



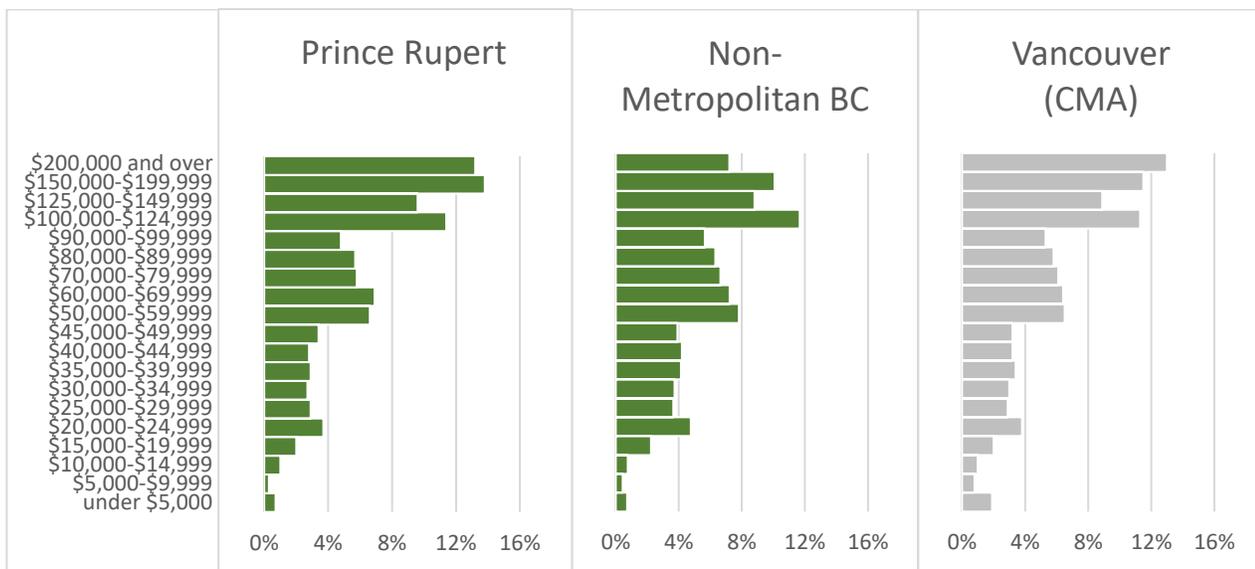


# HOUSING DATA INCOME PROFILES 2021

# Prince Rupert British Columbia

The City of Prince Rupert<sup>60</sup> is located in the coastal region of British Columbia. With a 2021 population of 12,300, Prince Rupert is the largest community in the North Coast Regional District (NCRD). Recent growth below 1% shows a period of population stabilization after two decades of negative growth. Neighbouring NCRD communities include Port Edward on the mainland, and Masset, Port Clements, and Daajing Giids, formerly known as Queen Charlotte, on Haida Gwaii.

FIGURE 1: PRINCE RUPERT INCOME DISTRIBUTION, 2021



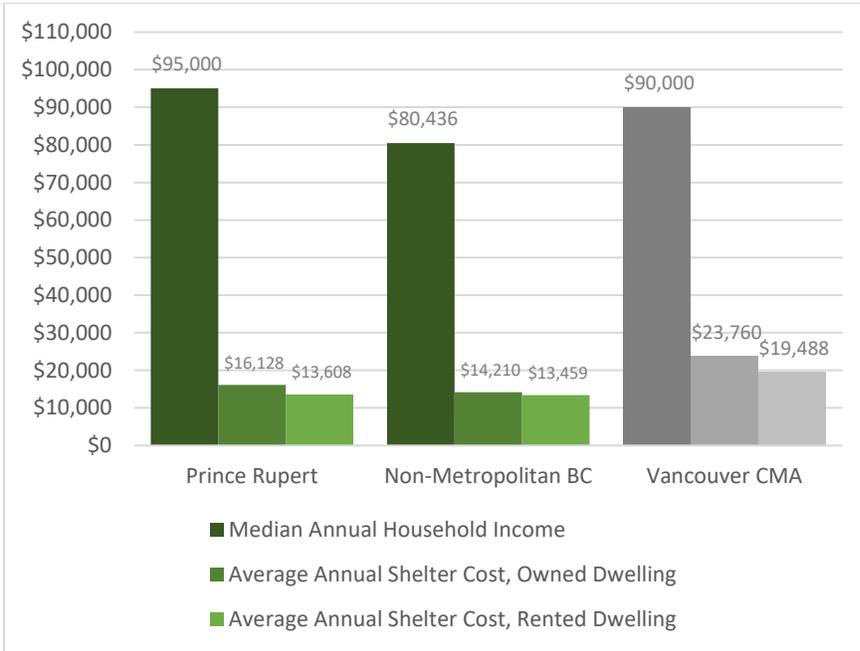
Source: Statistics Canada, 2021, Census Program.

- The income distribution in Prince Rupert in 2021 includes more high income earners than non-metropolitan BC.
- A comparison with 2016 income distribution shows more households in the highest income groups and fewer households in the lowest income groups, a trend that can be seen across non-metropolitan BC and the Vancouver CMA.
- In Prince Rupert, 78% of all households have annual incomes of at least \$50,000 (an increase of 12 percentage points from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, 13% of households in Prince Rupert are top earners with annual incomes of \$200,000 or more, identical to 13% in Vancouver.
- In 2021, Vancouver’s lowest earners make up a larger proportion than in Prince Rupert, while the low to middle income brackets are similar.

<sup>60</sup> This income and housing cost profile includes 2016 and 2021 Census data for the City of Prince Rupert. In order to provide context for Prince Rupert, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.



FIGURE 2: PRINCE RUPERT HOUSEHOLD INCOME/SHELTER COST, 2021

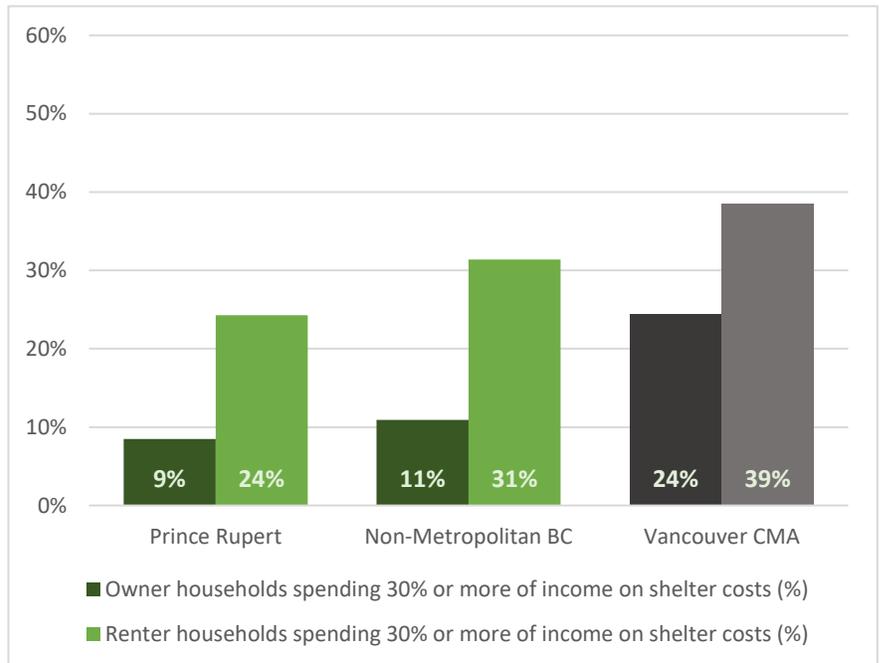


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for Prince Rupert is \$95,000 (a 30% increase over 2016).
- Median income in Vancouver has increased 24% over the same census period.
- Average annual shelter costs in Prince Rupert increased 17% from 2016 to 2021 for owners. For renters, the increase was 31%.
- Average annual shelter costs in Vancouver have seen a higher increase for owners from 2016 to 2021 (31%) but lower for renters (22%).
- Shelter cost increases in Prince Rupert were higher than in non-metropolitan BC.

FIGURE 3: PRINCE RUPERT HOME OWNER AND RENTER VULNERABILITY<sup>61</sup>, 2021

- Housing cost vulnerability in Prince Rupert in 2021 is lower than in non-metropolitan BC.
- In Prince Rupert, vulnerability decreased from 2016 to 2021 (four percentage points for owners, eight percentage points for renter households).
- Owners in Prince Rupert are the least vulnerable group.
- Renters have seen more noticeable decreases in vulnerability in Prince Rupert and non-metropolitan BC, but the gap to owners continues to be notable.



Source: Statistics Canada, 2021, Census Program.

<sup>61</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.

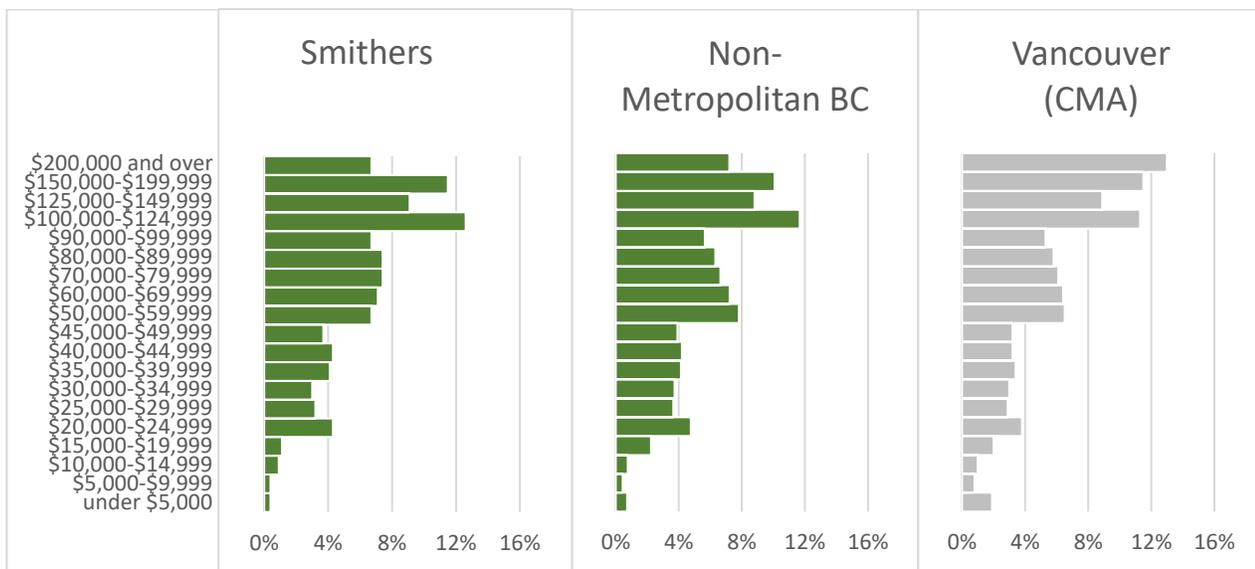


# HOUSING DATA INCOME PROFILES 2021

# Smithers British Columbia

The Town of Smithers<sup>62</sup> is located in the Interior region of British Columbia. With a 2021 population of 5,378, Smithers is the largest community in the Regional District of Bulkley Nechako (RDBN). With recent marginal negative growth, the community finds itself in a continued phase of minimal population growth. Neighbouring RDBN communities include Burns Lake, Fort St. James, Fraser Lake, Granisle, Houston, Telkwa, and Vanderhoof.

FIGURE 1: SMITHERS INCOME DISTRIBUTION, 2021



Source: Statistics Canada, 2021, Census Program.

- The income distribution in Smithers in 2021 resembles the income distribution in non-metropolitan BC.
- A comparison with 2016 income distribution shows more households in the highest income groups and fewer households in the lowest income groups, a trend that can be seen across non-metropolitan BC but is more pronounced in the Vancouver CMA.
- In Smithers, 75% of all households have annual incomes of at least \$50,000 (an increase of six percentage points from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, 7% of households in Smithers are top income earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver.
- In 2021, Vancouver’s lowest earners make up a larger proportion than in Smithers, while the low to middle income brackets are slightly more prevalent in Smithers.

<sup>62</sup> This income and housing cost profile includes 2016 and 2021 Census data for the Town of Smithers. In order to provide context for Smithers, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.

FIGURE 2: SMITHERS HOUSEHOLD INCOME/SHELTER COST, 2021

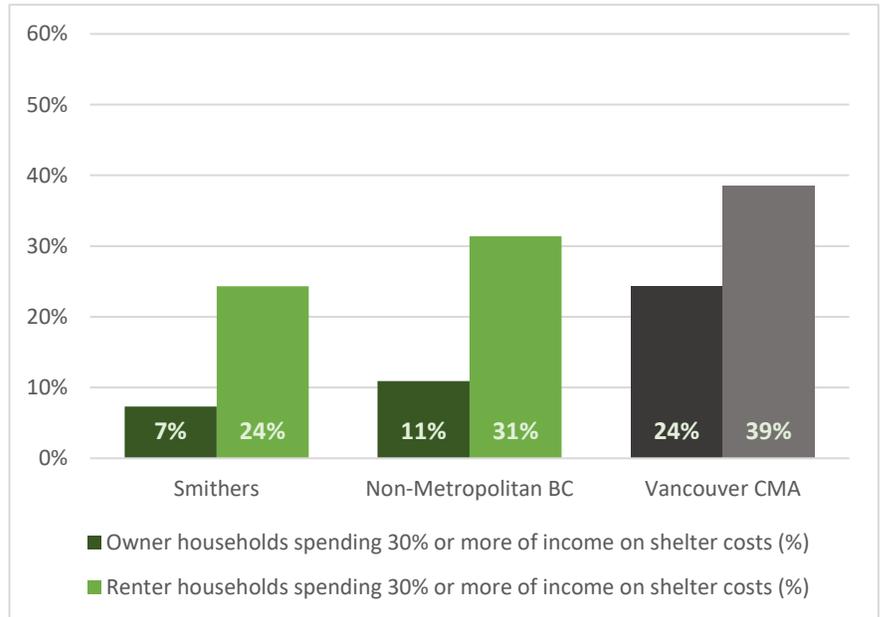


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for Smithers is \$85,000 (a 14% increase over 2016).
- Median income in Vancouver has increased at a higher rate over the same census period (24%).
- Average annual shelter costs in Smithers increased 13% from 2016 to 2021 for owners. For renters, the increase was 18%.
- Average annual shelter costs in Vancouver have seen a higher increase from 2016 to 2021 (31% for owners, 22% for renter households).
- Shelter cost increases in Smithers were lower than in non-metropolitan BC.

FIGURE 3: SMITHERS HOME OWNER AND RENTER VULNERABILITY<sup>63</sup>, 2021

- Housing cost vulnerability in Smithers in 2021 is lower than non-metropolitan BC.
- In Smithers, vulnerability decreased from 2016 to 2021 (two percentage points for owners, 14 percentage points for renter households).
- Owners in Smithers are the least vulnerable group but have seen the least improvement.
- Renters have seen more noticeable decreases in vulnerability in Smithers and non-metropolitan BC, but the gap to owners continues to be notable.



Source: Statistics Canada, 2021, Census Program.

<sup>63</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.

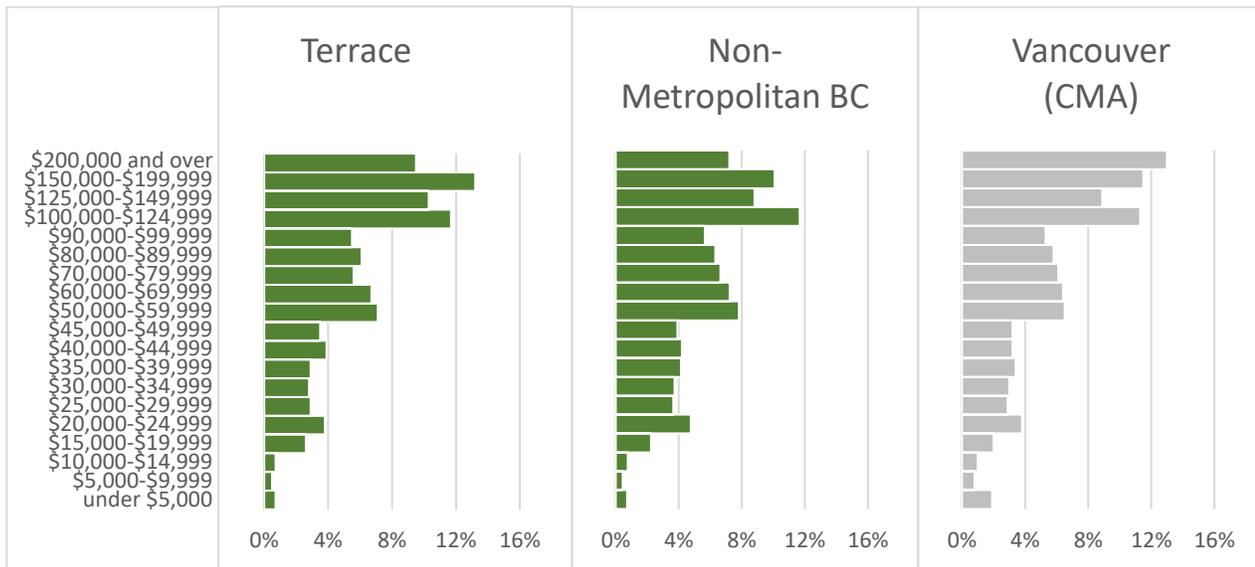


# HOUSING DATA INCOME PROFILES 2021

# Terrace British Columbia

The City of Terrace<sup>64</sup> is located in the Skeena Valley of British Columbia. With a 2021 population of 12,017, Terrace is the largest community in the Regional District of Kitimat-Stikine (RDKS). Recent growth of over 3% represents a continuation of the community’s growth trajectory since 2006. Neighbouring RDKS communities include Hazelton, Kitimat, New Hazelton, and Stewart.

FIGURE 1: TERRACE INCOME DISTRIBUTION, 2021

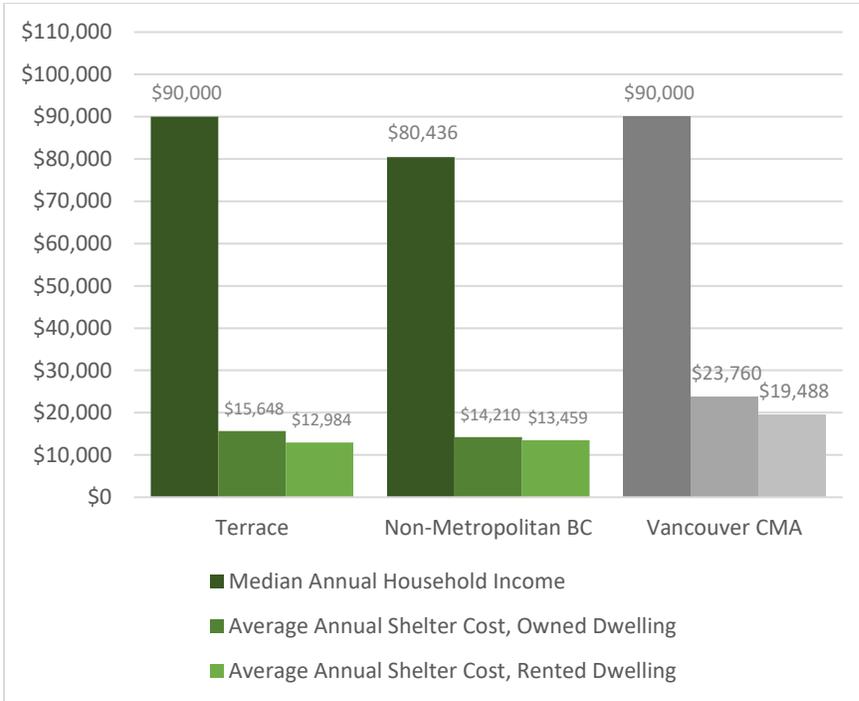


Source: Statistics Canada, 2021, Census Program.

- The income distribution in Terrace in 2021 includes more high income earners than non-metropolitan BC.
- A comparison with 2016 income distribution shows more households in the highest income groups and fewer households in the lowest income groups, a trend that can be seen across non-metropolitan BC but is much more pronounced in the Vancouver CMA.
- In Terrace, 76% of all households have annual incomes of at least \$50,000 (an increase of seven percentage points from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, 10% of households in Terrace are top income earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver.
- In 2021, Vancouver’s lowest earners make up a larger proportion than in Terrace, while the low to middle income brackets are similar.

<sup>64</sup> This income and housing cost profile includes 2016 and 2021 Census data for the City of Terrace. In order to provide context for Terrace, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.

FIGURE 2: TERRACE HOUSEHOLD INCOME/SHELTER COST, 2021

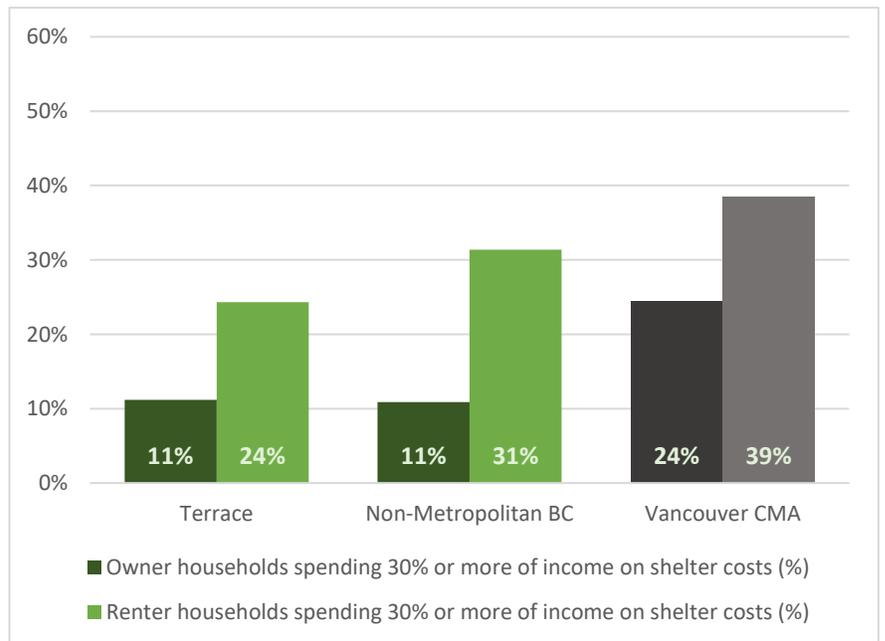


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for Terrace is \$90,000 (a 17% increase over 2016).
- Median income in Vancouver has increased 24% over the same census period.
- Average annual shelter costs in Terrace increased 18% from 2016 to 2021 for owners. For renters, the increase was 19%.
- Average annual shelter costs in Vancouver have seen a higher increase from 2016 to 2021 (owners 31%, renters 22%).
- Shelter cost increases for owners in Terrace were higher than in non-metropolitan BC, while renter cost increases were similar.

FIGURE 3: TERRACE HOME OWNER AND RENTER VULNERABILITY<sup>65</sup>, 2021

- In Terrace, owner vulnerability increased from 2016 to 2021 (two percentage points) while renter vulnerability decreased (11 percentage points).
- Owners in Terrace are the least vulnerable group but have seen increasing vulnerability.
- Renters have seen more noticeable decreases in vulnerability in Terrace and non-metropolitan BC, but the gap to owners continues to be notable.



Source: Statistics Canada, 2021, Census Program.

<sup>65</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.

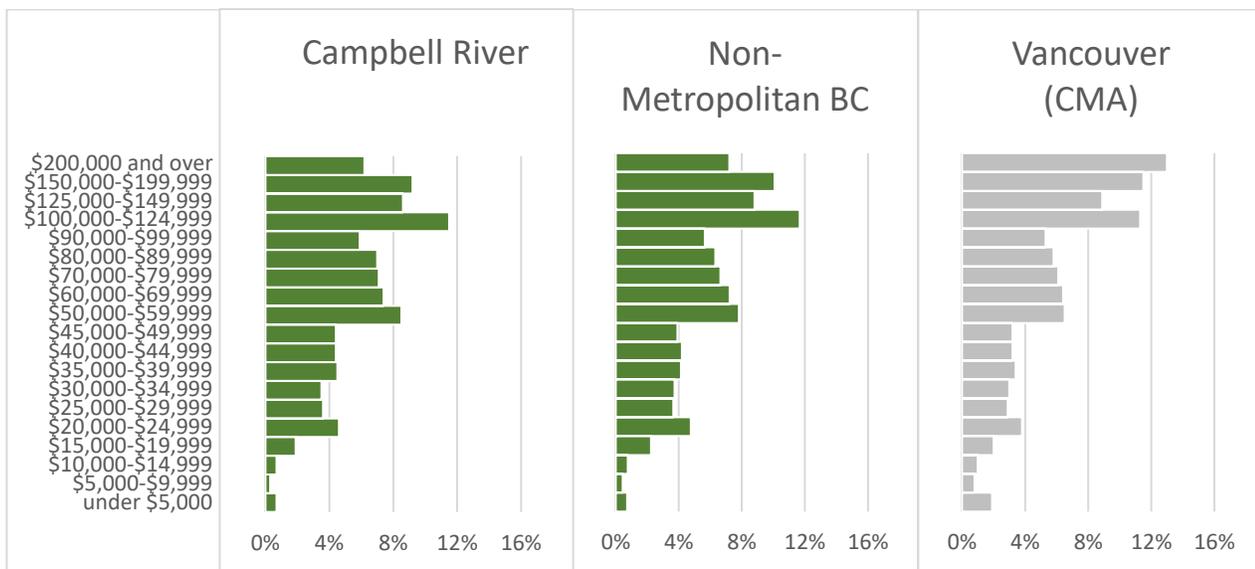


# HOUSING DATA INCOME PROFILES 2021

# Campbell River British Columbia

The City of Campbell River<sup>66</sup> is located on the east coast of Vancouver Island off the south coast of British Columbia. With a 2021 population of 35,519, Campbell River is the largest community in the Strathcona Regional District (SRD). Recent 9% growth represents a continuation and acceleration of the community’s long-term growth trajectory. Neighbouring SRD communities include Gold River, Sayward, Tahsis, and Zeballos.

FIGURE 1: CAMPBELL RIVER INCOME DISTRIBUTION, 2021



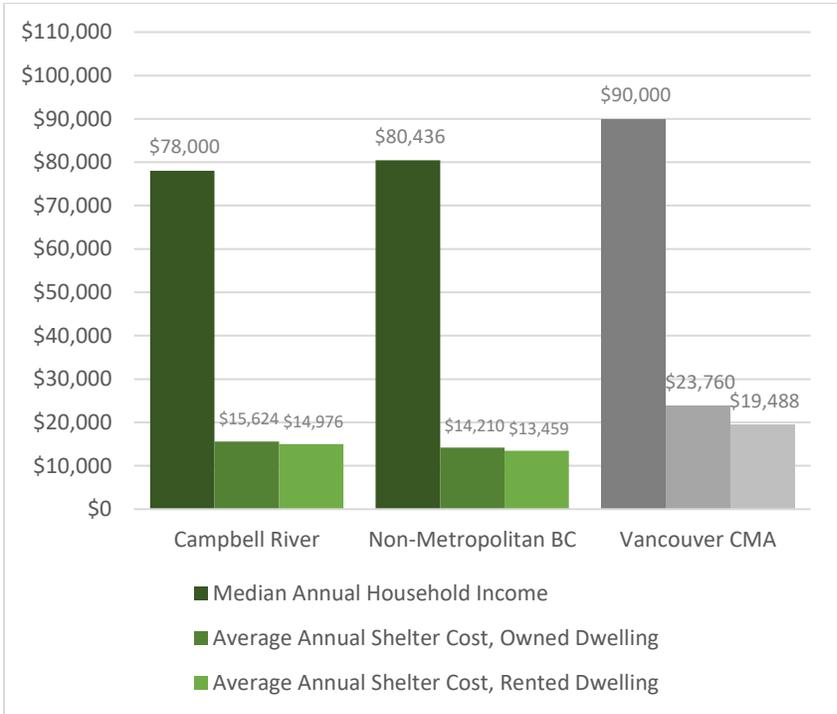
Source: Statistics Canada, 2021, Census Program.

- The income distribution in Campbell River in 2021 resembles the income distribution in non-metropolitan BC.
- A comparison with 2016 income distribution shows more households in the highest income groups and fewer households in the lowest income groups, a trend that can be seen across non-metropolitan BC but is more pronounced in the Vancouver CMA.
- In Campbell River, 71% of all households have annual incomes of at least \$50,000 (an increase of nine percentage points from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, 6% of households in Campbell River are top income earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver.
- In 2021, Vancouver’s lowest earners make up a larger proportion than in Campbell River, while the low to middle income brackets are slightly more prevalent in Campbell River.

<sup>66</sup> This income and housing cost profile includes 2016 and 2021 Census data for the City of Campbell River. In order to provide context for Campbell River, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.



FIGURE 2: CAMPBELL RIVER HOUSEHOLD INCOME/SHELTER COST, 2021

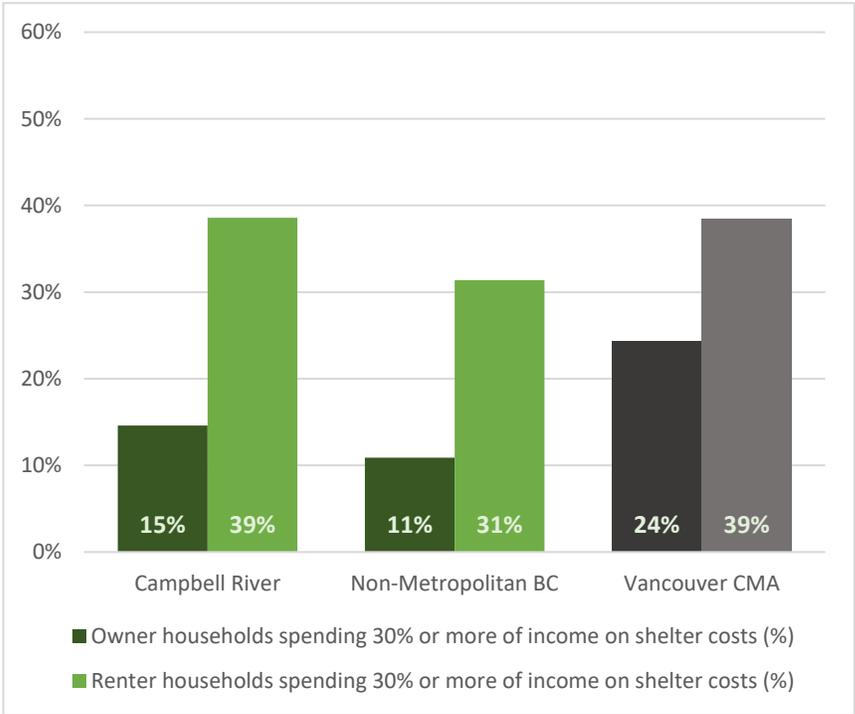


- The 2021 median income for Campbell River is \$78,000 (a 21% increase over 2016).
- Median income in Vancouver has increased 24% over the same census period.
- Average annual shelter costs in Campbell River increased 19% from 2016 to 2021 for owners. For renters, the increase was 29%.
- Average annual shelter costs in Vancouver have seen a higher increase from 2016 to 2021 for owners (31%) but lower for renters (22%).
- Shelter cost increases in Campbell River exceeded those in non-metropolitan BC.

Source: Statistics Canada, 2021, Census Program.

FIGURE 3: CAMPBELL RIVER HOME OWNER AND RENTER VULNERABILITY<sup>67</sup>, 2021

- Housing cost vulnerability in Campbell River in 2021 is higher than non-metropolitan BC.
- In Campbell River, owner vulnerability increased from 2016 to 2021 (one percentage point) while renter vulnerability decreased (four percentage points).
- Owners in Campbell River are the least vulnerable group but have seen an increase in vulnerability.
- Renters have seen more noticeable decreases in vulnerability in Campbell River and non-metropolitan BC, but renters in Campbell River continue to be as vulnerable as in Vancouver.



Source: Statistics Canada, 2021, Census Program.

<sup>67</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.



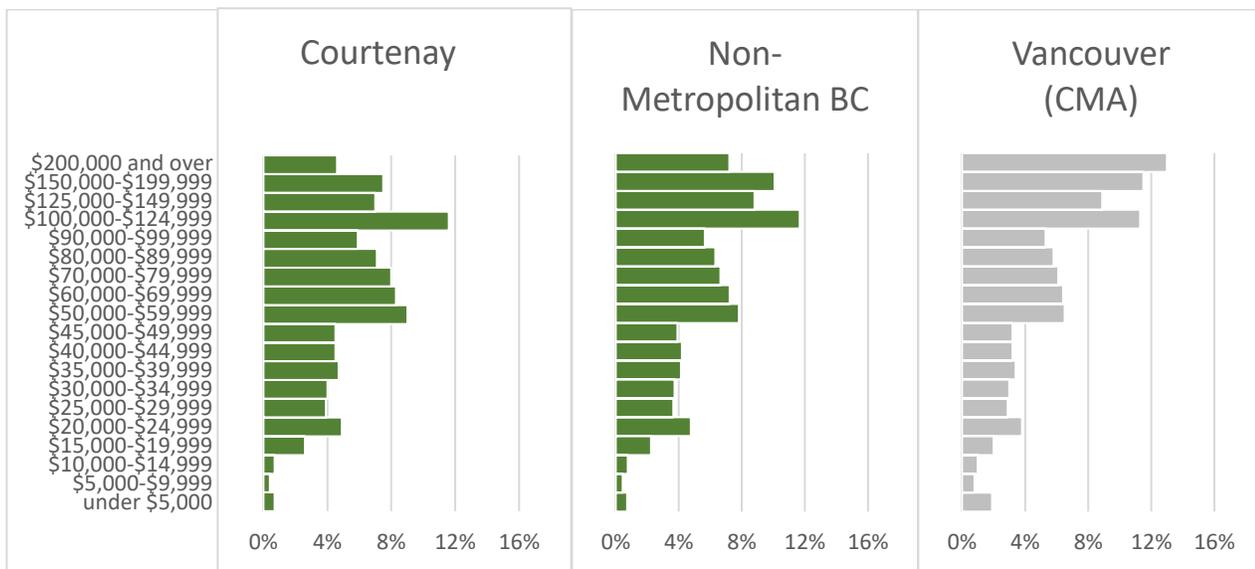


# HOUSING DATA INCOME PROFILES 2021

# Courtenay British Columbia

The City of Courtenay<sup>68</sup> is located on the east coast of Vancouver Island off the south coast of British Columbia. With a 2021 population of 28,420, Courtenay is the largest community in the Comox Valley Regional District (CVRD). With 11% population growth since 2016, the community has continued its decades-long steep growth trajectory. Neighbouring CVRD communities include Comox and Cumberland.

FIGURE 1: COURTENAY INCOME DISTRIBUTION, 2021

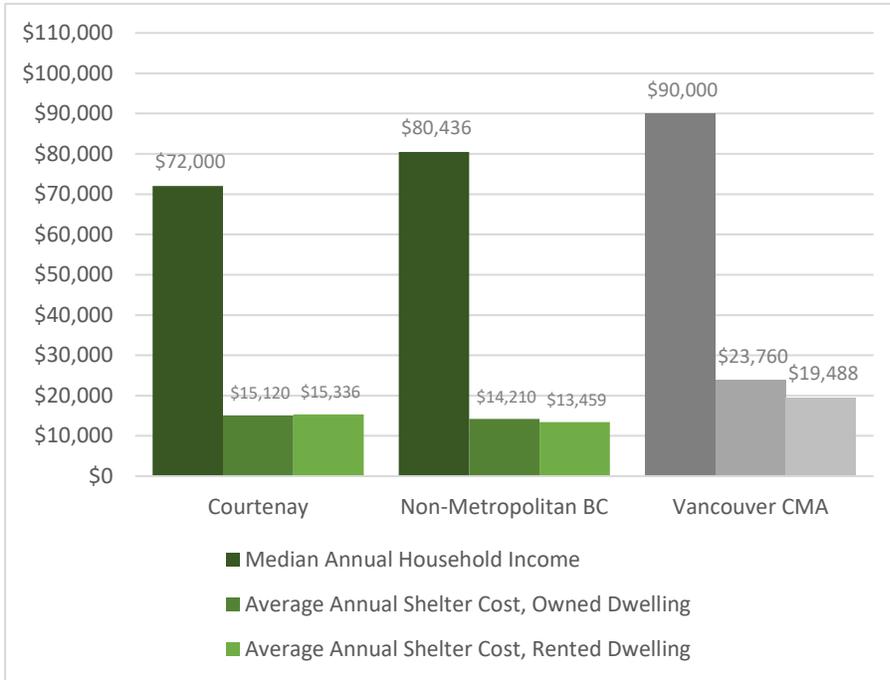


Source: Statistics Canada, 2021, Census Program.

- The income distribution in Courtenay in 2021 includes fewer high income earners and more low and middle income households compared to non-metropolitan BC.
- A comparison with 2016 income distribution shows fewer households in the lower income groups and a more even distribution across the middle-income groups. A trend towards having a larger share of higher income groups can be seen across non-metropolitan BC but is more pronounced in the Vancouver CMA.
- In Courtenay, 69% of all households have annual incomes of at least \$50,000 (an increase of 12 percentage points from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, less than 5% of households in Courtenay are top earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver.
- In 2021, Vancouver’s lowest earners make up a larger proportion than in Courtenay, while the low to middle income brackets are more prevalent in Courtenay.

<sup>68</sup> This income and housing cost profile includes 2016 and 2021 Census data for the City of Courtenay. In order to provide context for Courtenay, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.

FIGURE 2: COURTENAY HOUSEHOLD INCOME/SHELTER COST, 2021

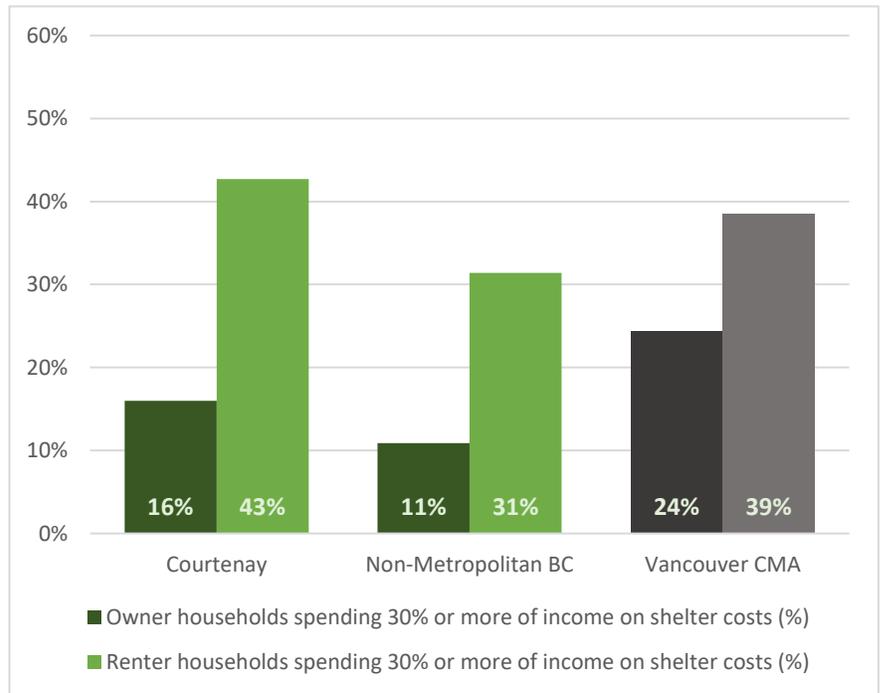


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for Courtenay is \$72,000 (a 25% increase over 2016).
- Median income in Vancouver has increased 24% over the same census period.
- Average annual shelter costs in Courtenay increased 23% from 2016 to 2021 for owners. For renters, the increase was 35%.
- Average annual shelter costs in Vancouver have seen a higher increase from 2016 to 2021 for owners (31%) but lower for renters (22%).
- Shelter cost increases in Courtenay exceeded those in non-metropolitan BC.

FIGURE 3: COURTENAY HOME OWNER AND RENTER VULNERABILITY<sup>69</sup>, 2021

- Housing cost vulnerability in Courtenay is higher than in non-metropolitan BC.
- In Courtenay, owner vulnerability remained the same from 2016 to 2021, while renter vulnerability decreased (eight percentage points).
- Owners in Courtenay are the least vulnerable group but have seen the least improvement.
- Renters have seen more noticeable decreases in vulnerability in Courtenay and non-metropolitan BC, but renters in Courtenay continue to be more vulnerable than renters in Vancouver.



Source: Statistics Canada, 2021, Census Program.

<sup>69</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.



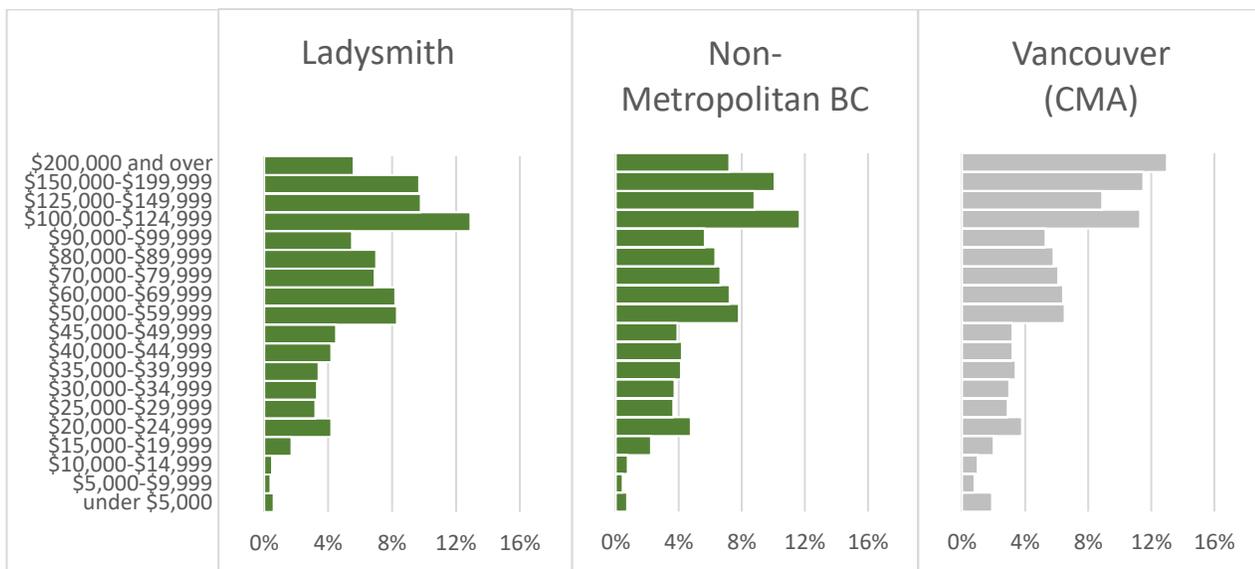


# HOUSING DATA INCOME PROFILES 2021

# Ladysmith British Columbia

The Town of Ladysmith<sup>70</sup> is located on the east coast of Vancouver Island off the south coast of British Columbia. With a 2021 population of 8,990, Ladysmith is one the smaller incorporated communities in the Cowichan Valley Regional District (CVRD). Recent population growth of over 5% represents a continuation of the community’s long-term growth trajectory. Neighbouring CVRD communities include Duncan, Lake Cowichan, and North Cowichan.

FIGURE 1: LADYSMITH INCOME DISTRIBUTION, 2021

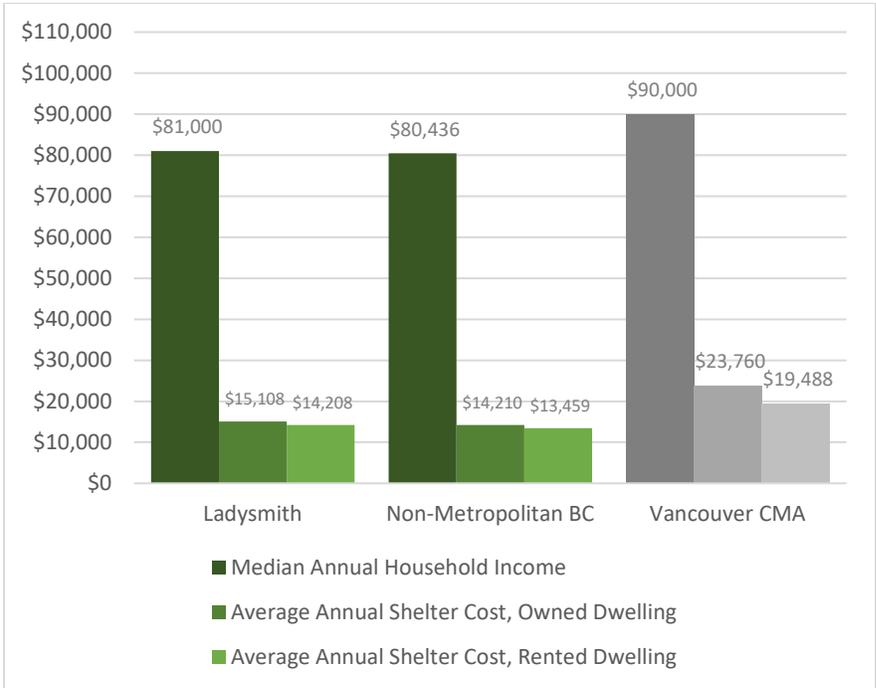


Source: Statistics Canada, 2021, Census Program.

- The income distribution in Ladysmith in 2021 resembles the income distribution in non-metropolitan BC.
- A comparison with 2016 income distribution shows more households in the highest income groups and fewer households in the lowest income groups, a trend that can be seen across non-metropolitan BC but is more pronounced in the Vancouver CMA.
- In Ladysmith, 74% of all households have annual incomes of at least \$50,000 (an increase of nine percentage points from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, 6% of households in Ladysmith are top earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver.
- In 2021, Vancouver’s lowest earners make up a larger proportion than in Ladysmith, while the low to middle income brackets are slightly more prevalent in Ladysmith.

<sup>70</sup> This income and housing cost profile includes 2016 and 2021 Census data for the Town of Ladysmith. In order to provide context for Ladysmith, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.

FIGURE 2: LADYSMITH HOUSEHOLD INCOME/SHELTER COST, 2021

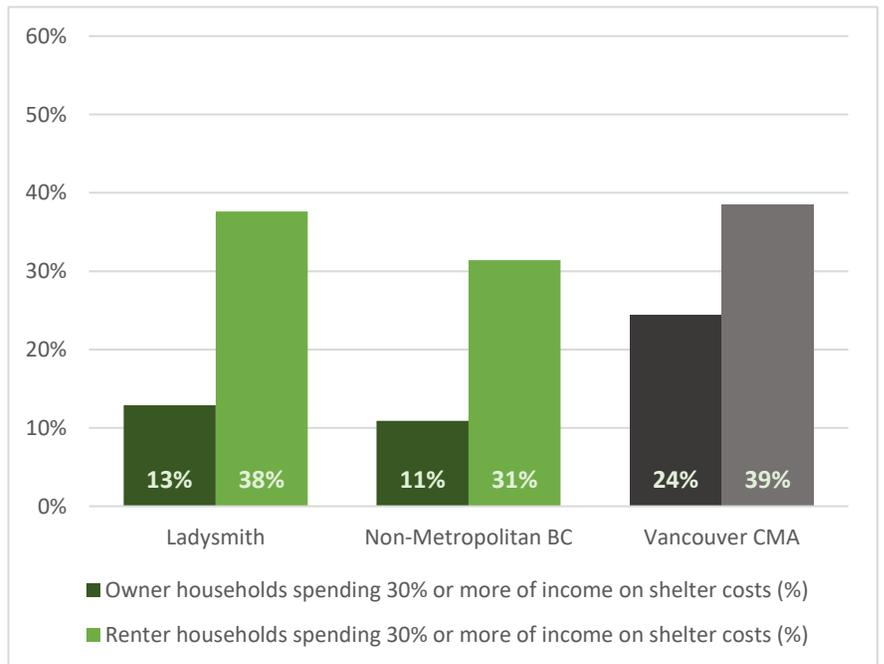


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for Ladysmith is \$81,000 (a 20% increase over 2016).
- Median income in Vancouver has increased at a higher rate over the same census period (24%).
- Average annual shelter costs in Ladysmith increased 16% from 2016 to 2021 for owners. For renters, the increase was 25%.
- Average annual shelter costs in Vancouver have seen a higher increase from 2016 to 2021 for owners (31%) but lower for renters (22%).
- Shelter costs have seen higher increases in Ladysmith than in non-metropolitan BC.

FIGURE 3: LADYSMITH HOME OWNER AND RENTER VULNERABILITY<sup>71</sup>, 2021

- Housing cost vulnerability in Ladysmith in 2021 is higher than non-metropolitan BC.
- In Ladysmith, owner vulnerability decreased from 2016 to 2021 (four percentage points) while renter vulnerability remained unchanged.
- Owners in Ladysmith are the least vulnerable group.
- Renters have seen no decreases in vulnerability in Ladysmith and are now as vulnerable as renter households in Vancouver.



Source: Statistics Canada, 2021, Census Program.

<sup>71</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.



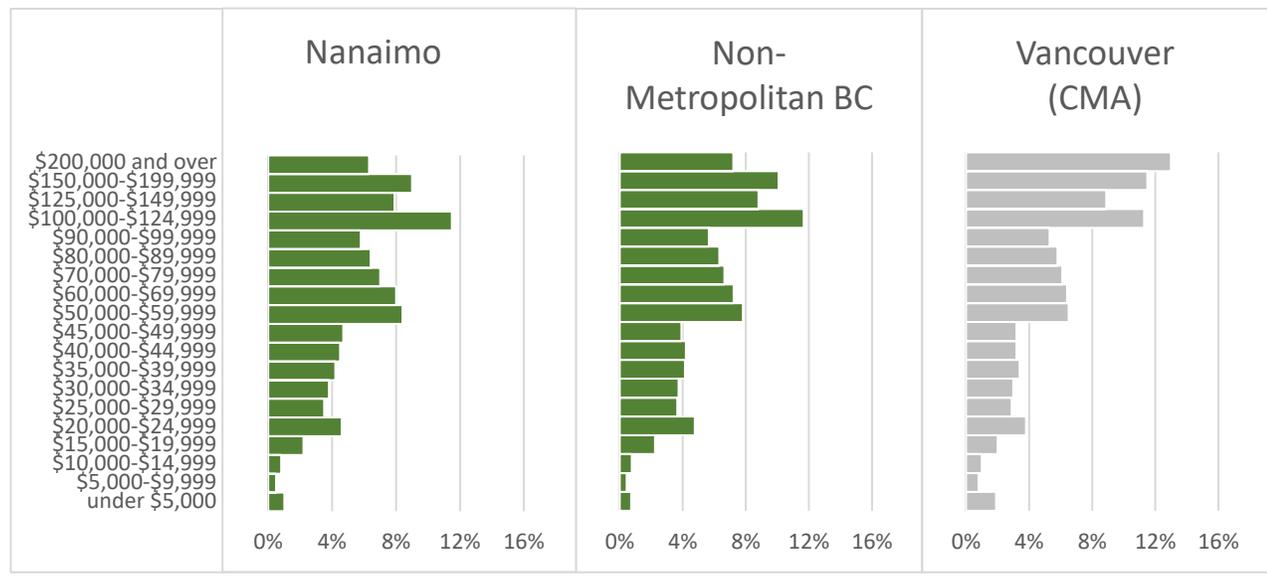


# HOUSING DATA INCOME PROFILES 2021

# Nanaimo British Columbia

As of the 2021 Census, the Nanaimo Census Agglomeration has seen growth that has led to its classification as a CMA. Nanaimo has therefore been removed from the non-metropolitan area sample. However, to accurately reflect the changes that have led to this new classification by Statistics Canada, an income profile for the City of Nanaimo is still included in this report. Nanaimo<sup>72</sup> is located on the east coast of Vancouver Island off the south coast of British Columbia. With a 2021 population of 99,863, the City of Nanaimo is the largest community in the Regional District of Nanaimo (RDN). Over 10% recent growth represent a continuation of the community’s long-term growth trajectory.

FIGURE 1: NANAIMO INCOME DISTRIBUTION, 2021



Source: Statistics Canada, 2021, Census Program.

- The income distribution in Nanaimo in 2021 resembles the income distribution in non-metropolitan BC.
- A comparison with 2016 income distribution shows more households in the highest income groups and fewer households in the lowest income groups, a trend that can be seen across non-metropolitan BC but is more pronounced in the Vancouver CMA.
- In Nanaimo, 70% of all households have annual incomes of at least \$50,000 (an increase of 10 percentage points from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, 6% of households in Nanaimo are top earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver.
- In 2021, Vancouver’s lowest earners make up a larger proportion than in Nanaimo, while the low to middle income brackets are slightly more prevalent in Nanaimo.

<sup>72</sup> This income and housing cost profile includes 2016 and 2021 Census data for the City of Nanaimo. In order to provide context for Nanaimo, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our 2021 BC sample. Finally, data for the Vancouver CMA is included for comparison.



FIGURE 2: NANAIMO HOUSEHOLD INCOME/SHELTER COST, 2021

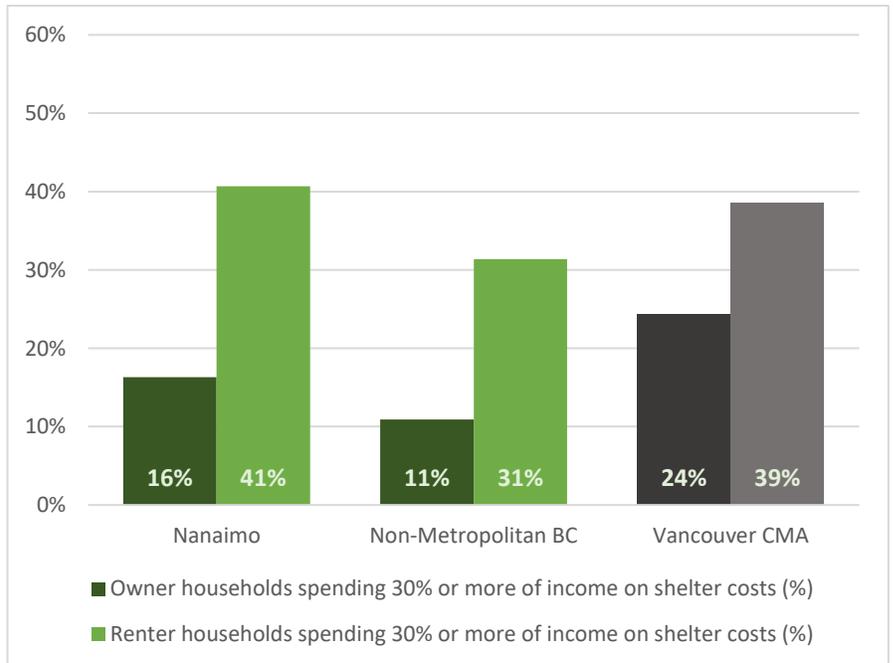


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for Nanaimo is \$75,500 (a 24% increase over 2016).
- Median income in Vancouver has increased at the same rate over the same census period.
- Average annual shelter costs in Nanaimo increased 23% from 2016 to 2021 for owners. For renters, the increase was 36%.
- Average annual shelter costs in Vancouver have seen a higher increase from 2016 to 2021 for owners (31%) but lower for renters (22%).
- Shelter costs have seen higher increases in Nanaimo than in non-metropolitan BC.

FIGURE 3: NANAIMO HOME OWNER AND RENTER VULNERABILITY<sup>73</sup>, 2021

- Housing cost vulnerability in Nanaimo in 2021 is higher than in non-metropolitan BC.
- In Nanaimo, vulnerability decreased from 2016 to 2021 (11 percentage points for owners, seven percentage points for renter households).
- Owners in Nanaimo have seen greater improvement but are still more vulnerable than owners in non-metropolitan BC.
- Renters have seen the least decrease in vulnerability in Nanaimo and continue to be more vulnerable than renter households in Vancouver.



Source: Statistics Canada, 2021, Census Program.

<sup>73</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.

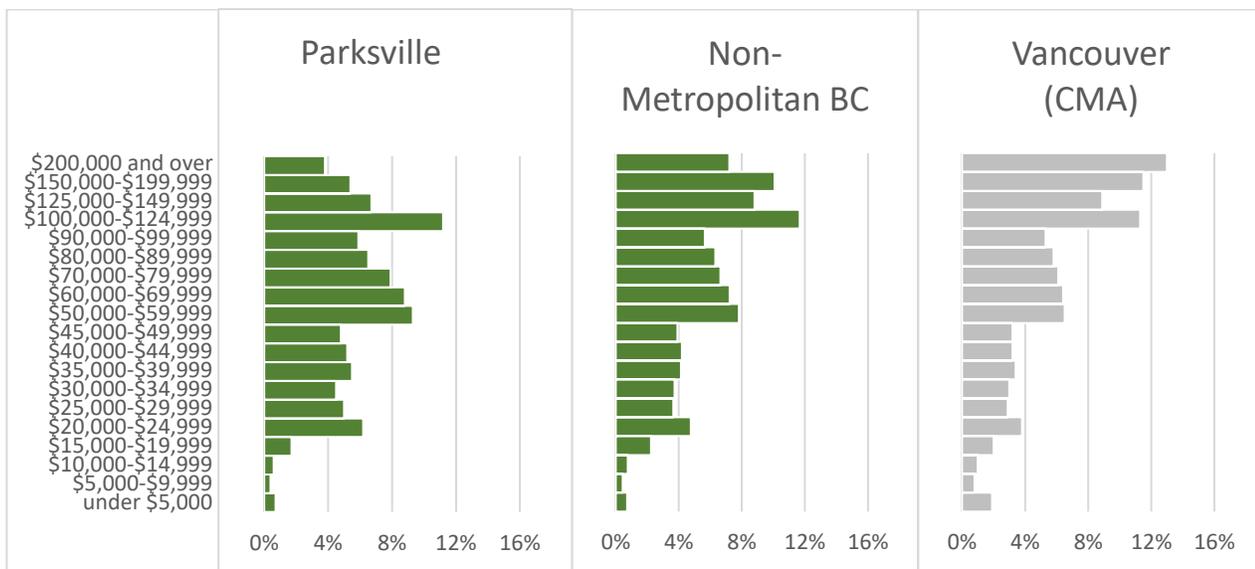


# HOUSING DATA INCOME PROFILES 2021

# Parksville British Columbia

The City of Parksville<sup>74</sup> is located on the east coast of Vancouver Island off the south coast of British Columbia. With a 2021 population of 13,642, Parksville is one of the smaller incorporated communities in the Regional District of Nanaimo (RDN). Growth of 9% since 2016 represents a continuation on the community’s long-term growth trajectory. Neighbouring RDN communities include Nanaimo, Lantzville, and Qualicum Beach.

FIGURE 1: PARKSVILLE INCOME DISTRIBUTION, 2021

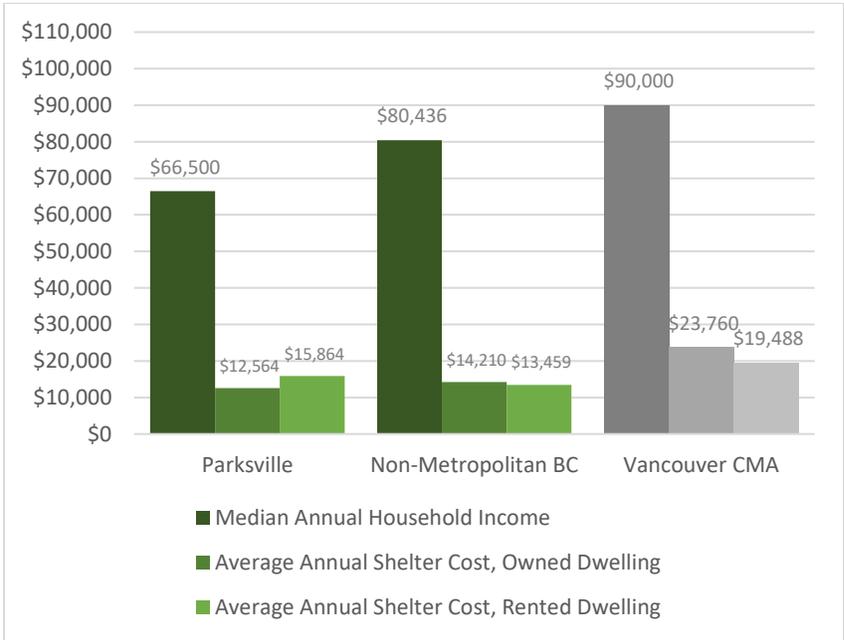


Source: Statistics Canada, 2021, Census Program.

- The income distribution in Parksville in 2021 includes fewer high income earners and more low and middle income households compared to non-metropolitan BC.
- A comparison with 2016 income distribution shows more households in the highest income groups and fewer households in the lowest income groups, a trend that can be seen across non-metropolitan BC but is more pronounced in the Vancouver CMA.
- In Parksville, 66% of all households have annual incomes of at least \$50,000 (an increase of 10 percentage points from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, less than 4% of households in Parksville are top earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver.
- In 2021, Vancouver’s lowest earners make up a larger proportion than in Parksville, while the low to middle income brackets are more prevalent in Parksville.

<sup>74</sup> This income and housing cost profile includes 2016 and 2021 Census data for the City of Parksville. In order to provide context for Parksville, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.

FIGURE 2: PARKSVILLE HOUSEHOLD INCOME/SHELTER COST, 2021

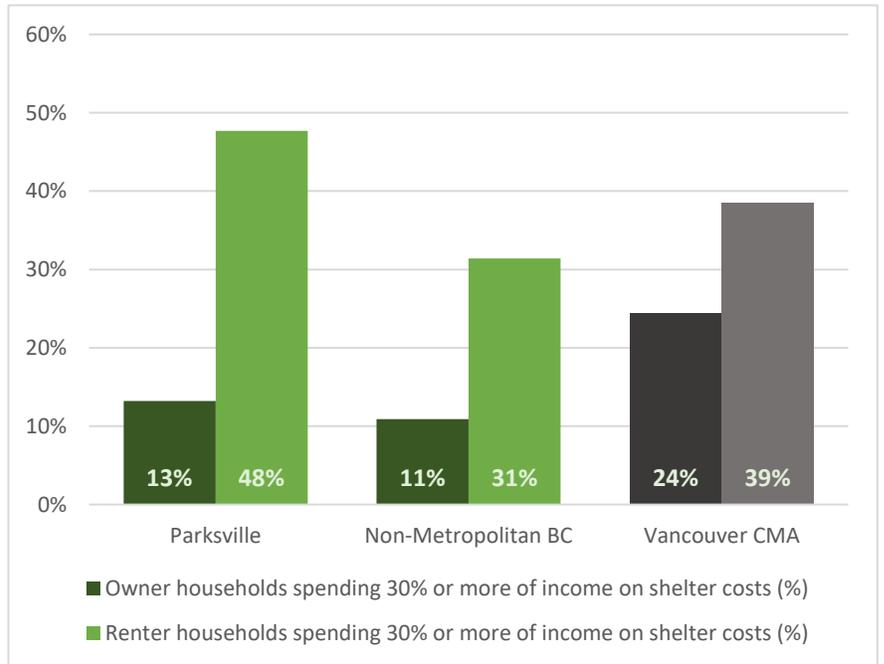


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for Parksville is \$66,500 (a 19% increase over 2016).
- Median income in Vancouver has increased 24% over the same census period.
- Average annual shelter costs in Parksville increased 15% from 2016 to 2021 for owners. For renters, the increase was 32%.
- Average annual shelter costs in Vancouver have seen a higher increase from 2016 to 2021 for owners (31%) but lower for renters (22%).
- Incomes in Parksville continue to be below non-metropolitan BC, while shelter costs for renters have surpassed non-metropolitan BC.

FIGURE 3: PARKSVILLE HOME OWNER AND RENTER VULNERABILITY<sup>75</sup>, 2021

- Housing cost vulnerability in Parksville in 2021 is higher than in non-metropolitan BC.
- In Parksville, vulnerability decreased from 2016 to 2021 (one percentage point for owners, three percentage points for renter households).
- With minimal decreases in vulnerability for both groups, the gap between owners and renters in Parksville continues to be notably larger than in non-metropolitan BC.
- Renters in Parksville continue to be more vulnerable than renter households in Vancouver.



Source: Statistics Canada, 2021, Census Program.

<sup>75</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.

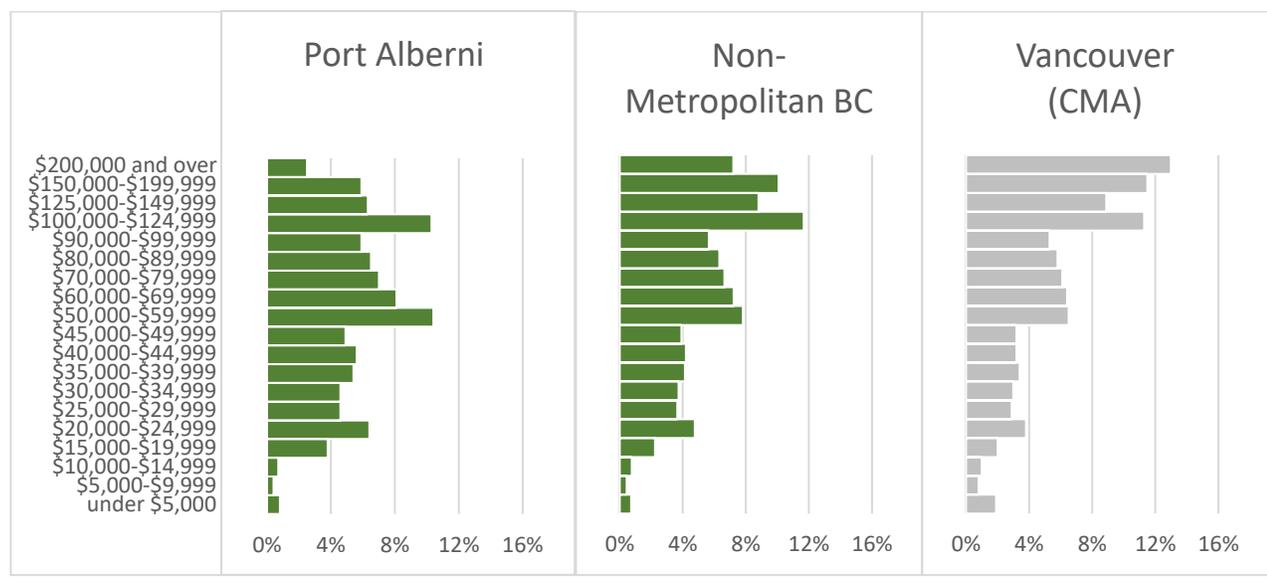


# HOUSING DATA INCOME PROFILES 2021

# Port Alberni British Columbia

The City of Port Alberni<sup>76</sup> is located on Vancouver Island off the south coast of British Columbia. With a 2021 population of 18,259, Port Alberni is the largest community in the Alberni-Clayoquot Regional District (ACRD). Recent growth of over 3% represents a moderate population increase after decades of minimal to negative growth. Neighbouring ACRD communities include Bamfield, Tofino, and Ucluelet.

FIGURE 1: PORT ALBERNI INCOME DISTRIBUTION, 2021



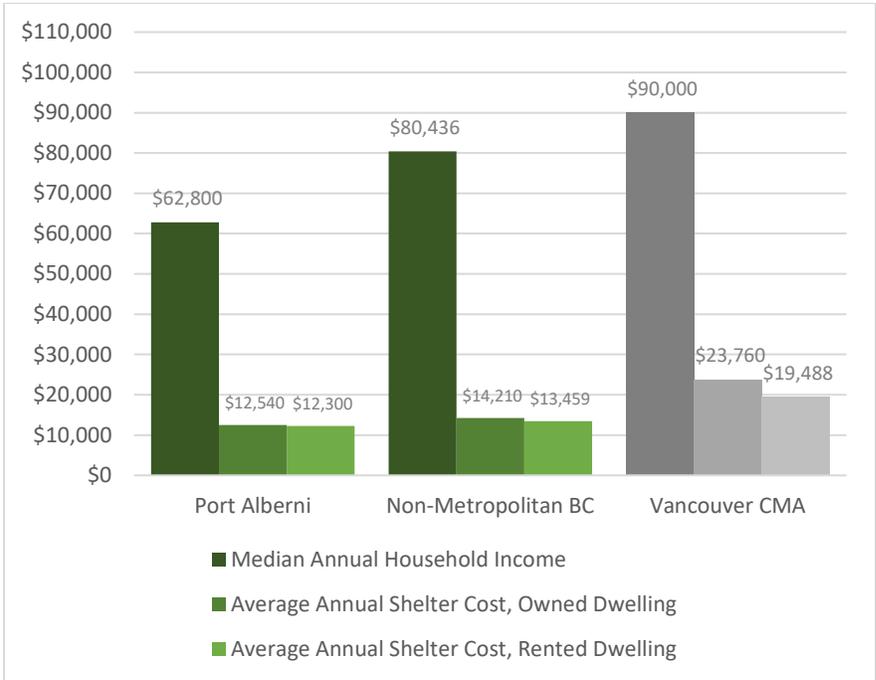
Source: Statistics Canada, 2021, Census Program.

- The income distribution in Port Alberni in 2021 includes fewer high income earners and more low and middle income households compared to non-metropolitan BC.
- A comparison with 2016 income distribution shows fewer households in the lower income groups and stronger middle and high income groups. A trend towards having a larger share of higher income groups can be seen across non-metropolitan BC but is more pronounced in the Vancouver CMA.
- In Port Alberni, 63% of all households have annual incomes of at least \$50,000 (an increase of 12 percentage points from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, less than 3% of households in Port Alberni are top earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver.
- In 2021, Vancouver’s lowest earners make up a larger proportion than in Port Alberni, while the low to middle income brackets are notably more prevalent in Port Alberni.

<sup>76</sup> This income and housing cost profile includes 2016 and 2021 Census data for the City of Port Alberni. In order to provide context for Port Alberni, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.



FIGURE 2: PORT ALBERNI HOUSEHOLD INCOME/SHELTER COST, 2021

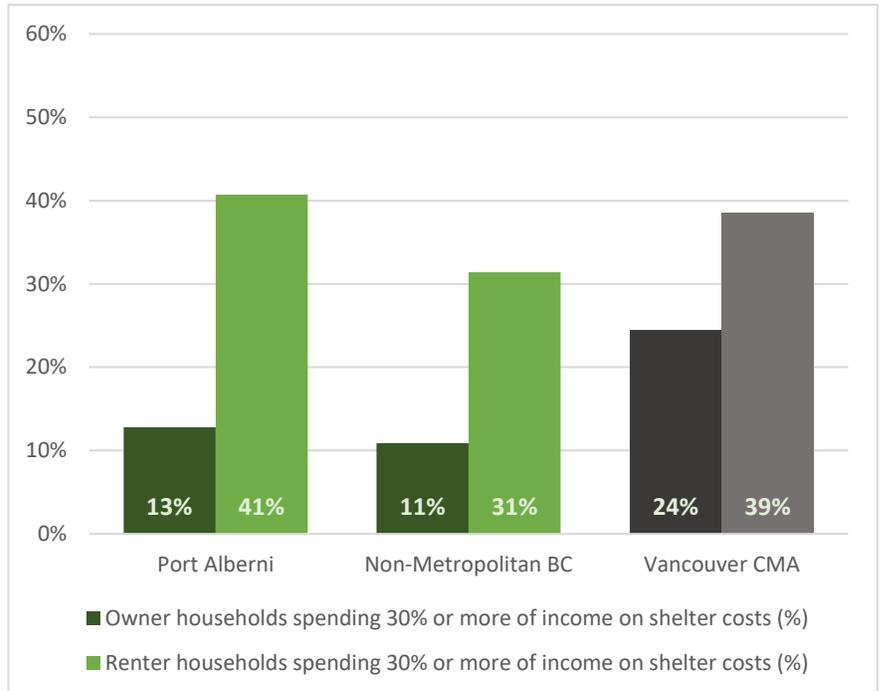


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for Port Alberni is \$62,800 (a 24% increase over 2016).
- Median income in Vancouver has increased at the same rate over the same census period.
- Average annual shelter costs in Port Alberni increased 21% from 2016 to 2021 for owners. For renters, the increase was 30%.
- Average annual shelter costs in Vancouver have seen a higher increase from 2016 to 2021 for owners (31%) but lower for renters (22%).
- Shelter cost increases in Port Alberni have exceeded those in non-metropolitan BC.

FIGURE 3: PORT ALBERNI HOME OWNER AND RENTER VULNERABILITY<sup>77</sup>, 2021

- Housing cost vulnerability in Port Alberni in 2021 is higher than non-metropolitan BC.
- In Port Alberni, vulnerability stayed the same from 2016 to 2021 for owners and decreased for renters (12 percentage points).
- Owners in Port Alberni are the least vulnerable group but have seen no improvement.
- Renters have seen more noticeable decreases in vulnerability in Port Alberni and non-metropolitan BC, but renters in Port Alberni continue to be more vulnerable than renters in Vancouver.



Source: Statistics Canada, 2021, Census Program.

<sup>77</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.



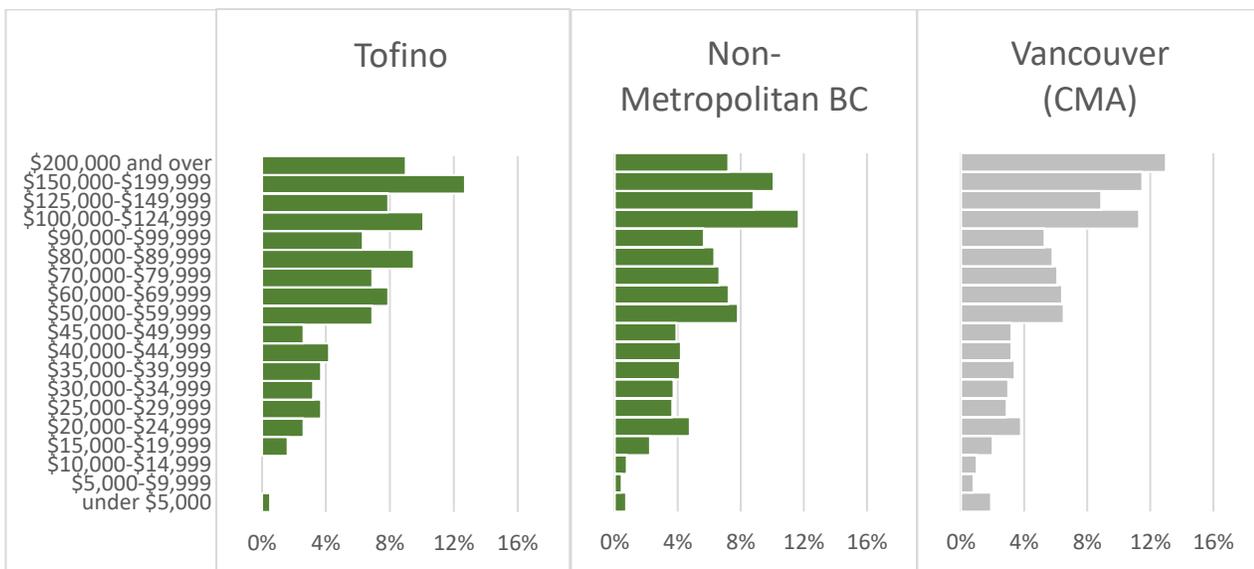


# HOUSING DATA INCOME PROFILES 2021

# Tofino British Columbia

The District of Tofino<sup>78</sup> is located on Vancouver Island off the south coast of British Columbia. With a 2021 population of 2,516, Tofino is one of the smaller incorporated communities in the Alberni-Clayoquot Regional District (ACRD). Over 30% growth since 2016 represents accelerated growth on the community’s long-term positive growth trajectory. Neighbouring ACRD communities include Bamfield, Port Alberni, and Ucluelet.

FIGURE 1: TOFINO INCOME DISTRIBUTION, 2021

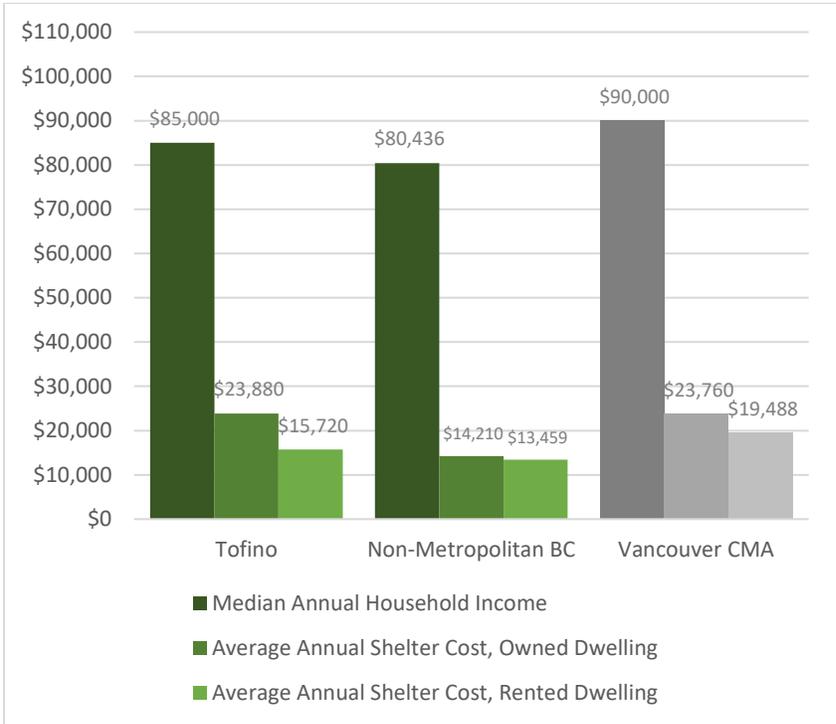


Source: Statistics Canada, 2021, Census Program.

- The income distribution in Tofino in 2021 includes more high income earners than non-metropolitan BC.
- A comparison with 2016 income distribution shows more households in the highest income groups and fewer households in the lowest income groups, a trend that can be seen across non-metropolitan BC but is more pronounced in the Vancouver CMA.
- In Tofino, 77% of all households have annual incomes of at least \$50,000 (an increase of 12 percentage points from 2016). In Vancouver, 75% of all households, and in non-metropolitan BC 71%, have annual incomes of at least \$50,000.
- In 2021, 9% of households in Tofino are top earners with annual incomes of \$200,000 or more, compared to 13% in Vancouver.
- In 2021, Vancouver’s lowest earners make up a larger proportion than in Tofino, while the low to middle income brackets are similar.

<sup>78</sup> This income and housing cost profile includes 2016 and 2021 Census data for the District of Tofino. In order to provide context for Tofino, non-metropolitan BC represents the average of all non-metropolitan area (NMA) communities from our BC sample. Finally, data for the Vancouver CMA is included for comparison.

FIGURE 2: TOFINO HOUSEHOLD INCOME/SHELTER COST, 2021

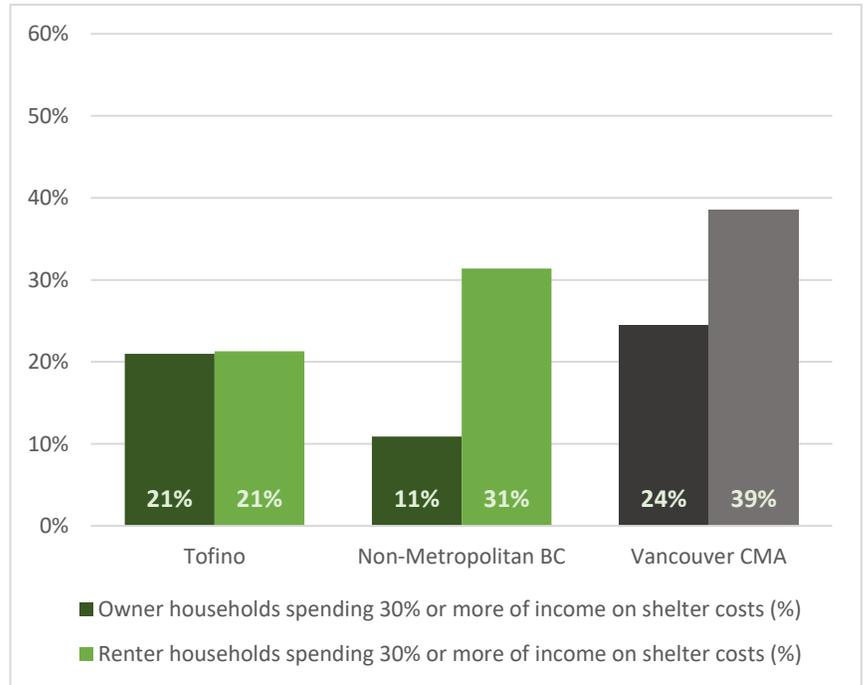


Source: Statistics Canada, 2021, Census Program.

- The 2021 median income for Tofino is \$85,000 (a 28% increase over 2016).
- Median income in Vancouver has increased at a lower rate over the same census period (24%).
- Average annual shelter costs in Tofino increased 27% from 2016 to 2021 for owners. For renters, the increase was 25%.
- Average annual shelter costs in Vancouver have seen a higher increase from 2016 to 2021 for owners (31%) but lower for renters (22%).
- Shelter costs have seen higher increases in Tofino than in non-metropolitan BC and continue to exceed shelter costs in non-metropolitan BC.

FIGURE 3: TOFINO HOME OWNER AND RENTER VULNERABILITY<sup>79</sup>, 2021

- In Tofino, housing cost vulnerability decreased from 2016 to 2021 (nine percentage points for owners, eight percentage points for renters).
- Renters in Tofino are less vulnerable than renters in non-metropolitan BC.
- Owners in Tofino are almost as vulnerable as owners in Vancouver.
- Unlike in non-metropolitan BC with a notable gap between owners and renters, owner and renter vulnerability in Tofino has remained comparable between 2016 and 2021.



Source: Statistics Canada, 2021, Census Program.

<sup>79</sup> To define vulnerability, this profile uses Statistics Canada’s benchmarks. For households owning or renting their own home, vulnerability includes those spending more than 30% of their income on shelter costs.

## Findings Summary

While much public attention is commonly directed towards metropolitan housing crises, a severe housing crisis with its own nuances has been in the making in non-metropolitan BC over decades. Earlier research confirmed the nature of the housing crisis across BC's non-metropolitan regions<sup>1</sup>. Similarities in the housing issues, and the implications for community and economic development, call for common advocacy and coordinated approaches to solutions. However, there are also local differences – unique challenges and situations due to location, geography, climate, development history, or the role of economic sectors for example – that tell us that one-size-fits-all solutions alone cannot fully alleviate the non-metropolitan housing crisis. These nuances, and the need for tailored approaches, have been highlighted again by the variation in trends between 2016 and 2021.

This report is to be part of a toolbox of relevant community level information that focuses on housing affordability in the context of shelter costs and income levels. NMA average data outlines the housing affordability and vulnerability trends across non-metropolitan BC. Yet, there are individual communities and regions which follow different trends. These “Housing Data Income Profiles” are a step towards identifying and understanding these finer nuances. Income distribution, in combination with housing costs, determine the level of housing vulnerability in a community. These profiles provide communities with a tool to strategically choose an approach to meeting housing needs. Based on information about where most households in a community are located on the income scale, as well as information about average shelter costs, housing affordability for community residents becomes evident. Based on that information, planners and decision-makers, as well as investors, can make informed decisions about what type of housing is most likely needed and wanted. Furthermore, household vulnerability rates drive home the urgency of local housing crises and often reveal persistent gaps between homeowners and renters or demonstrate where homeownership is achievable or out of reach for many.

### Income Distribution

Comparing income distribution from 2016 with data from 2021, communities have commonly seen a trend towards more households in the higher income brackets and fewer in the lower half of the income range. This trend has been stronger in the Vancouver CMA compared to most of the NMA sample communities. The 2021 NMA sample community average income distribution looks similar to the Vancouver CMA income distribution with close to three-quarters of households earning more than \$50,000 annually (71% in NMA, 75% in Vancouver CMA). Focusing on the highest income brackets, around 38% of NMA households record incomes of at least \$100,000, compared to 45% of Vancouver CMA households. Vancouver CMA households continue to be almost twice as likely to be top earners with incomes of at least \$200,000 as NMA households (13% compared to 7%). While the largest share of the sample communities feature 2021 income distribution trends that resemble the average, close to one-third each have either notably more high or low income earners respectively. Generally, NMA

---

<sup>1</sup> Morris, M., Good, J. and Halseth, G. 2021. Building Foundations for the Future: Housing, community development, and economic opportunity in non-metropolitan British Columbia. Available here: [https://www2.unbc.ca/sites/default/files/news/65676/building-foundations-future-housing-community-development-and-economic-opportunity-non-metropolitan-british-columbia/building\\_foundations\\_for\\_the\\_future\\_british\\_columbia\\_-\\_final\\_with\\_cover.pdf](https://www2.unbc.ca/sites/default/files/news/65676/building-foundations-future-housing-community-development-and-economic-opportunity-non-metropolitan-british-columbia/building_foundations_for_the_future_british_columbia_-_final_with_cover.pdf)

Morris, M., Good, J. and Halseth, G. 2020. Building foundation for the future in non-metropolitan Canada. *Municipal World*, September 2020. Available here: <https://www2.unbc.ca/sites/default/files/sections/unassigned/september-2020-reprint-morris-good-halseth.pdf>

communities have seen a decrease in the lowest income groups below \$10,000 and have a smaller proportion of households in those income brackets compared to the Vancouver CMA.

## Median Household Income and Shelter Costs

Looking at median income shows that there has been a pattern of slower growth in many NMAs compared with the Vancouver CMA. Most of the NMA sample communities have seen income increases (16% on average); however, the median household income increase for the Vancouver CMA from 2016 to 2021 (24%) exceeded the income increases seen in the majority of the NMA sample. Median household income is the income point where one-half of all incomes is above and the other half below. For average NMA communities, median income constituted around 90% of 2021 Vancouver CMA median income. This effectively increased the income gap since 2016. Looking at individual NMA communities, however, median income reflects a wide range of income situations. The NMA sample community with the lowest median income was 42% below Vancouver CMA median income, while the community with the highest income was 19% above. This tends to affect both housing costs, which often increase locally with increasing disposable local income, as well as housing vulnerability. Recent income trajectories for many NMA communities are likely in part the result of migration patterns and possible displacement<sup>2</sup>.

The average 2021 NMA shelter costs for homeowners were at 18% of median income, compared to 17% for renters. In the Vancouver CMA, shelter costs for homeowners were significantly higher in relation to median income (average cost for owned dwelling 26% of median income, 22% for renters). On average, rent increases from 2016 to 2021 exceeded increases in shelter costs for owners in NMA sample communities, the reverse trend of housing cost developments in Vancouver (NMA shelter cost increase for renters 20%, for owners 14%; Vancouver CMA shelter cost increases for renters 22%, for owners 31%).

## Homeowner and Renter Vulnerability

The median income and average shelter costs give a general indication about cost of living in a community and its affordability in the context of available income. However, the level of vulnerability in a community also depends on other factors, such as housing availability and quality, and the prevalence of specific income situations. Household vulnerability, and the rate at which it occurs in a community, can be measured and recorded in concrete terms. Using the Statistics Canada/CMHC definition, a household is considered vulnerable if its shelter costs amount to 30% or more of its income. On average, in the NMA sample, 11% of homeowners and 31% of renters were vulnerable. This has meant a notable improvement in renter vulnerability of nine percentage points and a small improvement of two percentage points for home owner households. As of 2021, average vulnerability in the NMA sample is below Vancouver CMA vulnerability for both renters and owners; however, the gap between renters and owners in NMA communities remains notable.

It is particularly important to highlight two findings from this research report. In 18% of the sample NMA communities, renters are more vulnerable than renters in Vancouver. As policy-makers and program developers take action to tackle housing affordability issues, solutions for these communities must be

---

<sup>2</sup> For more on urban outmigration and non-metropolitan housing, see also: Morris, M., Good, J. and Halseth, G. 2020. Leaving the City Behind: Is Housing in Non-Metropolitan B.C. Ready? *Planning West*, Fall 2020. Available here: <https://www2.unbc.ca/sites/default/files/sections/unassigned/leavingcitybehind-planningwest-fall2020.pdf>

included. A second notable finding is that over one-quarter of the sample communities have seen increased owner vulnerability, drawing attention to the possibility of a growing trend of owners at risk.

## Conclusion

The intent of this report was to provide information that local and provincial decision- and policy-makers could use to understand and take action on housing affordability. To that end, three key findings stand out in our sample:

- Rents are rising faster than income in most communities.
- 31% of renters and 11% of homeowners are paying more than 30% of their income on shelter costs.
- In 32% of the sample communities, shelter costs for renters are higher than for owners; it is more expensive to rent than to own.

While renter vulnerability decreased in the majority of sample communities compared to 2016, this finding runs contrary to the patterns and trends of the past several decades. It is likely that this is an anomaly that can be attributed to the COVID-19 income support programs and the government mandated rent and eviction freezes. This finding should be interpreted with caution as it is not necessarily a new trajectory; it reflects, however, reality at the time of data collection.

Housing affordability is an important concept for communities and individuals. For communities, monitoring and taking action on housing affordability will help to create the conditions that allow for the attraction and retention of the workforce to support broad economic activity and community development. Across non-metropolitan BC, there are key job vacancies that are not being filled. Housing has become a critical barrier<sup>3</sup>. Attention must be given to providing affordable, suitable housing for the full spectrum of incomes and workers, including hospitality, service sector, and retail staff; public sector employees; resource sector workers; and professionals.

For individuals, housing affordability means having sufficient funds, after covering housing costs, to purchase other essentials, for example food, medications, clothing, and school supplies. Housing affordability enhances quality of life, health, and wellbeing. It means that households have the financial resources to engage in the social fabric of the community through amenities like sports and other programs for children and youth, and social or fitness programs for adults and seniors.

There is an opportunity in BC to think more creatively to develop and implement innovative and impactful policies, programs, plans, and bylaws that could address affordability issues<sup>4</sup>. Given the housing stock that is already in place in non-metropolitan BC, addressing housing affordability must include options for both renovation and retrofits for existing housing and new construction. This should involve thinking about how various factors such as the age, condition, and energy efficiency of the housing stock; energy costs; location of new housing development; and available housing options impact housing affordability. These conversations should engage the full range of stakeholders including

---

<sup>3</sup> Community Development Institute. 2021. *Building Knowledge*. Webinar Series. Available here: <https://www2.unbc.ca/community-development-institute/housing-information-portal>

<sup>4</sup> Morris, Good, Halseth. 2020. Not in Stock: The challenge of meeting housing market needs and expectations in non-metropolitan Canada. *Plan Canada*, Fall 2020. Available here: <https://www2.unbc.ca/sites/default/files/sections/unassigned/plancanadafall20204044.pdf>

the provincial government, local and regional governments, utility providers, and developers and contractors.

Finally, it should be noted that addressing housing affordability issues in non-metropolitan communities represents a significant economic opportunity for BC. It would create good-paying jobs for decades to come. It would also support the transition to a green economy, enhancing energy efficiency of our housing stock.

Addressing issues of housing affordability in non-metropolitan BC needs to be high on the provincial government's agenda if all of BC is to realize its economic potential.



COMMUNITY  
DEVELOPMENT  
INSTITUTE



UNBC

3333 University Way, Prince George, BC CANADA V2N 4Z9  
Telephone: 1 (250) 960-5952 Email: [marleen.morris@unbc.ca](mailto:marleen.morris@unbc.ca)  
[www.unbc.ca/community-development-institute](http://www.unbc.ca/community-development-institute)