



Needs & Demand Assessment

Bow Island

Prepared by:
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Source: Tourism Medicine Hat.



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Executive Summary

The Town of Bow Island has commissioned the Rural Development Network (RDN) to conduct a Housing Needs and Demands Assessment to identify current housing trends within the Town of Bow Island and the County of Forty Mile. The report will identify current trends and potential gaps in the housing inventory relating to affordability, suitability, and adequacy.

This Housing Needs and Demands Assessment was developed using the available secondary data for the Town of Bow Island, the County of Forty Mile, Census Division No.1, and the Province of Alberta. The report reflects past, present, and emerging housing issues for the Town of Bow Island and the County of Forty Mile. This Executive Summary is based on information available as of June 2023.

Economic Profile

The Economic Profile highlights the Town of Bow Island and the County of Forty Mile's contextual information. The section showcases the economic profile of the region by taking employment and occupation types into account.

The key findings are:

- The main industries in the County of Forty Mile are natural resources, and agriculture and related production occupations, with 58.8% of males and 33.3% of females working in natural resource occupations.
- The main industries in the Town of Bow Island are “trades, transport and equipment operators and related occupations”, and “sales and service occupations”, with 45.8% of males working in trade occupations and 31.3% of women working in sales and service occupations.
- The Town of Bow Island has a 3.0% unemployment rate, and the County of Forty Mile has a 4.0% unemployment rate.
- Females in Bow Island have lower employment indicator rates when compared to males.
- The Town of Bow Island and the County of Forty Mile score on the higher side of the Community Well-Being Index except for education. Bow Island scored a CWB of 71 and the County of Forty Mile scored 78.

Housing Demand

The Housing Demand section creates a demand profile of the Study Area using several Census variables and other secondary data. The demographic data is important to understand trends in households, families, and aging in the community while assessing future housing supply needs.

The key findings of the Housing Demand Section are:

- The Town of Bow Island has a population of 2,026 as of 2022 according to the Alberta Regional Dashboard. Bow Island saw a 1.0% increase (21 residents) in population between 2021 and 2022.
- The County of Forty Mile has a population of 3,860 as of 2022 according to the Alberta Regional Dashboard. The County of Forty Mile saw a population increase of 2.6% between 2021 and 2022.
- Bow Island saw a 1-year mobility decrease from 18.1% in 2016 to 8.4% in 2021, and the County of Forty Mile saw a 1-year mobility decrease from 7.6% in 2016 to 6.1% in 2021.
- Alberta Health projects that the population of the health zone (Z1.2. C.04 – County of Forty Mile) will increase by 1% each year until 2051. Alberta Health projects that the population of the health zone will reach 8,921 residents by 2051.
- Bow Island is seeing an increase in residents under the age of 25, with 48.7% of the total population of Bow Island being under the age of 25 in 2021.
- Residents 65 years and older make up 14.8% of the total population of Bow Island as of 2021.
- The County of Forty Mile has seen an increase in residents 65+ since 2001, with 8.6% of residents being over the age of 65.
- By 2051, Alberta Health projects that there will be 1,178 residents over the age of 65 and there will be 121 residents over the age of 90.
- The Town of Bow Island has seen a 1% decrease in couples without children at home between 2016 and 2021. Single-parent families and couples with children remained the same between 2016 and 2021.
- The County of Forty Mile has seen a decrease of 0.3% between 2016 and 2021 for couples with children at home. Couples without children at home decreased by 1.5% and single parents did not change between 2016 and 2021.
- The Town of Bow Island saw an increase in the number of 1-person, 2-person, and 4+ people households and a decrease in 3-person households.
- Forty Mile County saw an increase in 2-person households and a decrease in 3 and 4+ person households.

- 18.2% of residents 65 years and over living in Bow Island are most likely to be affected by low income.
- 24.5% of residents between 0 to 5 years of age are most likely to be affected by low income in Bow Island.
- 13.2% of residents 65 years and over living in the County of Forty Mile are likely to be affected by low income.

Housing Supply

The Housing Supply section characterizes the housing inventory of Bow Island and the County of Forty Mile within the context of the larger region and province. Developing this inventory will help determine where gaps exist compared to the Housing Demand.

The key highlights of the supply section are:

- 95.7% of homeowners in Bow Island live in single-detached homes and 95.0% of homeowners in the County of Forty Mile live in single-detached homes.
- 55.3% of renters in Bow Island live in single-detached homes, 21.1% of renters live in apartments or flats in duplexes, 18.4% live in semi-detached homes and 90.6% of renters in the County of Forty Mile live in single detached homes.
- 3 to 4+ bedroom dwellings are the most common dwelling type in Bow Island and the County of Forty Mile.
- The majority of homes in Bow Island and the County of Forty Mile were built between the 1960s and the 1990s.
- The average dwellings in Bow Island and the County of Forty Mile are in the \$250,000 to \$299,999 range.
- The majority of residents 65+ in Bow Island and the County of Forty Mile live in single-detached dwellings.
- 25 (12.2%) of renters and 25 (5.3%) of homeowners in Bow Island live in non-adequate housing.
- 20 (4.4%) of homeowners and 0 (0.0%) of renters in the County of Forty Mile live in non-adequate housing.
- 15 (3.2%) of homeowners and 0 (0.0%) of renters in Bow Island live in non-suitable housing.
- 45 (10.0%) of homeowners and 15 (10.7%) of renters in the County of Forty Mile live in non-suitable housing.
- 60 (12.8%) of homeowners and 45 (22.0%) of renters in Bow Island live in non-affordable housing.
- 65 (14.4%) of homeowners and 0 (0.0%) of renters in the County of Forty Mile live in non-affordable housing.

Gap Analysis

The Housing Supply section characterizes the housing inventory of Bow Island and the County of Forty Mile within the context of the larger region and province. Developing this inventory will help determine where gaps exist compared to the Housing Demand.

The key highlights of the supply section are:

95.7% of homeowners in Bow Island live in single-detached homes and 95.0% of homeowners in the County of Forty Mile live in single-detached homes.

55.3% of renters in Bow Island live in single-detached homes, 21.1% of renters live in apartments or flats in duplexes, 18.4% live in semi-detached homes and 90.6% of renters in the County of Forty Mile live in single detached homes.

3 to 4+ bedroom dwellings are the most common dwelling type in Bow Island and the County of Forty Mile.

The majority of homes in Bow Island and the County of Forty Mile were built between the 1960s and the 1990s.

The average dwellings in Bow Island and the County of Forty Mile are in the \$250,000 to \$299,999 range.

The majority of residents 65+ in Bow Island and the County of Forty Mile live in single-detached dwellings.

25 (12.2%) of renters and 25 (5.3%) of homeowners in Bow Island live in non-adequate housing.

20 (4.4%) of homeowners and 0 (0.0%) of renters in the County of Forty Mile live in non-adequate housing.

15 (3.2%) of homeowners and 0 (0.0%) of renters in Bow Island live in non-suitable housing.

45 (10.0%) of homeowners and 15 (10.7%) of renters in the County of Forty Mile live in non-suitable housing.

60 (12.8%) of homeowners and 45 (22.0%) of renters in Bow Island live in non-affordable housing.

65 (14.4%) of homeowners and 0 (0.0%) of renters in the County of Forty Mile live in non-affordable housing.

1.Introduction

1.1.1 Purpose

The Town of Bow Island has commissioned the Rural Development Network (RDN) to conduct a Housing Needs and Demands Assessment. The Assessment will help understand the present housing supply and the housing needs of the Town of Bow Island and the County of Forty Mile. In this document, RDN examines suitability, adequacy, and affordability in relation to the current housing inventory to assess the gaps in housing.

1.1.2 Scope

The scope of the study is the Town of Bow Island and the County of Forty Mile with comparison to Census Division No.1 (defined below), and the Province of Alberta. These areas together create the 'Study Area' for the report.

| Census Division No.1 Population: 82,513 | |
|---|---|
| Cities | Medicine Hat |
| Towns | Bow Island Redcliff |
| Villages | Foremost |
| Municipal Districts | Cypress County County of Forty Mile No.8 |

Data source: Statistics Canada Census Profile 2021

The choice of comparing Census Division No.1 with Alberta, the County of Forty Mile and the Town of Bow Island is due to a variety of reasons:

- Comparing the neighboring Census Division with Bow Island and the County of Forty Mile allows for a better understanding of the changes in the area relative to growth in the region.
- These regional and provincial comparisons are useful for housing providers and project proponents in making the case for relative need when seeking regional or provincial funding assistance.
- There will be residents within the district who work in Bow Island and the County of Forty Mile but reside in the Census Division.

1.1.3 Methodology and Data

The report uses secondary data to establish demographics, family and household types, the housing universe, and estimated gaps in the Housing Supply and Demand. The data used comes from Statistics Canada, Alberta Health, and the Alberta Regional Dashboard. A list of references can be found at the end of the document (pg. 104).

Some limitations of the collected data are:

- Some of the data is from 2016, due to 2021 data not currently being available, and many changes have occurred in the communities since then.
- Statistics Canada uses rounding to reduce the possibility of identifying individuals within the data. All counts are rounded to a base of 5, meaning they will end in either 0 or 5. Some counts are expressed as “0” to ensure no individuals can be identified.
- The major repair, unsustainable, and affordable indicators are self-reported and could be misreported.
- Note that due to rounding, some tables are broken down into rates that may add up to more or less than 100%.

1.1.4 The Housing Continuum

The Housing Continuum model shows the range of housing types available in a community, from homelessness on one end to market homeownership on the other. In between lies a range of housing options and types. The continuum assumes that people will start somewhere along the horizontal axis and move from left to right, with market home ownership being the goal.



Emergency Shelter: A designated shelter designed to offer short-term crisis support.

Transitional Housing: A temporary solution that aims to bridge the gap from homelessness to permanent housing.

Social Housing: Housing for people living in low income who cannot afford market-rate apartments.

Affordable Rental Housing: Rental housing costs less than 30 percent of the tenant's pre-tax income.

Affordable Home Ownership: Housing that costs less than 30 percent of the homeowner's pre-tax income.

Market Rental Housing: Housing where landlords choose what they charge for rent, and there is no subsidy or discount for those on lower incomes.

Market Home Ownership: Housing that is unsubsidized, and, homeowners are responsible for paying a mortgage and maintaining their property.

2 Economic Profile

2.1 Economic Profile Summary

The Economic Profile takes a broad look at the Town of Bow Island and the County of Forty Mile in the context of its location, employment, and overall community well-being. This provides a snapshot of these elements in the Study Area in comparison to the larger region and the province.

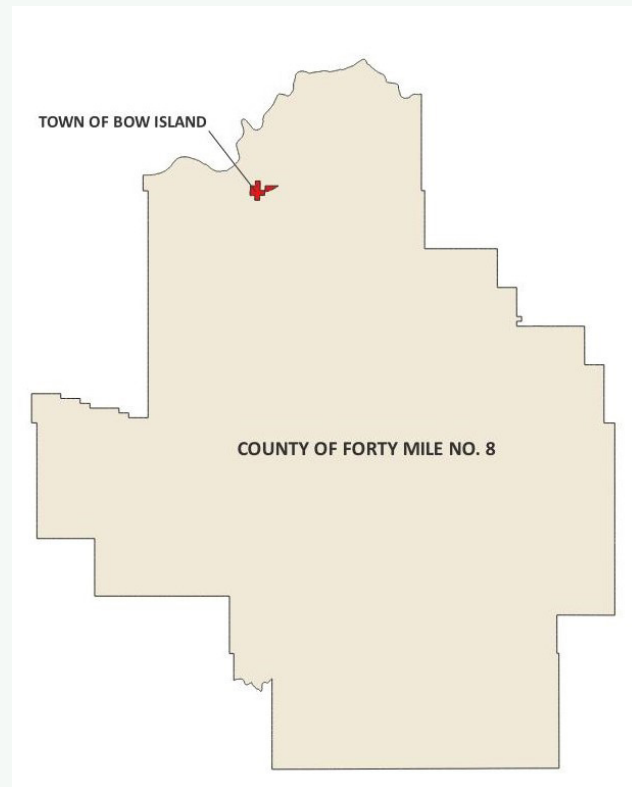
2.2 Location

The Town of Bow Island is located on Highway 3 in southeast Alberta, partway between Medicine Hat (51 km southwest) and Lethbridge (109 km west). Bow Island is approximately 320 km southeast of Calgary, and 100 km north of the United States border. The nearest community is the Hamlet of Burdett and the Town of Bow Island sits inside of Forty Mile County.

The County of Forty Mile is a municipal district in southeastern Alberta. Forty Mile is located within Census Division No.1. The County is made up of 78 townships, bordering the United States to the south and the South Saskatchewan River to the north.



County of Forty Mile within Alberta.



Bow Island within the County of Forty Mile.

2.3.1 Economy

Table 2.1 shows the diversity of occupations among males and females in Bow Island and the County of Forty Mile based on the 2021 Census.

The main employers in Bow Island are trades, transport and equipment operators and related occupations, sales and service occupations, and natural resources.

| Table 2.1: Occupations, 2021 | | | | |
|---|----------------|----------------|------------------|------------------|
| Bow Island | | | | |
| | # Males | % Males | # Females | % Females |
| Management | 0 | 0.0% | 0 | 0.0% |
| Finance and administration | 20 | 3.7% | 50 | 14.9% |
| Natural and applied sciences | 10 | 1.9% | 0 | 0.0% |
| Health | 15 | 2.8% | 75 | 22.4% |
| Education, law and social services, community and government services | 20 | 3.7% | 45 | 13.4% |
| Art; culture; recreation and sports | 0 | 0.0% | 10 | 3.0% |
| Sales and service | 50 | 9.3% | 105 | 31.3% |
| Trades, transport and equipment operators and related | 245 | 45.8% | 15 | 4.5% |
| Natural resources; agriculture and related production | 145 | 27.1% | 15 | 4.5% |
| Manufacturing and utilities | 30 | 5.6% | 20 | 6.0% |
| Totals | 535 | 99.9% | 335 | 100.0% |
| County of Forty Mile | | | | |
| | # Males | % Males | # Females | % Females |
| Management | 0 | 0.0% | 0 | 0.0% |
| Finance and administration | 20 | 2.4% | 105 | 23.3% |
| Natural and applied sciences | 0 | 0.0% | 0 | 0.0% |
| Health | 0 | 0.0% | 35 | 7.8% |
| Education, law and social services, community and government services | 10 | 1.2% | 65 | 14.4% |
| Art; culture; recreation and sports | 0 | 0.0% | 15 | 3.3% |
| Sales and service | 35 | 4.2% | 80 | 17.8% |
| Trades, transport and equipment operators and related | 235 | 28.5% | 0 | 0.0% |
| Natural resources; agriculture and related production | 485 | 58.8% | 150 | 33.3% |
| Manufacturing and utilities | 40 | 4.8% | 0 | 0.0% |
| Totals | 825 | 99.9% | 450 | 99.9% |

Data source: Statistics Canada Census Profile 2021

In the County of Forty Mile, 58.8% of males work in *natural resources and agriculture and related production areas*, and 28.5% work in *trades, as transport and equipment operators and in other related areas*. Also in the County, 33.3% of females work in *natural resources, agriculture and related production areas*, 23.3% work in *finance and administration*, and 17.8% work in *sales and service*.

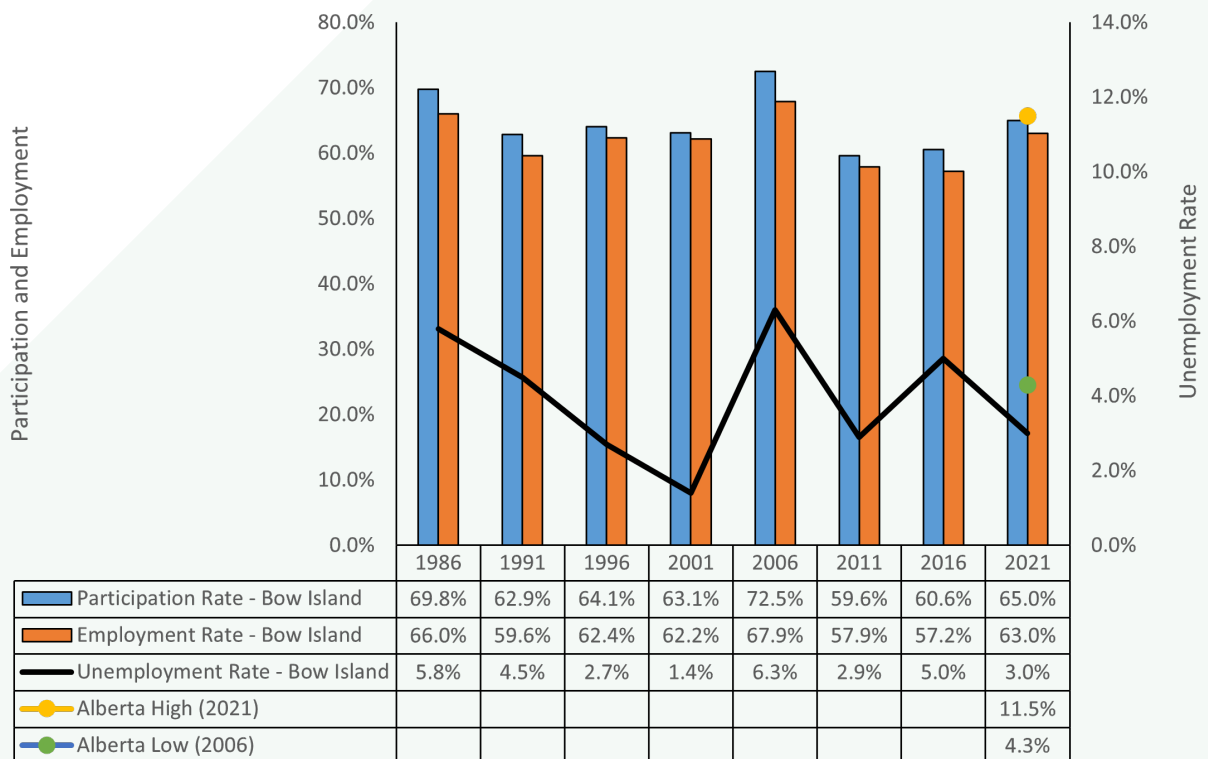
In the Town of Bow Island, 45.8% of males work in *trades and transport and equipment operators and related areas*, and 27.1% work in *natural resources and agriculture and related production areas*. Also in the Town, 31.3% of women work in *sales and service* and 22.4% work in *health-related areas*.

2.3.2 Employment Indicators

Figures 2.1.1-2 show the employment indicators between 1986 and 2021. In 2021, unemployment in the Town of Bow Island was 3.0% and the County of Forty Mile had an unemployment rate of 4.0%. The unemployment rate for Bow Island and the County of Forty Mile is below the province’s unemployment rate.

This data was collected from both the Alberta Regional Dashboard and StatsCan.

Figure 2.1.1: Employment Indicators, Bow Island, 1986 - 2021



Data Source: Alberta Regional Dashboard, 2021

Figure 2.1.2: Employment Indicators, County of Forty Mile, 1986 - 2021



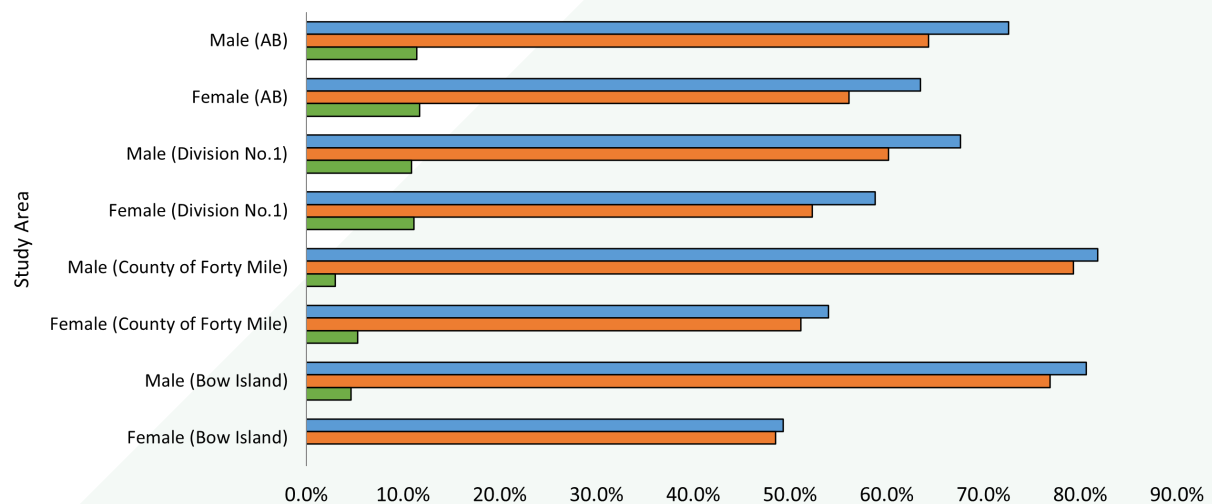
Data Source: Alberta Regional Dashboard, 2021

Figure 2.2 compares the 2021 employment indicators across the Study Area. The employment indicators show that female workers in Bow Island have a lower unemployment rate than males, both in Bow Island and in the rest of the Study Area. The female unemployment rate in Bow Island is 0.0% while the male rate is 4.6%, compared with 5.3% and 3.0% respectively in the County.

Males in Bow Island have a higher employment and participation rate than females, both in Bow Island and in the rest of the Study Area, except that males/females have a higher/lower participation rate in the County of Forty Mile. The male employment rate for Bow Island is 76.9%, while the female rate is 48.5%. In the County, the male participation rate is 80.6% and the female rate is 49.3%.

Overall, females in Bow Island have lower employment indicators than males, both in Bow Island and in the rest of the Study Area.

Figure 2.2: Employment Indicators, Study Area, 1986 - 2021



| | Female (Bow Island) | Male (Bow Island) | Female (County of Forty Mile) | Male (County of Forty Mile) | Female (Division No.1) | Male (Division No.1) | Female (AB) | Male (AB) |
|----------------------|---------------------|-------------------|-------------------------------|-----------------------------|------------------------|----------------------|-------------|-----------|
| ■ Participation rate | 49.3% | 80.6% | 54.0% | 81.8% | 58.8% | 67.6% | 63.5% | 72.6% |
| ■ Employment rate | 48.5% | 76.9% | 51.1% | 79.3% | 52.3% | 60.2% | 56.1% | 64.3% |
| ■ Unemployment rate | 0.0% | 4.6% | 5.30% | 3.0% | 11.1% | 10.9% | 11.7% | 11.4% |

Indicator Rate

Data Source: Alberta Regional Dashboard, 2021

2.4 Community Well-Being

The Community Well-Being (CWB) Index is a Statistics Canada measure of the socio-economic well-being of a community. The index is a combination of housing, income, labour force activity, and education data, used to create a composite score for the community's well-being.

Table 2.2 shows the scores for each CWB category, using 2016 data. The CWB scores can fall anywhere between 0 and 100. The 2021 data has not yet been released, so these results may be updated when additional information becomes available.

| Table 2.2: Community Well-Being, 2016 | | | | | |
|---------------------------------------|--------|-----------|---------|--------|-----|
| Bow Island | | | | | |
| | Income | Education | Housing | Labour | CWB |
| Score | 71 | 38 | 91 | 83 | 71 |
| County of Forty Mile | | | | | |
| | Income | Education | Housing | Labour | CWB |
| Score | 78 | 50 | 95 | 88 | 78 |

Data source: Statistics Canada Census Profile 2016

In 2016, the Town of Bow Island had a total CWB score of 71. The County of Forty Mile had a total CWB score of 78. The scores for Bow Island are high for income, housing, and labour but on the lower side for education.

Similarly, the County of Forty Mile has high scores for income, housing, and labour and a lower score for education. The scores for housing are relatively high for the Study Area, but the housing index component only takes suitability (overcrowding) and adequacy (major repairs) into account. Many communities have high housing scores due to affordability and supply versus demand variables not being considered.

2.5 Conclusion to the Economic Profile

The data covered in the Economic Profile is meant to be a brief look into the economic and geographic context of the Study Area.

Key points are:

- The main industries in the County of Forty Mile are natural resources, agriculture and related production, where over half of the males and one-third of the females are working in these occupations.
- The main industries in the Town of Bow Island are “trades, transport and equipment operators and related areas”, and “sales and service”, where almost half of the males are working in trades and almost one-third of the females are working in sales and service.
- The Town of Bow Island has a 3.0% unemployment rate. The County of Forty Mile has a 4.0% unemployment rate. The Provincial unemployment rate is 11.4%.
- Females in Bow Island have lower employment indicator rates when compared to males.
- The Town of Bow Island and the County of Forty Mile score on the higher side of the Community Well-Being Index except for education. Bow Island scored a CWB of 71 and the County of Forty Mile scored 78.

3 Housing Demand

3.1 Introduction

The Housing Demand section profiles the demographics and projected demographics in the Town of Bow Island and the County of Forty Mile. The section looks at the socio-economic trends and characteristics to determine how the trends may affect the demand for housing. The indicators examined in this section are population, growth, Indigenous persons, and immigrants. Household size, type, tenure, and low-income factors are also investigated.

3.2.1 Population

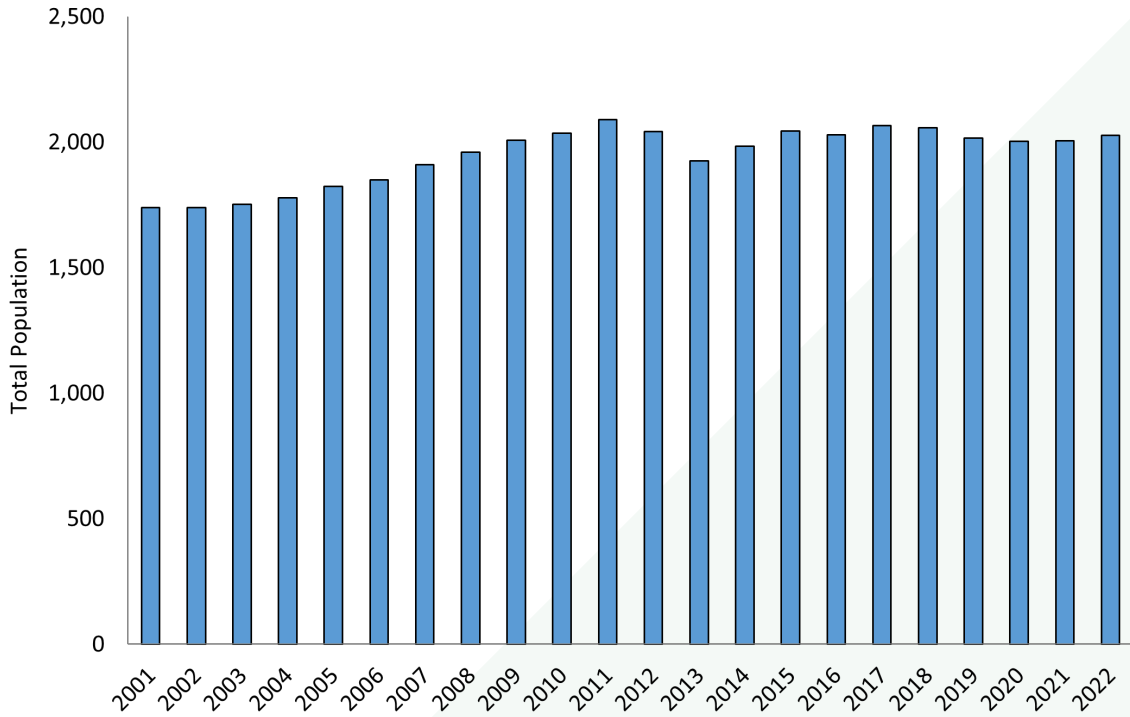
Bow Island has seen a fluctuation in its population over the last 10 years, with the population decreasing and increasing depending on the year. In 2013 the population of Bow Island decreased by 5.7% (from 2,042 in 2012 to 1,925) which was the largest decrease recorded since 2001. The largest population increase occurred in 2007, with an increase of 3.4% (from 1,848 in 2006 to 1,910). The highest population was 2,088 residents, recorded in 2011. The 2022 total population of Bow Island is 2,026 and the population saw a 1.0% increase between 2021 and 2022.

Similarly to Bow Island, the County of Forty Mile has seen a fluctuating population. In 2010 the population of the County had its largest decrease at 1.6% (from 3,546 in 2009 to 3,489). The largest population increase occurred in 2022 with an increase of 2.6%, bringing the total population to 3,860.

It should be noted that the Town of Bow Island completed a municipal census in 2017 and the total population for 2017 was 2,043 residents. The Alberta Regional Dashboard recorded a population of 2,066 residents.

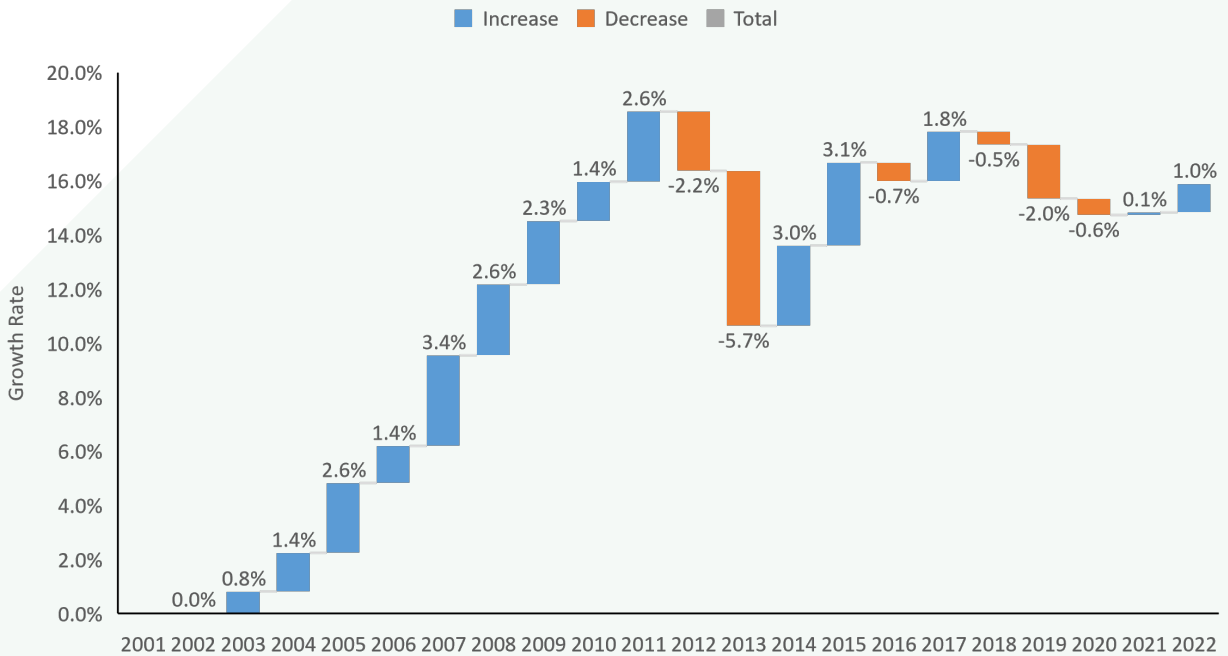
Overall, the Study Area is seeing an increase in population. **Figures 3.1.1-2 and 3.2.1-2** illustrate the changes in population between 2001 and 2022.

Figure 3.1.1: Population, Bow Island, 2001-2022



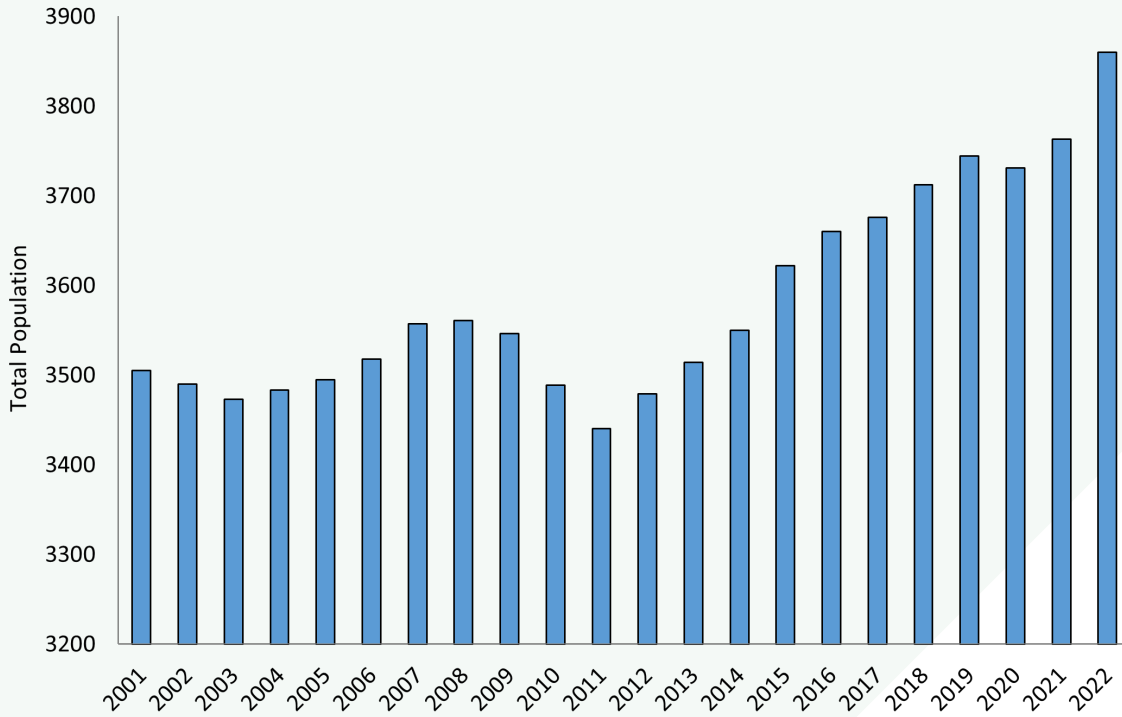
Data Source: Alberta Regional Dashbaord, 2022

Figure 3.2.1: Population Growth Rate, Bow Island, 2001-2022



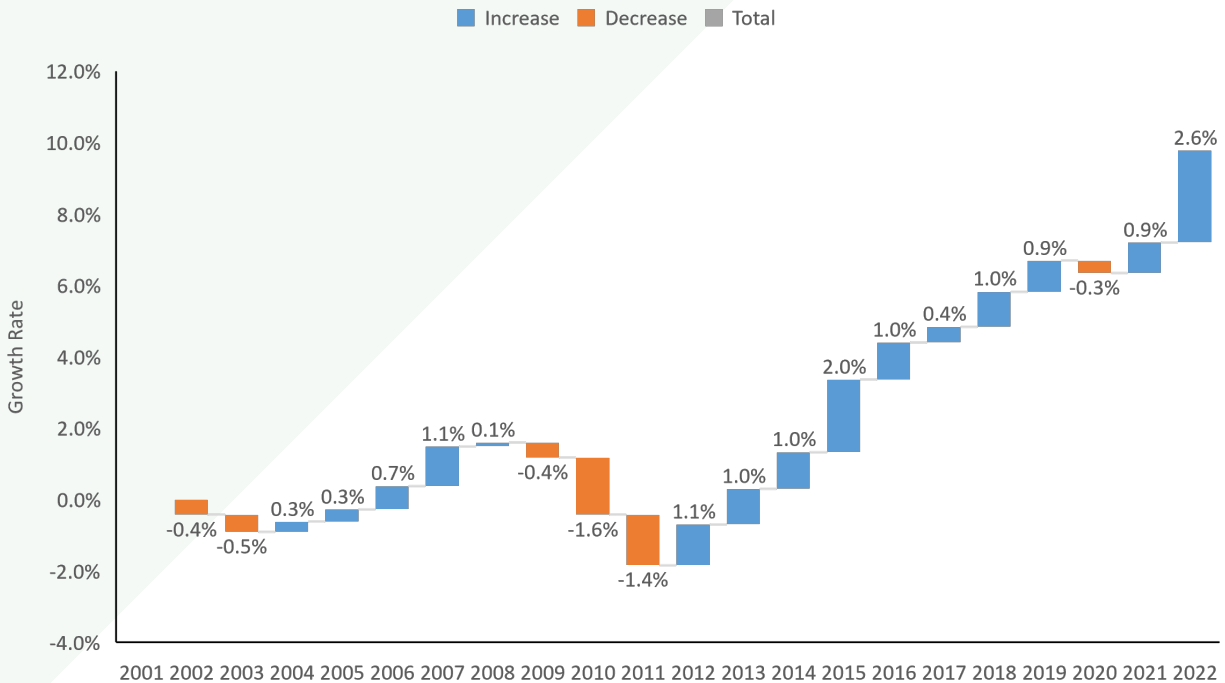
Data Source: Alberta Regional Dashbaord, 2022

Figure 3.1.2: Population, County of Forty Mile, 2001-2022



Data Source: Alberta Regional Dashboard, 2022

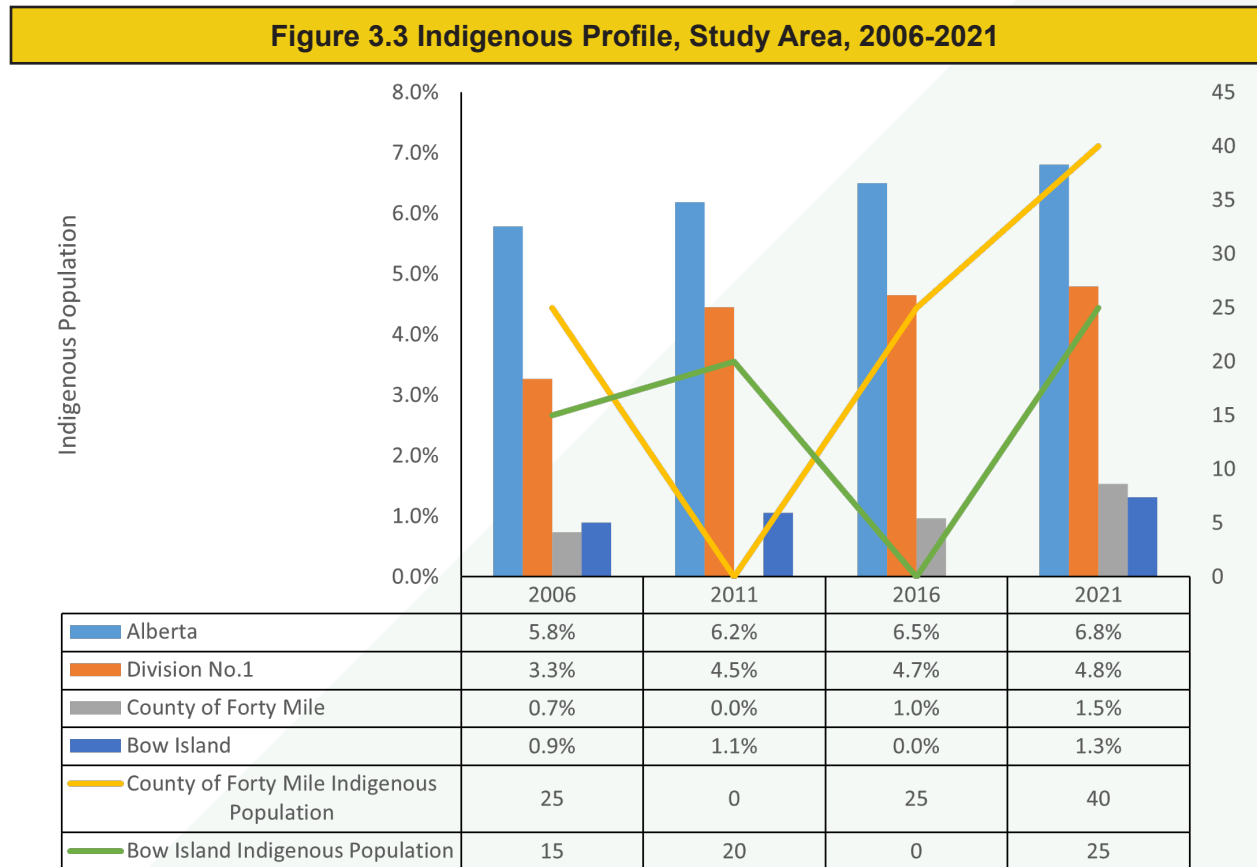
Figure 3.2.2: Population Growth Rate, County of Forty Mile, 2001-2022



Data Source: Alberta Regional Dashboard, 2022

3.2.2 Indigenous Population Profile

Figure 3.3 Compares the share of Indigenous representation across the Study Area and the Indigenous population each Census year. There was no data available for the Indigenous population in the County of Forty Mile in 2011. Please note that data may be suppressed by Statistics Canada causing that data to be shown as 0.



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

There has been an increase in Indigenous representation in Bow Island and the County of Forty Mile. As of 2021, the Indigenous population included 25 residents in Bow Island, making up 1.3% of the population. The Indigenous population in the County of Forty Mile was 40 residents as of 2021, making up 1.5% of the population.

3.2.3 Immigrant Population Profile

Figure 3.4 shows the total number of immigrants and the percentage of immigrants in the total population. Canada has seen an influx of immigrants in recent years, and this trend can be seen in the County of Forty Mile and Bow Island. Please note that data may be suppressed by Statistics Canada causing that data to be shown as 0.

The immigrant population in Bow Island has seen a 50.1% increase between 2006 and 2021, from 255 to 385. Although there is no immigration data available for the County of Forty Mile for 2011, it has seen a 23.5% increase between 2006 and 2021, from 425 to 525.

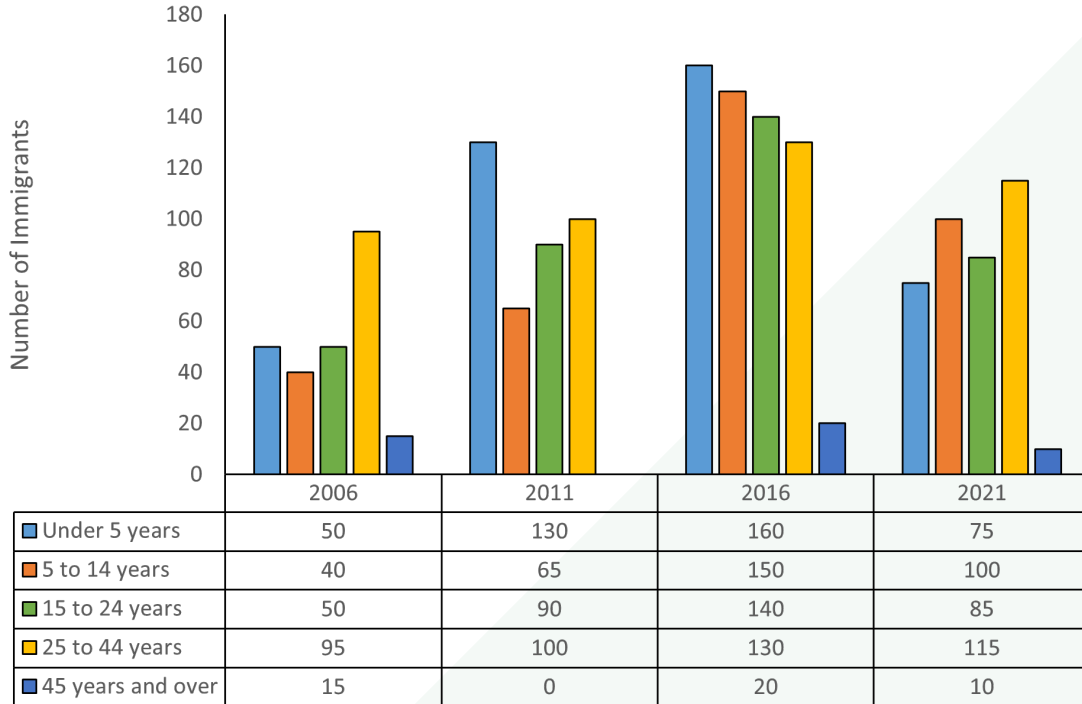
Figure 3.5.1 and **3.5.2** shows the age groups of immigrants in the County of Forty Mile and Bow Island.

Figure 3.4 Immigrant Population Profile, Study Area, 2006 – 2021



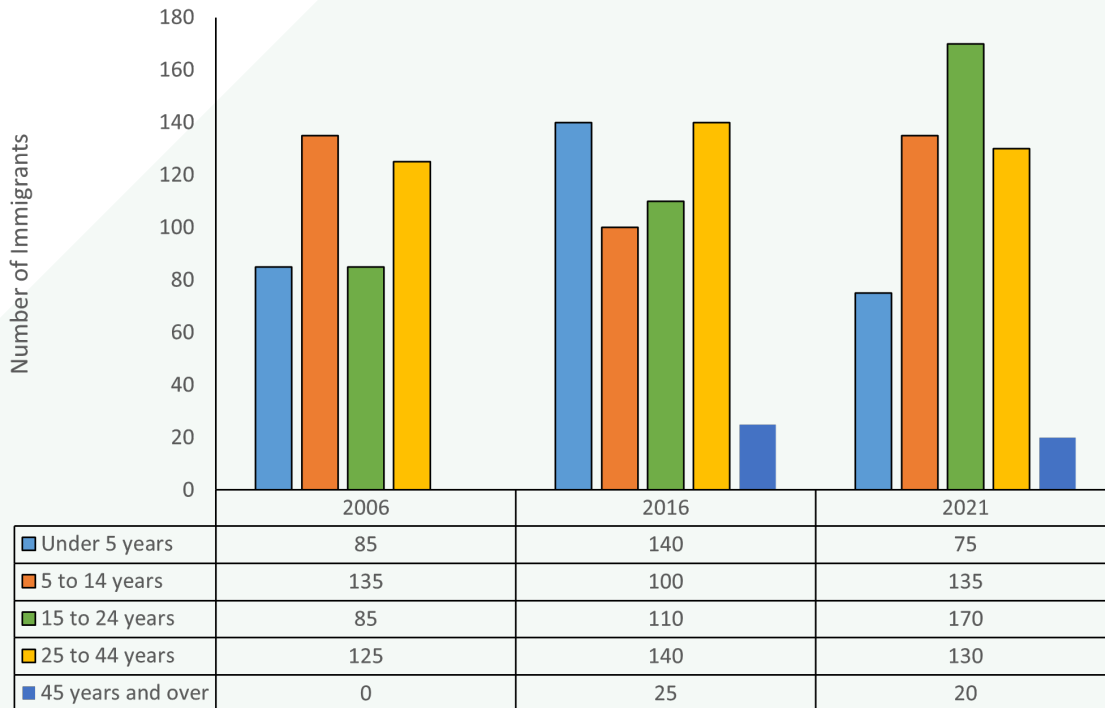
Data source: Statistics Canada Census Profile 2006, 2011, 2016, 2021

Figure 3.5.1 Immigrant Age Groups, Bow Island, 2006-2021



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

Figure 3.5.2 Immigrant Age Groups, County of Forty Mile, 2006-2021



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

The largest age groups of immigrants in Bow Island are those 25 to 44 years of age and under the age of 14. The largest age groups of immigrants in the County of Forty Mile are those 15 to 44 years of age.

3.3 Mobility

Mobility data characterizes how many new residents have moved into the community. Statistics Canada breaks down mobility into two categories: 1-year movers and 5-year movers and uses a respondent's place of residence to determine whether they moved into the community within the last year, or within the last five years.

Tables 3.1 and **3.2** display the 1-year and 5-year mobility data for Bow Island and the County of Forty Mile. There is no mobility data available for 2011 for the County of Forty Mile due to data being suppressed for quality or confidentiality reasons.

In the tables, intraprovincial migrants are defined as people who have moved from within the province, from another community to Bow Island or the County. Interprovincial migrants are those who have moved from another province to the community. External migrants are people who have moved to the community from outside of Canada.

| Table 3.1: 1-Year Mobility, 2006-2021 | | | | | | | | |
|---------------------------------------|------------|--------------|------------|--------------|------------|--------------|------------|-------------|
| Bow Island | | | | | | | | |
| | 2006 | Share | 2011 | Share | 2016 | Share | 2021 | Share |
| Population | 1,670 | | 1,875 | | 1,850 | | 1,850 | |
| Intraprovincial migrants | 180 | 10.8% | 135 | 7.2% | 165 | 8.9% | 75 | 4.1% |
| Interprovincial migrants | 135 | 8.1% | 90 | 4.8% | 150 | 8.1% | 70 | 3.8% |
| External migrants | 45 | 2.7% | 0 | 0.0% | 20 | 1.1% | 10 | 0.5% |
| Total | 360 | 21.6% | 225 | 12.0% | 335 | 18.1% | 155 | 8.4% |
| County of Forty Mile | | | | | | | | |
| | 2006 | Share | 2011 | Share | 2016 | Share | 2021 | Share |
| Population | 3,350 | | | | 2,560 | | 2,535 | |
| Intraprovincial migrants | 30 | 0.9% | | | 185 | 7.2% | 105 | 4.1% |
| Interprovincial migrants | 70 | 2.1% | | | 0 | 0.0% | 0 | 0.0% |
| External migrants | 10 | 0.3% | | | 10 | 0.4% | 50 | 2.0% |
| Total | 110 | 3.3% | | | 195 | 7.6% | 155 | 6.1% |

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

Table 3.2: 5-Year Mobility, 2006-2021

| Bow Island | | | | | | | | |
|--------------------------|------------|--------------|------------|--------------|------------|--------------|------------|--------------|
| | 2006 | Share | 2011 | Share | 2016 | Share | 2021 | Share |
| Population | 1,560 | | 1,700 | | 1,655 | | 1,705 | |
| Intraprovincial migrants | 310 | 18.6% | 280 | 14.9% | 350 | 21.1% | 380 | 20.5% |
| Interprovincial migrants | 180 | 10.8% | 200 | 10.7% | 260 | 15.7% | 300 | 16.2% |
| External migrants | 135 | 8.1% | 75 | 4.0% | 85 | 5.1% | 85 | 4.6% |
| Total | 625 | 37.4% | 555 | 29.6% | 695 | 42.0% | 765 | 44.9% |
| County of Forty Mile | | | | | | | | |
| | 2006 | Share | 2011 | | 2016 | Share | 2021 | Share |
| Population | 3,100 | | | | 2,325 | | 2,345 | |
| Intraprovincial migrants | 280 | 8.4% | | | 380 | 16.3% | 480 | 18.9% |
| Interprovincial migrants | 95 | 2.8% | | | 15 | 0.6% | 25 | 1.0% |
| External migrants | 70 | 2.1% | | | 75 | 3.2% | 75 | 3.0% |
| Total | 445 | 13.3% | | | 470 | 20.2% | 580 | 22.9% |

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

The total 1-year mobility rate for Bow Island decreased from 18.1% to 8.4% and the 5-year rate increased from 42.0% to 44.9% between 2016 to 2021. The County of Forty Mile saw the total 1-year mobility rate decrease from 7.6% to 6.1% and the 5-year rate increase from 20.2% to 22.9% between 2016 and 2021.

Mobility in Bow Island and the County of Forty Mile is primarily from intra-provincial (within the province) migrants.

With regards to Division No.1 and Alberta (**Table 3.3**), the 1-year migrant rates decreased slightly in both regions, while the 5-year rates decreased for Alberta and increased for Division No.1, but neither by a large percentage.

Table 3.3 Mobility comparison, Alberta, and Division. No. 1, 2006-2021

| Alberta | | | | | | |
|---------------|-----------|-------|-----------|-------|-----------|-------|
| | 2006 | Share | 2016 | Share | 2021 | Share |
| Population | 3,214,140 | | 3,925,440 | | 4,131,540 | |
| 1 Yr. Migrant | 248,550 | 7.7% | 212,860 | 5.4% | 181,210 | 4.4% |
| 5 Yr. Migrant | 665,840 | 20.7% | 762,890 | 19.4% | 760,995 | 18.4% |
| Bow Island | | | | | | |
| | 2006 | Share | 2016 | Share | 2021 | Share |
| Population | 72,340 | | 78,645 | | 78,860 | |
| 1 Yr. Migrant | 9,450 | 13.1% | 7,110 | 9.1% | 6,500 | 8.2% |
| 5 Yr. Migrant | 27,240 | 37.7% | 22,975 | 29.2% | 24,130 | 30.6% |

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

3.4 Population Projections

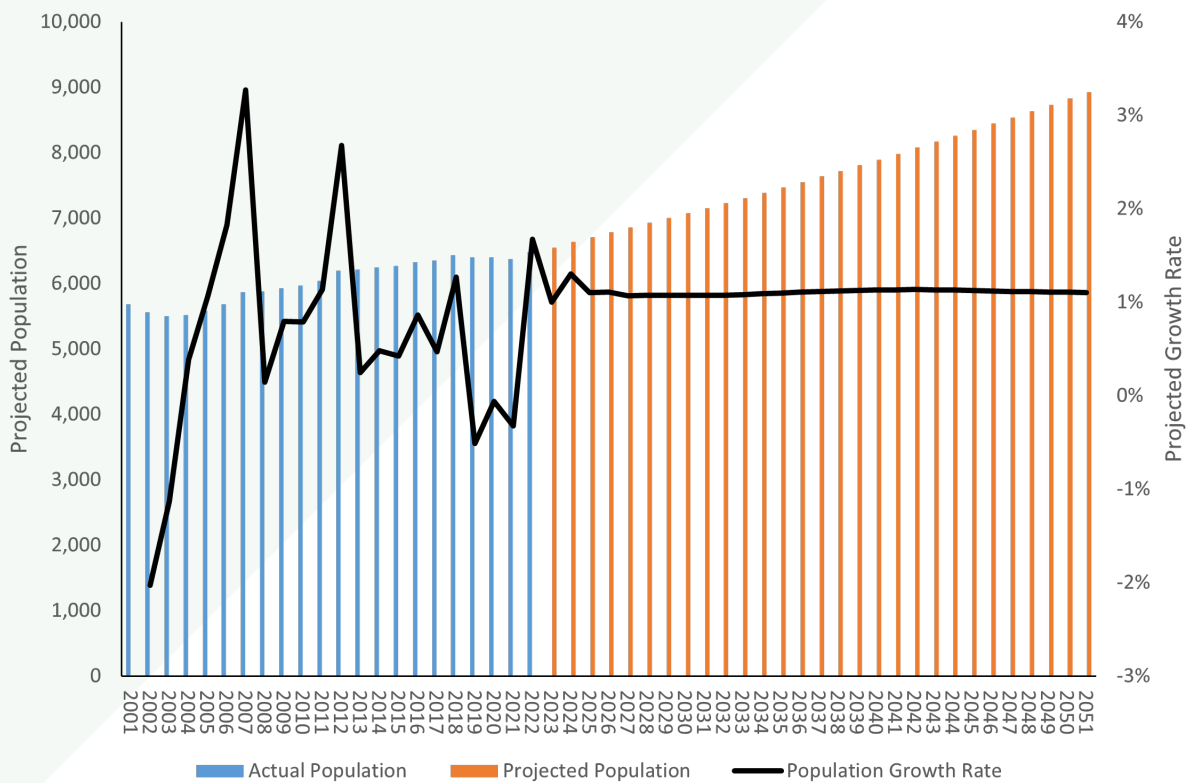
Alberta Health created revised population projections in 2021 for various local health zones and regions in Alberta. The Town of Bow Island falls in Alberta Health Zone Z1.2.C.04 - County of Forty Mile. This Health Zone includes areas outside of Bow Island, and as a result, the counts within the AHS health regions are higher than the census and regional population counts. However, the projection trends and estimates from this data still capture important shifts in the population of the community.

Given the current trends in population growth in this zone, Alberta Health is projecting that the population will continue to grow by 1% each year until 2051 when the population will reach 8,921 residents.

Note that as the year of the projection increases, the accuracy of the estimates decreases. Numerous factors can change growth in the communities, such as changes in the job market, the housing market, or unforeseen global events.

Figure 3.6 shows the actual and projected population counts between 2001 and 2051. The data in the below graph comes from Alberta Health’s estimated population and projected population data. The blue columns represent the actual population, the orange columns represent the projected population, and the black line represents the growth rate of the Health Zone.

Figure 3.6: Population Projections, Z1.2.C.04 – County of Forty Mile, 2001-2051

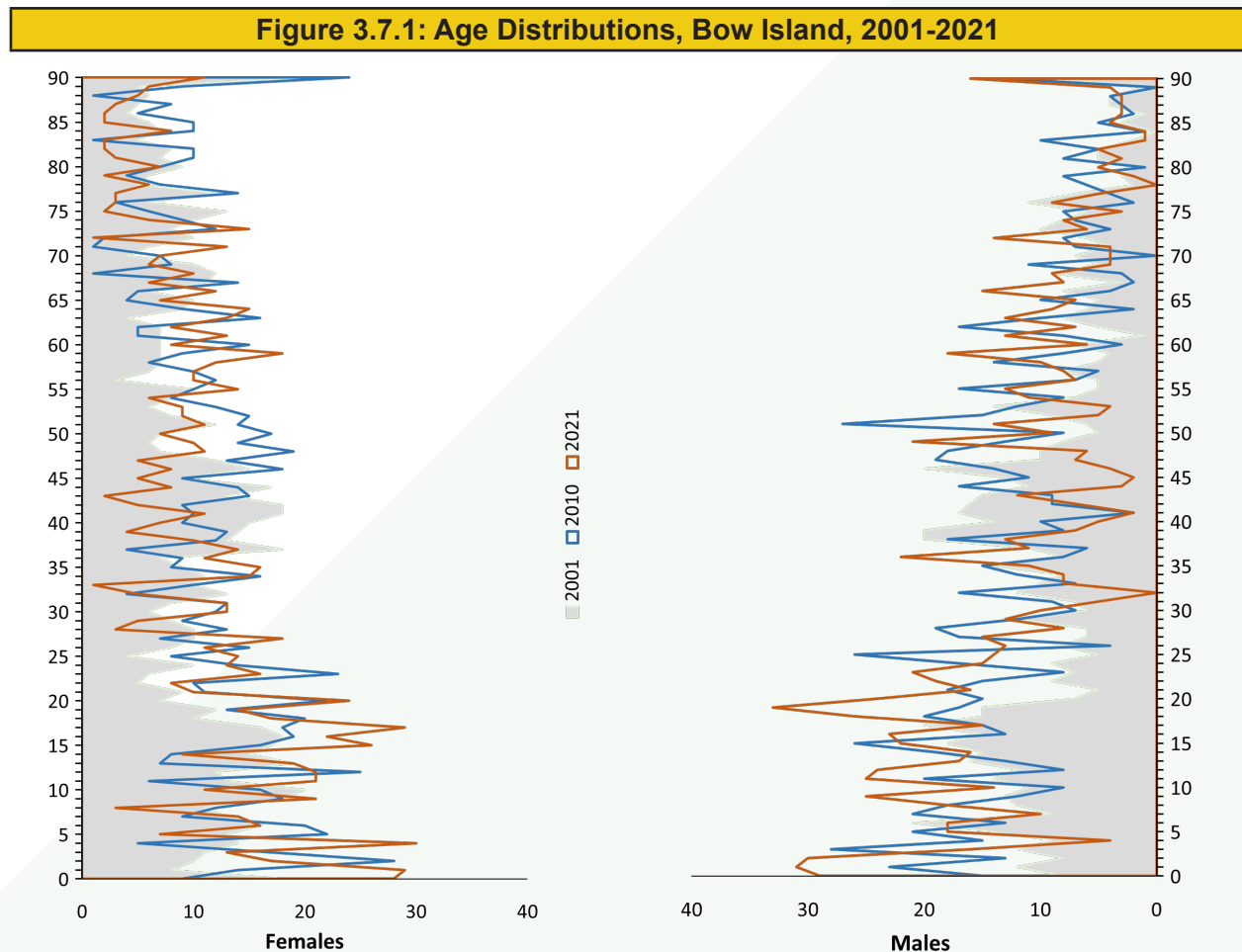


Data source: Alberta Health Services, 2023

3.5 Age and Gender Distribution

As per Statistics Canada data, the proportion of seniors in Canada has been increasing. Between 2016 and 2021, the population of Canadians aged 85 and older increased to 861,000 (12% increase). In 2016, 5,935,630 (16.9%) of Canada’s population was aged 65 or older, which has now increased to 7,000,000 (19.0%) in 2021 and Statistics Canada expects these trends to continue.

Figure 3.7.1-2 shows the growth by age group and gender for Bow Island and the County of Forty Mile.



Data source: Alberta Regional Dashboard, 2021

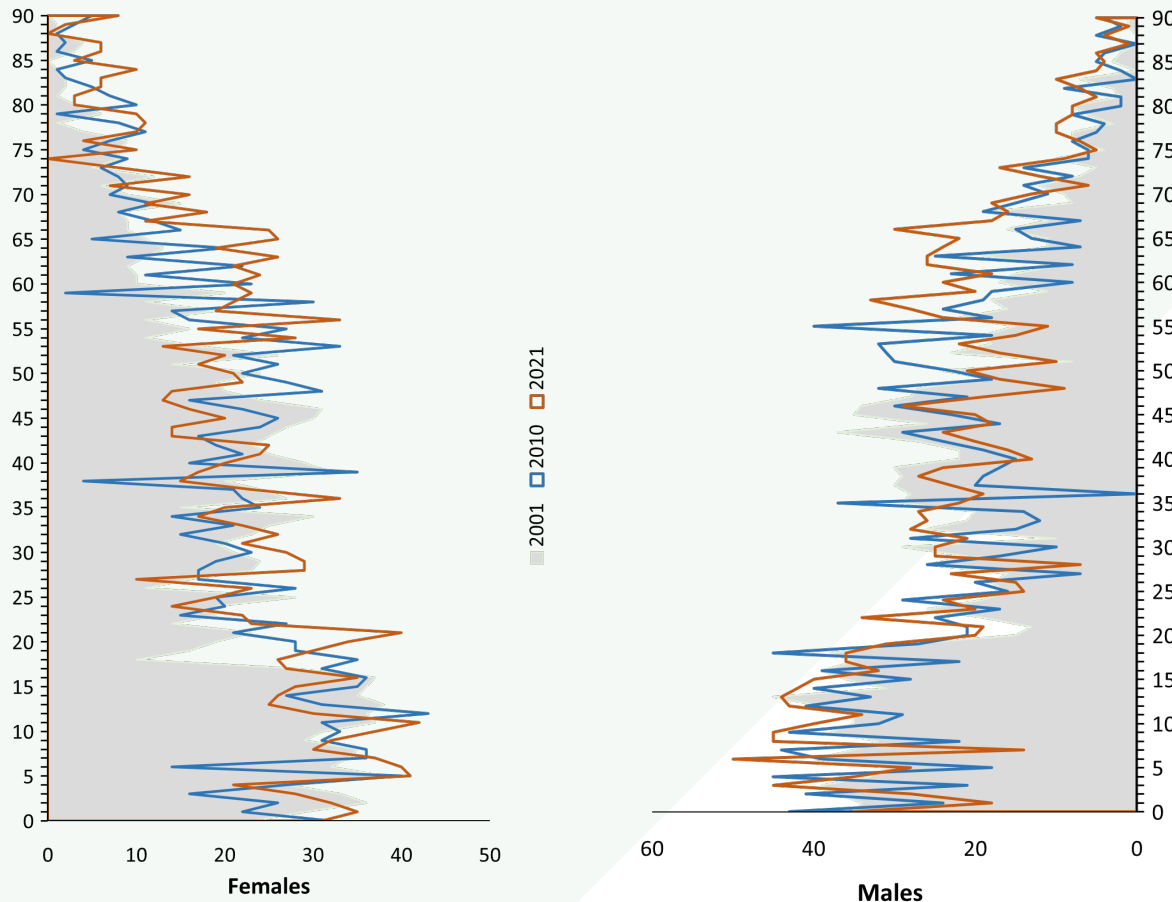
On average, the population of Bow Island reflects an increase in younger residents.

However, Bow Island has seen a decrease in residents 65 years of age and older since 2001. That year, 342 (19.7%) of the residents in Bow Island were in this age group. In 2021, this number was 290 (14.8%).

Bow Island residents under the age of 65 have increased by 313 (1.0%) people since 2001. In 2001, 1,396 (80.3%) of Bow Island residents were under the age of 65; in 2021, this number was 1,709 (85.2%).

In terms of younger people, Bow Island residents under the age of 25 have increased by 339 (2.1%) since 2001. In 2001, there were 636 residents (36.6%) under 25; this age group in 2021 comprised 975 residents (48.6%).

Figure 3.7.2: Age Distributions, County of Forty Mile, 2001-2021



Data source: Alberta Regional Dashboard, 2021

On average, the population of the County of Forty Mile reflects an increase in older residents.

However, the County has seen a decrease in residents 25 years of age and younger since 2001. That year, 1,565 (51.3%) of residents in the County were under the age of 25. In 2021, this number was 1,637 (43.5%).

The County's resident under the age of 65 has increased by 67 (0.1%) since 2001. In 2001, 3,204 (91.4%) of the County's residents were under the age of 65; in 2021, this number was 3,271 (86.9%).

In terms of residents over the age of 65, the County has seen the age group increase by 191 (3.2%) since 2001. In 2001, there were 301 (8.6%) over the age of 65; this age group in 2021 comprised 492 (13.0%).

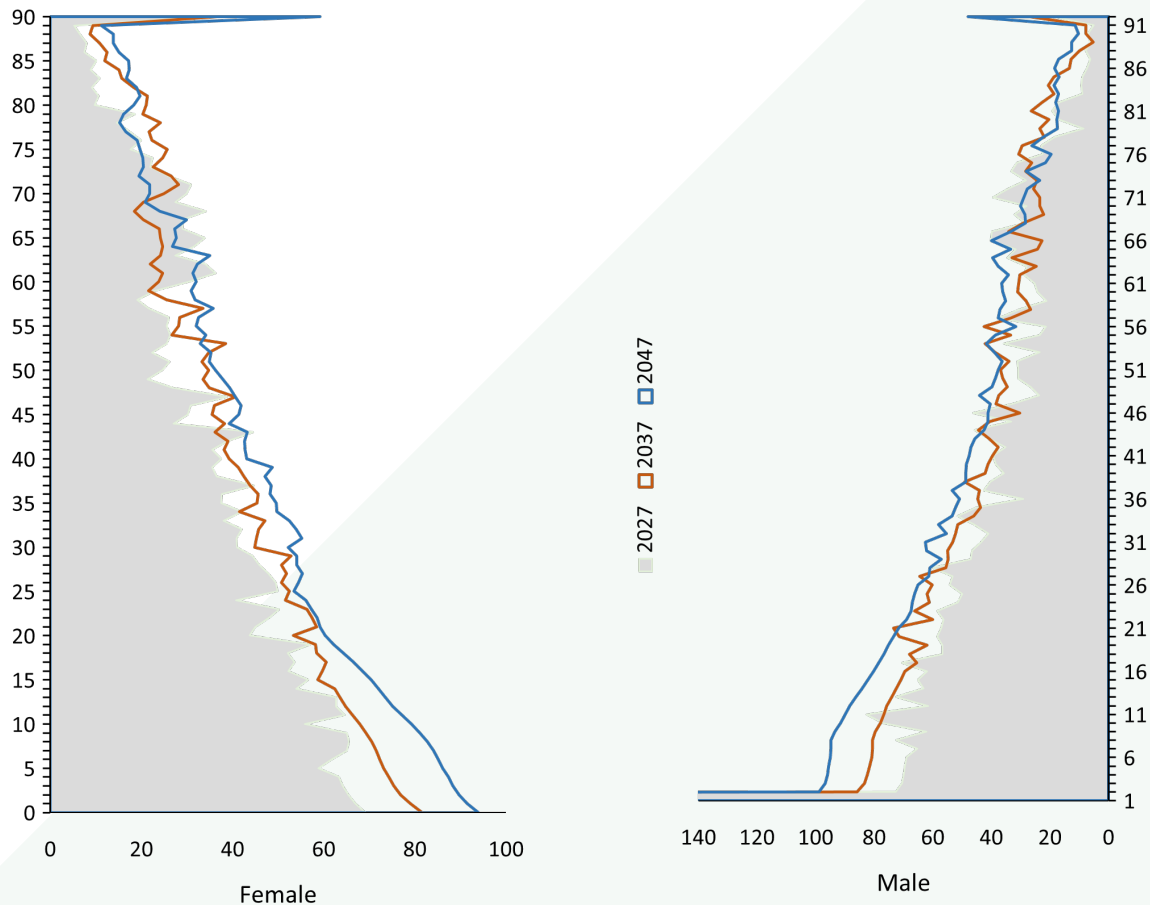
Overall, Bow Island is seeing an increase in residents under the age of 25 and the County of Forty Mile is seeing an increase in residents over the age of 65.

3.6 Projected Age and Gender Distribution

The Alberta Health population projections can be broken down further by age and gender. **Figure 3.8** shows the projected changes in age and gender demographics for the years 2027, 2037 and 2047.

Alberta Health is projecting a steady increase in residents under the age of 25.

Figure 3.8: Age Distributions Projections, Z1.2.C.04 - County of Forty Mile



Data source: Alberta Health Services, 2022

Figure 3.9.1-2 shows the Alberta Health projections for residents 65+ and 90+ in the Town of Bow Island and the County of Forty Mile. The figure shows that these populations will continue to grow in real numbers but the 65+ will see a decline as a percentage of the total population. By 2051, Alberta Health has projected that 1,178 (13.2%) of the residents in the Study Area will be over the age of 65. By 2051, it is projected that 121 (1.4%) of the Study Area residents will be over the age of 90.

Figure 3.9.1: Senior (65+) Share of the Population, Z1.2.C.04 – County of Forty Mile, 2001-2051

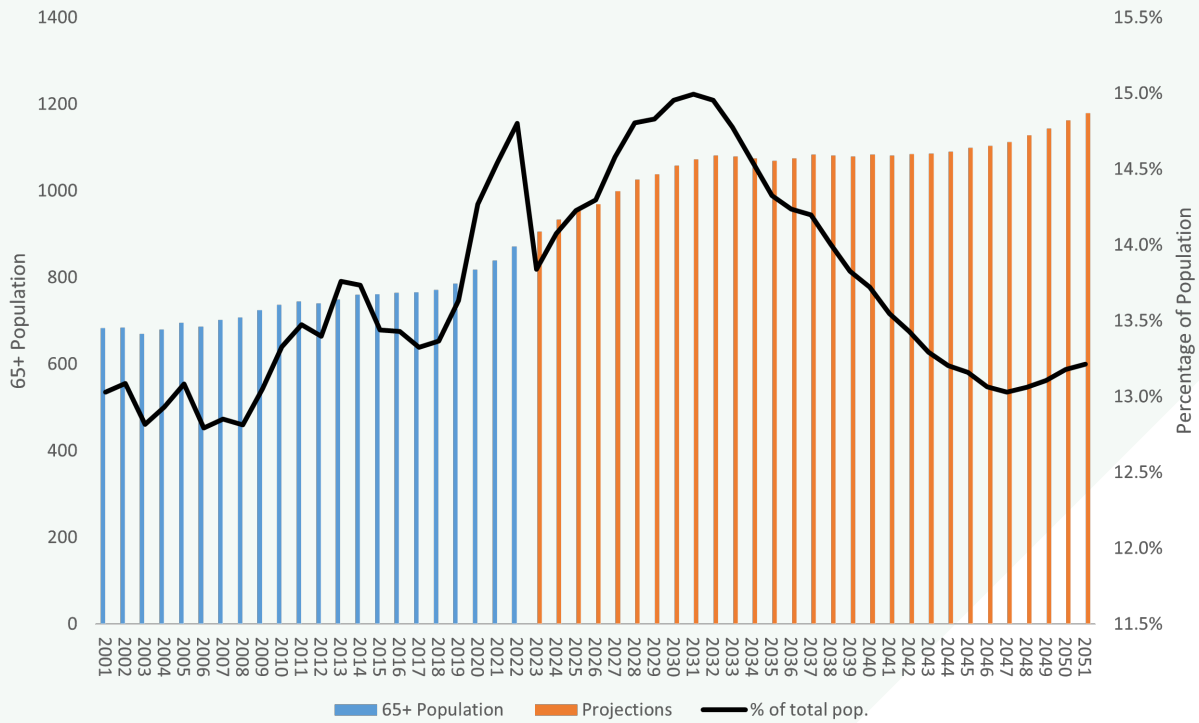
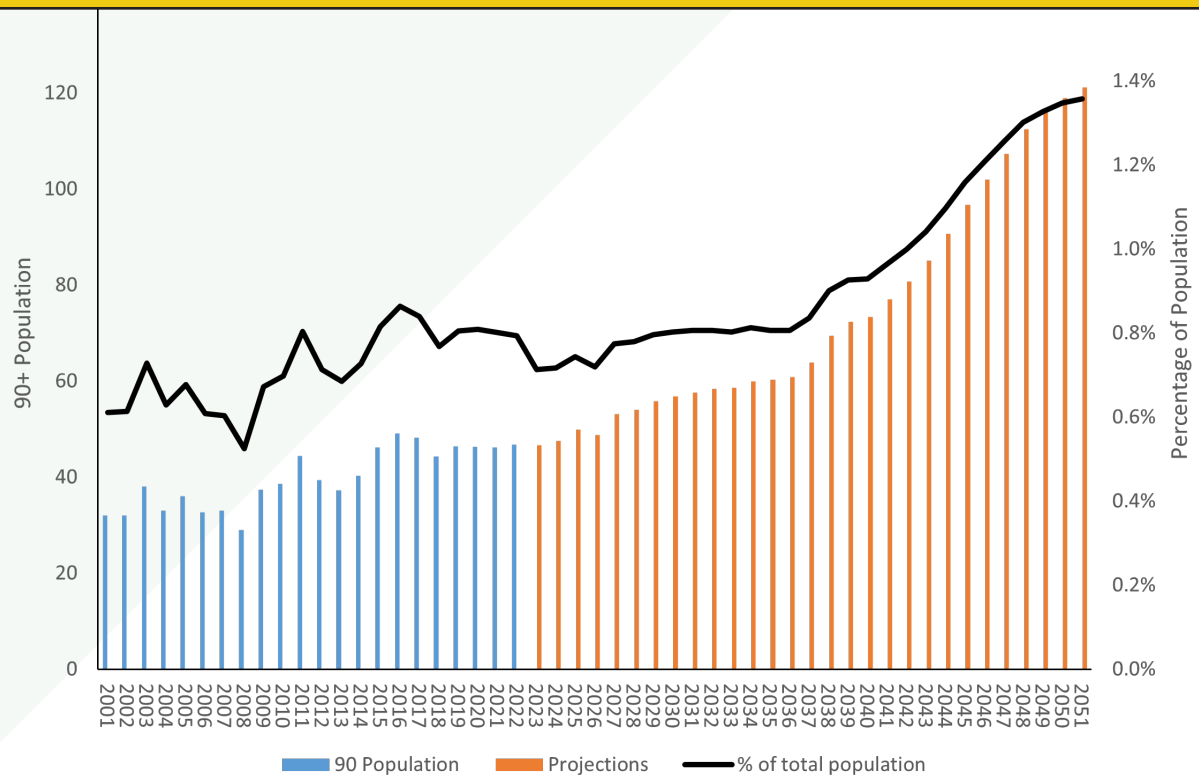


Figure 3.9.2: Senior (90+) Share of the Population, Z1.2.C.04 – County of Forty Mile, 2001-2051



Data source: Alberta Health Services, 2022

3.7 Family and Household Types

Table 3.4 shows the makeup of couples with children, couples without children, and single-parent families in Bow Island and the County of Forty Mile.

| Table 3.4 Changes in Families, Study Area, 2006-2021 | | | | |
|---|---------|----------------|----------------------|------------|
| Couples with children at home | | | | |
| | Alberta | Division No. 1 | County of Forty Mile | Bow Island |
| 2006 | 423,280 | 8,980 | 360 | 250 |
| 2011 | 457,355 | 8,975 | 350 | 265 |
| 2016 | 509,655 | 9,135 | 360 | 250 |
| 2021 | 525,680 | 8,625 | 355 | 250 |
| Change from 2006 to 2021 | 24.2% | -4.0% | -1.4% | 0.0% |
| Couples without children at home | | | | |
| | Alberta | Division No. 1 | County of Forty Mile | Bow Island |
| 2006 | 351,295 | 9,320 | 330 | 145 |
| 2011 | 397,660 | 10,020 | 280 | 195 |
| 2016 | 443,665 | 9,135 | 335 | 200 |
| 2021 | 461,780 | 10,065 | 310 | 190 |
| Change from 2006 to 2021 | 31.5% | 8.0% | -6.1% | 31.0% |
| Single-Parent | | | | |
| | Alberta | Division No. 1 | County of Forty Mile | Bow Island |
| 2006 | 130,265 | 2,780 | 50 | 50 |
| 2011 | 144,510 | 3,220 | 30 | 55 |
| 2016 | 161,260 | 3,470 | 25 | 55 |
| 2021 | 177,190 | 3,580 | 25 | 55 |
| Change from 2006 to 2021 | 36.0% | 28.8% | -50.0% | 10.0% |

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

The table shows the differences in how family types have grown within the Study Area. In Alberta, there has been an overall increase in all 3 of these family types from 2006 to 2021.

Looking specifically at Bow Island, there has been no change in the number of couples with children at home overall between 2006 and 2021. Bow Island has seen an overall increase of 31.0% in couples without children between 2006 and 2021. Single-parent families have increased by 10.0% since 2006.

This shows 3 important trends for Bow Island:

1. Families with children at home did not change over the 15-year period.
2. There was a large increase in families with no children at home (either empty nesters or childless couples).
3. There was a small increase in single-parent families.

Overall, the County of Forty Mile has seen a decrease in all three family types since 2006. Couples with children at home decreased by 1.4% between 2006 and 2021. Couples without children decreased by 6.1% and single-parent families decreased by 50.0%.

Table 3.5 shows the changes in household size.

The province has seen an overall increase in all household sizes since 2006, with the greatest increase being in the 1-person household.

Census Division No.1 has seen an increase in all household sizes except 3-person households, which decreased slightly since 2006.

In the County of Forty Mile, 1-person households have stayed the same since 2006 and 2-person households have increased slightly. The County has seen an overall decrease in the number of 3-person and 4+ person households.

Bow Island has seen an overall increase in 1, 2, and 4+ person households, but a decrease in 3-person households.

This table highlights that there are more 1, 2, and 4+ person households in Bow Island, but in the County of Forty Mile, the only increase was in 2-person households.

| Table 3.5 Changes in Household Types, Study Area, 2006-2021 | | | | |
|--|----------------|----------------------|-----------------------------|-------------------|
| 1-person | Alberta | Division No.1 | County of Forty Mile | Bow Island |
| 2006 | 309,005 | 7,595 | 155 | 130 |
| 2011 | 342,730 | 8,555 | 155 | 120 |
| 2016 | 366,080 | 9,040 | 140 | 135 |
| 2021 | 424,055 | 9,810.00 | 155 | 165 |
| Change | 37.2% | 29.2% | 0.0% | 26.9% |
| 2-person | Alberta | Division No.1 | County of Forty Mile | Bow Island |
| 2006 | 428,620 | 11,120 | 320 | 200 |
| 2011 | 477,095 | 12,010 | 300 | 215 |
| 2016 | 524,415 | 12,765 | 345 | 220 |
| 2021 | 551,420 | 12,950 | 335 | 230 |
| Change | 28.7% | 16.5% | 4.7% | 15.0% |
| 3-person | Alberta | Division No.1 | County of Forty Mile | Bow Island |
| 2006 | 200,485 | 4,390 | 105 | 95 |
| 2011 | 224,925 | 4,745 | 90 | 100 |
| 2016 | 245,075 | 4,540 | 100 | 90 |
| 2021 | 249,135 | 4,365 | 85 | 70 |
| Change | 24.3% | -0.6% | -19.0% | -26.3% |
| 4+ | Alberta | Division No.1 | County of Forty Mile | Bow Island |
| 2006 | 318,080 | 6,460 | 290 | 175 |
| 2011 | 345,525 | 6,420 | 275 | 205 |
| 2016 | 392,105 | 6,885 | 280 | 185 |
| 2021 | 408,615 | 6,675 | 280 | 210 |
| Change | 28.5% | 3.3% | -3.4% | 20.0% |

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

3.8 Family Projections

The RDN uses the combined growth rates of family types and populations within the community to create multiple scenarios for family type growth up to the next Census Period of 2026.

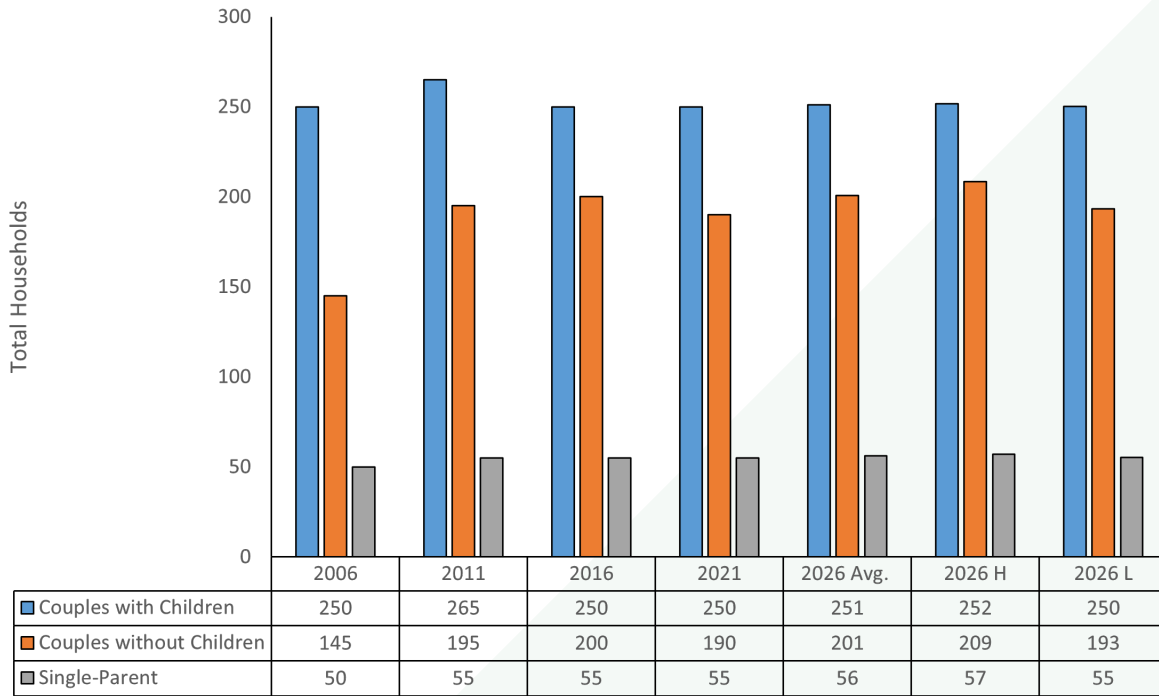
- The average or expected growth(Avg.);
 - Estimated by using the growth rates from previous years and applying the rate to the current family type counts.
- The low range of growth (L); and
 - Cacluated as 1 standard deviation below the average.
- The high range of growth (H).
 - Calculated as 1 standard deviation above the average.

The results of the family-type projections are in **Table 3.6** and **Figures 3.10.1-2**, below.

| Table 3.6 Family Type Projections, 2026 | | | |
|--|-----------------------|--------------------------|---------------|
| Bow Island | | | |
| Year | Couples with Children | Couples without Children | Single parent |
| 2006 | 250 | 145 | 50 |
| 2011 | 265 | 195 | 55 |
| 2016 | 250 | 200 | 55 |
| 2021 | 250 | 190 | 55 |
| 2026 Avg. | 251 | 201 | 56 |
| 2026 H | 252 | 209 | 57 |
| 2026 L | 250 | 193 | 55 |
| County of Forty Mile | | | |
| Year | Couples with Children | Couples without Children | Single parent |
| 2006 | 360 | 330 | 50 |
| 2011 | 350 | 280 | 30 |
| 2016 | 360 | 335 | 25 |
| 2021 | 355 | 310 | 25 |
| 2026 Avg. | 355 | 309 | 23 |
| 2026 H | 355 | 310 | 24 |
| 2026 L | 355 | 308 | 21 |

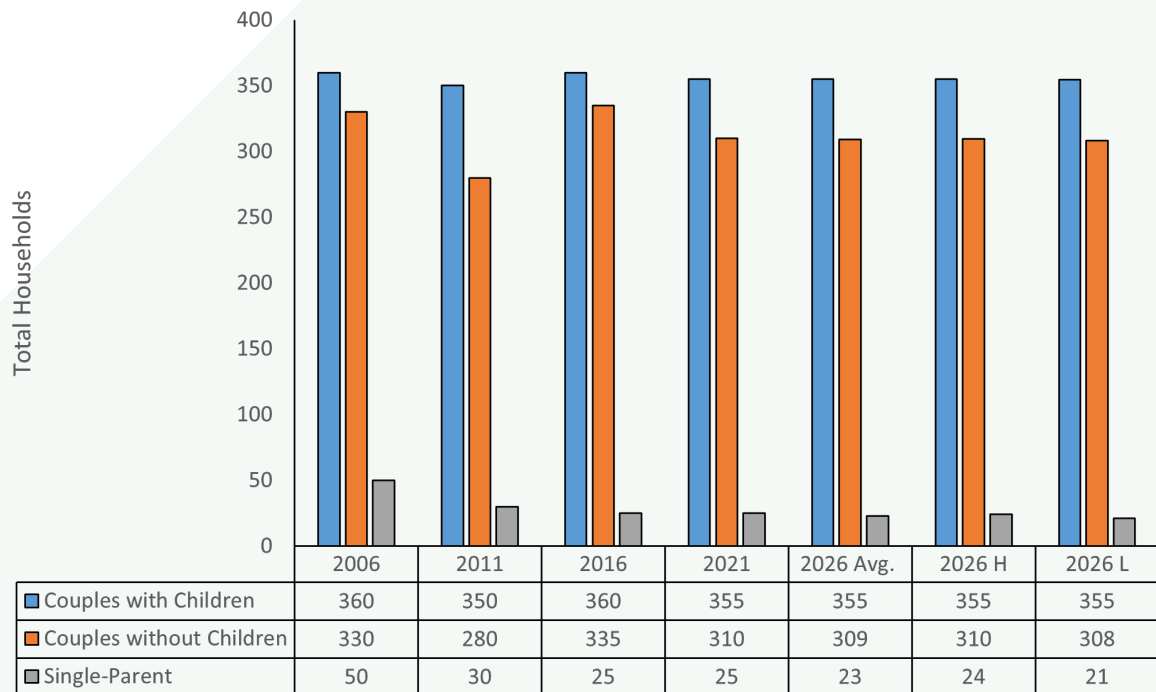
Data source: Statistics Canada Census Profile 2006, 2011, 2016, 2021

Figure 3.10.1 Family Projections, Bow Island, 2006-2026



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

Figure 3.10.2 Family Projections, County of Forty Mile, 2006-2026



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

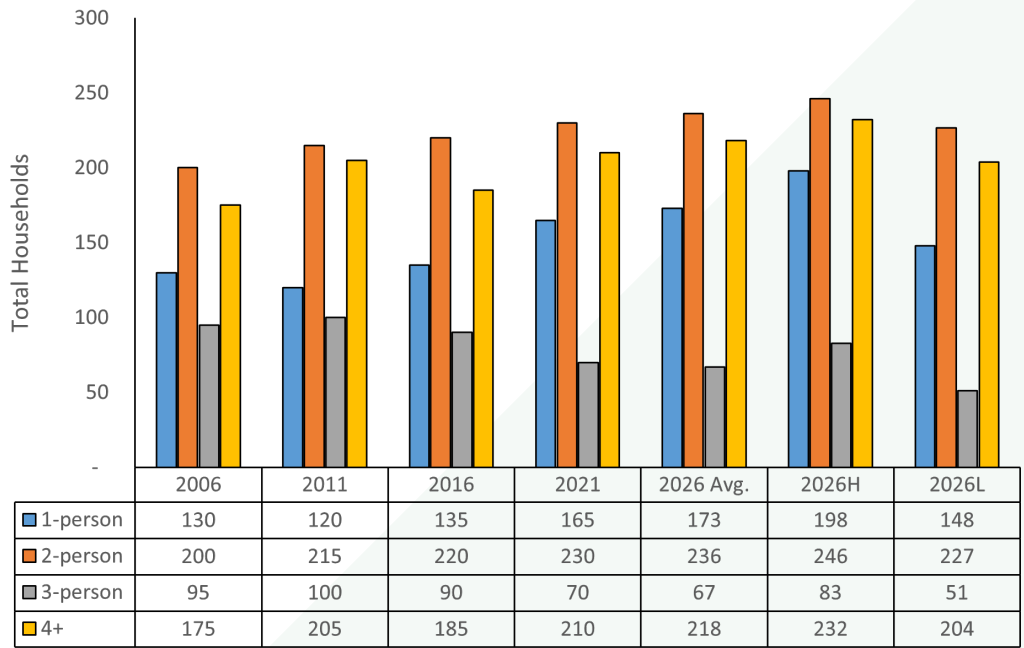
The 2026 family projections are suggesting that Bow Island will see growth in all three family types. The projections suggest that the average number of couples with children will be 251, up from 250 in 2021. The projected range for couples with children is a low of 250 to a high of 252. The average number of couples without children is projected to be 201, up by 11 in 2021. The projected range for couples without children is a low of 193 to a high of 209. The average number of single parents is projected to be 56, up by 1 in 2021. The projected range for single-parent families is a low of 55 to a high of 57.

The 2026 family projections for the County of Forty Mile are suggesting that the County will see a decline in couples without children to 309, and single parents will decline to 23 families. Couples with children are expected to stay the same. The projections suggest that the average number of couples with children will be 355, with a high of 355, and a low of 355 households. The average number of couples without children is projected to be 309 households, with a high of 310 and a low of 308 households. The projections suggest that the average number of single-parent households will be 23, with a low of 21 households, and a high of 24 households.

3.9 Household Projections

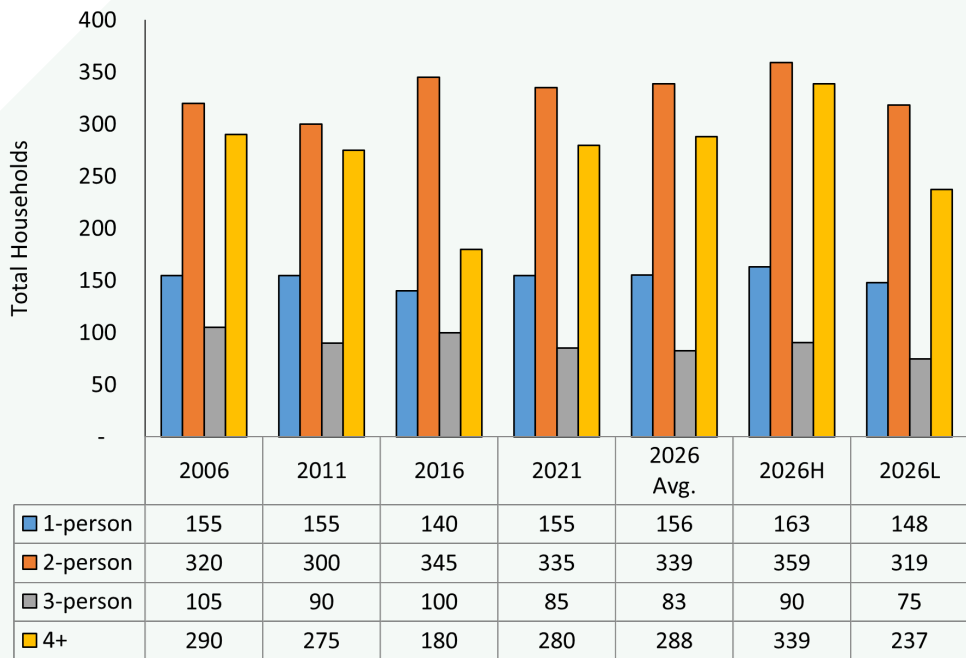
The same method produces household projections for the next Census period, 2026. The results are shown in **Table 3.7** and **Figures 3.11.1-2**.

Figure 3.11.1 Household Projections, Bow Island, 2006-2026



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

Figure 3.11.2 Household Projections, County of Forty Mile, 2006-2026



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

Table 3.7 Household Type Projections, 2026

| Bow Island | | | | |
|-----------------------------|----------|----------|----------|-----|
| Year | 1-person | 2-person | 3-person | 4+ |
| 2006 | 130 | 200 | 95 | 175 |
| 2011 | 120 | 215 | 100 | 205 |
| 2016 | 135 | 220 | 90 | 185 |
| 2021 | 165 | 230 | 70 | 210 |
| 2026 Avg. | 173 | 236 | 67 | 218 |
| 2026 H | 198 | 246 | 83 | 232 |
| 2026 L | 148 | 227 | 51 | 204 |
| County of Forty Mile | | | | |
| Year | 1-person | 2-person | 3-person | 4+ |
| 2006 | 155 | 320 | 105 | 290 |
| 2011 | 155 | 300 | 90 | 275 |
| 2016 | 140 | 345 | 100 | 180 |
| 2021 | 155 | 335 | 85 | 280 |
| 2026 Avg. | 156 | 339 | 83 | 288 |
| 2026 H | 163 | 359 | 90 | 339 |
| 2026 L | 148 | 319 | 75 | 237 |

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

The 2026 household projections project growth in all household sizes except for 3-person households in Bow Island and the County of Forty Mile.

In Bow Island, 1-person households are expected to have the largest growth, with a projection of 173 households, up by 8 (1.0%) from 2021. Two-person households are also expected to grow, to 236 households, up by 6 (0.5%) from 2021. Three-person households are expected to decline by 3 (0.9%), down to 67. Four-person households are projected to continue to grow, up by 8 (0.8%) to 218 households.

The largest household type increases in Bow Island are in the 1 and 4+ person households. Altogether, the projection shows that 22 new households will be established in Bow Island by 2026.

In the County of Forty Mile, 1-person households are projected to grow to 156, up by 1 (0.2%) by 2026. Two-person households are projected to grow by 4 (0.2%), up to 339. Three-person households are projected to decline by 2 (0.5%), to 83. Four-person households are projected to increase by 8 (0.6%), to 288.

The largest household type increase for the County of Forty Mile is projected to be in the 4+ households. Altogether, the projection shows that 15 new households will be established in the County by 2026.

3.10 Households and Family Income

Table 3.8 compares the median annual after-tax earnings for households in the County of Forty Mile and Bow Island between 2006 and 2021 with the Census Division and the Province. The earnings are inflation-adjusted (indexed to 2021), so wages can be compared side-by-side. Note: the 2011 data for the County of Forty Mile is not available due to being suppressed by Statistics Canada.

| Table 3.8 Household Median After-Tax Income, Study Area, 2006-2021 | | | | |
|--|----------------------|----------------|---------------|----------------|
| Year | Alberta | Inf. Adj. 2021 | Division No.1 | Inf. Adj. 2021 |
| 2006 | \$55,199.00 | \$71,686.94 | \$49,677.00 | \$64,515.52 |
| 2011 | \$68,086.00 | \$80,709.14 | \$56,633.00 | \$67,132.76 |
| 2016 | \$80,300.00 | \$88,972.40 | \$66,184.00 | \$73,331.87 |
| 2021 | \$83,000.00 | \$83,000.00 | \$71,500.00 | \$71,500.00 |
| Change from 2006 to 2021 | 50% | 16% | 44% | 11% |
| Year | County of Forty Mile | Inf. Adj. 2021 | Bow Island | Inf. Adj. 2021 |
| 2006 | \$45,338.00 | \$58,880.46 | \$46,430.00 | \$60,298.64 |
| 2011 | N/A | N/A | \$47,714.00 | \$56,560.18 |
| 2016 | \$71,104.00 | \$78,783.23 | \$60,224.00 | \$66,728.19 |
| 2021 | \$81,000.00 | \$81,000.00 | \$69,500.00 | \$69,500.00 |
| Change from 2006 to 2021 | 79% | 38% | 50% | 15% |

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

While the household earnings increased between 2006 and 2021 in all 4 regions, the County of Forty Mile had the greatest increase (38%) and wages there are comparable to Provincial wages. However, households in Bow Island are making below the other 3 areas.

Between 2016 and 2021, household earnings for the County of Forty Mile increased from \$78,783.23 to \$81,000.00 (in 2021 dollars), an increase of 2.8%.

Between 2016 and 2021, household earnings for Bow Island increased from \$66,728.19 to \$69,500.00 (in 2021 dollars), an increase of 4.2%.

Individual after-tax income, shown in **Table 3.9**, shows a similar trend as household earnings, with an increase in individual earnings in all 4 areas between the recent census periods.

Individuals in Bow Island in 2021 were making \$4,400.00 less than the Provincial median amount, while Census Division and the County individuals were making \$2,800.00 less.

Between 2016 and 2021, individual earnings for the County of Forty Mile increased from \$36,377.86 to \$37,600.00 (in 2021 dollars), an increase of 3.4%.

| Table 3.9 Individual Median After-Tax Income, Study Area, 2006-2021 | | | | |
|--|----------------------|----------------|---------------|----------------|
| Year | Alberta | Inf. Adj. 2021 | Division No.1 | Inf. Adj. 2021 |
| 2006 | \$26,010.00 | \$33,779.19 | \$24,158.00 | \$31,373.99 |
| 2011 | \$32,847.00 | \$38,936.83 | \$28,953.00 | \$34,320.89 |
| 2016 | \$38,067.00 | \$42,178.24 | \$33,709.00 | \$37,349.57 |
| 2021 | \$40,400.00 | \$40,400.00 | \$37,600.00 | \$37,600.00 |
| Change from 2006 to 2021 | 55% | 20% | 56% | 20% |
| Year | County of Forty Mile | Inf. Adj. 2021 | Bow Island | Inf. Adj. 2021 |
| 2006 | \$21,286.00 | \$27,644.13 | \$19,954.00 | \$25,914.26 |
| 2011 | N/A | N/A | \$26,523.00 | \$31,440.36 |
| 2016 | \$32,832.00 | \$36,377.86 | \$29,920.00 | \$33,151.36 |
| 2021 | \$37,600.00 | \$37,600.00 | \$36,000.00 | \$36,000.00 |
| Change from 2006 to 2021 | 77% | 36% | 80% | 39% |

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

3.11 Income Distribution by Gender

Figures 3.12 and 3.13 compare female and male income distributions across the Study Area. As both figures show, the differences in income distribution within the Study Area are minimal, although it is noteworthy that the largest differences can be found on the extremely high and low ends of the income spectrum.

Figure 3.12 Female Individual Income Distribution, Study Area, 2021

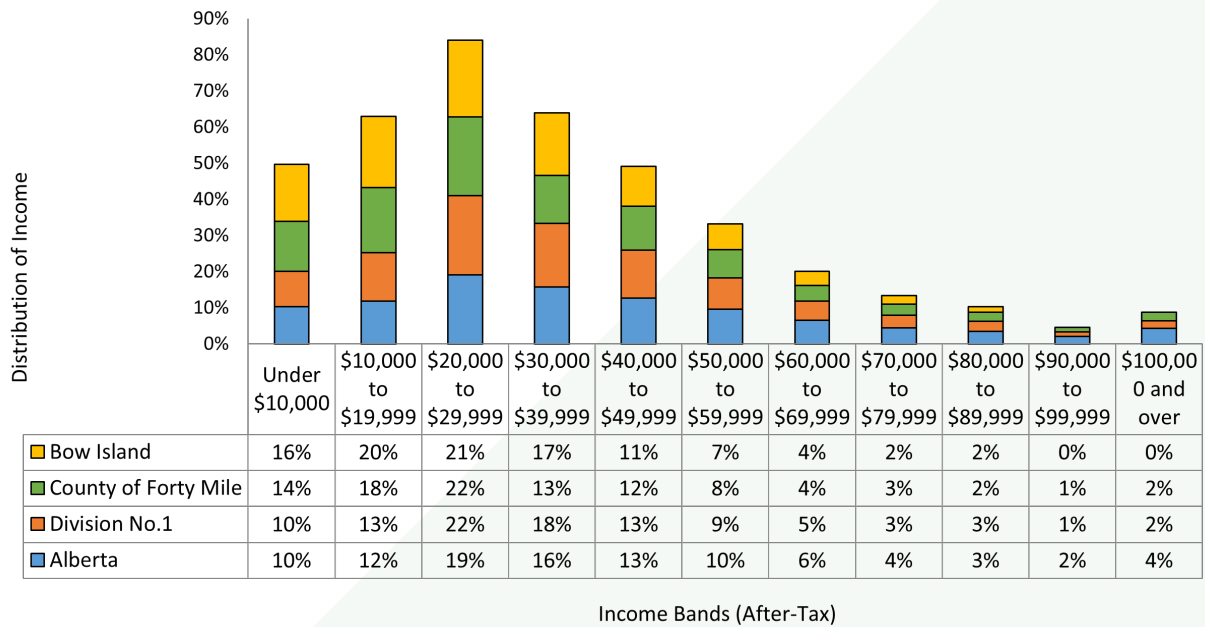
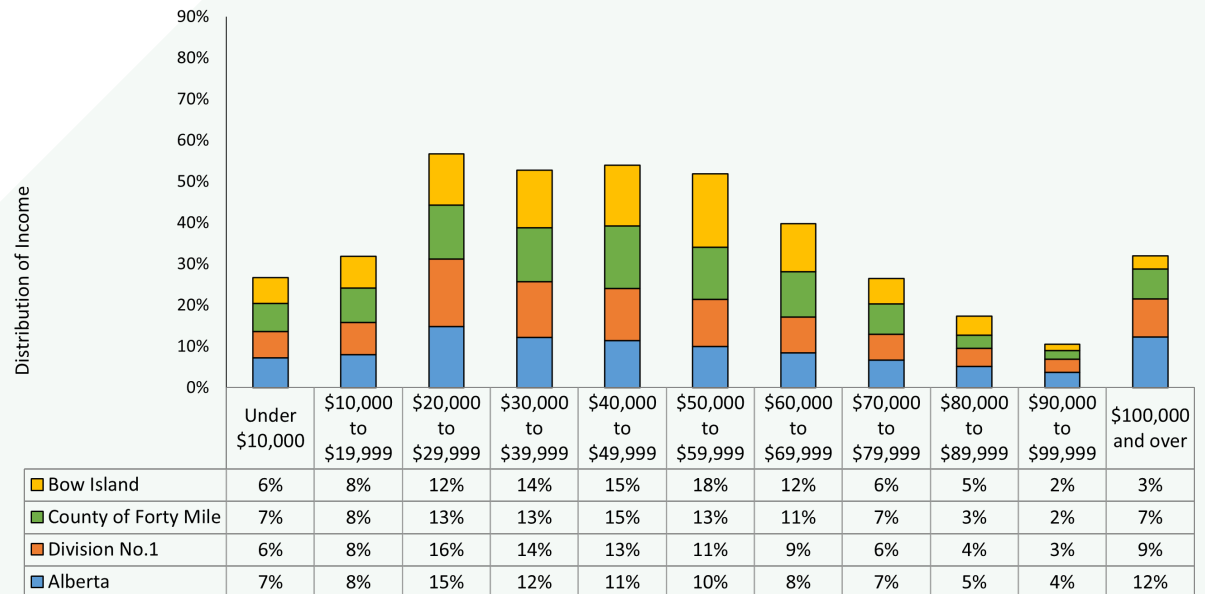


Figure 3.13 Male Individual Income Distribution, Study Area, 2021



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

Comparing female and male earnings for 2021 shows that a greater proportion of males are high-income earners than females. The largest income gaps (in favour of males) are in the \$100,000 and over group and in the under \$10,000 group (in favour of females).

The largest income group for females in Bow Island is under \$29,999; most males are making between \$30,000 to \$49,999.

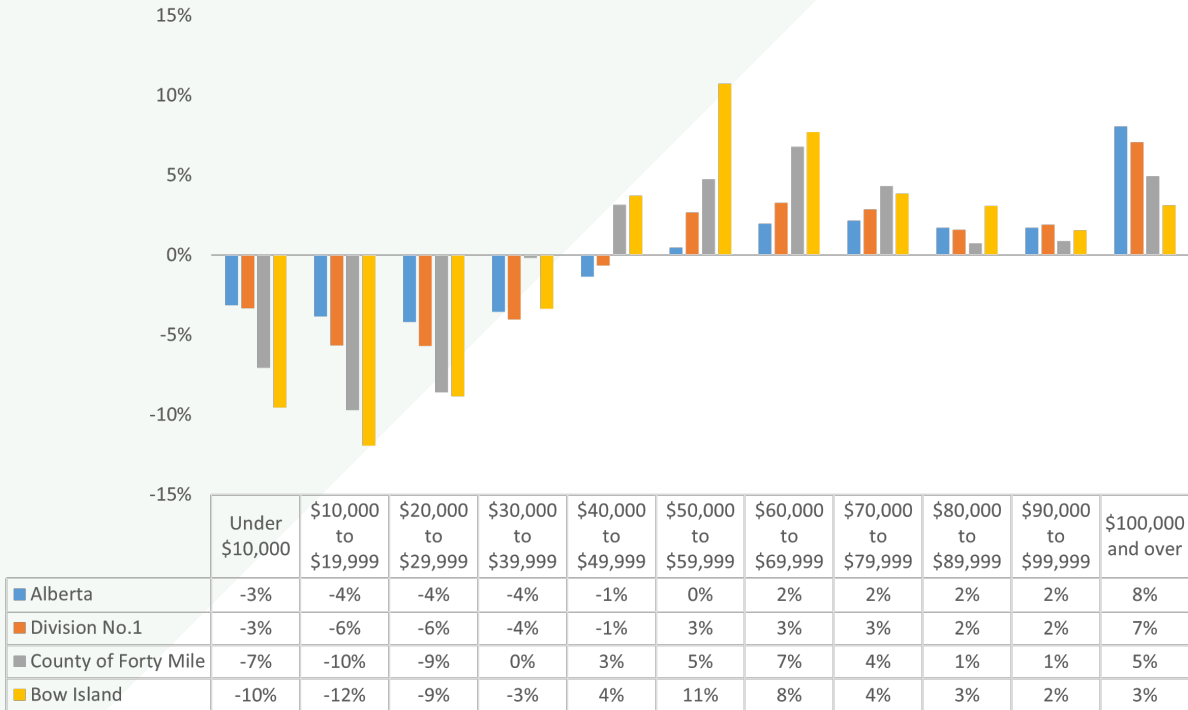
The largest income group for females in the County of Forty Mile is under \$29,999; the largest for males is \$20,000 to \$49,999.

Figure 3.14 shows the percentage difference in income distribution for males and females in the Study Area.

In Bow Island, the largest difference between males and females is -12.0% in the income group \$20,000 to \$29,999. This means that women make 12% less than men in this income group. In fact, in all income groups below \$60,000, women make between 9% and 12% less than their male counterparts.

Conversely, in the County of Forty Mile, in the income groups below \$60,000, women make between 0% and 10.0% less than men.

Figure 3.14 Percentage Difference (Male-Female) in Income, Study Area, 2021



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

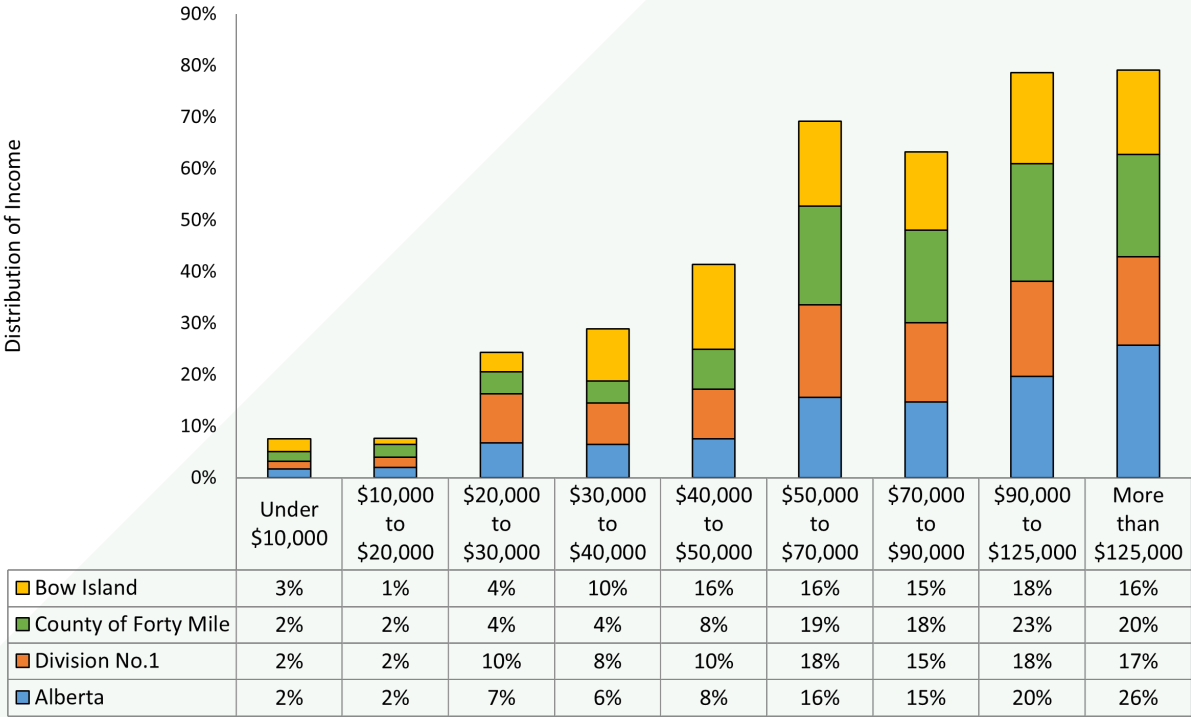
3.12 Household Income Distribution

Figure 3.15 compares the after-tax income distribution across the Study Area.

As reflected in the household earnings distributions, the differences between Bow Island and the County of Forty Mile are minimal. The largest gap between Bow Island and the County of Forty Mile is an 8% difference at the \$40,000 to \$50,000 mark. The largest gap between Bow Island and Division No.1 is a 6% difference at the \$40,000 to \$50,000 and the \$20,000 to \$30,000 mark. The largest gap between the County of Forty Mile and Division No.1 is a 6% difference at the \$20,000 to \$30,000 mark.

However, the province of Alberta far surpasses the rest of the study area at the \$125,000 and above mark, with 26% of households at that level compared to 16%-20%.

Figure 3.15 Household Income Distribution, Study Area, 2021



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

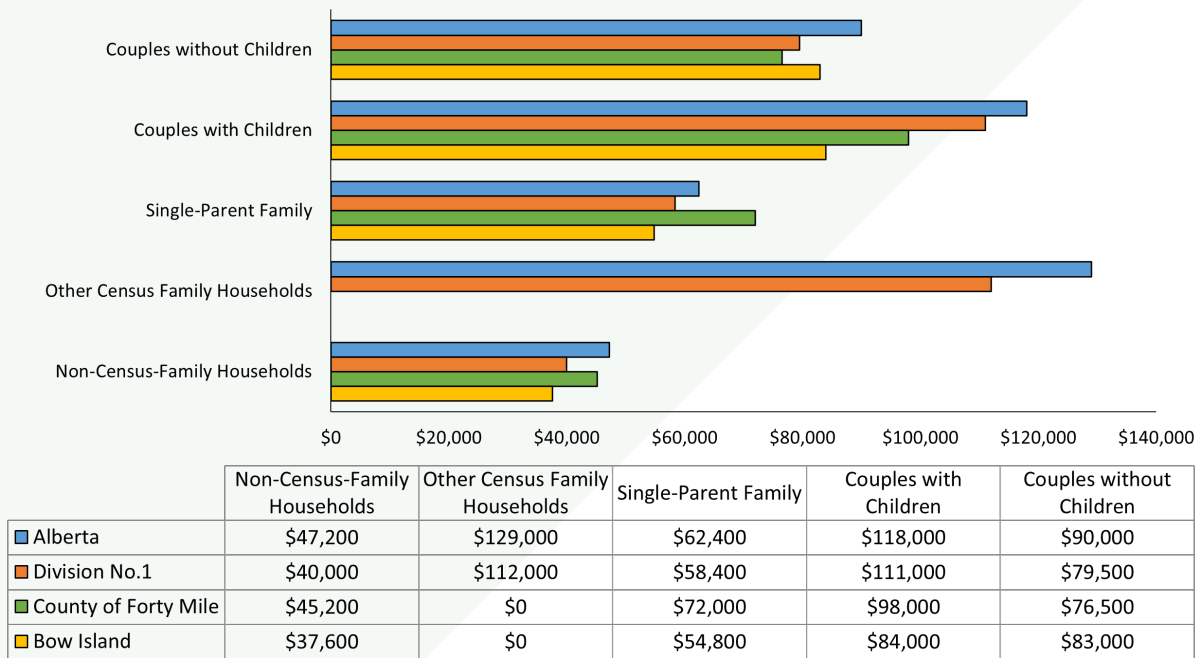
Figure 3.16 compares after-tax median incomes of family types across the Study Area in 2016 and 2021.

Bow Island has a lower family income than the rest of the Study Area, except for Couples Without Children.

The County of Forty Mile has higher family incomes than Bow Island and the Census Division, but they are lower than the Provincial average, except for single-parent families.

As of the 2021 Census, there were no “other census family households” recorded in Bow Island and County of Forty Mile, or the numbers were too low and were suppressed due to privacy concerns. Other census family households refer to households with additional persons and multiple-census-family households.

Figure 3.16 Family Income, Study Area, 2021



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

3.13 Low-income Measures – Families and Households

The Low-Income Measure (LIM) is an internationally recognized calculation to determine the number of persons or households in an area that may be classified as low-income. Because LIM uses the number of people in the household in the calculation, only household types are shown in LIM tables.

Figure 3.17 illustrates the LIM (after-tax) of one and two-person households in the Study Area.



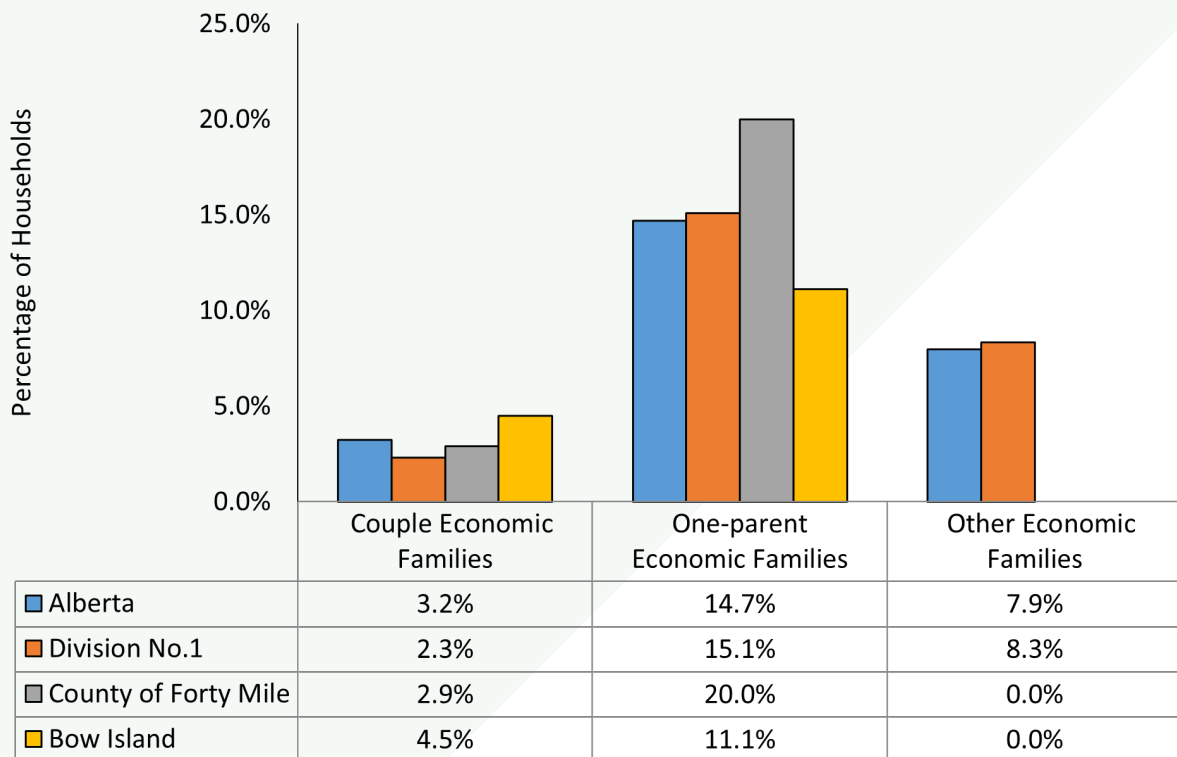
Data source: Statistics Canada Census Profile 2021

The Low-Income Measure table shows that the Census Division, the County and Bow Island all have a slightly higher rate than the province for all one-person households. This is also true of two+ person households, except that Bow Island’s LIM rate is double that of the other areas.

Low-Income Cut-offs (LICO) are measures that look at thresholds, as calculated by Statistics Canada, which determine the point at which a family or person devotes a larger-than-average amount of their income to necessities. The thresholds represent income levels at which these families or persons were expected to spend 30.0% or more of their after-tax income than average on food, shelter, and clothing.

Figure 3.18 is the LICO (after-tax) comparison of the Study Area for 2016. This data is from 2016 as 2021 is not available and is meant to only show the LICO for 2016 and can not be used to make conclusions.

Figure 3.18 Low-Income Cut-Offs (After-Tax), Study Area, 2016



Data source: Statistics Canada Census Profile 2016

3.14 Low-Income Measures – Individuals

Tables 3.10 and **3.11** summarize the individual low-income data for the study area using the LIM and LICO measures.

Table 3.10 shows that the LIM is more prevalent in Bow Island as compared to the rest of the Study Area.

In Bow Island, all age groups are more affected by low income than the provincial numbers, but residents under 5 years of age and 65 years and older are the most affected. Furthermore, almost 45.0% of residents under the age of 17 are affected by low income in Bow Island, compared to numbers in the 20.0% range in the other 3 areas.

In the County of Forty Mile, low-income rates are comparable to the province and the Census Division, with residents 65 years and over the most likely to be affected by low income in the County.

| Table 3.10 Low-Income Measure (LIM) After-Tax, Study Area, 2021 | | | | | | | | |
|---|---------------|-------|---------------|-------|----------------------|-------|---------------|-------|
| Age | Alberta | | Division No.1 | | County of Forty Mile | | Bow Island | |
| | In low-Income | % | In low-Income | % | In low-Income | % | In low-Income | % |
| 0 to 5 years | 36,250 | 12.0% | 740 | 14.3% | 25 | 8.5% | 65 | 24.5% |
| 6 to 17 years | 70,880 | 10.9% | 1,505 | 12.2% | 70 | 12.6% | 80 | 20.3% |
| 18 to 24 years | 32,065 | 9.4% | 630 | 10.2% | 15 | 7.3% | 35 | 17.9% |
| 25 to 54 years | 129,190 | 7.3% | 2,505 | 8.4% | 70 | 8.5% | 90 | 14.3% |
| 55 to 64 years | 52,540 | 9.9% | 1,365 | 11.9% | 40 | 11.4% | 40 | 17.0% |
| 65 years and over | 61,890 | 10.6% | 1,735 | 11.7% | 50 | 13.2% | 40 | 18.2% |

Data source: Statistics Canada Census Profile 2021

When reviewing the LICO measures (**Table 3.11**), residents in Bow Island and the County of Forty Mile perform slightly better than the other study areas. When looking at LIM and LICO measures together, residents in Bow Island are affected by low income, but at a less severe level than other residents in Alberta.

Table 3.11 Low-Income Cut-Offs After-Tax, Study Area, 2021

| Age | Alberta | | Division No.1 | | County of Forty Mile | | Bow Island | |
|-------------------|---------------|-------|---------------|------|----------------------|------|---------------|------|
| | In Low-Income | % | In Low-Income | % | In Low-Income | % | In Low-Income | % |
| 0 to 5 years | 13,945 | 4.7% | 190 | 3.7% | 5 | N/A | 10 | N/A |
| 18 to 64 years | 130,620 | 5.0% | 1,885 | 4.0% | 45 | 3.1% | 35 | 3.4% |
| 65 years and over | 14,155 | 2.4% | 220 | 1.5% | 10 | 2.5% | 0 | N/A |
| Totals | 158,720 | 12.1% | 2,295 | 9.2% | 50 | 5.6% | 45 | 3.4% |

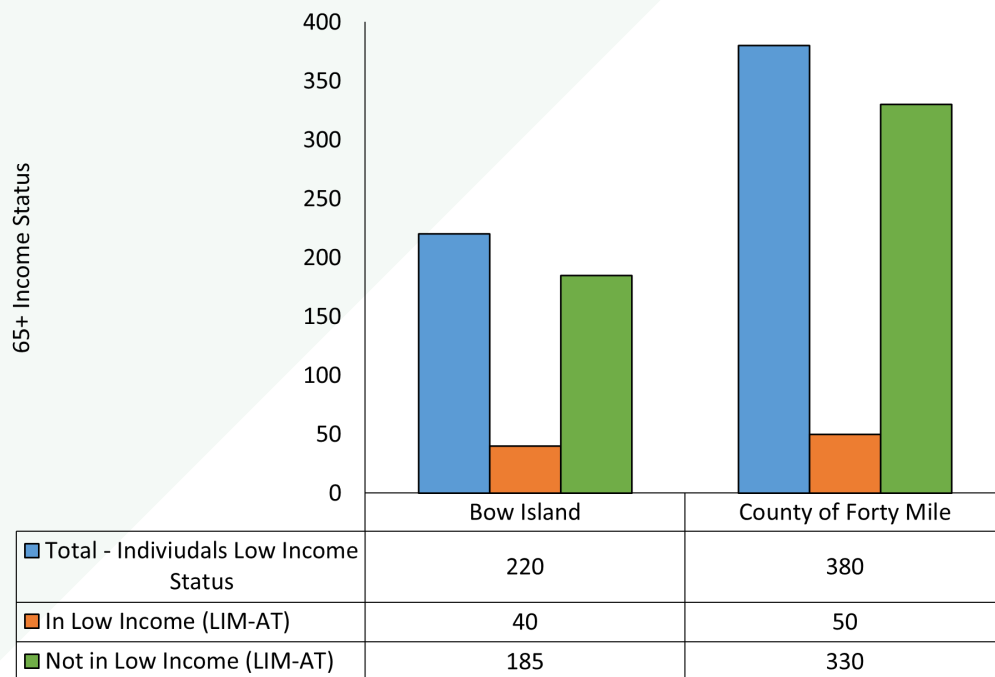
Data source: Statistics Canada Census Profile 2021

N/A means data has been suppressed by StatsCan.

3.15 Low-Income Measures – Seniors 65+

Figure 3.19 shows the total number of seniors experiencing after-tax low income compared to seniors not experiencing low income.

Figure 3.19 Low-Income Measure (LIM) after-tax for Seniors, Study Area, 2021



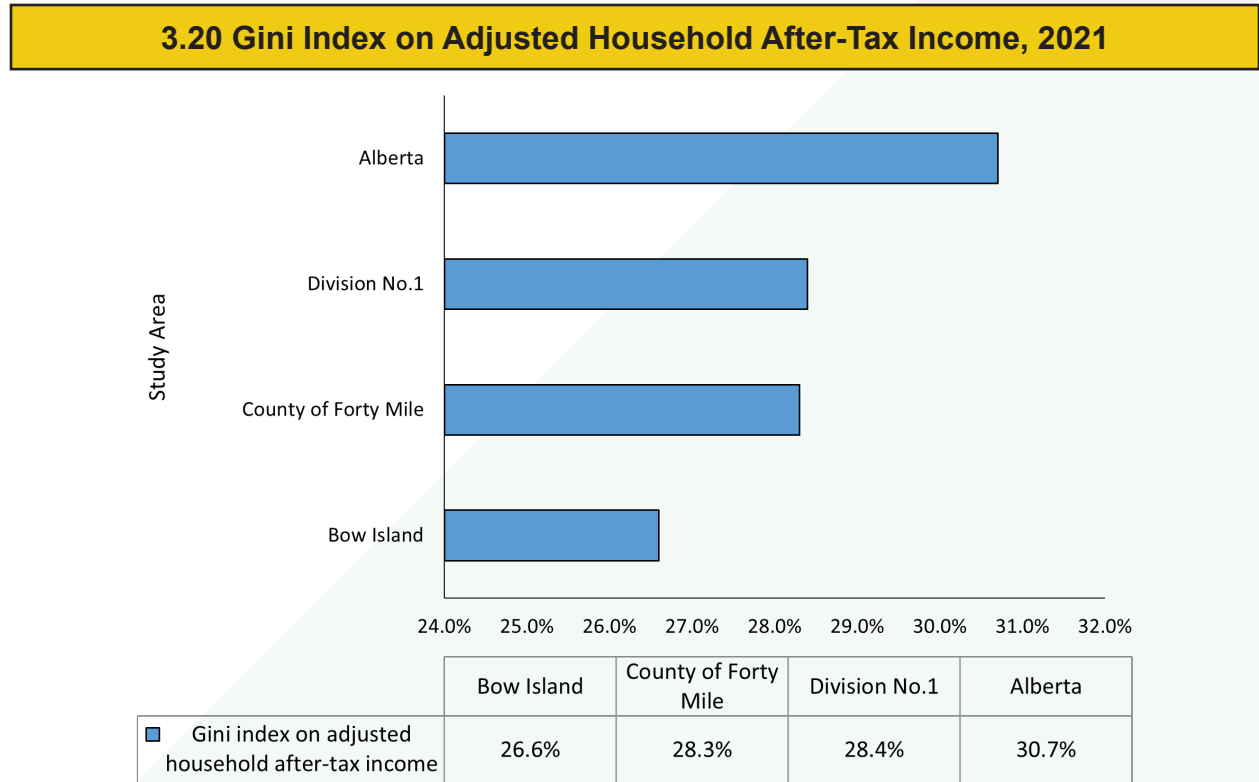
Data source: Statistics Canada Census Profile 2021

In Bow Island, there are 40 residents (18.2%) aged 65+ who are experiencing low income, while the County has 50 residents (13.2%) experiencing this situation in that age group.

3.16 Gini Index

The Gini Index measures income distribution and is used to assess the extent to which income is distributed equally among the population. On the Gini Index 0 represents perfect equality while an index of 1 (or 100%) implies perfect inequality. A higher Gini number indicates that high-income individuals receive a larger percentage of the total population's income. In provinces with a higher Gini Index rating, there are usually higher levels of household debt.

Figure 3.20 shows the Gini Index on adjusted households' after-tax income.



Data source: Statistics Canada Census Profile 2021

The Gini Index ratings for Bow Island (26.6%), the County (28.3%) and the Census Division (28.4%) are comparable. These ratings correspond with a relatively reasonable income gap, also referred to as relative equality, and are indicative of a fairly equal income distribution in the population. It is interesting to note that all 3 areas have a lower Gini Index rating than the Province.

3.17 Demand Tables – Families

Combining data on the number of families with a certain number of children of different age groups and the national occupancy standards creates a table of bedroom demand. The information from this section will be used in the Gap Analysis Section 6 Demand of Bedroom Versus Supply.

Tables 3.12 and **3.13** show the minimum and maximum number of bedrooms required to satisfy the family demand, based on family size and the age of the children.

Table 3.12 shows this information, specific to couple census families with children, whereas Table 3.13 is for single-parent families.

The 2021 data is shown as a projection because the data was not available as of Summer 2023. The projections are based on a ratio of the 2016 and 2021 family-type totals.

Since a single-parent family or census family with children would either have a minimum of one child and either one or two parents, by occupancy standards, a 1-bedroom dwelling is not sufficient for either type of family, which is why the max and or min is shown as 0 in the table. Bedroom requirements for census couples without children would classify as a 2-person household and are included in the bedroom demand for households (**Section 3.18**).

| Table 3.12: Couple Census Family Bedroom Demand, 2021 Projections | | | | |
|--|------------|------------|------------|------------|
| Bow Island | | | | |
| | 1 Bedrooms | 2 Bedrooms | 3 Bedrooms | 4 Bedrooms |
| Max | 0 | 120 | 150 | 115 |
| Min | 0 | 85 | 125 | 20 |
| County of Forty Mile | | | | |
| | 1 Bedrooms | 2 Bedrooms | 3 Bedrooms | 4 Bedrooms |
| Max | 0 | 158 | 237 | 158 |
| Min | 0 | 84 | 192 | 15 |
| Table 3.13: Single-Parent Family Bedroom Demand, 2021 Projections | | | | |
| Bow Island | | | | |
| | 1 Bedrooms | 2 Bedrooms | 3 Bedrooms | 4 Bedrooms |
| Max | 0 | 44 | 28 | 17 |
| Min | 0 | 28 | 11 | 6 |
| County of Forty Mile | | | | |
| | 1 Bedrooms | 2 Bedrooms | 3 Bedrooms | 4 Bedrooms |
| Max | 0 | 25 | 20 | 10 |
| Min | 0 | 20 | 15 | 5 |

Data source: Statistics Canada Census Profile 2021

The Canadian National Occupancy Standards outline suitable housing criteria as follows:

- A maximum of 2 persons per bedroom.
- Household members, living as part of a married or common-law couple, share a bedroom with their spouse or common-law partner.
- Single parents have a separate bedroom from their children.
- Household members aged 18 or over have a separate bedroom, except those living as part of a married or common-law couple.
- Household members under 18 years of age of the same sex may share a bedroom, except for single parents and those living as part of a married or common-law couple.
- Household members under 5 years of age of the opposite sex may share a bedroom if doing so would reduce the number of required bedrooms.

3.18 Demand Tables – Households

The demand tables by household size provide a more general estimate of the bedroom demand and fill in the family type gaps, such as one-person households (which by Statistics Canada’s definition, is not a family).

| Table 3.14 Household Size Bedroom Demand, 2021 | | | | |
|--|-----------|-----------|-----------|-----------|
| Bow Island | | | | |
| | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
| Max | 395 | 380 | 150 | 210 |
| Min | 165 | 0 | 0 | 130 |
| County of Forty Mile | | | | |
| | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
| Max | 490 | 520 | 185 | 280 |
| Min | 155 | 0 | 0 | 180 |

Data source: Statistics Canada Census Profile 2021

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

3.19 Conclusions to the Demand Section

The data from the Housing Demand Section resulted in the following insights into the profile for Bow Island and the County of Forty Mile.

Bow Island key findings:

- The Town of Bow Island has a population of 2,026 as of 2022, which is an increase of 21 people (1.0%) since 2021.
- Bow Island saw 1-year migrants decrease from 335 (18.1%) in 2016 to 155 (8.4%) in 2021.
- In 2021, 975 (48.7%) of the residents in Bow Island were under the age of 25.
- Residents 65 years and older made up 296 (14.8%) of the Bow Island population in 2021.
- The Town of Bow Island has seen a decrease of 10 (0.8%) for couples without children at home between 2016 and 2021. Single-parent families and couples with children remained the same between 2016 and 2021.
- The Town of Bow Island saw an increase in the number of 30 1-person, 10 2-person, and 25 4+ people households and a decrease of 20 in 3-person households from 2016 to 2021.
- 40 (18.2%) residents 65 years and over living in Bow Island are affected by low income.
- 65 (24.5%) residents 0 to 5 years of age are affected by low income in Bow Island.

County of Forty Mile key findings:

- The County of Forty Mile has a population of 3,860 as of 2022, an increase of 97 people (2.6%) since 2021.
- The County of Forty Mile saw 1-year migrants decrease from 195 (7.6%) in 2016 to 155 (6.1%) in 2021.
- The County of Forty Mile has seen a decrease of 5 (0.3%) between 2016 and 2021, for couples with children at home. Couples without children at home decreased by 25 (1.5%) and single parents did not change between 2016 and 2021.
- Forty Mile County saw a decrease of 10 in 2-person, 15 in 3-person and 4+ person households stayed the same from 2016 to 2021.
- 50 (13.2%) residents 65 years and over living in the County of Forty Mile are affected by low income.

Study Area key findings:

- The 2021 Indigenous populations in Bow Island and the County comprise 25 and 40 residents respectively.
- Alberta Health projects that the population of the health zone (County of Forty Mile and Bow Island) will increase by 1% annually, to reach a population of approximately 8,921 residents by 2051.
- In the County of Forty Mile, 492 (13.0%) of residents were over the age of 65 in 2021.
- By 2051, Alberta Health projects that there will be 1,178 residents over the age of 65 in the Study Area.
- By 2051, Alberta Health projects that there will be 121 residents over the age of 90.

4 Housing Supply

4.1 Introduction

The Housing Supply section profiles the current housing inventory of Bow Island and the County of Forty Mile. Examining the Housing Supply data allows analysis of Housing Supply versus Housing Demand, and will identify any gaps in the current housing environment. The Housing Supply section examines the owner/renter universe, number of dwelling types, age of dwellings, value of dwellings, and vacancy rates.

4.2 Current Housing Environment

Housing in both Bow Island and the County of Forty Mile is dominated by single detached homes, whether owned or rented

In Bow Island, 95.7% of homeowners live in single detached homes, 2.1% live in row houses and 2.1% live in mobile dwellings. In the County of Forty Mile, 95.0% of homeowners live in single detached homes and 5.0% live in moveable dwellings. Compared with Provincial numbers, both Bow Island and the County have significantly more people in owner-occupied dwellings.

Renters in Bow Island also primarily live in single detached homes (55.3%), while another 21.1% live in apartments or flats in duplexes, followed by 18.4% in semi-detached homes, and 5.3% in moveable dwellings. In the County of Forty Mile, 90.6% of renters live in single detached homes and 9.4% live in moveable dwellings.

Tables 4.1 and **4.2** summarize the ownership and rental dwelling types from the 2021 Census.

| Table 4.1 Owner Housing Universe, Study Area, 2021 | | | | |
|---|-----------------------------|---------------|----------------------|---------------|
| | Alberta | Share | Division No.1 | Share |
| Single-detached house | 873,285 | 75.4% | 20,110 | 81.5% |
| Apartment that has five or more storeys | 18,455 | 1.6% | 10 | 0.0% |
| Semi-detached house | 71,270 | 6.2% | 870 | 3.5% |
| Row house | 69,590 | 6.0% | 615 | 2.5% |
| Apartment or flat in a duplex | 17,900 | 1.5% | 195 | 0.8% |
| Apartment fewer than five storeys | 69,960 | 6.0% | 1,820 | 7.4% |
| Other single-attached house | 560 | 0.0% | 10 | 0.0% |
| Movable dwelling | 36,480 | 3.2% | 1,030 | 4.2% |
| Total | 1,157,500 | 100.0% | 24,660 | 100.0% |
| | County of Forty Mile | Share | Bow Island | Share |
| Single-detached house | 665 | 95.0% | 450 | 95.7% |
| Apartment that has five or more storeys | 0 | 0.0% | 0 | 0.0% |
| Semi-detached house | 0 | 0.0% | 0 | 0.0% |
| Row house | 0 | 0.0% | 10 | 2.1% |
| Apartment or flat in a duplex | 0 | 0.0% | 0 | 0.0% |
| Apartment fewer than five storeys | 0 | 0.0% | 0 | 0.0% |
| Other single-attached house | 0 | 0.0% | 0 | 0.0% |
| Movable dwelling | 35 | 5.0% | 10 | 2.1% |
| Total | 700 | 100.0% | 470 | 100.0% |

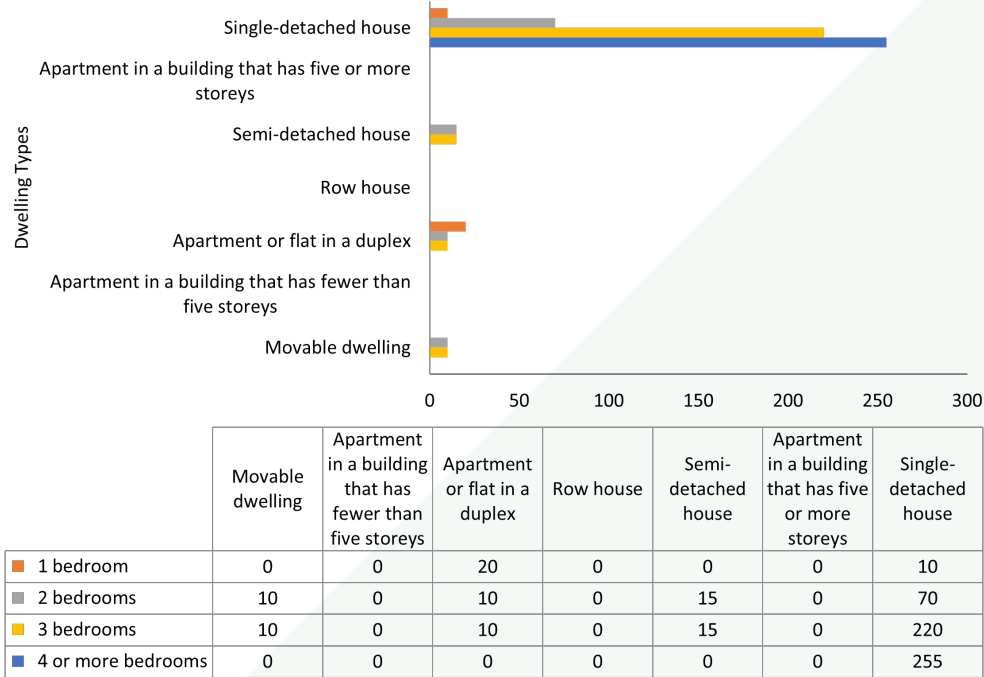
Data source: Statistics Canada Census Profile 2021

| Table 4.2 Renter Housing Universe, Study Area, 2021 | | | | |
|--|-----------------------------|---------------|----------------------|---------------|
| | Alberta | Share | Division No.1 | Share |
| Single-detached house | 112,355 | 24.2% | 2,820 | 30.8% |
| Apartment that has five or more storeys | 56,360 | 12.1% | 225 | 2.5% |
| Semi-detached house | 28,985 | 6.2% | 775 | 8.5% |
| Row house | 57,240 | 12.3% | 1,175 | 12.8% |
| Apartment or flat in a duplex | 24,550 | 5.3% | 335 | 3.7% |
| Apartment fewer than five storeys | 177,020 | 38.1% | 3,555 | 38.9% |
| Other single-attached house | 535 | 0.1% | 20 | 0.2% |
| Movable dwelling | 8,165 | 1.8% | 240 | 2.6% |
| Total | 465,221 | 100.0% | 9,145 | 100.0% |
| | County of Forty Mile | Share | Bow Island | Share |
| Single-detached house | 145 | 90.6% | 105 | 55.3% |
| Apartment that has five or more storeys | 0 | 0.0% | 0 | 0.0% |
| Semi-detached house | 0 | 0.0% | 35 | 18.4% |
| Row house | 0 | 0.0% | 0 | 0.0% |
| Apartment or flat in a duplex | 0 | 0.0% | 40 | 21.1% |
| Apartment fewer than five storeys | 0 | 0.0% | 0 | 0.0% |
| Other single-attached house | 0 | 0.0% | 0 | 0.0% |
| Movable dwelling | 15 | 9.4% | 10 | 5.3% |
| Total | 160 | 100.0% | 190 | 100.0% |

Data source: Statistics Canada Census Profile 2021

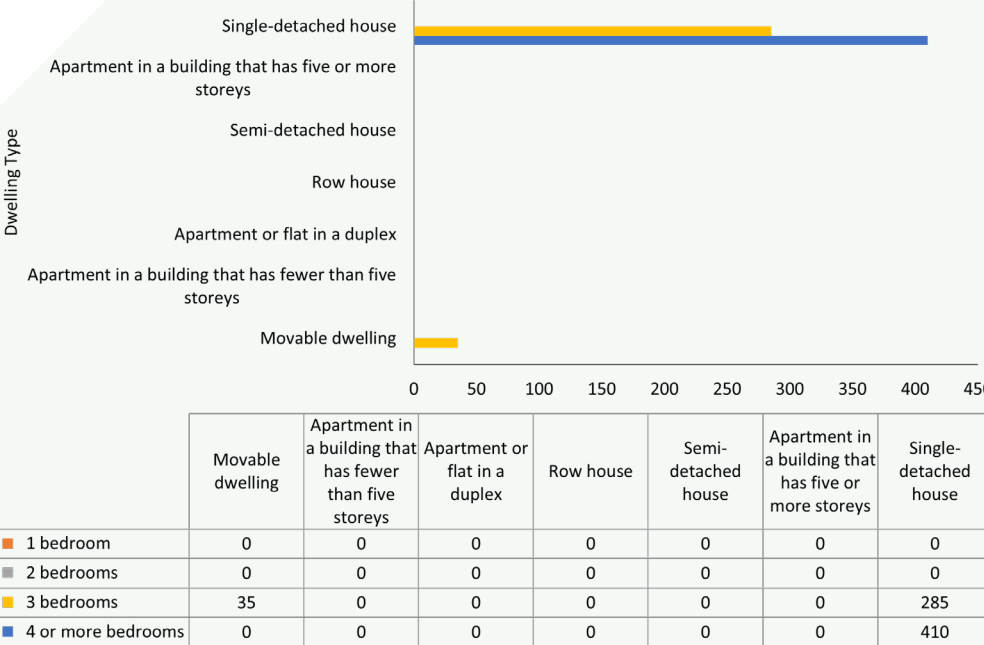
Figures 4.1.1-2 further show that there is a diverse selection of bedroom options for residents in Bow Island and the County of Forty Mile. Overall, 3 to 4+ bedroom houses are the most common dwelling types for both Bow Island and the County.

Figure 4.1.1 Number of Bedrooms by Dwelling Type, Bow Island, 2021



Data source: Statistics Canada Census Profile 2021

Figure 4.1.2 Number of Bedrooms by Dwelling Type, County of Forty Mile, 2021

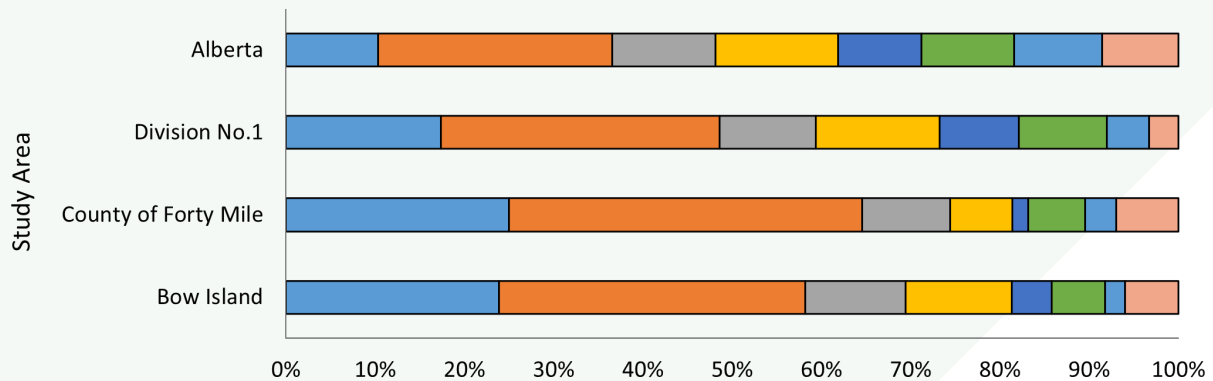


Data source: Statistics Canada Census Profile 2021

Relative to Alberta and Census Division No.1, the largest number of homes built in Bow Island and the County of Forty Mile were built between 1960 to 1990. Since 2010 there have been 95 new dwellings built in Bow Island and 145 in the County.

The age of existing housing stock in the Study Area is shown in **Figure 4.2**.

Figure 4.2 Age of Dwellings, Study Area, 2021



| | Bow Island | County of Forty Mile | Division No.1 | Alberta |
|----------------|------------|----------------------|---------------|---------|
| 1960 or before | 160 | 215 | 5,880 | 168,930 |
| 1961 to 1980 | 230 | 340 | 10,540 | 428,650 |
| 1981 to 1990 | 75 | 85 | 3,660 | 188,545 |
| 1991 to 2000 | 80 | 60 | 4,675 | 224,315 |
| 2001 to 2005 | 30 | 15 | 3,005 | 152,835 |
| 2006 to 2010 | 40 | 55 | 3,325 | 168,905 |
| 2011 to 2015 | 15 | 30 | 1,605 | 161,095 |
| 2016 to 2021 | 40 | 60 | 1,115 | 139,935 |

Share of Dwellings

Data source: Statistics Canada Census Profile 2021

4.3 Ownership Dwelling Values

The median values of dwellings in Bow Island and the County of Forty Mile are lower than the Provincial median value, as shown in **Table 4.3**. Due to the lack of owner-occupied dwellings with no or 1 bedroom in the County, they are shown as \$0.

The data in **Table 4.3** is from 2016 Census data because 2021 data is not yet available.

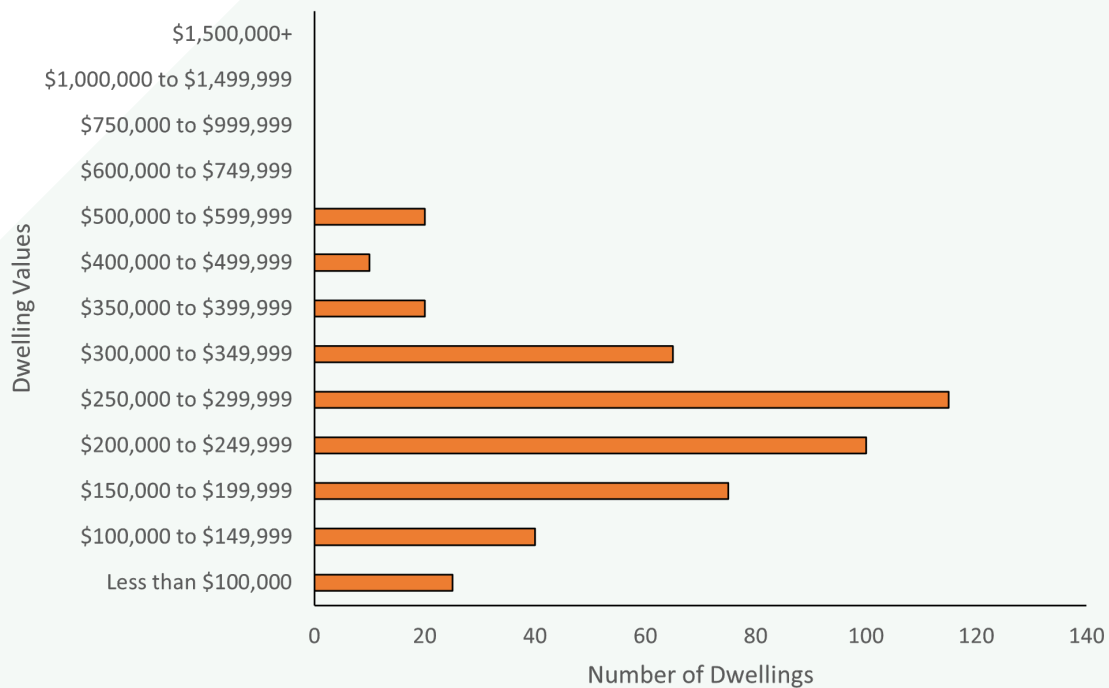
| Table 4.3 Median Value, Study Area, 2016 | | | | |
|--|-----------|---------------|----------------------|------------|
| | Alberta | Division No.1 | County of Forty Mile | Bow Island |
| No Bedrooms | \$250,739 | \$0 | \$0 | \$0 |
| 1 Bedroom | \$240,197 | \$160,021 | \$0 | \$0 |
| 2 Bedrooms | \$300,054 | \$200,611 | \$150,326 | \$165,075 |
| 3 Bedrooms | \$399,580 | \$264,345 | \$179,935 | \$210,682 |
| 4 or more bedrooms | \$449,734 | \$335,617 | \$269,382 | \$265,444 |

Data source: Statistics Canada Census Profile 2021

Figures 4.3.1-2 break down the distribution of owned dwellings by value.

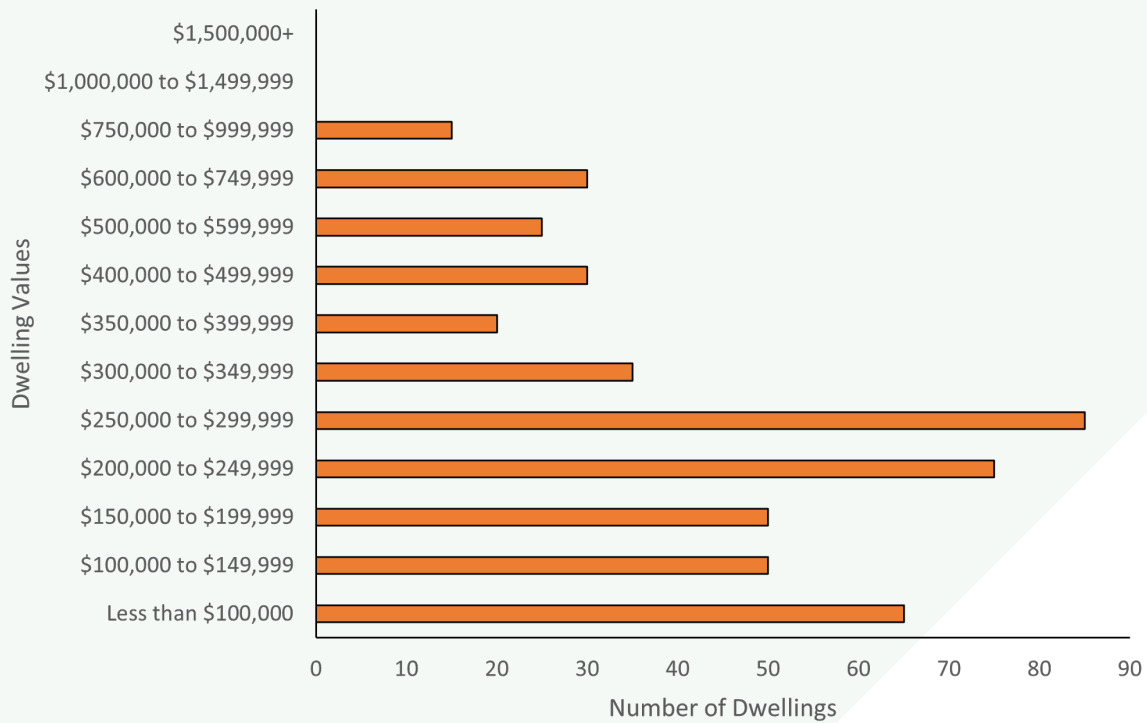
Most of the dwellings in Bow Island and the County of Forty Mile are in the \$200,000 to \$299,999 range.

Figure 4.3.1 Distribution of Homeowner Values, Bow Island 2021



Data source: Statistics Canada Census Profile 2021

Figure 4.3.2 Distribution of Homeowner Values, County of Forty Mile, 2021



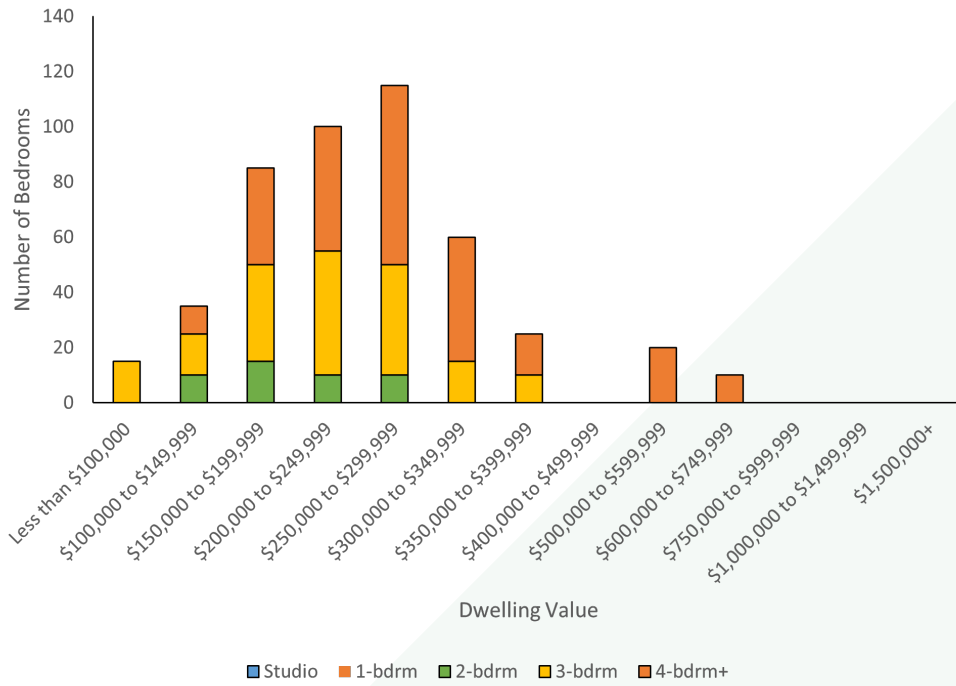
Data source: Statistics Canada Census Profile 2021

Figures 4.4.1-2 break down the distribution of owned dwellings by value and the number of bedrooms.

On average in Bow Island, most of the 2-bedroom homes are in the \$150,000 to \$199,999 range, most 3-bedroom homes fall in the \$200,000 to \$299,999 range, and most of the 4-bedroom homes are in the \$250,000 to \$299,999 range.

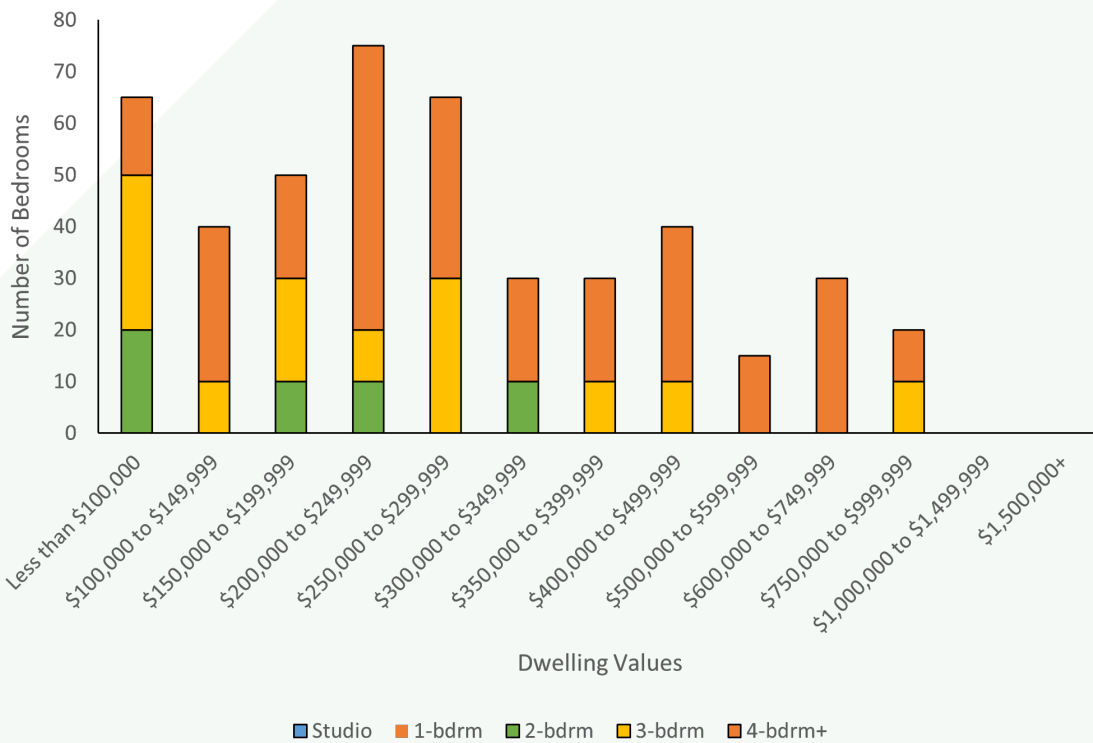
In the County of Forty Mile the average cost of a 2-bedroom home ranges below \$100,000, 3-bedroom homes on average range between \$250,000 to \$299,999, and 4-bedroom homes on average range between \$200,000 to \$249,999.

Figure 4.4.1 Distribution of Homeowner Values by Number of Bedrooms, Bow Island, 2021



Data source: Statistics Canada Census Profile 2021

Figure 4.4.2 Distribution of Homeowner Values by Number of Bedrooms, County of Forty Mile, 2021

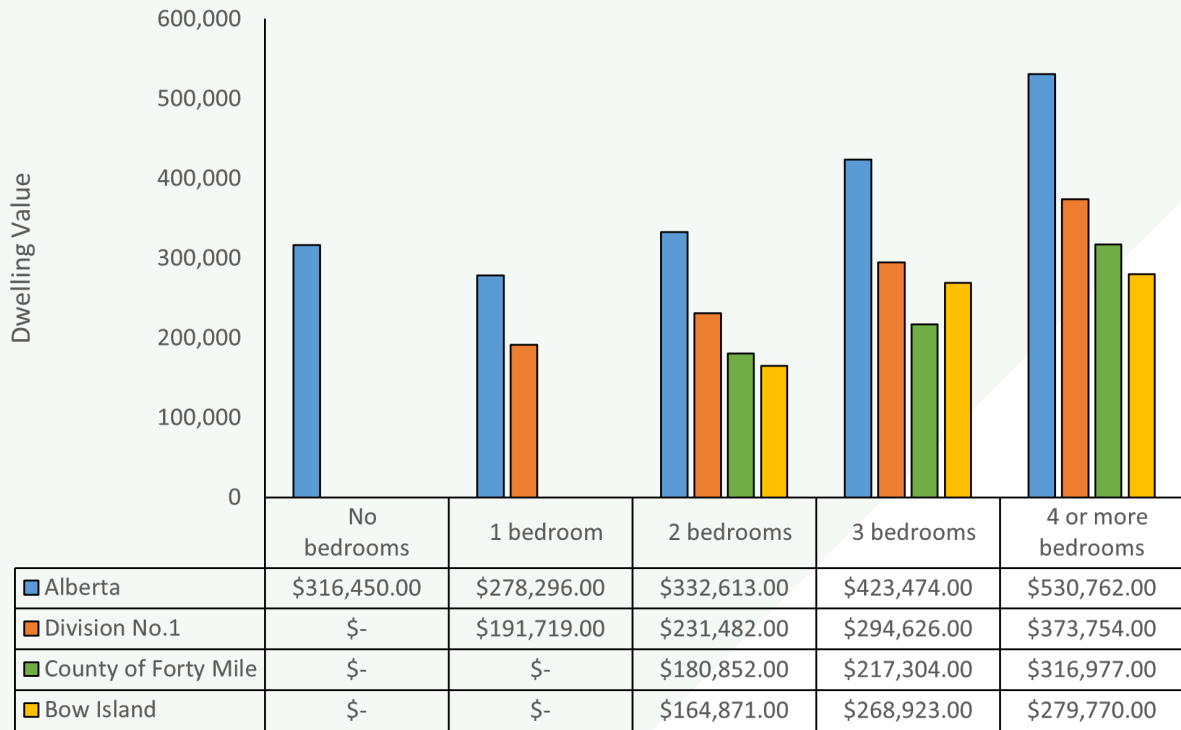


Data source: Statistics Canada Census Profile 2021

Figure 4.5 highlights the average dwelling value-based by bedroom type and compares Bow Island and the County to Alberta.

The average dwelling values for Bow Island and the County are lower than the provincial average.

Figure 4.5 Average Dwelling Value, Study Area, 2021

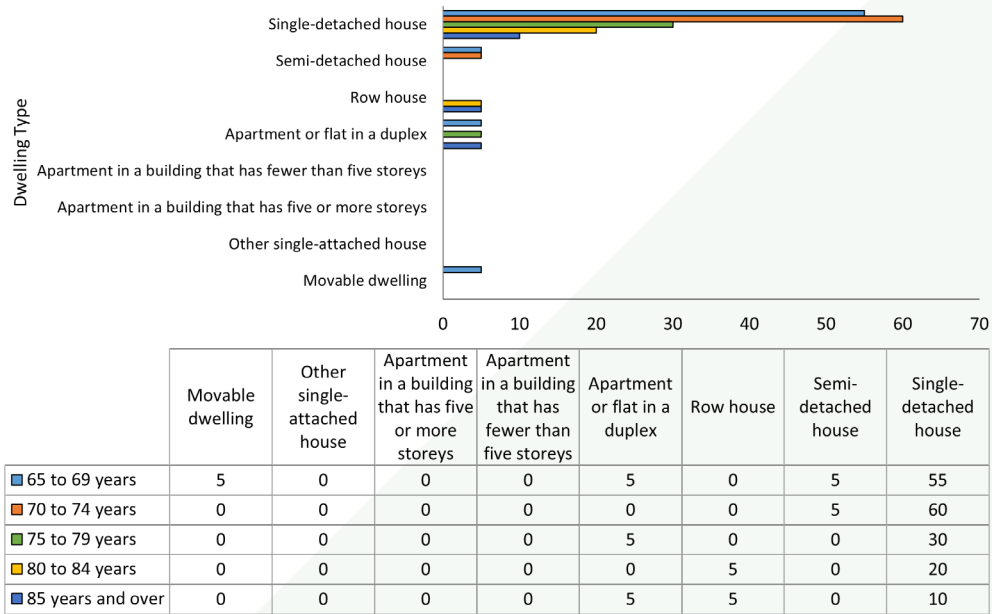


Data source: Statistics Canada Census Profile 2021

Figures 4.6.1-2 show the most common dwelling types that seniors occupy in Bow Island and the County of Forty Mile.

Most residents aged 65+ in Bow Island and the County of Forty Mile are living in single-detached homes.

Figure 4.6.1 Dwelling Types by Senior Age Groups, Bow Island, 2021



Data source: Statistics Canada Census Profile 2021

Figure 4.6.2 Dwelling Types by Senior Age Groups, County of Forty Mile, 2021



Data source: Statistics Canada Census Profile 2021

4.4 Rental Supply

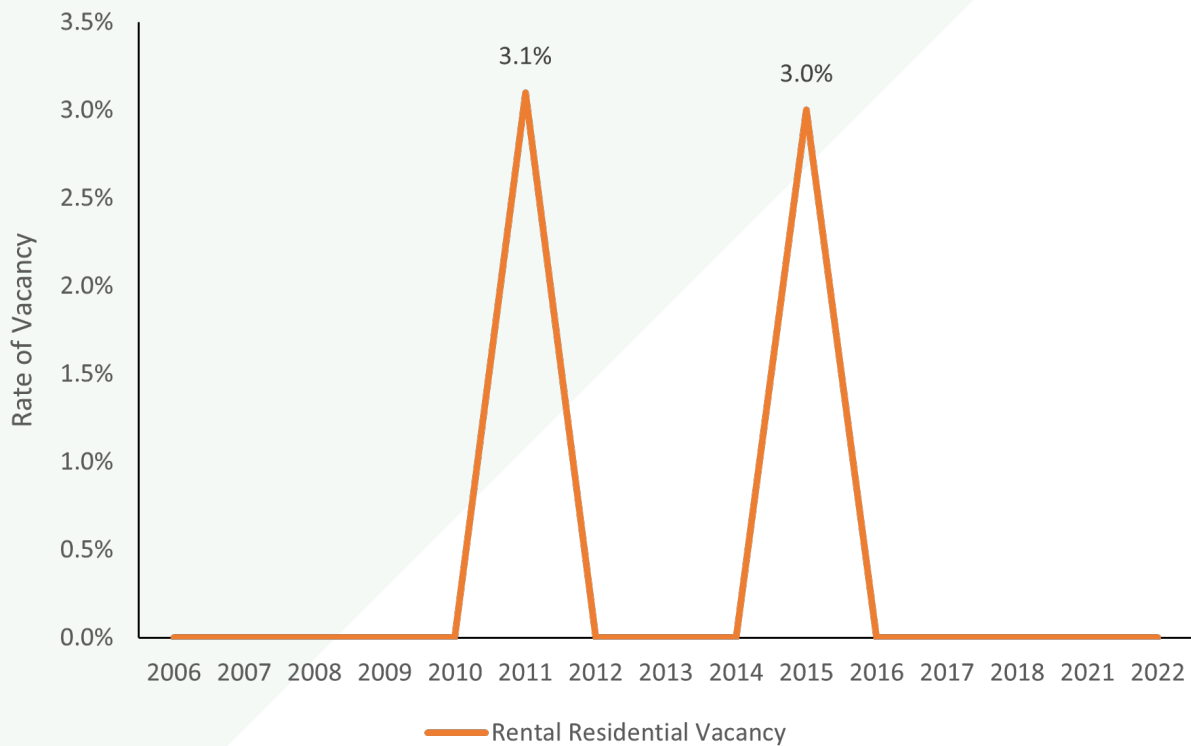
The source of this data comes from the Alberta Regional Dashboard, which uses information from the annual Alberta Vacancy Rental Survey. It looks at residential vacancy rates for units in non-subsidized rental buildings, containing three or more rental units. It does not consider secondary rentals such as suites in single-family homes.

The rental data available from the Alberta Vacancy Rental Survey for Bow Island is limited to 2014 to 2022; there is no data available for 2019 and 2020 due to the Covid-19 Pandemic.

Figure 4.7 shows the rental vacancy rates from the Alberta Vacancy Rental Survey for Bow Island.

The report shows the vacancy rate in Bow Island has been at 0.0% since 2016, likely due to the size and the low number of rental units in the community. The highest vacancy rate was 3.1% in 2011, which is still a very low rate.

Figure 4.7 Vacancy, Bow Island, 2004-2022

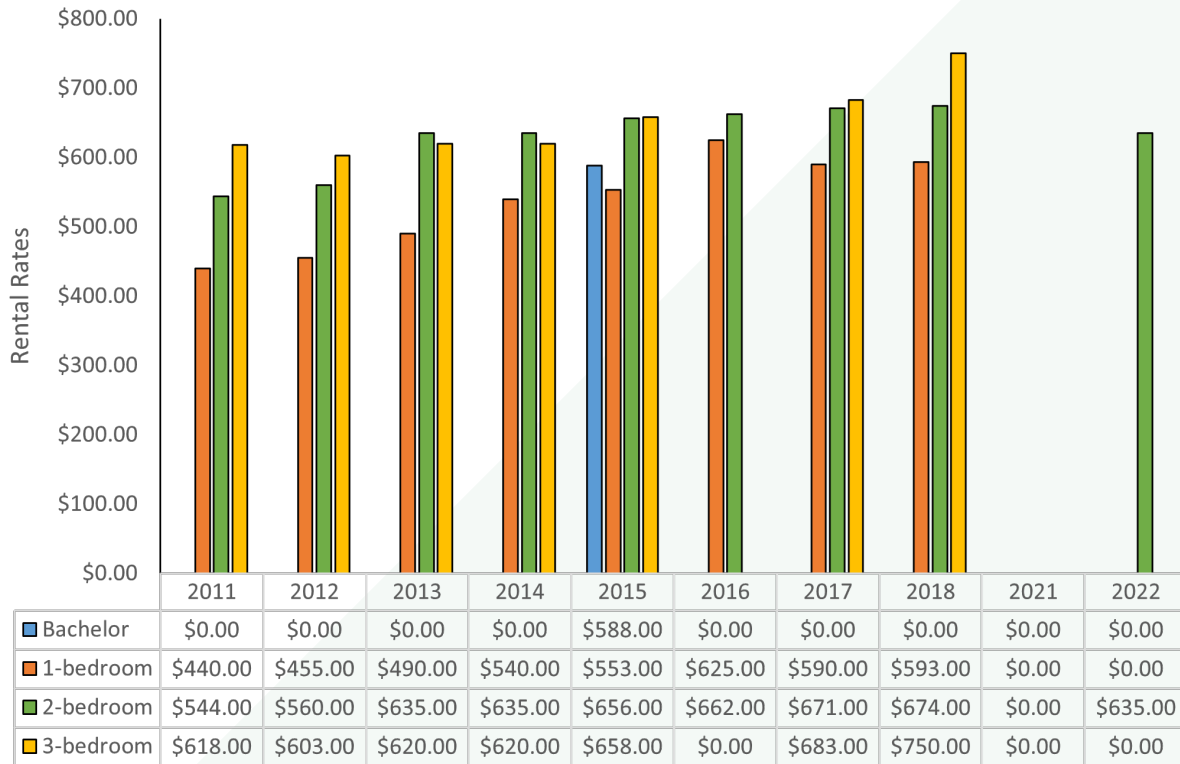


Data source: Alberta Vacancy Rental Survey

Figure 4.8 looks at the average rent by the number of bedrooms in Bow Island.

Since there is no data available for 2021 or bachelor units, the values are shown as 0. In 2022, the average rent of a 2-bedroom unit was \$635.00, a \$39.00 decrease from 2018.

Figure 4.8 Average Rental Rates by Number of Bedrooms, Bow Island, 2006-2022



Data source: Alberta Vacancy Rental Survey

4.5 Housing Assessment

From assessment information provided by Bow Island, the average improved assessment data for each year from 2018 to 2022 is shown in **Table 4.4**.

| Table 4.4 Average Improved Housing Assessments, 2018-2022 | | |
|---|---------------------|--------------------|
| Year | Average Improvement | Average % Increase |
| 2018 | \$192,966.00 | N/A |
| 2019 | \$195,696.00 | 1.4% |
| 2020 | \$196,346.00 | 3.0% |
| 2021 | \$202,828.00 | 3.3% |
| 2022 | \$213,409.00 | 5.2% |

4.6 Condition, Suitability, and Affordability of Housing

For the purposes of this section, the following terms are being used to describe housing traits in the Study Area:

1. Condition of a dwelling refers to maintenance – if the home requires major maintenance, such as repairs to defective plumbing, electrical rewiring, etc., it is considered not adequate.
2. Suitability of the dwelling refers to the minimum number of bedrooms that are required for use by the household, based on the age and make-up of its residents, as per National Occupancy Classification (NOC) criteria. If there are fewer bedrooms than what is required by NOC standards, then it is not suitable.
3. Affordability of a dwelling means that, if a household spends over 30.0% of their gross income on rent or mortgage/maintenance/taxes, then it is not affordable.

Figures 4.9 to 4.11 compare rates of non-adequate, non-suitable, and non-affordable housing in Bow Island and the County of Forty Mile.

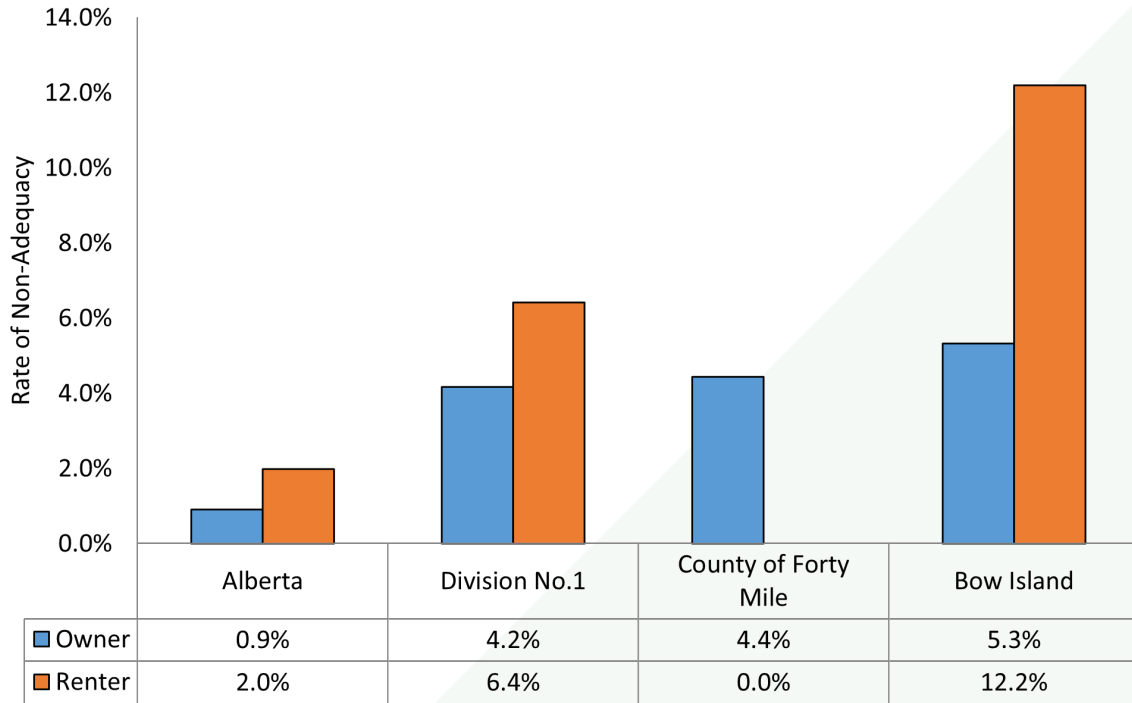
These figures show that affordability is the largest issue facing both renters and homeowners in Bow Island, where 12.8% of owners and 22.0% of renters live in unaffordable housing. In addition, 5.3% of owners and 12.2% of renters live in inadequate housing in the town.

In the Census Division, 4.2% of owners and 6.4% of renters live in inadequate housing.

In the County of Forty Mile, 14.4% of owners experience unaffordable housing, and another 10.0% live in unsuitable housing. Of renters in the County, 10.7% live in non-suitable housing.

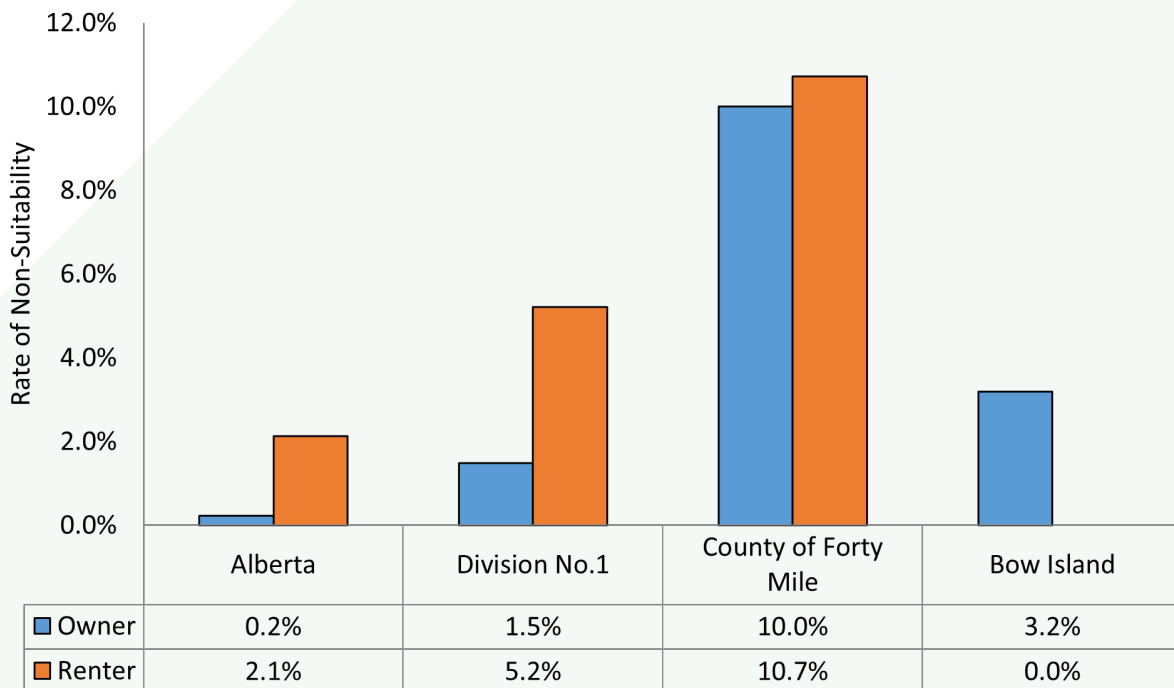
Unaffordable housing is also the largest issue facing owners and renters in Alberta and the Census Division.

Figure 4.9 Non-Adequate Rates by Tenancy, Study Area, 2021



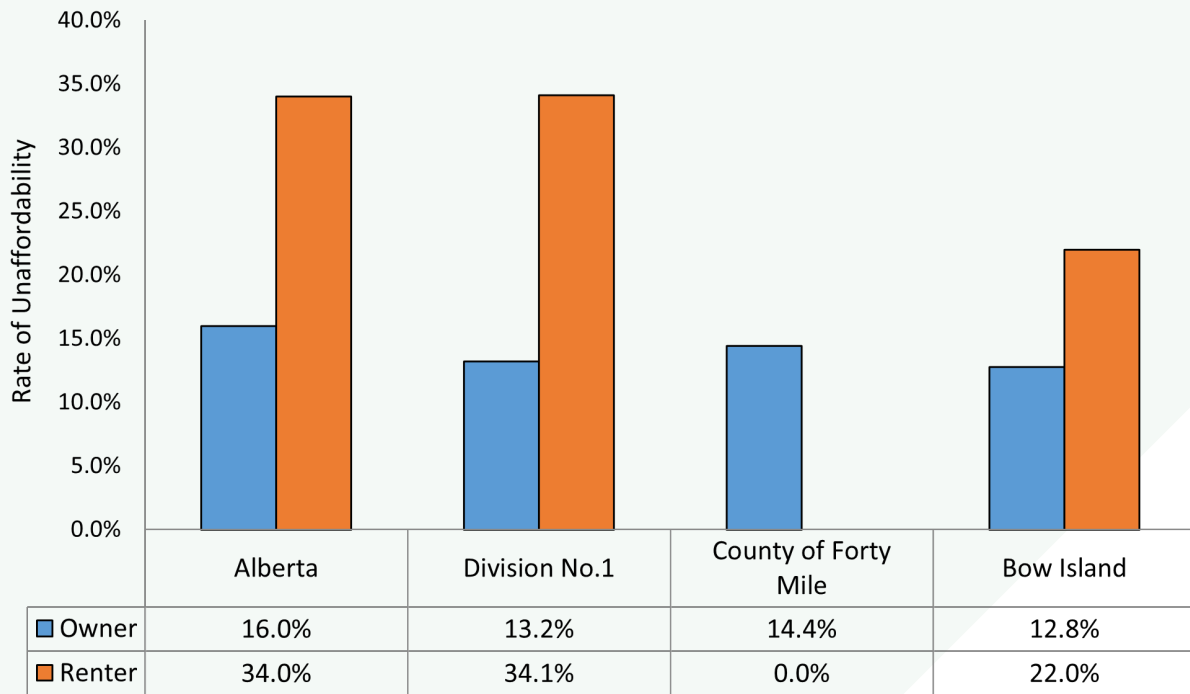
Data source: Statistics Canada Census Profile 2021

Figure 4.10 Non-Suitable Rates by Tenancy, Study Area, 2021



Data source: Statistics Canada Census Profile 2021

Figure 4.11 Non-Affordable Rates by Tenancy, Study Area, 2021



Data source: Statistics Canada Census Profile 2021

Table 4.5 summarizes the total number of residents in non-adequate, non-suitable, and non-affordable housing by tenure.

Table 4.5 Housing Indicators by Tenure, 2021

| County of Forty Mile | | | | | | |
|----------------------|--------------|-------|--------------|-------|----------------|-------|
| | Non-Adequate | % | Non-Suitable | % | Non-Affordable | % |
| Owner | 20 | 4.4% | 45 | 10.0% | 65 | 14.4% |
| Renter | 0 | 0.0% | 15 | 10.7% | 0 | 0.0% |
| Bow Island | | | | | | |
| | Non-Adequate | % | Non-Suitable | % | Non-Affordable | % |
| Owner | 25 | 5.3% | 15 | 3.2% | 60 | 12.8% |
| Renter | 25 | 12.2% | 0 | 0.0% | 45 | 22.0% |

4.7 Conclusions to the Supply Section

The Housing Supply profiles the current housing inventory of Bow Island and the County of Forty Mile.

Bow Island's key findings of this section are:

- 95.7% of homeowners in Bow Island live in single detached homes.
- 55.3% of renters in Bow Island live in single detached homes, 21.1% of renters live in apartments or flats in duplexes, and 18.4% live in semi-detached homes.
- Bow Island had a 0.0% vacancy rate in 2021; the highest vacancy rate was 3.1% in 2011.
- The average rental rate for a 2-bedroom unit in Bow Island was \$635.00 in 2022.
- 12.2% of renters and 5.3% of homeowners in Bow Island live in non-adequate housing.
- 3.2% of homeowners and 0.0% of renters in Bow Island live in non-suitable housing.
- 12.8% of homeowners and 22.0% of renters in Bow Island live in non-affordable housing.

County of Forty Mile's key findings of this section are:

- 95.0% of homeowners in the County of Forty Mile live in single detached homes.
- 90.6% of renters in the County of Forty Mile live in single detached homes.
- 4.4% of homeowners and 0.0% of renters in the County of Forty Mile live in non-adequate housing.
- 10.0% of homeowners and 10.7% of renters in the County of Forty Mile live in non-suitable housing.
- 14.4% of homeowners and 0.0% of renters in the County of Forty Mile live in non-affordable housing.

Study Area key findings of this section are:

- 3 to 4+ bedroom dwellings are the most common dwelling type in Bow Island and the County of Forty Mile.
- Most homes in Bow Island and the County of Forty Mile were built between the 1960s and the 1990s.
- The average dwellings in Bow Island and the County of Forty Mile are in the \$200,000 to \$299,999 range.
- The majority of residents 65+ in Bow Island and the County of Forty Mile live in single-detached dwellings.

5. Gap Analysis

5.1 Gap Analysis Introduction

A Gap Analysis examines the variables and data that were prepared in the previous sections to define the housing need within the community. It identifies whether there is a significant need for housing, based on suitability, adequacy, and affordability. Through the Gap Analysis, we can highlight which family types are most affected, the number of bedrooms that are needed in the community, as well as the overall core need.

5.2 Dwellings per Person

As a basic measure of a sufficient supply of housing, Bow Island and the County of Forty Mile should have a similar number of dwellings as the rest of the Study Area.

Table 5.1 shows that Bow Island and the County are housing a higher number of people per dwelling than the Province and the Census Division. This may indicate that there is a shortage of housing for residents, especially in the County.

| Table 5.1: People per Dwelling, Study Area, 2021 | | | | |
|--|-----------|---------------|----------------------|------------|
| | Alberta | Division No.1 | County of Forty Mile | Bow Island |
| Population, 2021 | 4,262,635 | 82,513 | 3,471 | 2,036 |
| Total Private Dwellings | 1,633,220 | 36,097 | 994 | 724 |
| People Per Dwelling | 2.6 | 2.29 | 3.49 | 2.81 |

Data source: Statistics Canada Census Profile 2021

5.3 Households

Table 5.2 provides an overview of Census housing indicators as of 2016. Updated values were unavailable as of Summer 2023

Key Terms:

Owners with mortgages: Refers to an owner household that makes regular mortgage or loan payments for their dwelling.

Owners without a mortgage: Refers to an owner household that does not make regular mortgage or loan payments for their dwelling.

Subsidized tenants: Refers to renter households in a dwelling that is subsidized through programs such as rent-geared-to-income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements, and/or housing allowances.

Non-subsidized tenants: Refers to renter households that do not receive any kind of rent subsidy.

| Table 5.2 Housing Indicators by Tenure, 2016 | | | | |
|--|---------------------|------------------------|-------------------|-----------------------|
| Bow Island | | | | |
| | Owner with Mortgage | Owner without Mortgage | Subsidized Tenant | Non-Subsidized Tenant |
| Non-Suitable | | | | |
| 1 Person | N/A | N/A | N/A | N/A |
| 2 Persons | N/A | N/A | N/A | N/A |
| 3 Persons | N/A | N/A | N/A | N/A |
| 4 Persons | N/A | N/A | N/A | N/A |
| 5+ | 25 | 10 | N/A | 20 |
| Non-Adequate | | | | |
| 1 Person | N/A | N/A | N/A | N/A |
| 2 Persons | 10 | 10 | N/A | 10 |
| 3 Persons | N/A | N/A | N/A | N/A |
| 4 Persons | N/A | N/A | N/A | N/A |
| 5+ | N/A | N/A | N/A | N/A |
| Non-Affordable | | | | |
| 1 Person | 10 | 10 | N/A | 20 |
| 2 Persons | 10 | N/A | N/A | N/A |
| 3 Persons | 10 | N/A | N/A | N/A |
| 4 Persons | 10 | N/A | N/A | N/A |
| 5+ | 15 | N/A | N/A | N/A |

| County of Forty Mile | | | | |
|-----------------------------|---------------------|------------------------|-------------------|-----------------------|
| | Owner with Mortgage | Owner without Mortgage | Subsidized Tenant | Non-Subsidized Tenant |
| Non-Suitable | | | | |
| 1 Person | N/A | N/A | N/A | N/A |
| 2 Persons | N/A | N/A | N/A | N/A |
| 3 Persons | N/A | 10 | N/A | N/A |
| 4 Persons | N/A | N/A | N/A | N/A |
| 5+ | 10 | N/A | N/A | 10 |
| Non-Adequate | | | | |
| 1 Person | 10 | N/A | N/A | 10 |
| 2 Persons | 10 | N/A | N/A | N/A |
| 3 Persons | N/A | 10 | N/A | N/A |
| 4 Persons | N/A | N/A | N/A | N/A |
| 5+ | 10 | N/A | N/A | N/A |
| Non-Affordable | | | | |
| 1 Person | 20 | N/A | N/A | 10 |
| 2 Persons | 10 | 10 | N/A | N/A |
| 3 Persons | N/A | N/A | N/A | N/A |
| 4 Persons | N/A | N/A | N/A | N/A |
| 5+ | 15 | N/A | N/A | 10 |

Data source: Statistics Canada Census Profile 2016

Table 5.2 Housing Indicators by Tenure, 2016

| Bow Island | | | | |
|-----------------------|---------------------|------------------------|-------------------|-----------------------|
| | Owner with Mortgage | Owner without Mortgage | Subsidized Tenant | Non-Subsidized Tenant |
| Non-Suitable | | | | |
| 1 Person | N/A | N/A | N/A | N/A |
| 2 Persons | N/A | N/A | N/A | N/A |
| 3 Persons | N/A | N/A | N/A | N/A |
| 4 Persons | N/A | N/A | N/A | N/A |
| 5+ | 33.3% | 100.0% | N/A | 44.4% |
| Non-Adequate | | | | |
| 1 Person | N/A | N/A | N/A | N/A |
| 2 Persons | 11.8% | 11.1% | N/A | 10 |
| 3 Persons | N/A | N/A | N/A | N/A |
| 4 Persons | N/A | N/A | N/A | N/A |
| 5+ | N/A | N/A | N/A | N/A |
| Non-Affordable | | | | |
| 1 Person | 28.6% | 15.4% | N/A | 36.4% |
| 2 Persons | 11.8% | N/A | N/A | N/A |
| 3 Persons | 22.2% | N/A | N/A | N/A |
| 4 Persons | 33.3% | N/A | N/A | N/A |
| 5+ | 20.0% | N/A | N/A | N/A |

| County of Forty Mile | | | | |
|-----------------------------|---------------------|------------------------|-------------------|-----------------------|
| | Owner with Mortgage | Owner without Mortgage | Subsidized Tenant | Non-Subsidized Tenant |
| Non-Suitable | | | | |
| 1 Person | N/A | N/A | N/A | N/A |
| 2 Persons | N/A | N/A | N/A | N/A |
| 3 Persons | N/A | 66.7% | N/A | N/A |
| 4 Persons | N/A | N/A | N/A | N/A |
| 5+ | 11.1% | N/A | N/A | 22.2% |
| Non-Adequate | | | | |
| 1 Person | 25.0% | N/A | N/A | 50.0% |
| 2 Persons | 25.0% | N/A | N/A | N/A |
| 3 Persons | N/A | 66.7% | N/A | N/A |
| 4 Persons | N/A | N/A | N/A | N/A |
| 5+ | 11.1% | N/A | N/A | N/A |
| Non-Affordable | | | | |
| 1 Person | 50.0% | N/A | N/A | 50.0% |
| 2 Persons | 25.0% | 9.1% | N/A | N/A |
| 3 Persons | N/A | N/A | N/A | N/A |
| 4 Persons | N/A | N/A | N/A | N/A |
| 5+ | 16.7% | N/A | N/A | 22.2% |

Data source: Statistics Canada Census Profile 2016

As the tables show, the residents of Bow Island and the County of Forty Mile are dealing with a wide variety of issues.

In Bow Island, 33% of 2-person, non-subsidized tenant households live in non-adequate housing (major repair required). Non-adequate housing also affects 2-person-owned homes, both with mortgages (11.8%) and without mortgages (11.1%). Some Households with 5 or more inhabitants are having issues with non-suitability (appropriate # of bedrooms). This is notable in those with mortgages (33%), without mortgages (100%), and also with non-subsidized tenants (44.4%). Notably, owners with mortgages in all household sizes are being affected by non-affordable housing (> 30% of income spent on housing), as are 1-person owners without mortgages (15.4%) and the 1-person, non-subsidized tenants (36.4%)

In the County of Forty Mile, 66.7% of owners without mortgages in 3-person households are being affected by non-suitable housing. Owners with mortgages (11.1%) and non-subsidized tenants (22.2%) in households of 5 or more people are also experiencing non-suitable housing. Non-adequate housing is noted in 3-person owners without mortgages (66.7%). Non-affordable housing is affecting 1-person owners with mortgages (50.0%).

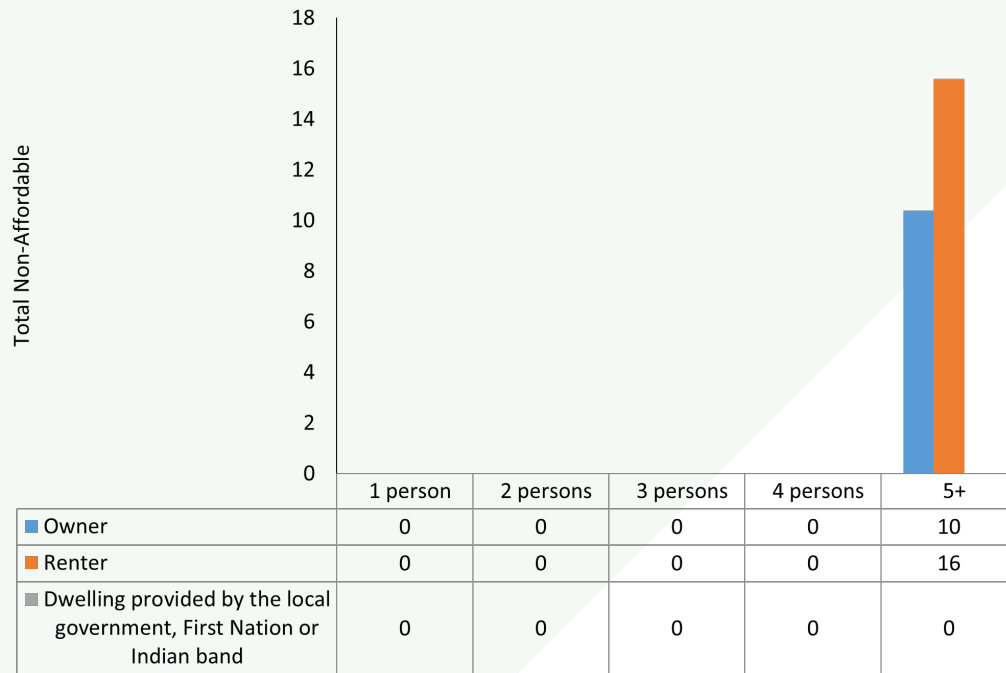
Non-affordable housing is the biggest issue facing Bow Island and the County of Forty Mile. These tables suggest that there is a need for affordable housing options and more suitable housing options in both communities.

5.4.1 Non-Suitability

Figures 5.1.1-2 show the average expected number of overcrowded households by 2026, assuming the rates of non-suitable housing do not change between 2021 and 2026.

Based on trends in household types and population growth in the Study Area, the total number of overcrowded households will continue to increase by 2026.

Figure 5.1.1 Non-Suitability by Household Type, Bow Island, 2021



Data source: Statistics Canada Census Profile 2021

Figure 5.1.2 Non-Suitability by Household Type, County of Forty Mile, 2021



Data source: Statistics Canada Census Profile 2021

Table 5.3: Non-Suitability Projections, 2026

| Bow Island | | | | | | |
|-----------------------------|-------|--------|---|-------|--------|---|
| | Low | | | High | | |
| | Owner | Renter | Dwelling provided by the local government, First Nation, or Indian Band | Owner | Renter | Dwelling provided by the local government, First Nation, or Indian Band |
| 1 Person | N/A | N/A | N/A | N/A | N/A | N/A |
| 2 Persons | N/A | N/A | N/A | N/A | N/A | N/A |
| 3 Persons | N/A | N/A | N/A | N/A | N/A | N/A |
| 4 Persons | N/A | N/A | N/A | N/A | N/A | N/A |
| 5 or more persons | 10 | 15 | N/A | 11 | 17 | N/A |
| County of Forty Mile | | | | | | |
| | Low | | | High | | |
| | Owner | Renter | Dwelling provided by the local government, First Nation, or Indian Band | Owner | Renter | Dwelling provided by the local government, First Nation, or Indian Band |
| 1 Person | N/A | N/A | N/A | N/A | N/A | N/A |
| 2 Persons | N/A | N/A | N/A | N/A | N/A | N/A |
| 3 Persons | N/A | N/A | N/A | N/A | N/A | 10 |
| 4 Persons | N/A | N/A | N/A | N/A | N/A | N/A |
| 5 or more persons | 38 | 13 | N/A | 54 | 18 | N/A |

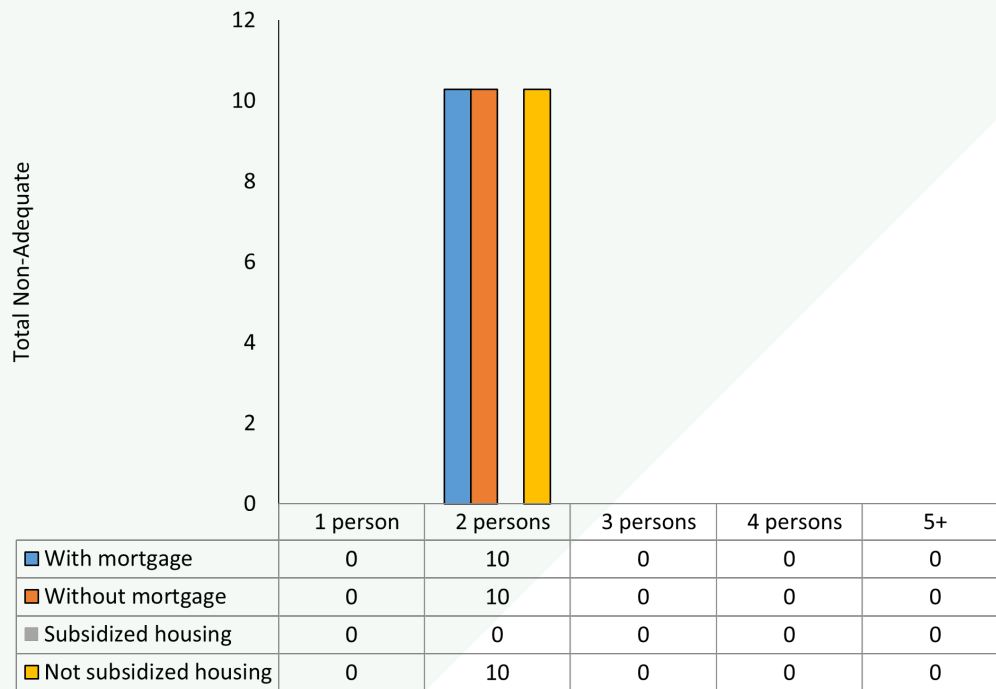
Data source: Statistics Canada Census Profile 2021

5.4.2 Non-Adequacy

Figures 5.2.1-2 show the average expected number of non-adequate households by 2021 if the rates of non-adequate housing do not change between 2016 and 2021. The 2021 data is unavailable and the data represented below is from the 2016 Census.

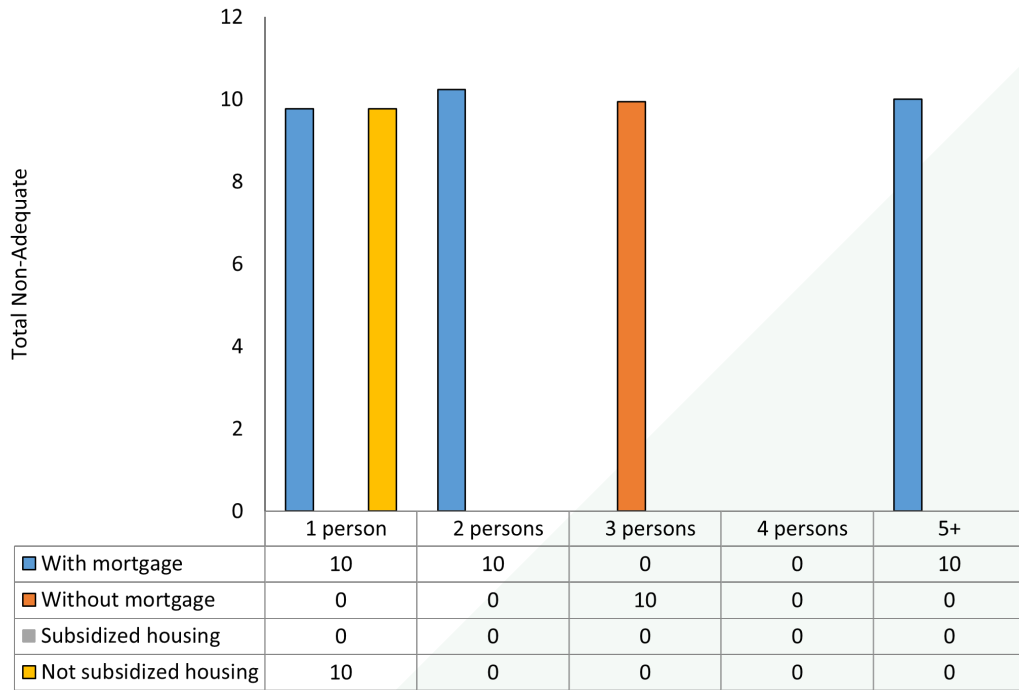
Based on trends in household types and population growth, the total number of houses needing major repairs will increase for 2-person households in Bow Island, and in 1, 2, 3, and 5+ person households in the County of Forty Mile.

Figure 5.2.1 Non-Adequacy by Household Type, Bow Island, 2016



Data source: Statistics Canada Census Profile 2016

Figure 5.2.2 Non-Adequacy by Household Type, County of Forty Mile, 2016



Data source: Statistics Canada Census Profile 2016

Table 5.4: Non-Adequate Projections, 2021

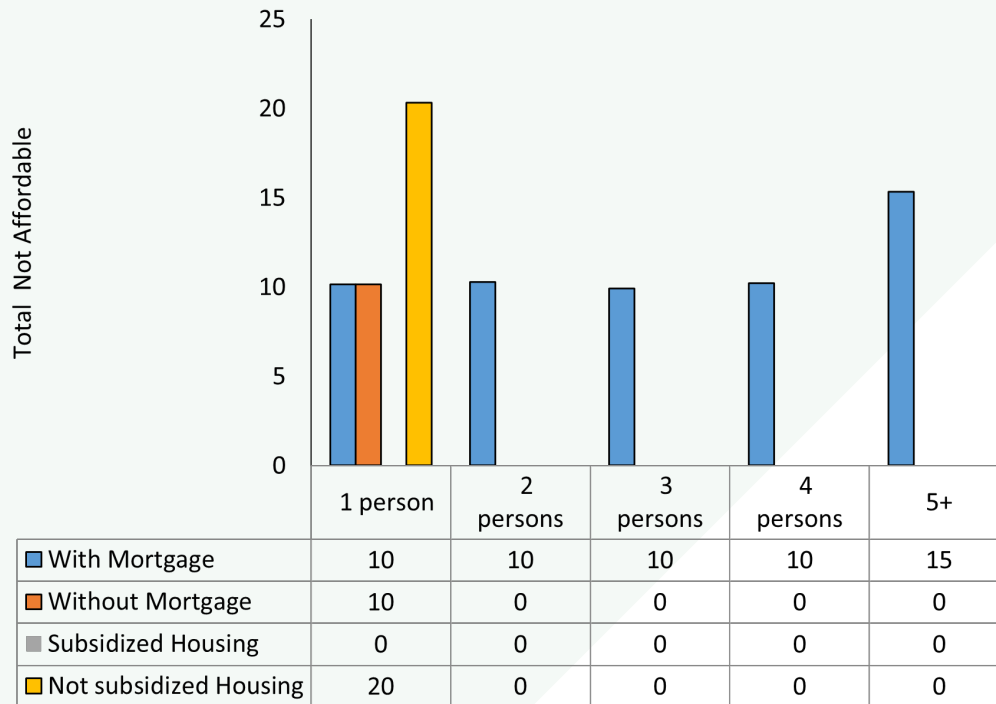
| Bow Island | | | | | | | | |
|-----------------------------|---------------------|------------------------|--------------------|------------------------|---------------------|------------------------|--------------------|------------------------|
| | Low | | | | High | | | |
| | Owner with Mortgage | Owner without Mortgage | Subsidized Tenants | Non-Subsidized Tenants | Owner with Mortgage | Owner without Mortgage | Subsidized Tenants | Non-Subsidized Tenants |
| 1 person | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 2 persons | 10 | N/A | N/A | 10 | 11 | 11 | N/A | 11 |
| 3 persons | N/A | 9 | N/A | N/A | N/A | N/A | N/A | N/A |
| 4 persons | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 5 or more persons | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| County of Forty Mile | | | | | | | | |
| | Low | | | | High | | | |
| | Owner with Mortgage | Owner without Mortgage | Subsidized Tenants | Non-Subsidized Tenants | Owner with Mortgage | Owner without Mortgage | Subsidized Tenants | Non-Subsidized Tenants |
| 1 person | 9 | N/A | N/A | 9 | 10 | N/A | N/A | 10 |
| 2 persons | 9 | N/A | N/A | N/A | 11 | N/A | N/A | N/A |
| 3 persons | N/A | 9 | N/A | N/A | N/A | 10 | N/A | N/A |
| 4 persons | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 5 or more persons | 6 | N/A | N/A | N/A | 12 | N/A | N/A | N/A |

Data source: Statistics Canada Census Profile 2016

5.4.3 Non-Affordability

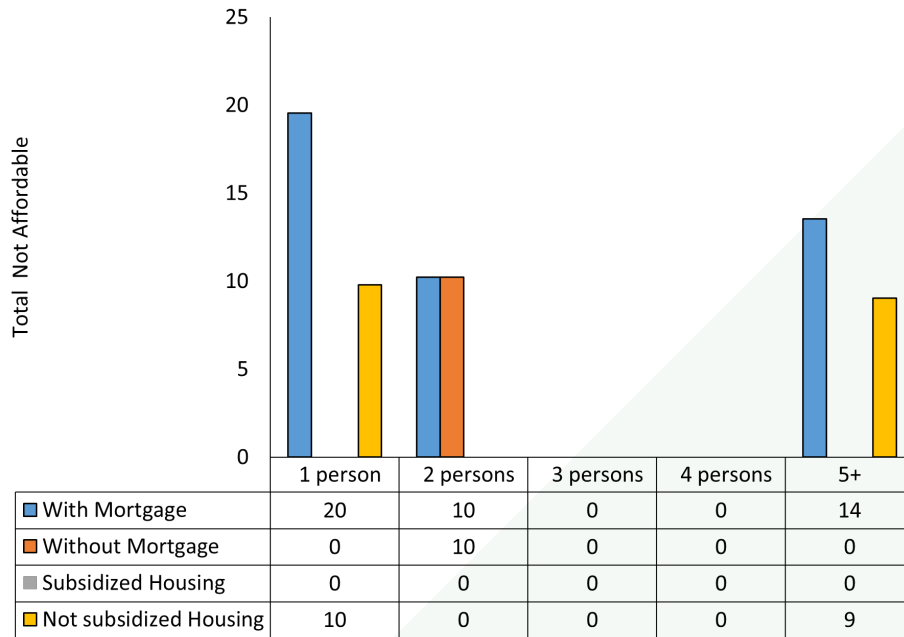
Figures 5.3.1-2 show that the expected number of households paying more than 30.0% of their income on housing will continue to increase, if rates of unaffordability do not change between 2016 and 2021. Based on trends in household types and population growth, households overpaying for shelter in Bow Island and the County of Forty Mile will increase alongside the rest of the population.

Figure 5.3.1 Non-Affordability by Household Type, Bow Island, 2016



Data source: Statistics Canada Census Profile 2016

Figure 5.3.2 Non-Affordability by Household Type, County of Forty Mile, 2016



Data source: Statistics Canada Census Profile 2016

Table 5.5: Non-Affordable Housing Projections, Study Area, 2021

| Bow Island | | | | | | | | |
|-----------------------------|---------------------|------------------------|--------------------|------------------------|---------------------|------------------------|--------------------|------------------------|
| | Low | | | | High | | | |
| | Owner with Mortgage | Owner without Mortgage | Subsidized Tenants | Non-Subsidized Tenants | Owner with Mortgage | Owner without Mortgage | Subsidized Tenants | Non-Subsidized Tenants |
| 1 person | 9 | 9 | N/A | 19 | 11 | 11 | N/A | 22 |
| 2 persons | 10 | N/A | N/A | N/A | 11 | N/A | N/A | N/A |
| 3 persons | 9 | N/A | N/A | N/A | 11 | N/A | N/A | N/A |
| 4 persons | 10 | N/A | N/A | N/A | 11 | N/A | N/A | N/A |
| 5 or more persons | 14 | N/A | N/A | N/A | 16 | N/A | N/A | N/A |
| County of Forty Mile | | | | | | | | |
| | Low | | | | High | | | |
| | Owner with Mortgage | Owner without Mortgage | Subsidized Tenants | Non-Subsidized Tenants | Owner with Mortgage | Owner without Mortgage | Subsidized Tenants | Non-Subsidized Tenants |
| 1 person | 18 | N/A | N/A | 9 | 21 | N/A | N/A | 10 |
| 2 persons | 9 | 9 | N/A | N/A | 11 | 11 | N/A | N/A |
| 3 persons | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 4 persons | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 5 or more persons | 8 | N/A | N/A | 6 | 19 | N/A | N/A | 12 |

Data source: Statistics Canada Census Profile 2016

5.5 Housing Indicators by Family Types

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

- Lone parent families;
- Couples without children; and
- Couples with children.

Table 5.6 captures the rates of various housing indicators for these family types.

| Table 5.6 Family Indicators, 2016 | | | |
|--|--------------|--------------|----------------|
| Bow Island | | | |
| Subsidized Tenants | | | |
| | Non-Adequate | Non-Suitable | Non-Affordable |
| Single Parent | N/A | N/A | N/A |
| Couple without Child | N/A | N/A | N/A |
| Couple with Child | N/A | N/A | N/A |
| Non-Subsidized Tenants | | | |
| | Non-Adequate | Non-Suitable | Non-Affordable |
| Single Parent | N/A | N/A | N/A |
| Couple without Child | N/A | N/A | N/A |
| Couple with Child | N/A | N/A | N/A |
| Owners with Mortgage | | | |
| | Non-Adequate | Non-Suitable | Non-Affordable |
| Single Parent | N/A | N/A | N/A |
| Couple without Child | N/A | N/A | N/A |
| Couple with Child | N/A | N/A | 100.0% |
| Owners without Mortgage | | | |
| | Non-Adequate | Non-Suitable | Non-Affordable |
| Single Parent | N/A | N/A | N/A |
| Couple without Child | N/A | N/A | N/A |
| Couple with Child | N/A | N/A | N/A |

Data source: Statistics Canada Census Profile 2016

| County of Forty Mile | | | |
|-----------------------------|--------------|--------------|----------------|
| Subsidized Tenants | | | |
| | Non-Adequate | Non-Suitable | Non-Affordable |
| Single Parent | N/A | N/A | N/A |
| Couple without Child | N/A | N/A | N/A |
| Couple with Child | N/A | N/A | N/A |
| Non Subsidized Tenants | | | |
| | Non-Adequate | Non-Suitable | Non-Affordable |
| Single Parent | N/A | N/A | N/A |
| Couple without Child | N/A | N/A | N/A |
| Couple with Child | N/A | N/A | N/A |
| Owners with Mortgage | | | |
| | Non-Adequate | Non-Suitable | Non-Affordable |
| Single Parent | N/A | N/A | N/A |
| Couple without Child | N/A | N/A | 100.0% |
| Couple with Child | N/A | N/A | N/A |
| Owners without Mortgage | | | |
| | Non-Adequate | Non-Suitable | Non-Affordable |
| Single Parent | N/A | N/A | N/A |
| Couple without Child | N/A | N/A | N/A |
| Couple with Child | N/A | N/A | N/A |

Data source: Statistics Canada Census Profile 2016

Table 5.7 Projected Family Indicators

| Bow Island | | | | | | |
|-----------------------------|-----------------------------|---------------------|-----------------------|--------------------------------|---------------------|-----------------------|
| | Subsidized Tenants | | | Non-Subsidized Tenants | | |
| Single Parent | Non-Adequate | Non-Suitable | Non-Affordable | Non-Adequate | Non-Suitable | Non-Affordable |
| 2016 | N/A | N/A | N/A | N/A | N/A | N/A |
| 2021 Avg. | N/A | N/A | N/A | N/A | N/A | N/A |
| 2021 H | N/A | N/A | N/A | N/A | N/A | N/A |
| 2021 L | N/A | N/A | N/A | N/A | N/A | N/A |
| Couple without Child | Non-Adequate | Non-Suitable | Non-Affordable | Non-Adequate | Non-Suitable | Non-Affordable |
| 2016 | N/A | N/A | N/A | N/A | N/A | N/A |
| 2021 Avg. | N/A | N/A | N/A | N/A | N/A | N/A |
| 2021 H | N/A | N/A | N/A | N/A | N/A | N/A |
| 2021 L | N/A | N/A | N/A | N/A | N/A | N/A |
| Couple with Child | Non-Adequate | Non-Suitable | Non-Affordable | Non-Adequate | Non-Suitable | Non-Affordable |
| 2016 | N/A | N/A | N/A | N/A | N/A | N/A |
| 2021 Avg. | N/A | N/A | N/A | N/A | N/A | N/A |
| 2021 H | N/A | N/A | N/A | N/A | N/A | N/A |
| 2021 L | N/A | N/A | N/A | N/A | N/A | N/A |
| | Owners with Mortgage | | | Owners without Mortgage | | |
| Single Parent | Non-Adequate | Non-Suitable | Non-Affordable | Non-Adequate | Non-Suitable | Non-Affordable |
| 2016 | N/A | N/A | N/A | N/A | N/A | N/A |
| 2021 Avg. | N/A | N/A | N/A | N/A | N/A | N/A |
| 2021 H | N/A | N/A | N/A | N/A | N/A | N/A |
| 2021 L | N/A | N/A | N/A | N/A | N/A | N/A |
| Couple without Child | Non-Adequate | Non-Suitable | Non-Affordable | Non-Adequate | Non-Suitable | Non-Affordable |
| 2016 | N/A | N/A | N/A | N/A | N/A | N/A |
| 2021 Avg. | N/A | N/A | N/A | N/A | N/A | N/A |
| 2021 H | N/A | N/A | N/A | N/A | N/A | N/A |
| 2021 L | N/A | N/A | N/A | N/A | N/A | N/A |
| Couple with Child | Non-Adequate | Non-Suitable | Non-Affordable | Non-Adequate | Non-Suitable | Non-Affordable |
| 2016 | N/A | N/A | 20 | N/A | N/A | N/A |
| 2021 Avg. | N/A | N/A | 20 | N/A | N/A | N/A |
| 2021 H | N/A | N/A | 20 | N/A | N/A | N/A |
| 2021 L | N/A | N/A | 20 | N/A | N/A | N/A |

Data source: Statistics Canada Census Profile 2016

| County of Forty Mile | | | | | | |
|-----------------------------|-----------------------------|---------------------|-----------------------|--------------------------------|---------------------|-----------------------|
| | Subsidized Tenant | | | Non-Subsidized Tenant | | |
| Single Parent | Non-Adequate | Non-Suitable | Non-Affordable | Non-Adequate | Non-Suitable | Non-Affordable |
| 2016 | N/A | N/A | N/A | N/A | N/A | N/A |
| 2021 Avg. | N/A | N/A | N/A | N/A | N/A | N/A |
| 2021 H | N/A | N/A | N/A | N/A | N/A | N/A |
| 2021 L | N/A | N/A | N/A | N/A | N/A | N/A |
| Couple without Child | Non-Adequate | Non-Suitable | Non-Affordable | Non-Adequate | Non-Suitable | Non-Affordable |
| 2016 | N/A | N/A | N/A | N/A | N/A | N/A |
| 2021 Avg. | N/A | N/A | N/A | N/A | N/A | N/A |
| 2021 H | N/A | N/A | N/A | N/A | N/A | N/A |
| 2021 L | N/A | N/A | N/A | N/A | N/A | N/A |
| Couple with Child | Non-Adequate | Non-Suitable | Non-Affordable | Non-Adequate | Non-Suitable | Non-Affordable |
| 2016 | N/A | N/A | N/A | N/A | N/A | N/A |
| 2021 Avg. | N/A | N/A | N/A | N/A | N/A | N/A |
| 2021 H | N/A | N/A | N/A | N/A | N/A | N/A |
| 2021 L | N/A | N/A | N/A | N/A | N/A | N/A |
| | Owners with Mortgage | | | Owners without Mortgage | | |
| Single Parent | Non-Adequate | Non-Suitable | Non-Affordable | Non-Adequate | Non-Suitable | Non-Affordable |
| 2016 | N/A | N/A | N/A | N/A | N/A | N/A |
| 2021 Avg. | N/A | N/A | N/A | N/A | N/A | N/A |
| 2021 H | N/A | N/A | N/A | N/A | N/A | N/A |
| 2021 L | N/A | N/A | N/A | N/A | N/A | N/A |
| Couple without Child | Non-Adequate | Non-Suitable | Non-Affordable | Non-Adequate | Non-Suitable | Non-Affordable |
| 2016 | N/A | N/A | 20 | N/A | N/A | N/A |
| 2021 Avg. | N/A | N/A | 20 | N/A | N/A | N/A |
| 2021 H | N/A | N/A | 20 | N/A | N/A | N/A |
| 2021 L | N/A | N/A | 20 | N/A | N/A | N/A |
| Couple with Child | Non-Adequate | Non-Suitable | Non-Affordable | Non-Adequate | Non-Suitable | Non-Affordable |
| 2016 | N/A | N/A | N/A | N/A | N/A | N/A |
| 2021 Avg. | N/A | N/A | N/A | N/A | N/A | N/A |
| 2021 H | N/A | N/A | N/A | N/A | N/A | N/A |
| 2021 L | N/A | N/A | N/A | N/A | N/A | N/A |

Data source: Statistics Canada Census Profile 2016

Subsidized Tenant Families

As shown in the tables, subsidized tenant families are shown as 0 because either there are no families that fit the criteria, or the data is suppressed due to small numbers and privacy reasons.

Non-Subsidized Tenant Families

Similarly, non-subsidized tenant families are shown as 0 because either there are no families that fit the criteria, or the data is suppressed due to small numbers and privacy reasons.

Owners with Mortgages

In this category, couples with children are being affected by non-affordable housing in Bow Island and couples without children are being affected by non-affordable housing in the County of Forty Mile.

Owners without Mortgages

Owners without mortgages are the most well-off group in both the Town and the County. A household that owns their home entirely, and does not pay the recurring monthly mortgage fee is, typically less financially burdened and able to maintain the home.

5.6 Demand of Bedrooms Versus Supply

Section 3 details the demand for the number of bedrooms based on family and household types. To assess whether bedrooms in Bow Island and the County of Forty Mile meet the family and household composition demand, the lower bedroom demands are compared with the dwellings with the corresponding number of bedrooms. The results are shown in **Table 5.8**.

The projections in Tables 5.8 and 5.9 were generated by multiplying the 2016 numbers with a factor created using the 2016 and 2021 numbers for bedroom demand (Section 3). For example, if the 2016 number is 100 and the 2021 number is 150, the multiplication factor is 1.5. This factor was then used to create the 2021 bedroom demand projection by multiplying it by the 2016 numbers.

| Table 5.8 Bedroom Demand Projections by Family Type, 2021 | | | | |
|--|-----------|-----------|------------|------------|
| Bow Island | | | | |
| | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
| Couple Families Demand | 0 | 85 | 125 | 20 |
| Single-Parent Families Demand | 0 | 28 | 11 | 6 |
| Bow Island Supply | 30 | 105 | 255 | 225 |
| Difference | 30 | -8 | 119 | 200 |
| County of Forty Mile | | | | |
| | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
| Couple Families Demand | 0 | 84 | 192 | 15 |
| Single-Parent Families Demand | 0 | 20 | 15 | 5 |
| County of Forty Mile Supply | 15 | 110 | 320 | 410 |
| Difference | 15 | 6 | 113 | 390 |

Data source: Statistics Canada Census Profile 2016 & 2021

The table suggests that relative to the family composition of Bow Island, there is an abundance of 3 and 4-bedroom houses and an insufficient number of 2-bedroom dwellings.

The family composition relative to the County of Forty Mile suggests that there is currently no shortage of dwellings. There is an abundance of 3 and 4-bedroom dwellings and barely enough 2-bedroom dwellings.

It should be noted that this data does not consider housing costs or repairs. It should also be noted that, as mentioned in Section 3, families by default require a 20-bedroom unit or more, hence the demand from families for 1-bedroom homes is shown as 0.

Table 5.9 is similar to **Table 5.8**, but **Table 5.9** shows more general bedroom demand, since it includes every household in the Study Area, versus counting census families only, as in **Table 5.8**.

| Table 5.9 Bedroom Demand Projections for Households, 2021 | | | | |
|--|-------------|-------------|------------|------------|
| Bow Island | | | | |
| | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
| Demand | 395 | 380 | 150 | 210 |
| Supply | 30 | 105 | 255 | 225 |
| Difference | -365 | -275 | 105 | 15 |
| County of Forty Mile | | | | |
| | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
| Demand | 490 | 520 | 185 | 280 |
| Supply | 15 | 110 | 320 | 410 |
| Difference | -475 | -410 | 135 | 130 |

Data source: Statistics Canada Census Profile 2016 & 2021

Table 5.9 captures a more general bedroom demand since it includes every household in Bow Island and the County of Forty Mile, versus counting census families only in **Table 5.8**.

The overall household bedroom demand shows that Bow Island may be better served by encouraging the construction of 1 and 2-bedroom dwellings, as there appears to be an oversupply of 3-bedroom dwellings.

Similarly, in the County, the overall household bedroom demand shows that more 1 and 2-bedroom dwellings are needed, as there is an oversupply of 3-and 4- bedroom dwellings .

Please note the following for **Table 5.9**:
 Demand for 1-bedrooms is given as **maximums**.
 Demand for 2-bedrooms is given as **maximums**.
 Demand for 3-bedrooms is given as **maximums**.
 Demand for 4-bedrooms is given as **maximums**.

For more information on household demand – please refer to **Section 3, Tables 3.11 and 3.12** and the accompanying methodology explanation.

Table 5.10 shows the 2026 projections for household bedroom demand in Bow Island and the County of Forty Mile. These projections are done based on the 2021 projections.

Please note that as the year increases, the accuracy of the estimates decreases. In addition, numerous factors can change growth in the communities, such as changes in the job market, the housing market, or unforeseen global events.

| Table 5.10 Bedroom Demand from Households Projections for 2026 | | | | |
|---|-------------|-------------|------------|------------|
| Bow Island | | | | |
| | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
| Demand | 419 | 403 | 159 | 223 |
| Supply | 30 | 105 | 255 | 225 |
| Difference | -389 | -298 | 96 | 2 |
| County of Forty Mile | | | | |
| | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
| Demand | 487 | 517 | 184 | 278 |
| Supply | 15 | 110 | 320 | 410 |
| Difference | -472 | -407 | 136 | 132 |

Data source: Statistics Canada Census Profile 2016 & 2021

The 2026 projections for Bow Island and the County continue to indicate a shortage of 1 and 2 bedroom dwellings and an oversupply of 3 and 4-bedroom dwellings.

5.7 Core Need Income Threshold

The Government of Alberta publishes yearly Core Need Income Thresholds (CNITs) for communities in Alberta. These thresholds determine the maximum income of a household while retaining rent subsidy eligibility.

Table 5.11 compared CNITs against reported rents provided by the municipality. As of Summer 2023, Statistics Canada has not released 2021 rents by bedroom numbers. In addition, CNITs are not available for the County of Forty Mile.

| Table 5.11: CNITs Comparison, 2016 | | | | | |
|---|-------------|-------------|-------------|-------------|-------------|
| Bow Island | | | | | |
| | Bachelor | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4+ Bedroom |
| CNIT | \$28,500.00 | \$33,500.00 | \$38,000.00 | \$44,500.00 | \$58,000.00 |
| Rent | \$712.50 | \$837.50 | \$950.00 | \$1,112.50 | \$1,450.00 |
| Rents Under CNIT (2016) | 0 | 20 | 50 | 60 | 35 |
| Tenants | 0 | 15 | 60 | 55 | 45 |
| Above CNITs | 0 | -5 | 10 | -5 | 10 |

Data source: Statistics Canada Census Profile 2016

As the table above shows, based on the rent data from 2016 and the CNITs from 2022, most of Bow Island's tenants are below the maximum for rental subsidies as defined by CNITs. There are 5 tenants in 1-bedroom units where rent is above the CNITs, and 5 tenants paying rent above the CNITs for 3-bedroom units. There are more 2-bedroom and 4+ bedroom rental units available than the number of tenants needing rent under the CNIT.

5.8 Core Housing Need

Statistics Canada, in collaboration with the Canadian Housing and Mortgage Corporation (CMHC), produces a measure of housing need in Canadian municipalities, called Core Housing Need, as a measure of households in need of alternative housing.

In **Table 5.12**, the 'total' household number for each community represents the households that Stats Canada examined in order to calculate this information and not the actual total number of households in the community.

According to Stats Canada definitions, a household is in core housing need if one or more of the following conditions apply:

- Unaffordable: The household's shelter cost exceeds 30% of their income
- Unsuitable: The home is overcrowded
- Inadequate: The home requires major repairs

If the above applies, and the household has no alternative housing, based on their income and housing availability in the area, then the household is considered to be in Core Housing Need.

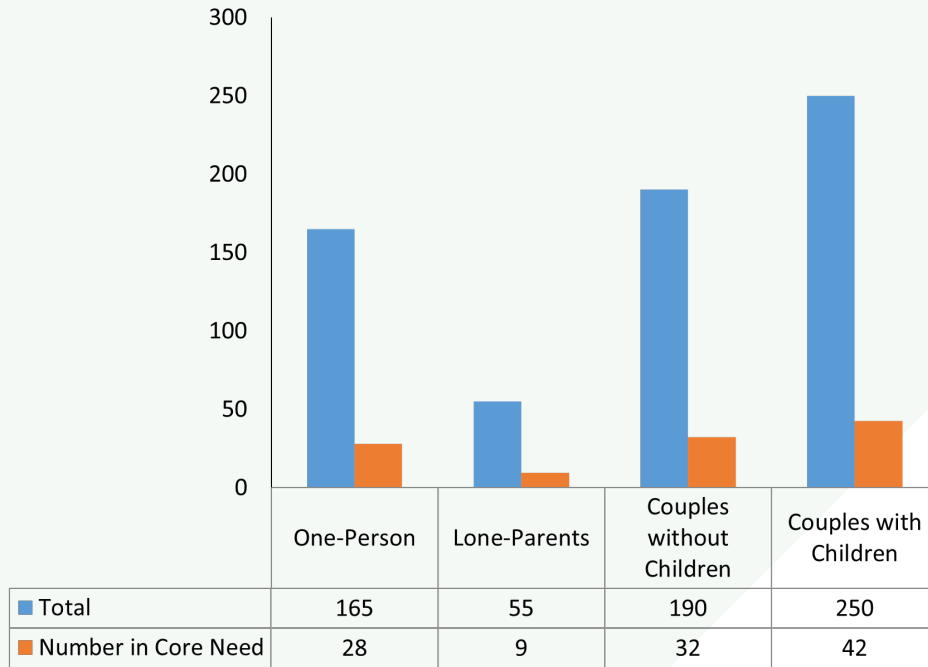
| Table 5.12 Core Need, Study Area, 2021 | | | | | |
|--|-----------|--------------|------------|------------|-------|
| Bow Island | | | | | |
| | Core Need | Unaffordable | Unsuitable | Inadequate | Total |
| Total | 110 | 80 | 0 | 40 | 650 |
| Rate | 16.9% | 12.3% | 0.0% | 6.2% | -- |
| One Person | 5 | 3 | 0 | 2 | 28 |
| Single-Parent | 2 | 1 | 0 | 1 | 9 |
| Couples with Children | 5 | 4 | 0 | 2 | 32 |
| Couples without Children | 7 | 5 | 0 | 3 | 42 |
| County of Forty Mile | | | | | |
| | Core Need | Unaffordable | Unsuitable | Inadequate | Total |
| Total | 85 | 55 | 20 | 0 | 575 |
| Rate | 14.8% | 9.6% | 3.5% | 0.0% | -- |
| One Person | 3 | 2 | 1 | 0 | 23 |
| Single-Parent | 1 | 0 | 0 | 0 | 4 |
| Couples with Children | 7 | 4 | 2 | 0 | 46 |
| Couples without Children | 8 | 5 | 2 | 0 | 52 |

Data source: Statistics Canada Census Profile 2021

As the table shows, residents in Bow Island and the County of Forty Mile are facing core housing needs. Unaffordability is the most prevalent core housing need in both Bow Island and the County. The estimates in the table assume that core need affects all family and household types in the same way. Multiplying the core need rate by the number of total households gives the value for each row. However, the method also does not take into consideration that some family types are in greater need than others.

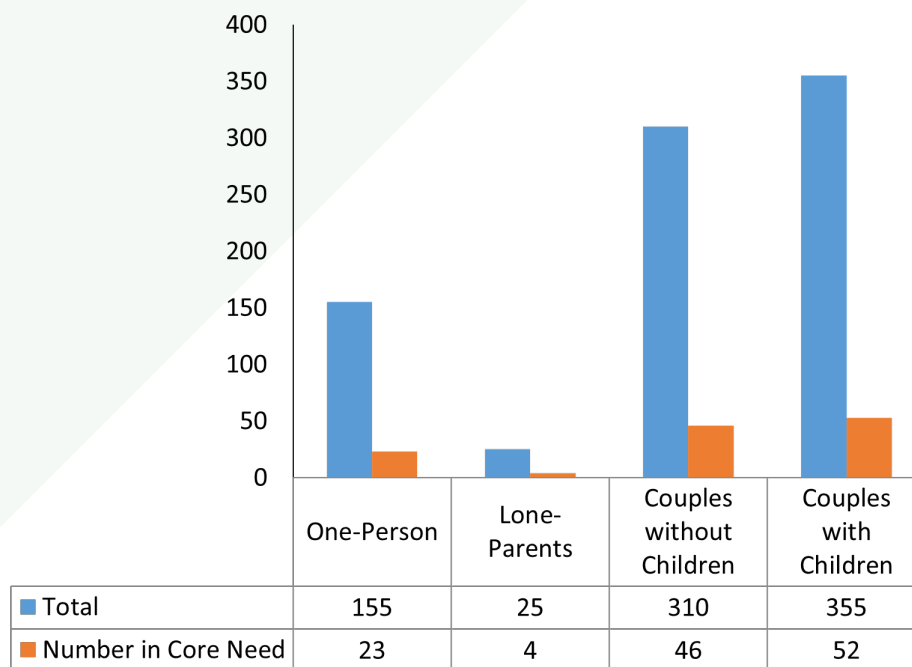
Figure 5.4.1-2 shows the total number of one-person, single-parent, couples without children and couples with children, considered to be in core need in the Study Area.

Figure 5.4.1 Core Need, Bow Island, 2021



Data source: Statistics Canada Census Profile 2021

Figure 5.4.2 Core Need, County of Forty Mile, 2021



Data source: Statistics Canada Census Profile 2021

5.9 Long-Term Care

Bow Island was identified by Alberta Health Services as a community that requires an additional 30 long-term care beds in the community.

Table 5.13 highlights the existing continuing care facilities and services in Bow Island.

| Table 5.13: Continuing Care Facilities, Bow Island, 2023 | |
|---|---|
| Care Facility | Services |
| Pleasant View Lodge | <ul style="list-style-type: none"> • 20 – Designated Supportive Living 3 Rooms • Personal Care • Meals and housekeeping • Linen and laundry services • Recreation programs • 24-hour safety and emergency response services |
| Bow Island Health Centre | <ul style="list-style-type: none"> • 20 – Long Term Care Spaces • Spaces are accessed through an AHS Case Manager • Meals and housekeeping • Social/Recreation activities • Hairdresser/Barber services |

Data source: Alberta Health Services, 2023

5.10 Conclusion to the Gap Analysis

A Gap Analysis looks at defining the housing needs within the Study Area.

Bow Island Key Findings of the Gap Analysis are:

- The Town of Bow Island has 2.81 people per dwelling; this indicates there may be a possible housing shortage for residents.
- In Bow Island, 33.3% of 2-person non-subsidized households are affected by non-adequate housing.
- In Bow Island, 100.0% of 5-person owners without mortgage households are experiencing non-suitable housing.
- In Bow Island, owners with mortgages are most affected by non-affordable housing; this includes 1-person (28.6%), 2-person (11.8%), 3-person (22.2%), 4-person (33.3%), and 5+ person (20.0%).
- As of 2021, 10 owners and 16 renters in Bow Island are living in unsuitable housing.
- In Bow Island, there is an insufficient number of 2-bedroom dwellings and an abundance of 3-and 4-bedroom homes.
- Couples with children in owner-without-mortgage households are the most impacted by non-affordable housing in Bow Island.

County of Forty Mile Key Findings of the Gap Analysis are:

- The County of Forty Mile has 3.49 people per dwelling; this indicates a possible shortage of housing for residents.
- In the County of Forty Mile, 66.7% of owners without mortgages in 3-person households are affected by non-suitable housing.
- In the County of Forty Mile, 66.7% of owners without mortgages in 3-person households are affected by non-adequate housing.
- In the County of Forty Mile, 50.0% of owners with mortgages in 1-person households are affected by non-affordable housing.
- As of 2021, 46 owners and 15 renters in the County of Forty Mile are living in unsuitable housing.
- Couples without children in owner-with-mortgage households are the most impacted by non-affordable housing in the County of Forty Mile.

Study Area Key Findings for the Gap Analysis are:

- Non-affordable housing is the biggest issue facing residents of Bow Island and the County of Forty Mile.
- The County of Forty Island and the Town of Bow Island would be better served by building more 1 and 2-bedroom units.
- 110 residents in Bow Island and 85 residents in the County are experiencing Core Needs.

6 Conclusion

6.1 Overall Information and Key Findings

Bow Island

- The Town of Bow Island has a population of 2,026 as of 2022, a 1.0% increase in population between 2021 and 2022.
- Bow Island is seeing an increase in residents under the age of 25, with 48.6% of the total population of Bow Island being under the age of 25 in 2021.
- Residents 65 years and older make up 14.8% of the total population of Bow Island as of 2021.
- The Town of Bow Island saw an increase in the number of 1-person, 2-person, and 4+ people households and a decrease in 3-person households.
- 12.2% of renters and 5.3% of homeowners in Bow Island live in non-adequate housing.
- 3.2% of homeowners and 0.0% of renters in Bow Island live in non-suitable housing.
- 12.8% of homeowners and 22.0% of renters in Bow Island live in non-affordable housing.
- Couples with children in owner-without-mortgage households are the most impacted by non-affordable housing in Bow Island.
- In Bow Island, there is an insufficient number of 2-bedroom dwellings and an abundance of 3-and 4-bedroom homes.

County of Forty Mile

- The County of Forty Mile has a population of 3,860 as of 2022, a population increase of 2.6% between 2021 and 2022.
- The County of Forty Mile has seen an increase in residents 65+ since 2001, with 13.0% of residents being over the age of 65 in 2021.
- Forty Mile County saw an increase in 2-person households and a decrease in 3 and 4+ persons.
- 4.4% of homeowners and 0.0% of renters in the County of Forty Mile live in non-adequate housing.
- 10.0% of homeowners and 10.7% of renters in the County of Forty Mile live in non-suitable housing.
- 14.4% of homeowners and 0.0% of renters in the County of Forty Mile live in non-affordable housing.

- Couples without children in owner-with-mortgage households are the most impacted by non-affordable housing in the County of Forty Mile.

Study Area

- Alberta Health projects that the population of the health zone will increase by 1% annually, reaching 8,921 residents by 2051.
- By 2051, Alberta Health projects that there will be 1,178 residents over the age of 65 and 121 residents over the age of 90 in the Study Area.
- The Town of Bow Island and the County of Forty Mile have both seen a decrease in couples without children at home.
- The County of Forty Island and the Town of Bow Island would be better served by building more 1 and 2-bedroom units.
- 110 residents in Bow Island are experiencing Core Needs and 85 residents are experiencing Core Needs in the County of Forty Mile.

7 Appendix

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

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

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

Household: Refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. The dwelling may be either a collective dwelling or a private dwelling. The household may consist of a family group such as a census family, of two or more families sharing a dwelling, of a group of unrelated persons or of a person living alone. Household members who are temporarily absent on reference day are considered part of their usual household.

Household maintainer: Refers to whether or not a person residing in the household is responsible for paying the rent, or the mortgage, or the taxes, or the electricity or other services or utilities. Where a number of people may contribute to the payments, more than one person in the household may be identified as a household maintainer. If no person in the household is identified as making such payments, the reference person is identified by default.

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

Labour force: Refers to persons who, during the week of Sunday, May 1 to Saturday, May 7, 2016, were either employed or unemployed.

Participation rate: Refers to the labour force in the week of Sunday, May 1 to Saturday, May 7, 2016, expressed as a percentage of the population aged 15 years and over.

Structure Types

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

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

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

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

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

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

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

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

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

Unemployment rate: is the number of unemployed people as a percentage of the labour force (employed and unemployed)

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

Attainable Housing: Refers to housing that is adequate in condition (no major repairs needed), appropriate in size (enough suitable bedrooms for household), affordable (costing less than 30% of pre-tax income), has access to services (located where common services are available) and available to obtain (a range of housing options).

After-tax: Personal income after tax deductions.

Core Need: Where a household is subject to unaffordability, unsuitability, and/or non-adequacy barriers to finding housing in their community, without any potential local alternatives to consider.

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

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

Adequate Housing: Refers to housing that does not require major repairs, such as significant and costly electrical, plumbing, and/or structural repairs.

Suitable Housing: Refers to housing that is not overcrowded. A home is overcrowded if the number of children is greater than the number of bedrooms in the home. The detailed definition of overcrowding is provided by the Canadian National Occupancy Standards, which outlines how the number of bedrooms a family requires is based on the number of children in the home and their respective ages.

Near Market Housing: Rental housing that is between 10% and 20% below market rental prices.

Subsidized Tenants: Refers to renter households in a dwelling that is subsidized through programs such as rent-geared-to-income, social housing, public housing, government-assisted housing, non-profit housing rent supplements, and housing allowances.

Non-Subsidized Tenants: Refers to renter households that do not receive any type of rent subsidy.

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