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HOUSING NEEDS ASSESMENT REPORT – REGIONAL TABLES AND FIGURES



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INTRODUCTION

The relevant housing policies across the Cowichan Valley Regional District and its member municipalities have been synthesized into Table 1. Each identified policy has been indicated in the relevant housing spectrum category. If the housing policy was not specific to a housing spectrum category, it was included in Table 2, which synthesizes housing policy by cross-cutting theme.

Table 1: Housing policy by housing spectrum category

Housing Spectrum Category	Housing Policy	Jurisdiction											
		North Cowichan	Ladysmith	Duncan	Lake Cowichan	Electoral areas A, B, C	Electoral area D	Electoral area E	Electoral area F	Electoral area G	Electoral area H	Electoral area I	
Emergency Shelter & Housing for the Homeless	Support emergency shelters and support services for the homeless.			✓									
Transitional Supportive & Assisted Living	None.												
Independent Social Housing	Incentivize affordable housing projects (e.g., reducing DCCs, waiving development application fees).	✓		✓									
	Encourage and support entities providing social housing.	✓			✓								

Non-Market Rental	Provide incentives or flexibility to encourage creation of affordable housing (e.g., reducing DCCs, density bonusing).	✓		✓	✓	✓	✓	✓	✓			✓
	Support partnerships (non-profit housing sector, other levels of government, First Nations) to increase housing development.	✓			✓	✓	✓					
	Supports efforts to create non-market housing.	✓			✓							
	Consider non-market housing to be a community amenity contribution.					✓	✓					
	Use inclusionary zoning and require a certain percentage of affordable units.						✓					
Secondary Rental	Allow and encourage secondary suites.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Purpose-Built Rental	Use density bonusing for affordable housing.	✓		✓	✓	✓		✓	✓			✓
	Increase supply of multi-unit buildings, including rental.	✓		✓	✓							
	Protect existing affordable housing stock (e.g., limiting strata conversion, requiring one-to-one replacement of rental units).	✓			✓		✓					
	Consider rental only zoning.				✓							
	Consider rental housing to be a community amenity contribution.						✓					
Affordable Ownership	Support for innovative housing types, including affordable ownership (e.g., sweat equity, limited equity, rent-to-own).			✓								

Affordable Ownership	Use inclusionary zoning and require a certain percentage of affordable units that can be perpetually affordable ownership housing.						✓					
Market Ownership	Recognize that mobile home parks provide affordable housing.	✓		✓	✓	✓	✓	✓	✓		✓	✓
	Support increased supply of multi-unit buildings. (May be in specific growth areas).	✓		✓	✓							
	Encourage small lots and/or small and tiny homes.		✓	✓	✓							
	Encourage innovative housing designs and provide flexibility in regulations.			✓		✓						

Table 2: Housing policy by cross-cutting theme

Housing Spectrum Category	Housing Policy	Jurisdiction										
		North Cowichan	Ladysmith	Duncan	Lake Cowichan	Electoral areas A, B, C	Electoral area D	Electoral area E	Electoral area F	Electoral area G	Electoral area H	Electoral area I
Housing for Families	Encourage a variety of housing types, especially housing suitable for families.	✓		✓	✓							
Housing for Seniors	Encourage a variety of housing types, especially housing suitable for seniors.	✓	✓	✓	✓		✓					
	Advocate for complex care and assisted living.				✓							
Special Needs Housing	Support accessible housing for people with special needs.	✓		✓	✓		✓					
	Provide flexibility and incentives (e.g., reducing DCCs, density bonusing) to encourage creation of special needs housing.	✓		✓	✓		✓		✓			✓

	Consider adopting adaptable housing standards.			✓	✓								
Off-Reserve Housing for Indigenous People	No policies.												
Other Relevant Policies	Contain and concentrate growth and development.	✓	✓	✓	✓			✓				✓	
	Permit higher densities in specific and/or more locations.	✓	✓	✓	✓		✓						
	Encourage greater housing diversity (by size, type, tenure, density, cost).	✓	✓	✓	✓	✓	✓		✓				
	Support flexible, adaptable and innovative housing forms.					✓	✓						
	Create an affordable housing reserve fund, land bank, and/or an affordable housing corporation.					✓	✓						

DEMOGRAPHIC PROFILE

Population

Table 3: Population by jurisdiction from 2006–2016

	2006	2011	2016	2011–2016 growth	2006–2016 growth
British Columbia	4,054,605	4,324,455	4,560,240	5%	12%
CVRD	75,495	78,670	81,885	4%	8%
North Cowichan	27,020	28,240	29,030	3%	7%
Ladysmith	7,390	7,850	8,360	6%	13%
Duncan	4,820	4,455	4,475	0%	-7%
Lake Cowichan	2,930	2,955	3,220	9%	10%
Electoral Area A	3,925	4,275	4,585	7%	17%
Electoral Area B	7,395	7,990	8,410	5%	14%
Electoral Area C	4,525	4,795	5,020	5%	11%
Electoral Area D	2,705	3,020	3,190	6%	18%
Electoral Area E	3,850	3,825	4,035	5%	5%
Electoral Area F	1,735	1,570	1,605	2%	-7%
Electoral Area G	2,160	2,140	2,280	7%	6%
Electoral Area H	2,220	2,235	2,430	9%	9%
Electoral Area I	1,180	1,120	1,205	8%	2%

Table 4: Share of CVRD population from 2006–2016

	2006	2011	2016
North Cowichan	36%	36%	35%
Ladysmith	10%	10%	10%
Duncan	6%	6%	5%
Lake Cowichan	4%	4%	4%
Electoral Area A	5%	5%	6%
Electoral Area B	10%	10%	10%
Electoral Area C	6%	6%	6%
Electoral Area D	4%	4%	4%
Electoral Area E	5%	5%	5%
Electoral Area F	2%	2%	2%
Electoral Area G	3%	3%	3%
Electoral Area H	3%	3%	3%
Electoral Area I	2%	1%	1%

Age

Table 5: Age distribution by jurisdiction in 2006.

	0–14	15–19	20–24	25–64	65–84	85+	Average age
British Columbia	17%	7%	6%	56%	13%	1%	39.2
CVRD	17%	7%	5%	54%	16%	2%	41.4
North Cowichan	17%	7%	5%	53%	15%	2%	41.3
Ladysmith	17%	7%	4%	53%	17%	2%	42.5
Duncan	15%	5%	5%	47%	22%	5%	45.2
Lake Cowichan	17%	8%	4%	55%	13%	2%	40.6
Electoral Area A	15%	7%	3%	55%	18%	2%	43.7
Electoral Area B	20%	8%	4%	58%	9%	1%	37
Electoral Area C	13%	6%	3%	50%	26%	2%	47.6
Electoral Area D	15%	7%	4%	58%	16%	0%	42.7
Electoral Area E	17%	8%	5%	58%	11%	0%	38.9
Electoral Area F	15%	8%	4%	59%	14%	0%	42
Electoral Area G	13%	6%	4%	55%	20%	2%	46.7
Electoral Area H	11%	6%	4%	60%	17%	2%	46
Electoral Area I	14%	5%	3%	60%	19%	0%	43.9

Table 6: Age distribution by jurisdiction in 2011

	0–14	15–19	20–24	25–64	65–84	85+	Average age
British Columbia	16%	6%	6%	57%	13%	2%	40.7
CVRD	15%	6%	5%	54%	17%	2%	43.6
North Cowichan	16%	6%	5%	53%	18%	2%	43.8
Ladysmith	15%	7%	5%	54%	19%	2%	44.5
Duncan	13%	5%	4%	50%	17%	10%	47.9
Lake Cowichan	14%	9%	5%	54%	16%	2%	43.7
Electoral Area A	14%	7%	4%	56%	17%	2%	45.3
Electoral Area B	18%	7%	5%	60%	10%	1%	39.2
Electoral Area C	12%	5%	3%	50%	27%	3%	49.8
Electoral Area D	15%	7%	5%	53%	18%	1%	44
Electoral Area E	18%	7%	5%	58%	11%	1%	40.2
Electoral Area F	9%	6%	4%	61%	19%	0%	47.5
Electoral Area G	9%	3%	2%	60%	23%	3%	52.8
Electoral Area H	12%	4%	3%	57%	22%	2%	48.9
Electoral Area I	9%	7%	0%	63%	20%	2%	46.8

Table 7: Age distribution by jurisdiction in 2016

	0–14	15–19	20–24	25–64	65–84	85+	Average age
British Columbia	15%	6%	6%	56%	16%	2%	41.8
CVRD	15%	5%	4%	52%	21%	2%	45.3
North Cowichan	15%	5%	5%	51%	22%	2%	45.6
Ladysmith	15%	5%	3%	51%	24%	2%	46.4
Duncan	14%	4%	4%	49%	23%	6%	47.7
Lake Cowichan	13%	4%	4%	54%	22%	2%	46.3
Electoral Area A	13%	6%	3%	54%	20%	3%	47.0
Electoral Area B	18%	6%	4%	58%	12%	1%	40.6
Electoral Area C	11%	5%	4%	46%	31%	3%	51.4
Electoral Area D	13%	5%	4%	53%	22%	3%	47.1
Electoral Area E	18%	6%	4%	57%	16%	1%	42.2
Electoral Area F	12%	5%	3%	58%	21%	1%	47.4
Electoral Area G	7%	3%	4%	50%	32%	4%	54.3
Electoral Area H	9%	5%	3%	57%	23%	2%	50.3
Electoral Area I	13%	7%	2%	54%	24%	1%	47.5

Household Size

Table 8: Distribution of households by number of persons in 2006

	1 person	2 persons	3 persons	4 persons	5+ persons	Average household size
British Columbia	28%	34%	15%	14%	9%	2.5
CVRD	25%	40%	14%	13%	8%	2.4
North Cowichan	25%	40%	15%	13%	7%	2.4
Ladysmith	27%	41%	13%	13%	5%	2.3
Duncan	45%	32%	10%	8%	5%	2.0
Lake Cowichan	28%	38%	17%	10%	7%	2.3
Electoral Area A	23%	44%	14%	14%	6%	2.4
Electoral Area B	18%	37%	18%	19%	9%	2.7
Electoral Area C	22%	50%	11%	11%	6%	2.3
Electoral Area D	24%	42%	17%	13%	5%	2.3
Electoral Area E	21%	39%	14%	15%	10%	2.6
Electoral Area F	30%	38%	9%	13%	9%	2.3
Electoral Area G	24%	51%	7%	15%	4%	2.3
Electoral Area H	23%	45%	17%	10%	5%	2.3
Electoral Area I	28%	48%	14%	4%	7%	2.2

Table 9: Distribution of households by number of persons in 2011

	1 person	2 persons	3 persons	4 persons	5+ persons	Average household size
British Columbia	28%	35%	15%	14%	8%	2.5
CVRD	26%	41%	14%	12%	7%	2.4
North Cowichan	26%	41%	14%	12%	7%	2.3
Ladysmith	26%	43%	15%	10%	6%	2.3
Duncan	47%	32%	10%	8%	3%	1.9
Lake Cowichan	28%	42%	12%	12%	6%	2.3
Electoral Area A	22%	42%	14%	14%	7%	2.4
Electoral Area B	18%	40%	18%	16%	8%	2.6
Electoral Area C	22%	51%	10%	13%	3%	2.3
Electoral Area D	26%	42%	15%	13%	6%	2.4
Electoral Area E	23%	36%	17%	16%	8%	2.5
Electoral Area F	23%	54%	10%	8%	4%	2.2
Electoral Area G	26%	50%	12%	8%	5%	2.2
Electoral Area H	28%	46%	11%	11%	4%	2.2
Electoral Area I	35%	42%	16%	4%	3%	1.9

Table 10: Distribution of households by number of persons in 2016

	1 person	2 persons	3 persons	4 persons	5+ persons	Average household size
British Columbia	29%	35%	15%	13%	8%	2.4
CVRD	27%	42%	13%	11%	6%	2.3
North Cowichan	28%	42%	13%	11%	6%	2.3
Ladysmith	28%	43%	13%	11%	6%	2.3
Duncan	48%	32%	10%	7%	4%	1.9
Lake Cowichan	29%	45%	13%	9%	4%	2.2
Electoral Area A	23%	45%	15%	12%	5%	2.3
Electoral Area B	20%	41%	17%	16%	7%	2.6
Electoral Area C	23%	51%	12%	10%	5%	2.3
Electoral Area D	25%	46%	12%	11%	6%	2.3
Electoral Area E	23%	40%	16%	13%	8%	2.5
Electoral Area F	27%	46%	13%	11%	3%	2.2
Electoral Area G	24%	48%	15%	9%	3%	2.2
Electoral Area H	25%	47%	12%	13%	3%	2.2
Electoral Area I	33%	50%	7%	6%	4%	2.1

Tenure

Table 11: Share of households renting¹ between 2006 and 2016

	2006	2011	2016
British Columbia	30%	30%	32%
CVRD	20%	19%	22%
North Cowichan	22%	22%	25%
Ladysmith	19%	21%	19%
Duncan	44%	43%	46%
Lake Cowichan	23%	23%	26%
Electoral Area A	9%	9%	18%
Electoral Area B	14%	9%	15%
Electoral Area C	6%	8%	11%
Electoral Area D	20%	12%	20%
Electoral Area E	17%	12%	17%
Electoral Area F	18%	13%	23%
Electoral Area G	12%	12%	10%
Electoral Area H	10%	15%	16%
Electoral Area I	14%	18%	25%

Table 12: Renters in subsidized housing as share of total households from 2011–2016

	2011	2016
British Columbia	4%	4%
CVRD	3%	2%
North Cowichan	4%	3%
Ladysmith	5%	3%
Duncan	6%	9%
Lake Cowichan	6%	3%
Electoral area A	1%	1%
Electoral area B	0%	1%
Electoral area C	0%	1%
Electoral area D	0%	1%
Electoral area E	3%	1%
Electoral area F	0%	2%
Electoral area G	0%	1%
Electoral area H	0%	0%
Electoral area I	0%	2%

Transportation

Table 13: Annual rides and trips by bus route in the CVRD in 2019ⁱ.

Route Number and Name	Rides	Trips
Conventional Routes		
2: Mt. Prevost/Commons	72,081	9,774
3: Quamichan/Commons	24,370	4,996
4: Maple Bay	25,126	5,274
5: Eagle Heights	12,414	1,674
6: Chemainus/Crofton	38,048	4,584
7: Lake Cowichan	52,337	7,993
8: Mill Bay (Telegraph)	29,079	2,292
9: Mill Bay (Shawnigan Lake)	29,340	1,961
20: Youbou	3,641	2,305
21: Honeymoon Bay	567	2,026
31: Ladysmith/Alderwood	4,203	2,028
34: Ladysmith/Chemainus	7,099	1,352
36: Ladysmith/Duncan	7,007	2,189
Commuter Routes		
66: Duncan/Victoria	55,302	XX ⁱⁱⁱ
99: Shawnigan Lake/Victoria	22,386	XX
44: Saturday (Duncan/Victoria)	3,922	XX

INCOME AND ECONOMY

Household Income

Table 14: Share of households by annual income in 2006

	\$0 - \$4,999	\$5,000 - \$9,999	\$10,000 - \$14,999	\$15,000 - \$19,999	\$20,000 - \$24,999	\$25,000 - \$29,999	\$30,000 - \$34,999	\$35,000 - \$39,999	\$40,000 - \$44,999	\$45,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$69,999	\$70,000 - \$79,999	\$80,000 - \$89,999	\$90,000 - \$99,999	\$100,000 - \$124,999	\$125,000 - \$149,999	\$150,000 - \$199,999	\$200,000+	Median household income
British Columbia	3%	2%	3%	5%	5%	4%	5%	5%	5%	4%	8%	7%	7%	6%	5%	10%	6%	6%	4%	\$62,372
CVRD	2%	2%	3%	5%	5%	5%	5%	5%	5%	4%	9%	8%	8%	7%	6%	9%	6%	5%	3%	\$60,430
North Cowichan	1%	2%	3%	5%	5%	5%	4%	5%	5%	4%	9%	9%	8%	7%	5%	10%	6%	5%	3%	\$61,374
Ladysmith	1%	1%	3%	5%	7%	5%	4%	4%	6%	5%	11%	8%	8%	6%	5%	9%	6%	5%	1%	\$59,099
Duncan	2%	3%	7%	10%	11%	5%	8%	5%	5%	6%	10%	8%	6%	3%	5%	3%	1%	1%	1%	\$39,496
Lake Cowichan	2%	2%	4%	8%	6%	6%	5%	6%	4%	7%	8%	6%	11%	7%	4%	8%	7%	1%	0%	\$53,795
Electoral Area A	0%	2%	1%	4%	3%	6%	2%	6%	6%	4%	10%	6%	8%	7%	8%	10%	6%	7%	6%	\$72,533
Electoral Area B	3%	2%	1%	4%	2%	4%	7%	4%	4%	3%	8%	8%	8%	7%	8%	11%	8%	6%	4%	\$72,586
Electoral Area C	3%	0%	2%	2%	2%	5%	4%	2%	3%	3%	8%	10%	8%	8%	6%	14%	6%	7%	6%	\$77,356
Electoral Area D	2%	2%	3%	5%	6%	4%	3%	4%	4%	4%	7%	10%	10%	6%	4%	10%	9%	2%	3%	\$62,015
Electoral Area E	2%	2%	5%	5%	1%	4%	4%	7%	4%	4%	7%	5%	10%	9%	5%	12%	5%	7%	3%	\$72,159
Electoral Area F	2%	2%	7%	3%	5%	3%	5%	2%	3%	7%	8%	6%	16%	7%	7%	7%	3%	4%	0%	\$60,647
Electoral Area G	5%	3%	3%	3%	3%	7%	6%	4%	5%	4%	8%	8%	8%	9%	3%	7%	8%	3%	5%	\$61,295
Electoral Area H	0%	2%	2%	2%	6%	7%	3%	4%	6%	3%	13%	5%	4%	7%	7%	15%	8%	6%	2%	\$67,457
Electoral Area I	2%	2%	8%	6%	2%	5%	9%	6%	3%	7%	8%	8%	8%	4%	6%	5%	5%	7%	0%	\$50,541

Table 15: Share of households by annual income in 2011

	\$0 - \$4,999	\$5,000 - \$9,999	\$10,000 - \$14,999	\$15,000 - \$19,999	\$20,000 - \$24,999	\$25,000 - \$29,999	\$30,000 - \$34,999	\$35,000 - \$39,999	\$40,000 - \$44,999	\$45,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$69,999	\$70,000 - \$79,999	\$80,000 - \$89,999	\$90,000 - \$99,999	\$100,000 - \$124,999	\$125,000 - \$149,999	\$150,000 - \$199,999	\$200,000+	Median household income
British Columbia	3%	2%	3%	5%	4%	4%	4%	4%	4%	4%	8%	7%	6%	6%	5%	10%	7%	7%	5%	\$65,555
CVRD	2%	2%	3%	4%	6%	4%	6%	5%	5%	4%	8%	7%	7%	7%	6%	10%	6%	5%	3%	\$61,347
North Cowichan	2%	2%	3%	4%	6%	4%	6%	6%	5%	4%	8%	7%	7%	7%	5%	10%	6%	4%	4%	\$60,843
Ladysmith	1%	2%	1%	4%	5%	3%	7%	4%	6%	6%	12%	5%	7%	5%	6%	10%	7%	6%	3%	\$59,153
Duncan	4%	3%	6%	9%	12%	7%	7%	5%	6%	5%	10%	6%	4%	3%	4%	5%	2%	2%	0%	\$38,775
Lake Cowichan	2%	1%	7%	5%	10%	5%	8%	4%	6%	4%	8%	10%	4%	9%	5%	7%	4%	3%	0%	\$48,010
Electoral Area A	2%	1%	0%	3%	7%	4%	4%	6%	3%	2%	6%	6%	6%	9%	6%	10%	12%	9%	5%	\$81,034
Electoral Area B	3%	2%	1%	2%	4%	3%	3%	3%	2%	3%	7%	6%	7%	7%	8%	14%	7%	12%	6%	\$85,747
Electoral Area C	2%	0%	2%	1%	3%	3%	7%	3%	3%	3%	8%	7%	10%	6%	8%	11%	11%	9%	3%	\$77,252
Electoral Area D	2%	1%	5%	1%	2%	2%	5%	5%	5%	4%	9%	5%	11%	7%	5%	20%	5%	5%	2%	\$74,561
Electoral Area E	1%	1%	4%	4%	2%	3%	5%	3%	6%	3%	7%	4%	5%	7%	11%	17%	6%	7%	2%	\$80,877
Electoral Area F	4%	0%	4%	8%	0%	3%	7%	8%	3%	4%	12%	10%	6%	18%	0%	2%	7%	6%	0%	\$58,592
Electoral Area G	0%	1%	4%	3%	7%	3%	5%	4%	12%	4%	11%	8%	9%	9%	3%	10%	4%	4%	3%	\$56,533
Electoral Area H	0%	0%	9%	2%	6%	6%	5%	6%	7%	4%	4%	11%	8%	7%	6%	10%	5%	4%	4%	\$60,836
Electoral Area I	13%	0%	0%	0%	5%	5%	0%	16%	8%	0%	11%	9%	11%	6%	5%	0%	8%	3%	0%	\$38,269

Table 16: Share of households by annual income in 2016

	\$0 - \$4,999	\$5,000 - \$9,999	\$10,000 - \$14,999	\$15,000 - \$19,999	\$20,000 - \$24,999	\$25,000 - \$29,999	\$30,000 - \$34,999	\$35,000 - \$39,999	\$40,000 - \$44,999	\$45,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$69,999	\$70,000 - \$79,999	\$80,000 - \$89,999	\$90,000 - \$99,000	\$100,000 - \$124,999	\$125,000 - \$149,000	\$150,000 - \$199,999	\$200,000+	Median household income
British Columbia	2%	1%	3%	4%	4%	4%	4%	4%	4%	4%	8%	7%	7%	6%	5%	11%	7%	8%	6%	\$69,979
CVRD	1%	1%	3%	4%	5%	4%	5%	5%	5%	4%	8%	8%	7%	7%	5%	11%	7%	7%	4%	\$65,078
North Cowichan	1%	2%	3%	4%	5%	4%	5%	5%	5%	5%	8%	8%	6%	7%	5%	11%	7%	6%	4%	\$63,879
Ladysmith	1%	2%	1%	4%	4%	4%	5%	5%	6%	4%	8%	8%	8%	6%	6%	11%	8%	7%	3%	\$67,584
Duncan	2%	1%	5%	11%	9%	7%	8%	6%	6%	5%	8%	7%	6%	5%	4%	5%	3%	3%	0%	\$40,177
Lake Cowichan	0%	2%	5%	4%	8%	6%	6%	5%	7%	4%	9%	9%	7%	6%	5%	9%	5%	4%	0%	\$52,438
Electoral Area A	1%	1%	3%	4%	4%	2%	3%	3%	3%	3%	9%	7%	7%	7%	6%	10%	9%	10%	7%	\$77,746
Electoral Area B	2%	1%	1%	3%	3%	3%	4%	4%	3%	3%	6%	8%	8%	8%	7%	12%	10%	10%	5%	\$81,081
Electoral Area C	1%	0%	1%	3%	4%	2%	6%	4%	4%	5%	7%	8%	9%	7%	5%	12%	7%	10%	6%	\$77,171
Electoral Area D	2%	0%	1%	4%	5%	5%	4%	4%	3%	4%	9%	8%	7%	4%	5%	15%	6%	9%	4%	\$70,220
Electoral Area E	2%	1%	3%	5%	2%	6%	3%	7%	5%	4%	6%	5%	8%	8%	5%	13%	6%	7%	5%	\$72,082
Electoral Area F	0%	1%	3%	5%	6%	6%	6%	4%	8%	2%	10%	3%	8%	8%	5%	8%	7%	4%	4%	\$56,804
Electoral Area G	1%	1%	1%	4%	2%	3%	5%	5%	6%	4%	6%	9%	8%	5%	7%	14%	6%	10%	2%	\$71,667
Electoral area H	2%	1%	2%	3%	5%	3%	4%	3%	4%	2%	10%	11%	6%	6%	6%	11%	7%	10%	5%	\$72,365
Electoral Area I	3%	5%	5%	4%	5%	3%	3%	9%	2%	5%	11%	9%	2%	5%	6%	12%	3%	5%	3%	\$55,782

Table 17: Median real annual household income (constant 2019 dollars)^v

	2006	2011	2016
British Columbia	\$75,816	\$73,939	\$75,125
CVRD	\$73,455	\$69,193	\$69,863
North Cowichan	\$74,603	\$68,625	\$68,576
Ladysmith	\$71,837	\$66,718	\$72,553
Duncan	\$48,009	\$43,734	\$43,131
Lake Cowichan	\$65,390	\$54,150	\$56,294
Electoral Area A	\$88,167	\$91,398	\$83,463
Electoral Area B	\$88,231	\$96,714	\$87,043
Electoral Area C	\$94,029	\$87,132	\$82,845
Electoral Area D	\$75,382	\$84,097	\$75,383
Electoral Area E	\$87,712	\$91,221	\$77,382
Electoral Area F	\$73,719	\$66,086	\$60,981
Electoral Area G	\$74,507	\$63,763	\$76,937
Electoral Area H	\$81,997	\$68,617	\$77,686
Electoral Area I	\$61,435	\$43,163	\$59,884

Figure 1: Median real annual household income (constant 2019 dollars)



Figure 2: Share of households by income in British Columbia^v

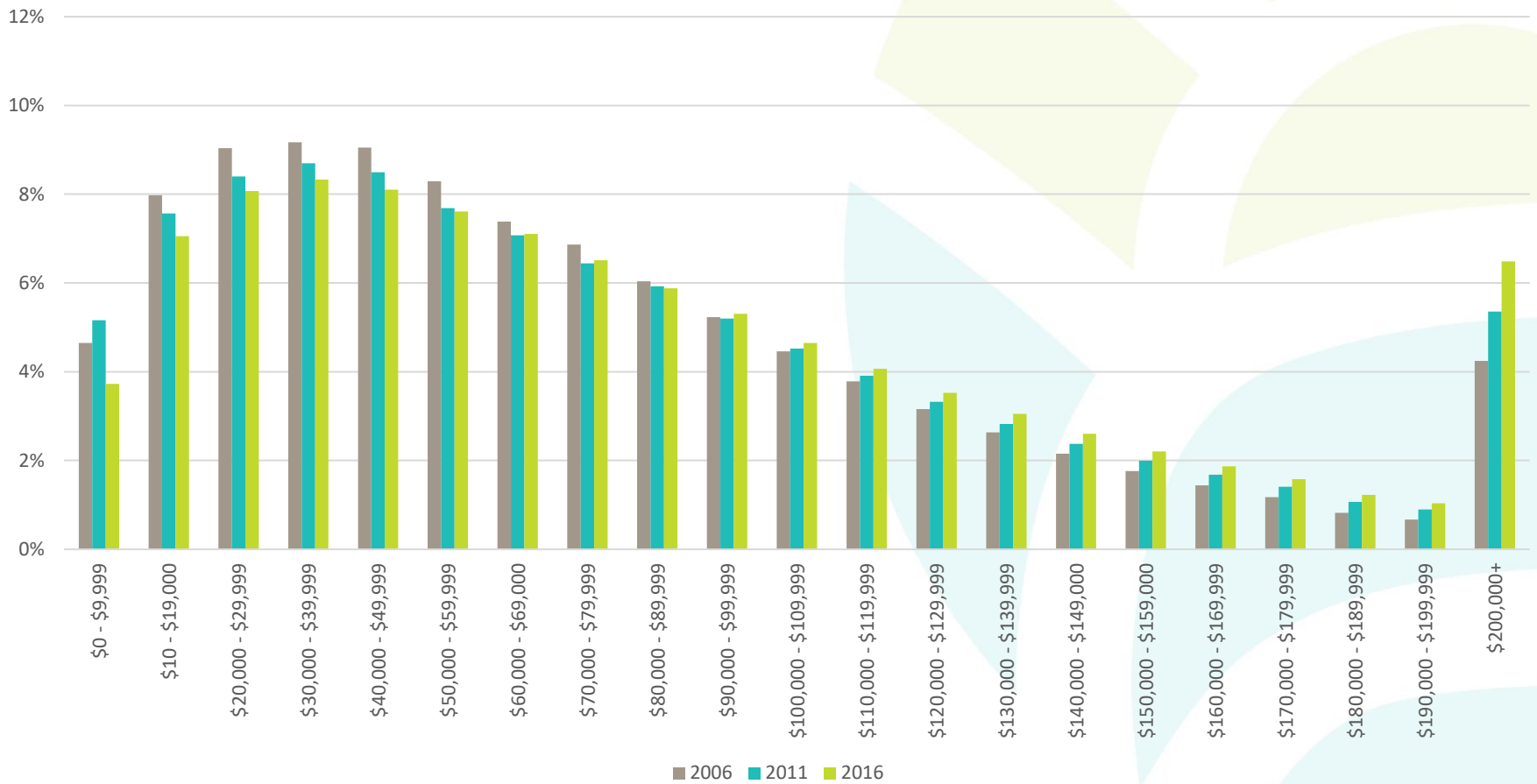


Table 18: Share of owner households by annual income in 2006

	\$0 - \$4,999	\$5,000 - \$9,999	\$10,000 - \$14,999	\$15,000 - \$19,999	\$20,000 - \$24,999	\$25,000 - \$29,999	\$30,000 - \$34,999	\$35,000 - \$39,999	\$40,000 - \$44,999	\$45,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$69,999	\$70,000 - \$79,999	\$80,000 - \$89,999	\$90,000 - \$99,000	\$100,000 - \$124,999	\$125,000 - \$149,000	\$150,000 - \$199,999	\$200,000+	Median household income
British Columbia	2%	1%	2%	3%	3%	3%	4%	4%	4%	4%	8%	8%	7%	7%	6%	12%	8%	8%	6%	\$75,243
CVRD	2%	1%	2%	3%	4%	5%	4%	4%	5%	4%	9%	8%	9%	8%	6%	11%	7%	6%	3%	\$68,945
North Cowichan	1%	1%	1%	3%	3%	4%	3%	4%	4%	4%	9%	9%	9%	8%	6%	12%	7%	6%	3%	\$71,619
Ladysmith	1%	0%	1%	3%	5%	3%	4%	5%	5%	4%	11%	10%	9%	6%	7%	11%	7%	6%	2%	\$66,573
Duncan	2%	2%	3%	7%	9%	4%	5%	5%	6%	7%	11%	10%	9%	5%	7%	4%	3%	1%	1%	\$50,011
Lake Cowichan	1%	2%	3%	5%	4%	8%	6%	5%	3%	6%	9%	7%	13%	8%	5%	7%	9%	2%	0%	\$60,010
Electoral Area A	0%	2%	0%	3%	2%	7%	2%	5%	5%	4%	11%	6%	8%	6%	9%	10%	7%	8%	6%	\$73,769
Electoral Area B	1%	1%	1%	3%	1%	3%	5%	4%	3%	3%	8%	8%	8%	8%	8%	13%	9%	7%	4%	\$77,795
Electoral Area C	3%	1%	1%	2%	2%	6%	4%	2%	4%	3%	8%	9%	8%	8%	6%	14%	5%	7%	7%	\$77,400
Electoral Area D	1%	1%	1%	4%	6%	4%	3%	4%	5%	4%	7%	11%	11%	6%	4%	9%	10%	3%	4%	\$67,248
Electoral Area E	2%	1%	3%	4%	1%	3%	4%	6%	4%	4%	7%	5%	7%	10%	5%	14%	6%	8%	4%	\$77,801
Electoral Area F	2%	2%	6%	2%	6%	2%	5%	0%	3%	7%	7%	7%	18%	8%	8%	9%	3%	5%	0%	\$71,160
Electoral Area G	2%	3%	2%	3%	1%	8%	6%	5%	4%	4%	7%	8%	7%	10%	4%	9%	10%	3%	5%	\$66,241
Electoral Area H	0%	2%	2%	1%	5%	7%	3%	2%	6%	2%	13%	3%	3%	8%	7%	16%	9%	7%	2%	\$72,692
Electoral Area I	0%	2%	8%	5%	2%	2%	12%	4%	3%	8%	9%	7%	10%	4%	7%	4%	5%	7%	0%	\$50,928

Table 19: Share of owner households by annual income in 2011

	\$0 - \$4,999	\$5,000 - \$9,999	\$10,000 - \$14,999	\$15,000 - \$19,999	\$20,000 - \$24,999	\$25,000 - \$29,999	\$30,000 - \$34,999	\$35,000 - \$39,999	\$40,000 - \$44,999	\$45,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$69,999	\$70,000 - \$79,999	\$80,000 - \$89,999	\$90,000 - \$99,000	\$100,000 - \$124,999	\$125,000 - \$149,000	\$150,000 - \$199,999	\$200,000+	Median household income
British Columbia	2%	1%	2%	3%	3%	3%	4%	4%	4%	4%	7%	7%	7%	7%	6%	12%	8%	9%	7%	\$78,302
CVRD	2%	1%	2%	3%	4%	3%	5%	4%	5%	4%	8%	7%	8%	8%	6%	12%	8%	6%	4%	\$71,401
North Cowichan	1%	1%	1%	3%	3%	3%	4%	5%	4%	4%	8%	8%	8%	8%	6%	12%	8%	5%	5%	\$73,064
Ladysmith	1%	2%	1%	2%	4%	2%	6%	3%	4%	7%	12%	6%	7%	6%	7%	12%	9%	7%	4%	\$71,433
Duncan	5%	2%	3%	6%	11%	7%	8%	4%	5%	5%	11%	7%	7%	3%	5%	7%	3%	3%	0%	\$46,149
Lake Cowichan	2%	0%	0%	5%	11%	6%	6%	4%	5%	3%	8%	12%	4%	12%	6%	8%	5%	4%	0%	\$61,004
Electoral Area A	2%	0%	0%	3%	6%	3%	4%	6%	4%	2%	6%	5%	6%	8%	7%	10%	13%	9%	6%	\$82,936
Electoral Area B	2%	2%	0%	2%	4%	3%	2%	3%	2%	3%	7%	7%	7%	7%	7%	15%	8%	13%	6%	\$89,516
Electoral Area C	2%	0%	1%	1%	3%	3%	8%	3%	3%	3%	9%	8%	10%	7%	9%	11%	11%	8%	3%	\$77,375
Electoral Area D	2%	1%	5%	0%	2%	1%	2%	5%	5%	4%	9%	5%	10%	7%	6%	22%	6%	5%	3%	\$75,977
Electoral Area E	1%	0%	2%	4%	1%	3%	4%	2%	7%	4%	8%	5%	6%	8%	11%	18%	7%	8%	3%	\$83,637
Electoral Area F	6%	0%	5%	0%	0%	2%	6%	2%	4%	5%	14%	13%	8%	20%	0%	2%	8%	7%	0%	\$63,933
Electoral Area G	0%	0%	0%	2%	7%	2%	1%	4%	12%	4%	11%	8%	10%	10%	4%	12%	4%	5%	2%	\$65,494
Electoral Area H	0%	0%	11%	1%	3%	7%	4%	4%	8%	5%	4%	11%	6%	8%	7%	8%	6%	4%	4%	\$62,886
Electoral Area I	0%	0%	0%	0%	7%	9%	0%	9%	9%	0%	14%	12%	14%	7%	5%	0%	11%	4%	0%	\$42,611

Table 20: Share of owner households by annual income in 2016

	\$0 - \$4,999	\$5,000 - \$9,999	\$10,000 - \$14,999	\$15,000 - \$19,999	\$20,000 - \$24,999	\$25,000 - \$29,999	\$30,000 - \$34,999	\$35,000 - \$39,999	\$40,000 - \$44,999	\$45,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$69,999	\$70,000 - \$79,999	\$80,000 - \$89,999	\$90,000 - \$99,000	\$100,000 - \$124,999	\$125,000 - \$149,000	\$150,000 - \$199,999	\$200,000+	Median household income
British Columbia	1%	1%	1%	2%	3%	3%	3%	4%	4%	4%	7%	7%	7%	6%	6%	12%	9%	10%	9%	\$84,333
CVRD	1%	1%	1%	3%	3%	3%	4%	4%	5%	4%	8%	8%	7%	7%	6%	13%	8%	8%	5%	\$75,408
North Cowichan	0%	1%	1%	3%	4%	3%	4%	4%	5%	5%	8%	8%	7%	8%	5%	13%	9%	7%	5%	\$75,169
Ladysmith	1%	1%	1%	2%	2%	4%	5%	5%	5%	5%	8%	9%	8%	7%	7%	13%	9%	8%	3%	\$76,470
Duncan	1%	0%	2%	5%	7%	4%	8%	7%	5%	7%	10%	8%	8%	7%	5%	8%	4%	4%	0%	\$54,949
Lake Cowichan	0%	0%	3%	2%	5%	6%	7%	6%	7%	4%	9%	10%	7%	7%	6%	10%	6%	5%	1%	\$60,121
Electoral Area A	2%	1%	3%	4%	3%	2%	2%	3%	3%	2%	10%	7%	6%	8%	7%	10%	11%	11%	7%	\$84,460
Electoral Area B	2%	1%	1%	3%	3%	3%	3%	4%	3%	3%	6%	7%	7%	8%	7%	13%	10%	11%	6%	\$86,557
Electoral Area C	1%	0%	1%	3%	3%	1%	5%	4%	4%	4%	7%	8%	9%	7%	6%	13%	8%	10%	7%	\$81,242
Electoral Area D	1%	0%	0%	3%	4%	3%	5%	3%	4%	4%	10%	9%	7%	4%	6%	18%	6%	9%	5%	\$78,706
Electoral Area E	1%	1%	2%	3%	2%	6%	3%	6%	5%	3%	6%	6%	7%	8%	5%	15%	7%	8%	6%	\$78,132
Electoral Area F	2%	2%	4%	0%	3%	4%	6%	4%	8%	3%	11%	5%	8%	10%	4%	11%	7%	5%	4%	\$72,157
Electoral Area G	0%	1%	2%	3%	3%	3%	4%	5%	5%	3%	6%	9%	9%	5%	7%	14%	6%	11%	3%	\$76,962
Electoral Area H	2%	0%	0%	2%	4%	2%	4%	3%	4%	2%	9%	10%	8%	6%	7%	11%	8%	11%	6%	\$79,763
Electoral Area I	2%	2%	2%	2%	4%	4%	0%	9%	0%	4%	13%	11%	0%	9%	9%	15%	4%	6%	5%	\$62,229

Figure 3: Median annual household income among owner households

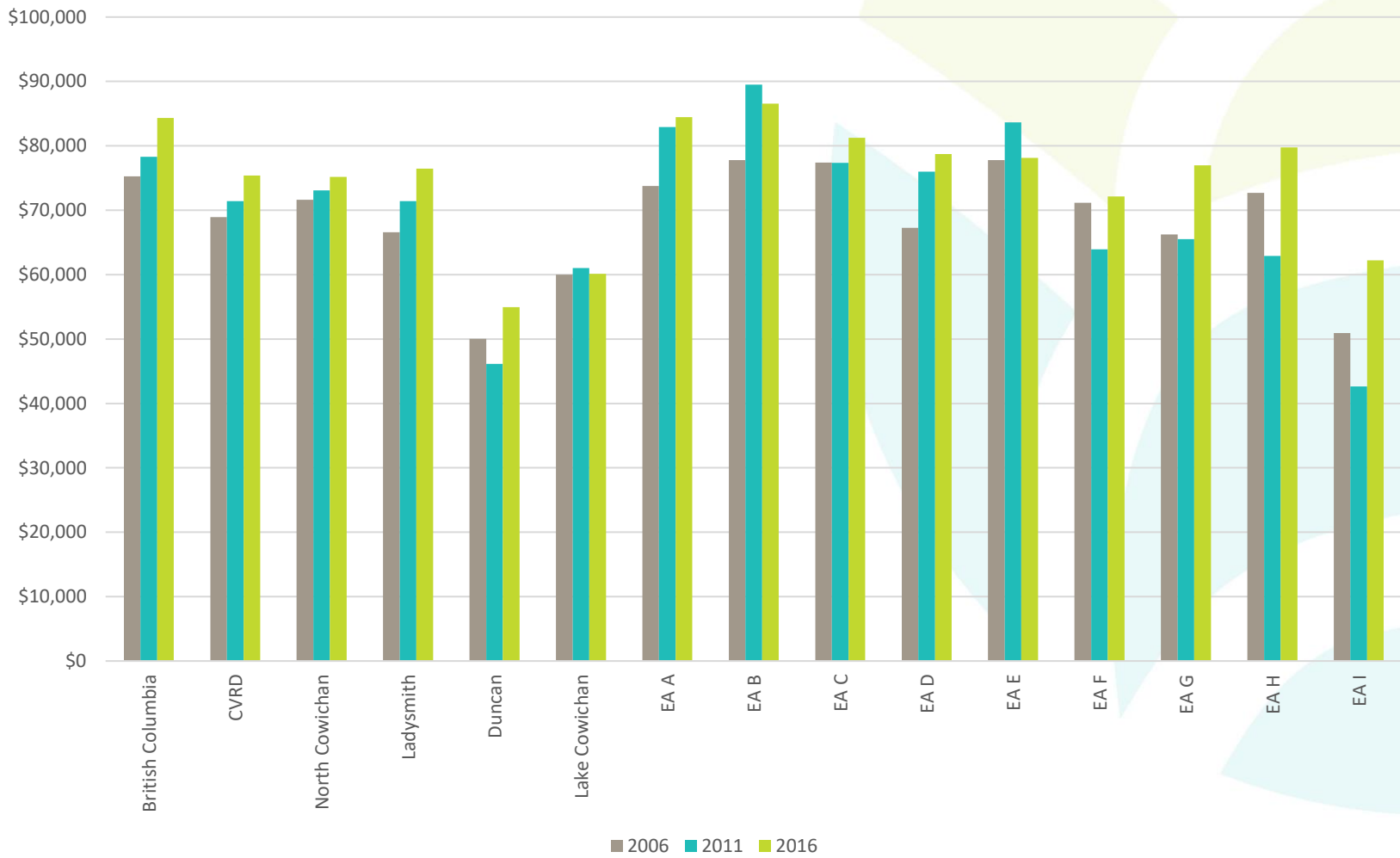


Figure 4: Share of owner households by income in British Columbia^{vi}

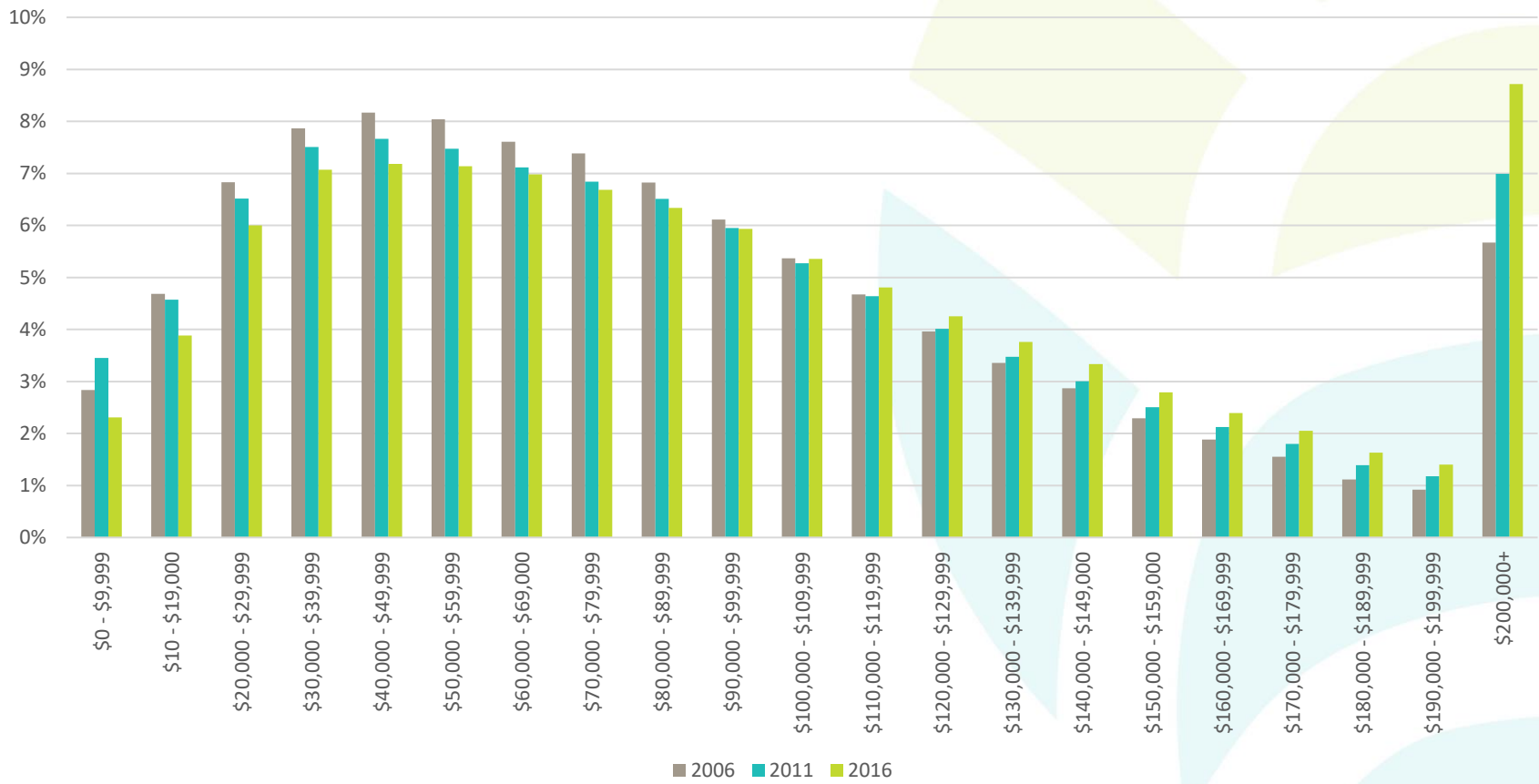


Figure 5: Share of owner households by income in the CVRD

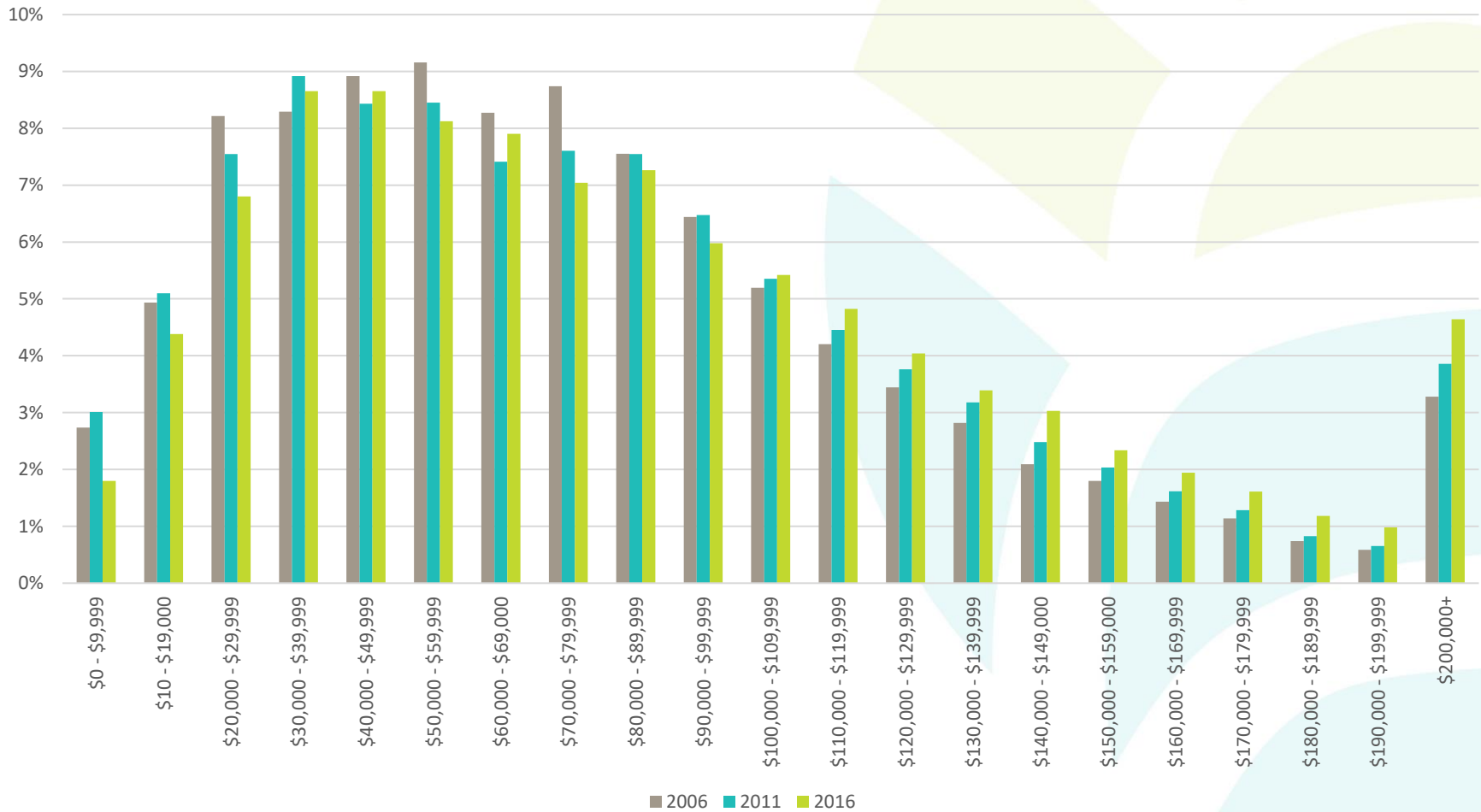


Table 21: Share of renter households by annual income in 2006

	\$0 - \$4,999	\$5,000 - \$9,999	\$10,000 - \$14,999	\$15,000 - \$19,999	\$20,000 - \$24,999	\$25,000 - \$29,999	\$30,000 - \$34,999	\$35,000 - \$39,999	\$40,000 - \$44,999	\$45,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$69,999	\$70,000 - \$79,999	\$80,000 - \$89,999	\$90,000 - \$99,999	\$100,000 - \$124,999	\$125,000 - \$149,999	\$150,000 - \$199,999	\$200,000+	Median household income
British Columbia	5%	4%	7%	9%	8%	6%	6%	6%	6%	5%	9%	7%	6%	4%	3%	5%	2%	2%	1%	\$39,548
CVRD	3%	4%	9%	12%	10%	7%	8%	6%	5%	5%	8%	6%	5%	3%	2%	3%	1%	1%	0%	\$32,407
North Cowichan	3%	6%	9%	13%	11%	8%	9%	7%	5%	4%	7%	7%	3%	3%	1%	2%	1%	2%	0%	\$30,995
Ladysmith	0%	2%	10%	12%	12%	13%	5%	2%	7%	10%	11%	2%	6%	3%	0%	2%	0%	2%	0%	\$31,747
Duncan	2%	4%	12%	14%	14%	7%	12%	6%	2%	5%	8%	6%	2%	1%	2%	2%	0%	0%	1%	\$29,511
Lake Cowichan	5%	0%	7%	17%	12%	3%	3%	10%	7%	8%	5%	3%	3%	3%	3%	10%	0%	0%	0%	\$39,188
Electoral Area A	0%	0%	6%	15%	9%	0%	9%	6%	6%	6%	6%	9%	6%	12%	0%	9%	0%	0%	0%	\$48,661
Electoral Area B	12%	4%	3%	8%	3%	8%	16%	3%	9%	3%	5%	8%	4%	0%	9%	0%	4%	0%	0%	\$33,198
Electoral Area C	10%	0%	0%	10%	0%	0%	0%	0%	0%	0%	10%	10%	10%	0%	10%	20%	10%	10%	0%	\$70,646
Electoral Area D	4%	7%	9%	11%	7%	4%	4%	9%	0%	4%	9%	7%	4%	4%	0%	13%	4%	0%	0%	\$37,787
Electoral Area E	0%	4%	13%	8%	0%	12%	4%	6%	8%	0%	8%	0%	19%	4%	4%	4%	0%	4%	4%	\$40,930
Electoral Area F	0%	0%	24%	0%	10%	14%	10%	10%	10%	0%	14%	10%	0%	0%	0%	0%	0%	0%	0%	\$34,842
Electoral Area G	17%	0%	9%	0%	13%	9%	9%	0%	9%	0%	9%	13%	13%	0%	0%	0%	0%	0%	0%	\$33,686
Electoral Area H	0%	0%	0%	0%	16%	11%	0%	16%	0%	0%	11%	16%	11%	11%	0%	11%	0%	0%	0%	\$47,766
Electoral Area I	0%	0%	0%	13%	0%	20%	0%	13%	0%	0%	13%	13%	0%	0%	0%	13%	0%	13%	0%	\$49,413

Table 22: Share of renter households by annual income in 2011

	\$0 - \$4,999	\$5,000 - \$9,999	\$10,000 - \$14,999	\$15,000 - \$19,999	\$20,000 - \$24,999	\$25,000 - \$29,999	\$30,000 - \$34,999	\$35,000 - \$39,999	\$40,000 - \$44,999	\$45,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$69,999	\$70,000 - \$79,999	\$80,000 - \$89,999	\$90,000 - \$99,999	\$100,000 - \$124,999	\$125,000 - \$149,999	\$150,000 - \$199,999	\$200,000+	Median household income
British Columbia	6%	3%	6%	8%	7%	6%	6%	6%	5%	5%	8%	7%	6%	5%	3%	6%	3%	3%	2%	\$41,975
CVRD	5%	4%	9%	8%	11%	7%	10%	8%	6%	4%	8%	4%	4%	3%	3%	3%	1%	1%	0%	\$33,373
North Cowichan	6%	4%	9%	9%	13%	7%	10%	8%	5%	4%	8%	3%	3%	3%	2%	3%	1%	0%	0%	\$30,525
Ladysmith	0%	4%	2%	10%	13%	10%	14%	4%	13%	4%	10%	0%	7%	3%	0%	4%	2%	0%	0%	\$33,424
Duncan	4%	4%	11%	13%	15%	8%	6%	6%	9%	4%	11%	6%	0%	0%	0%	3%	0%	0%	0%	\$29,054
Lake Cowichan	0%	0%	40%	9%	9%	0%	19%	7%	0%	0%	9%	7%	0%	0%	0%	0%	0%	0%	0%	\$30,333
Electoral Area A	0%	0%	0%	27%	36%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	36%	0%	0%	0%	\$53,688
Electoral Area B	0%	0%	0%	0%	16%	0%	24%	0%	12%	0%	0%	0%	0%	0%	48%	0%	0%	0%	0%	\$49,820
Electoral Area C	0%	0%	0%	0%	0%	0%	0%	0%	0%	20%	0%	0%	27%	0%	0%	13%	0%	40%	0%	\$73,977
Electoral Area D ^{vii}																				\$48,629
Electoral Area E	0%	0%	53%	0%	20%	0%	0%	0%	0%	0%	0%	0%	0%	0%	27%	0%	0%	0%	0%	\$30,384
Electoral Area F	0%	0%	0%	0%	0%	0%	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	\$37,995
Electoral Area G ⁶																				\$33,724
Electoral Area H	0%	0%	0%	0%	0%	0%	0%	70%	0%	0%	0%	0%	30%	0%	0%	0%	0%	0%	0%	\$39,355
Electoral Area I ⁶																				\$33,496

Table 23: Share of renter households by annual income in 2016

	\$0 - \$4,999	\$5,000 - \$9,999	\$10,000 - \$14,999	\$15,000 - \$19,999	\$20,000 - \$24,999	\$25,000 - \$29,999	\$30,000 - \$34,999	\$35,000 - \$39,999	\$40,000 - \$44,999	\$45,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$69,999	\$70,000 - \$79,999	\$80,000 - \$89,999	\$90,000 - \$99,000	\$100,000 - \$124,999	\$125,000 - \$149,000	\$150,000 - \$199,999	\$200,000+	Median household income
British Columbia	4%	3%	6%	8%	7%	6%	6%	5%	5%	5%	9%	7%	6%	5%	4%	7%	4%	3%	2%	\$45,848
CVRD	2%	3%	7%	10%	10%	7%	6%	6%	6%	5%	8%	7%	6%	4%	3%	4%	2%	1%	1%	\$38,406
North Cowichan	2%	3%	8%	9%	10%	7%	7%	6%	6%	6%	9%	8%	5%	4%	2%	4%	2%	2%	0%	\$39,268
Ladysmith	2%	3%	2%	12%	10%	7%	5%	6%	11%	3%	8%	6%	5%	2%	5%	6%	4%	1%	1%	\$40,662
Duncan	3%	2%	10%	19%	13%	11%	7%	6%	6%	2%	5%	5%	3%	3%	2%	2%	1%	1%	0%	\$26,922
Lake Cowichan	0%	8%	10%	8%	15%	6%	4%	4%	6%	4%	10%	4%	6%	4%	3%	5%	3%	0%	0%	\$32,213
Electoral Area A	3%	3%	3%	0%	12%	3%	5%	4%	4%	8%	8%	7%	11%	7%	4%	9%	3%	5%	3%	\$58,663
Electoral Area B	2%	2%	4%	3%	8%	4%	7%	5%	5%	5%	7%	13%	12%	6%	4%	3%	4%	0%	3%	\$52,521
Electoral Area C	5%	0%	7%	5%	14%	5%	9%	5%	5%	9%	5%	11%	9%	5%	0%	5%	0%	0%	5%	\$44,045
Electoral Area D	5%	0%	5%	5%	9%	13%	4%	7%	4%	5%	7%	9%	9%	4%	4%	4%	4%	4%	0%	\$42,791
Electoral Area E	3%	0%	7%	12%	5%	7%	3%	12%	3%	5%	7%	3%	12%	5%	7%	3%	3%	0%	0%	\$39,727
Electoral Area F	0%	0%	0%	17%	17%	8%	8%	6%	8%	6%	6%	0%	8%	6%	0%	0%	6%	0%	6%	\$33,048
Electoral Area G	9%	0%	0%	18%	0%	9%	14%	0%	14%	9%	9%	0%	0%	9%	0%	9%	0%	0%	0%	\$37,091
Electoral Area H	0%	6%	0%	13%	9%	9%	6%	0%	6%	6%	16%	13%	0%	6%	0%	9%	0%	0%	0%	\$49,250
Electoral Area I	0%	14%	14%	10%	10%	0%	10%	10%	0%	10%	7%	7%	0%	0%	0%	7%	0%	0%	0%	\$26,421

Figure 6: Median annual household income among renter households from 2006–2016



Figure 7: Share of renter households by income in British Columbia

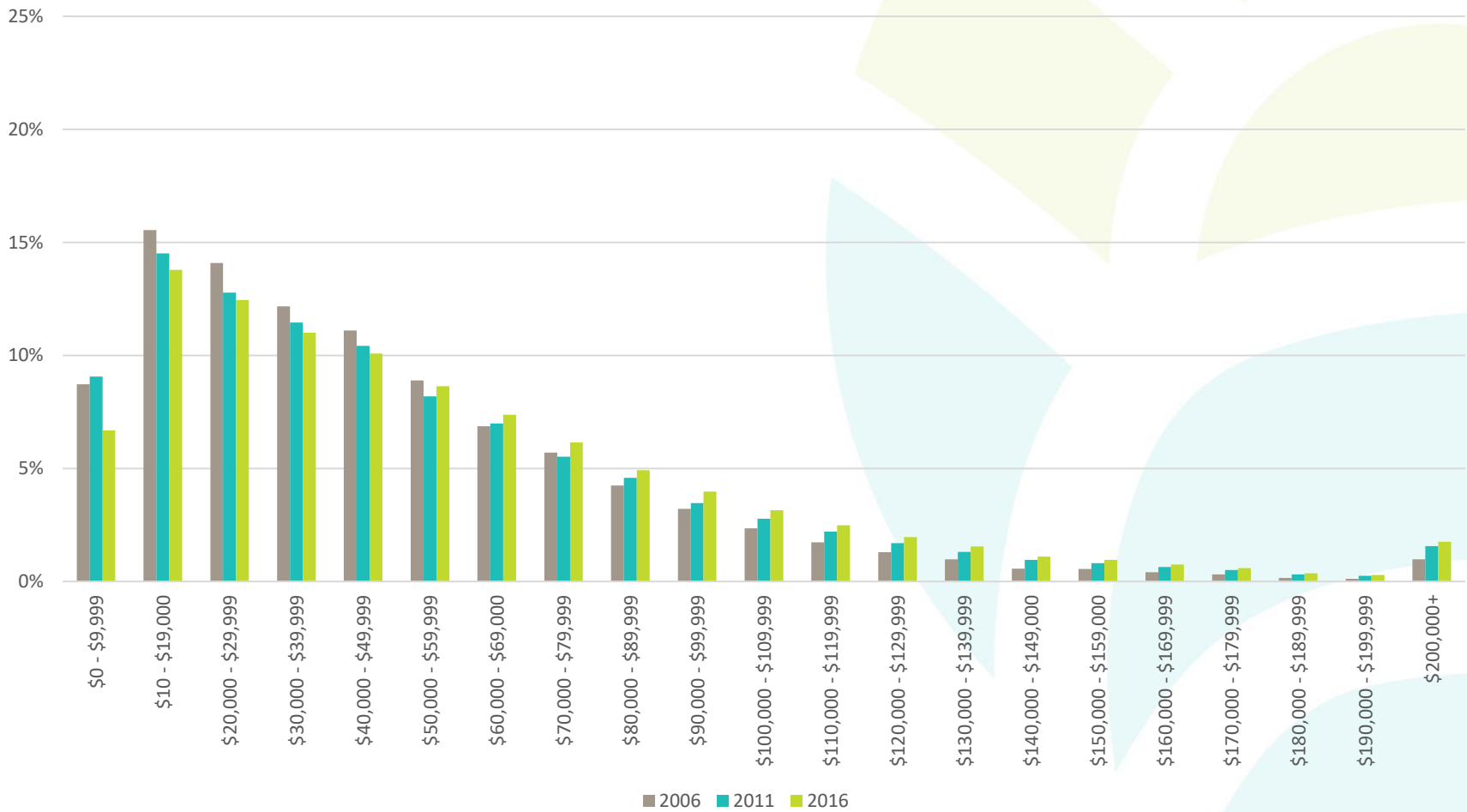


Figure 8: Share of renter households by income in the CVRD

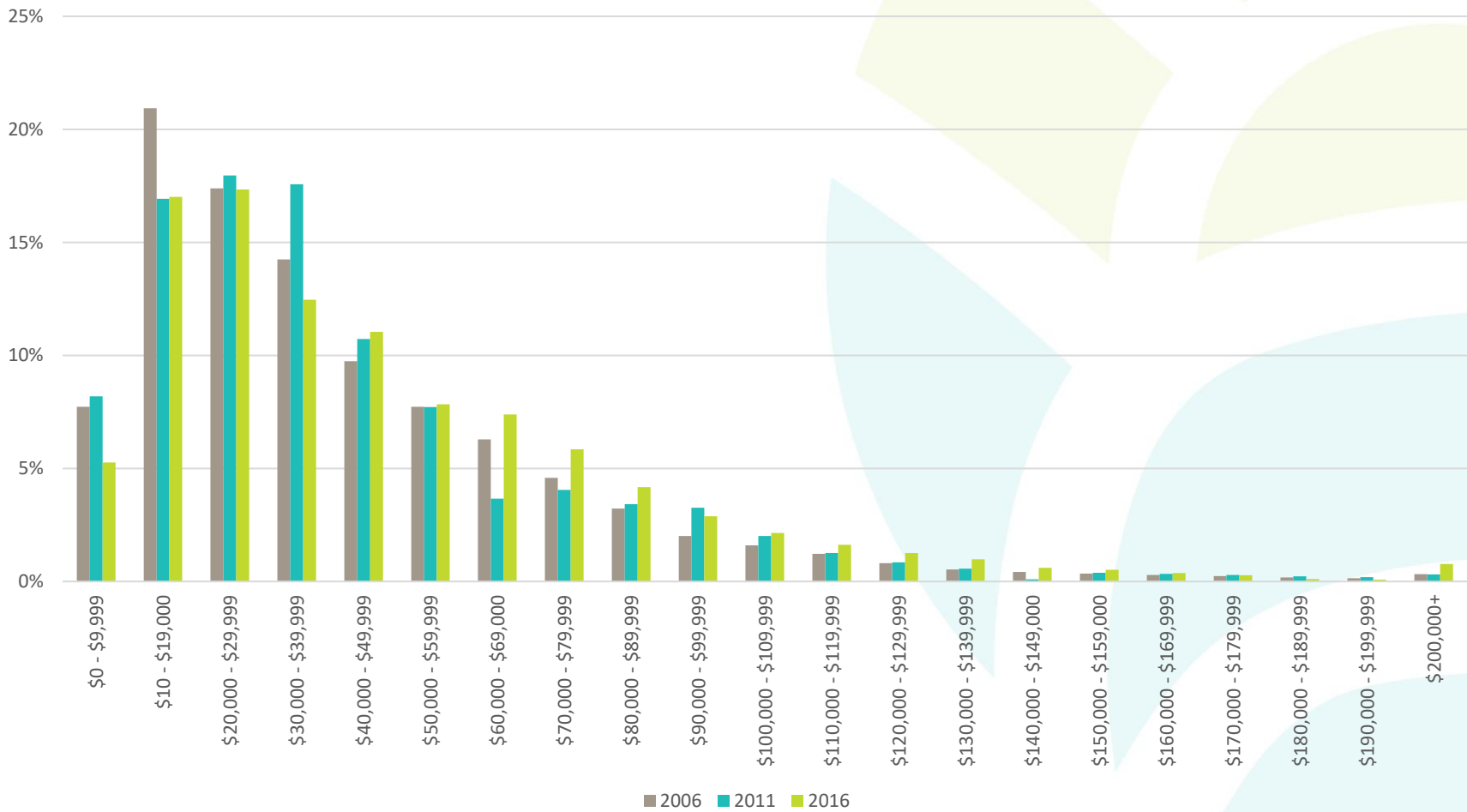
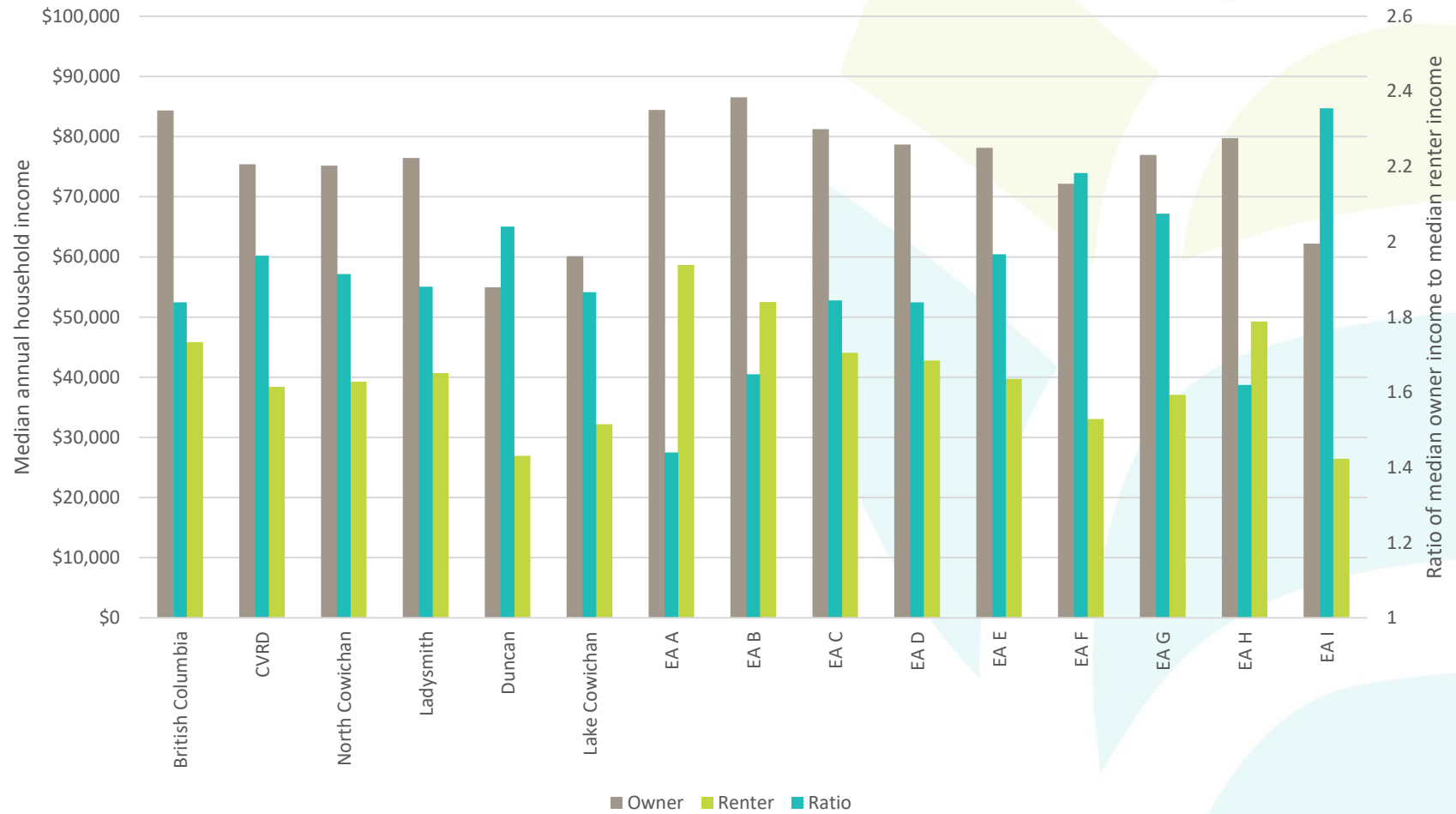


Figure 9: Median income in 2016 by household tenure



Employment

Table 24: Labour force (employed or unemployed but seeking employment) from 2006–2016

	2006	2011	2016
British Columbia	2,217,080	2,354,245	2,471,665
CVRD	37,690	39,025	39,945
North Cowichan	13,520	13,905	14,155
Ladysmith	3,555	3,975	4,040
Duncan	2,030	1,975	1,905
Lake Cowichan	1,435	1,335	1,590
Electoral Area A	1,975	2,175	2,380
Electoral Area B	4,310	4,820	4,890
Electoral area C	2,135	2,335	2,195
Electoral Area D	1,405	1,545	1,605
Electoral Area E	2,280	2,090	2,280
Electoral Area F	860	935	765
Electoral Area G	1,110	1,055	955
Electoral Area H	1,205	1,150	1,320
Electoral Area I	550	450	510

Table 25: Participation rate (labour force as share of working-age population) from 2006–2016

	2006	2011	2016
British Columbia	65.7%	64.6%	63.9%
CVRD	60.2%	58.7%	57.4%
North Cowichan	60.1%	58.3%	57.3%
Ladysmith	57.9%	59.2%	56.9%
Duncan	49.8%	51.0%	49.4%
Lake Cowichan	59.0%	52.5%	56.6%
Electoral Area A	59.1%	59.3%	59.7%
Electoral Area B	73.2%	73.1%	70.9%
Electoral Area C	54.3%	55.1%	49.0%
Electoral Area D	60.8%	60.5%	57.8%
Electoral Area E	71.7%	66.3%	68.6%
Electoral Area F	57.7%	65.2%	54.1%
Electoral Area G	58.7%	54.0%	44.7%
Electoral Area H	61.3%	58.4%	60.1%
Electoral Area I	54.2%	44.6%	48.6%

Table 26: Unemployment rate (share of labour force unemployed) from 2006–2016

	2006	2011	2016
British Columbia	6.0%	7.8%	6.7%
CVRD	6.5%	7.8%	7.4%
North Cowichan	5.7%	6.6%	6.3%
Ladysmith	5.8%	5.9%	6.3%
Duncan	7.4%	9.9%	8.9%
Lake Cowichan	12.9%	8.6%	12.3%
Electoral Area A	3.0%	5.1%	6.3%
Electoral Area B	3.9%	6.8%	5.5%
Electoral Area C	3.5%	7.3%	5.7%
Electoral Area D	5.3%	7.8%	5.9%
Electoral Area E	6.6%	6.2%	7.0%
Electoral Area F	5.2%	7.0%	8.5%
Electoral Area G	5.0%	4.7%	8.9%
Electoral Area H	5.0%	4.8%	7.5%
Electoral Area I	6.0%	7.8%	6.7%

Industry

Table 27: Share of labour force by industry sector in 2006

	Agriculture, forestry, fishing & hunting	Mining, quarrying, oil & gas	Utilities	Construction	Manufacturing	Wholesale trade	Retail trade	Transportation & warehouse	Information & cultural services	Finance & insurance	Real estate, rental & leasing	Professional, scientific & technical services	Management	Administrative, support, waste management & remediation services	Educational services	Health care & social assistance	Arts, entertainment & recreation	Accommodation & food services	Other services	Public administration	NA
British Columbia	3%	1%	1%	7%	9%	4%	11%	5%	3%	4%	2%	7%	0%	4%	7%	10%	2%	8%	5%	5%	1%
CVRD	6%	0%	0%	9%	9%	2%	13%	3%	1%	3%	2%	4%	0%	4%	7%	11%	2%	8%	5%	7%	2%
North Cowichan	7%	0%	0%	7%	10%	3%	15%	3%	1%	3%	2%	4%	0%	3%	6%	12%	2%	8%	5%	5%	1%
Ladysmith	4%	0%	0%	7%	14%	2%	11%	5%	2%	5%	3%	4%	0%	4%	7%	10%	3%	7%	5%	5%	1%
Duncan	2%	0%	0%	12%	9%	2%	20%	4%	2%	2%	2%	3%	0%	3%	4%	11%	1%	13%	5%	3%	4%
Lake Cowichan	11%	1%	1%	10%	6%	2%	15%	4%	1%	2%	2%	3%	0%	4%	5%	7%	2%	14%	3%	6%	1%
Electoral Area A	5%	0%	1%	9%	5%	2%	12%	2%	2%	4%	3%	8%	0%	4%	11%	11%	2%	5%	5%	11%	1%
Electoral Area B	5%	0%	0%	14%	6%	2%	11%	3%	2%	2%	1%	5%	0%	4%	10%	10%	2%	6%	6%	9%	1%
Electoral Area C	5%	1%	1%	10%	8%	3%	13%	2%	1%	2%	4%	6%	0%	4%	6%	12%	3%	8%	4%	8%	1%
Electoral Area D	6%	0%	2%	9%	8%	3%	12%	4%	2%	1%	3%	4%	0%	4%	10%	12%	1%	6%	5%	9%	0%
Electoral Area E	11%	1%	0%	8%	8%	3%	9%	5%	2%	4%	1%	4%	0%	4%	7%	11%	3%	6%	5%	6%	2%
Electoral Area F	9%	0%	0%	15%	7%	1%	13%	4%	0%	2%	0%	8%	0%	8%	2%	12%	4%	3%	5%	6%	1%
Electoral Area G	6%	0%	0%	7%	10%	1%	10%	6%	1%	3%	3%	5%	1%	5%	12%	11%	2%	9%	5%	3%	2%
Electoral Area H	9%	1%	1%	9%	14%	3%	8%	6%	3%	5%	2%	3%	0%	2%	5%	8%	0%	7%	7%	8%	2%
Electoral Area I	13%	0%	2%	10%	6%	2%	14%	5%	4%	2%	4%	4%	0%	2%	4%	4%	3%	8%	3%	7%	6%

Table 28: Share of labour force by industry sector in 2011

	Agriculture, forestry, fishing & hunting	Mining, quarrying, oil & gas	Utilities	Construction	Manufacturing	Wholesale trade	Retail trade	Transportation & warehouse	Information & cultural services	Finance & insurance	Real estate, rental & leasing	Professional, scientific & technical services	Management	Administrative, support, waste management & remediation services	Educational services	Health care & social assistance	Arts, entertainment & recreation	Accommodation & food services	Other services	Public administration	NA
British Columbia	3%	1%	1%	8%	6%	4%	11%	5%	3%	4%	2%	8%	0%	4%	7%	11%	2%	8%	5%	6%	2%
CVRD	5%	1%	0%	10%	7%	2%	13%	4%	1%	3%	2%	5%	0%	4%	7%	12%	2%	7%	5%	8%	2%
North Cowichan	5%	1%	0%	7%	8%	2%	14%	3%	1%	3%	2%	5%	0%	4%	7%	14%	3%	7%	6%	6%	2%
Ladysmith	4%	0%	1%	8%	7%	2%	13%	6%	1%	5%	3%	5%	0%	5%	7%	10%	3%	9%	4%	5%	1%
Duncan	4%	0%	0%	11%	9%	1%	17%	1%	0%	2%	1%	6%	0%	3%	8%	13%	2%	10%	5%	7%	1%
Lake Cowichan	8%	0%	0%	15%	5%	0%	15%	2%	0%	0%	3%	2%	0%	4%	5%	14%	3%	13%	5%	6%	2%
Electoral Area A	4%	0%	0%	10%	5%	1%	12%	1%	0%	3%	1%	6%	0%	5%	9%	14%	3%	8%	3%	13%	2%
Electoral Area B	4%	1%	1%	12%	5%	3%	8%	5%	1%	2%	1%	6%	0%	4%	7%	14%	3%	6%	4%	10%	2%
Electoral Area C	6%	1%	0%	13%	5%	3%	13%	2%	1%	3%	1%	6%	0%	4%	7%	12%	3%	7%	3%	8%	2%
Electoral Area D	5%	0%	0%	13%	6%	2%	15%	3%	0%	2%	3%	3%	0%	3%	13%	14%	1%	7%	2%	6%	0%
Electoral Area E	9%	0%	0%	16%	7%	3%	11%	3%	2%	3%	2%	6%	0%	4%	5%	9%	1%	8%	5%	6%	1%
Electoral Area F	11%	0%	0%	13%	6%	2%	24%	6%	0%	0%	0%	9%	0%	4%	5%	6%	0%	3%	7%	3%	0%
Electoral Area G	4%	1%	0%	23%	10%	0%	8%	7%	0%	2%	2%	3%	0%	4%	5%	13%	3%	5%	4%	5%	0%
Electoral Area H	8%	0%	0%	9%	13%	2%	12%	8%	5%	2%	1%	11%	0%	3%	4%	10%	3%	2%	4%	3%	0%
Electoral Area I	2%	0%	0%	28%	5%	0%	14%	4%	0%	0%	0%	7%	0%	2%	6%	8%	0%	6%	8%	9%	0%

Table 29: Share of labour force by industry sector in 2016

	Agriculture, forestry, fishing & hunting	Mining, quarrying, oil & gas	Utilities	Construction	Manufacturing	Wholesale trade	Retail trade	Transportation & warehouse	Information & cultural services	Finance & insurance	Real estate, rental & leasing	Professional, scientific & technical services	Management	Administrative, support, waste management & remediation services	Educational services	Health care & social assistance	Arts, entertainment & recreation	Accommodation & food services	Other services	Public administration	NA
British Columbia	3%	1%	1%	8%	6%	3%	11%	5%	3%	4%	2%	8%	0%	4%	7%	11%	2%	8%	5%	5%	2%
CVRD	5%	1%	0%	10%	7%	2%	13%	4%	1%	3%	2%	6%	0%	5%	7%	12%	2%	7%	5%	7%	2%
North Cowichan	5%	1%	1%	9%	9%	2%	13%	3%	1%	3%	2%	5%	0%	5%	6%	14%	2%	8%	5%	5%	2%
Ladysmith	3%	1%	1%	7%	9%	3%	12%	6%	2%	4%	2%	5%	0%	4%	7%	11%	1%	8%	5%	8%	2%
Duncan	2%	1%	1%	9%	8%	2%	16%	2%	1%	3%	2%	5%	0%	5%	7%	13%	4%	8%	5%	4%	2%
Lake Cowichan	5%	1%	1%	12%	7%	2%	15%	2%	1%	1%	2%	7%	0%	5%	4%	9%	2%	9%	4%	7%	5%
Electoral Area A	2%	1%	0%	11%	5%	3%	12%	3%	2%	3%	2%	8%	0%	4%	10%	10%	3%	8%	4%	12%	2%
Electoral Area B	4%	1%	0%	14%	5%	2%	11%	3%	1%	3%	1%	7%	0%	5%	8%	11%	2%	6%	5%	8%	1%
Electoral Area C	5%	0%	0%	11%	6%	2%	14%	2%	1%	3%	2%	5%	0%	3%	8%	15%	2%	6%	5%	7%	2%
Electoral Area D	6%	1%	0%	9%	6%	3%	13%	4%	0%	3%	2%	4%	0%	3%	10%	14%	3%	7%	6%	5%	2%
Electoral Area E	8%	0%	0%	9%	5%	2%	14%	5%	0%	3%	1%	7%	0%	6%	6%	11%	2%	5%	6%	6%	2%
Electoral Area F	8%	0%	1%	10%	11%	3%	9%	3%	1%	4%	0%	7%	0%	3%	4%	7%	3%	6%	9%	7%	2%
Electoral Area G	7%	1%	1%	11%	8%	1%	9%	6%	2%	4%	3%	9%	0%	2%	9%	10%	3%	4%	4%	3%	2%
Electoral Area H	11%	0%	1%	8%	8%	3%	8%	5%	1%	1%	1%	7%	0%	5%	4%	13%	2%	9%	8%	6%	1%
Electoral Area I	12%	2%	0%	11%	7%	0%	16%	5%	0%	3%	0%	6%	2%	3%	5%	10%	3%	5%	4%	7%	2%

Figure 10: Share of labour force by industry sector in British Columbia from 2006–2016

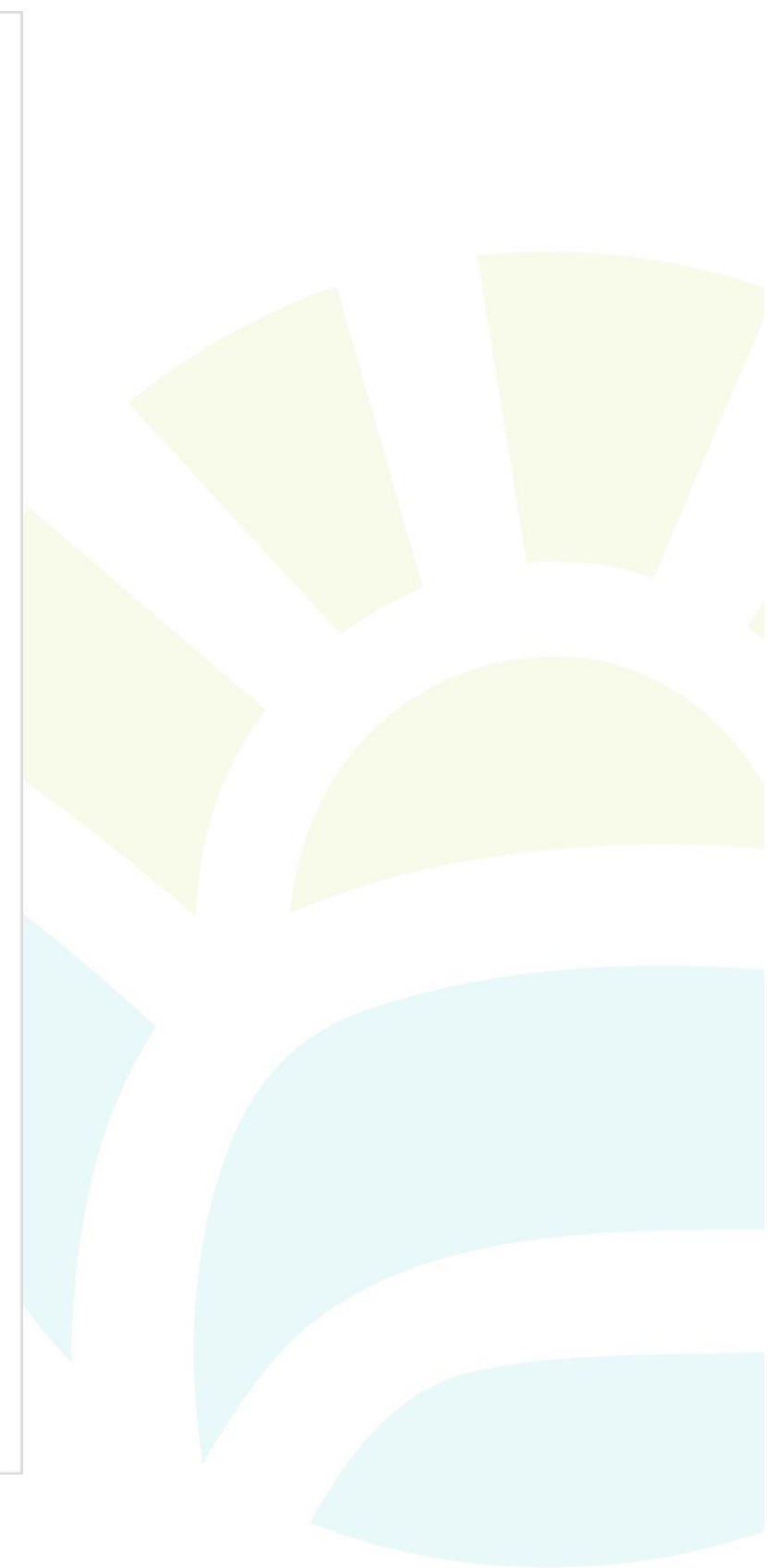
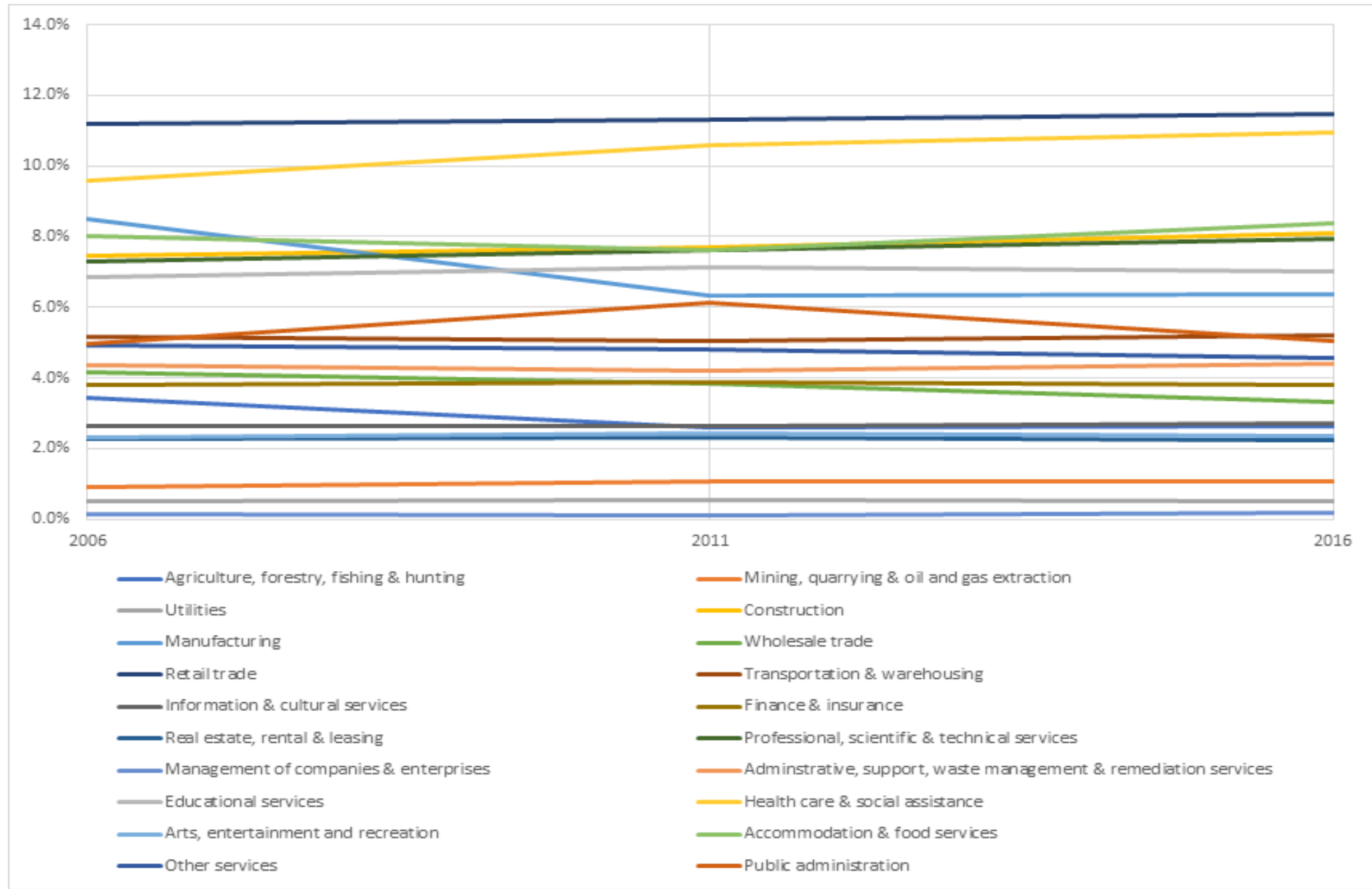
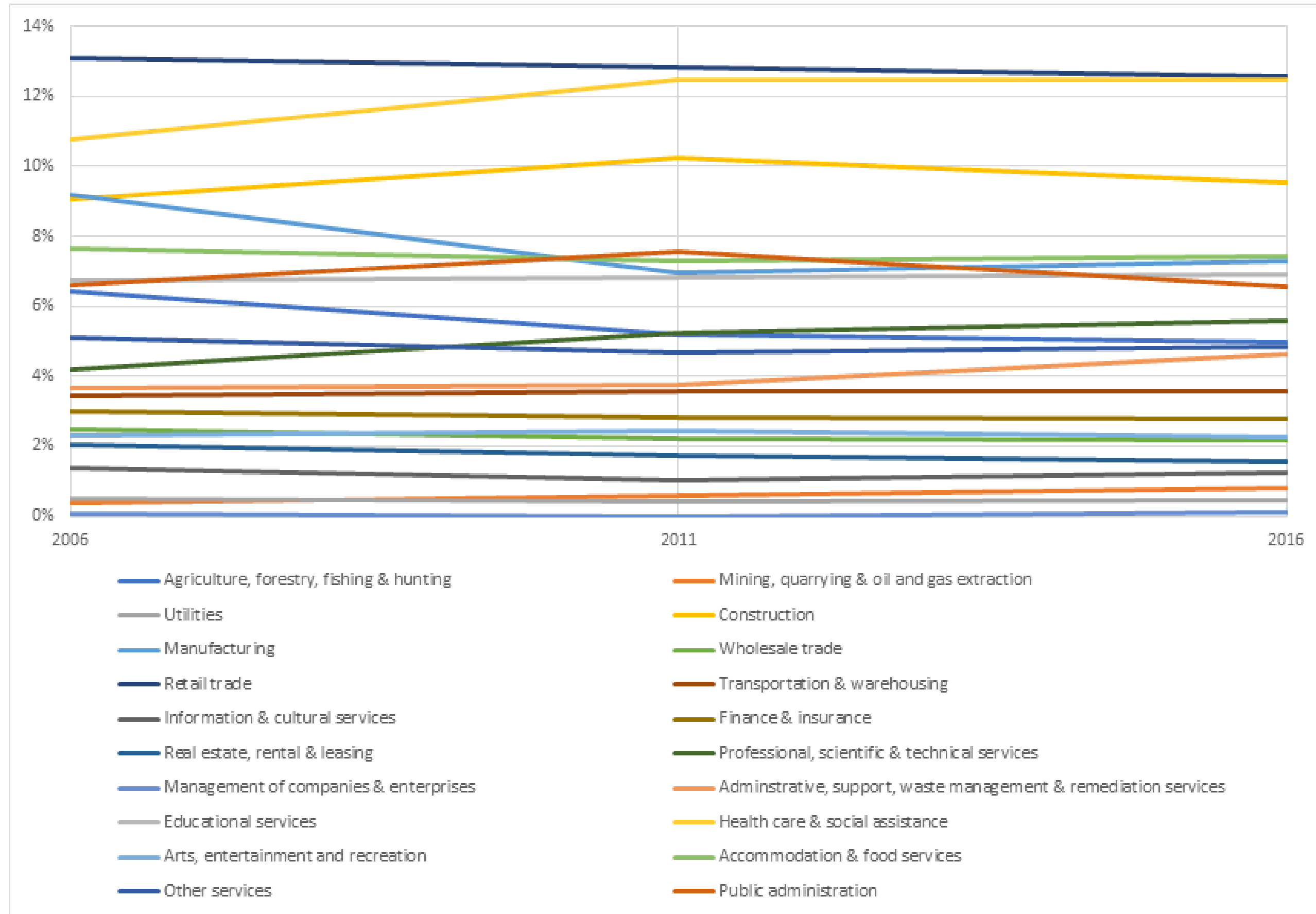


Figure 11: Share of labour by industry sector in the CVRD from 2006–2016



HOUSING PROFILE

Dwelling Types

Table 30: Share of total housing units by type in 2006

	Single-detached	Semi-detached	Other Single-attached	Row House	Apartment in Duplex	Apartment (1–4 storeys)	Apartment (5+ storeys)	Movable Dwelling
British Columbia	49%	3%	0%	7%	10%	21%	7%	3%
CVRD	74%	4%	0%	4%	3%	10%	0%	4%
North Cowichan	66%	6%	0%	7%	4%	14%	0%	3%
Ladysmith	71%	3%	0%	8%	2%	11%	0%	4%
Duncan	44%	3%	1%	6%	1%	44%	0%	0%
Lake Cowichan	74%	2%	1%	6%	4%	11%	1%	1%
Electoral Area A	78%	1%	0%	3%	2%	3%	0%	13%
Electoral Area B	95%	0%	1%	0%	3%	0%	0%	1%
Electoral Area C	84%	8%	0%	0%	1%	1%	0%	7%
Electoral Area D	88%	1%	0%	3%	3%	3%	0%	3%
Electoral Area E	92%	1%	0%	2%	2%	0%	0%	3%
Electoral Area F	88%	4%	0%	0%	0%	0%	0%	8%
Electoral Area G	94%	2%	1%	0%	1%	0%	0%	2%
Electoral Area H	87%	1%	0%	0%	2%	0%	0%	10%
Electoral Area I	83%	0%	0%	0%	0%	2%	0%	15%

Table 31: Share of total housing units by type in 2011

	Single-detached	Semi-detached	Other Single-attached	Row House	Apartment in Duplex	Apartment (1–4 storeys)	Apartment (5+ storeys)	Movable Dwelling
British Columbia	48%	3%	0%	8%	10%	20%	8%	3%
CVRD	76%	4%	0%	5%	2%	9%	0%	4%
North Cowichan	67%	7%	0%	7%	3%	12%	0%	3%
Ladysmith	73%	3%	0%	9%	3%	8%	0%	3%
Duncan	44%	4%	1%	7%	1%	44%	0%	0%
Lake Cowichan	75%	5%	0%	7%	2%	11%	0%	0%
Electoral Area A	82%	0%	0%	5%	1%	4%	0%	8%
Electoral Area B	95%	0%	0%	0%	1%	0%	0%	4%
Electoral Area C	92%	4%	0%	0%	2%	0%	0%	2%
Electoral Area D	86%	0%	0%	4%	0%	2%	0%	8%
Electoral Area E	93%	0%	0%	0%	0%	1%	0%	6%
Electoral Area F	98%	0%	0%	0%	0%	0%	0%	2%
Electoral Area G	95%	0%	0%	0%	0%	0%	0%	5%
Electoral Area H	85%	0%	0%	0%	5%	0%	0%	10%
Electoral Area I	97%	0%	0%	0%	0%	0%	0%	3%

Table 32: Share of total housing units by type in 2016

	Single-detached	Semi-detached	Other Single-attached	Row House	Apartment in Duplex	Apartment (1-4 storeys)	Apartment (5+ storeys)	Movable Dwelling
British Columbia	44%	3%	0%	8%	12%	20%	9%	3%
CVRD	73%	4%	0%	5%	3%	9%	0%	5%
North Cowichan	64%	7%	1%	7%	5%	12%	0%	4%
Ladysmith	68%	6%	0%	7%	2%	10%	0%	7%
Duncan	43%	4%	0%	9%	1%	44%	0%	0%
Lake Cowichan	82%	1%	0%	4%	1%	11%	0%	1%
Electoral Area A	74%	1%	0%	4%	4%	2%	0%	15%
Electoral Area B	90%	0%	0%	0%	1%	0%	0%	9%
Electoral Area C	90%	2%	0%	0%	2%	0%	0%	6%
Electoral Area D	80%	1%	1%	3%	1%	5%	0%	10%
Electoral Area E	90%	1%	1%	0%	3%	1%	0%	3%
Electoral Area F	89%	3%	1%	0%	1%	0%	0%	5%
Electoral Area G	92%	1%	0%	0%	1%	1%	0%	4%
Electoral Area H	89%	1%	0%	1%	2%	1%	0%	5%
Electoral Area I	93%	0%	0%	0%	0%	0%	0%	7%

Figure 12: Housing units by type between 2006 and 2016 in British Columbia^{viii}

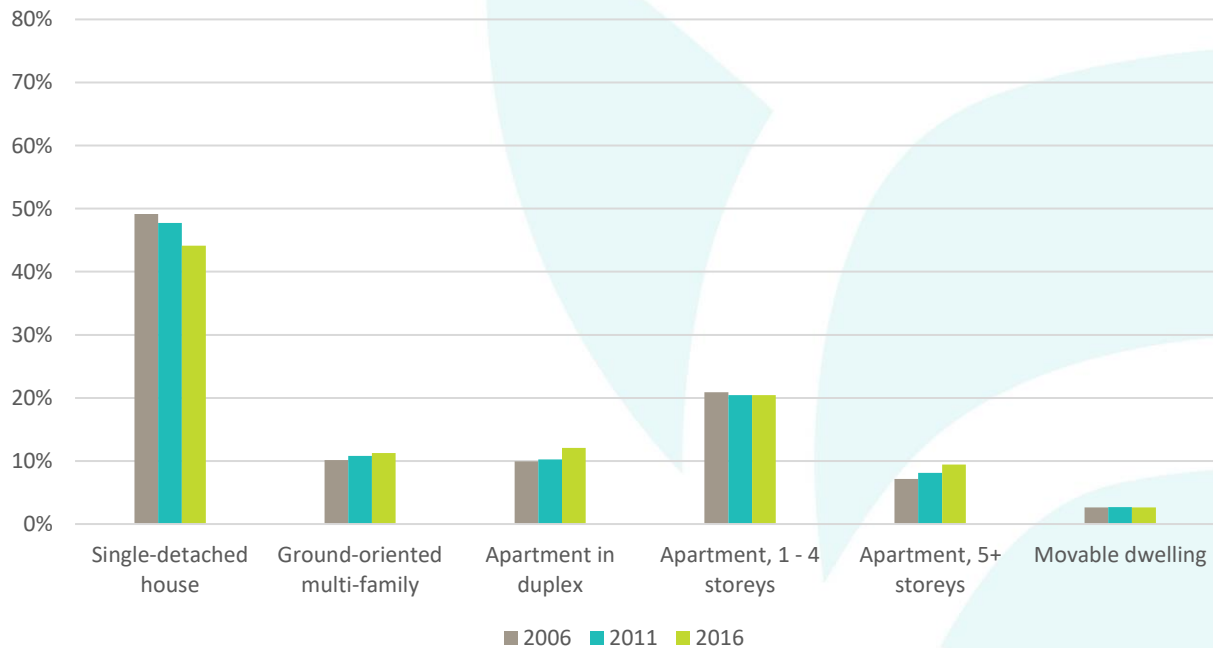
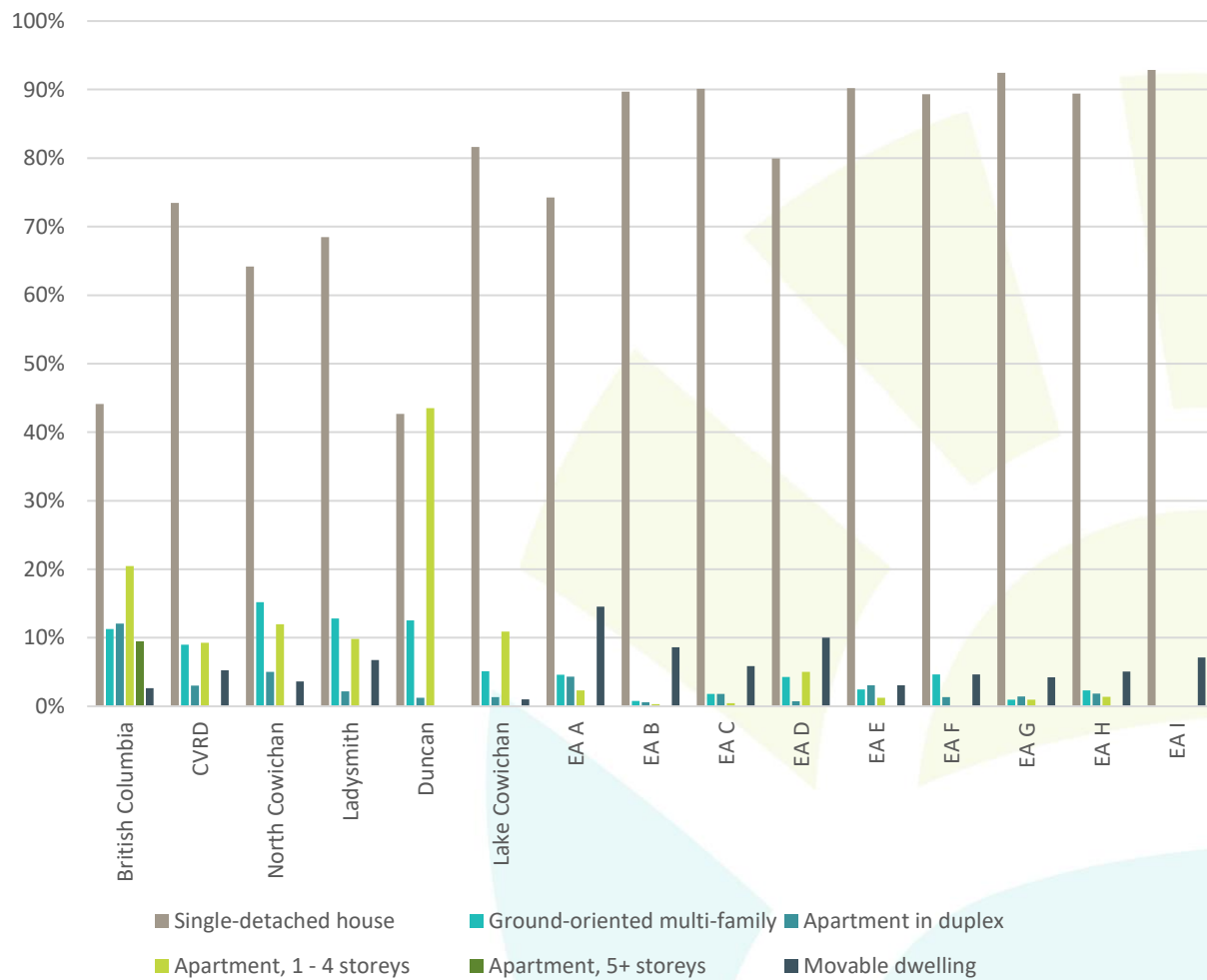


Figure 13: Composition of housing stock by type and jurisdiction in 2016^{ix}

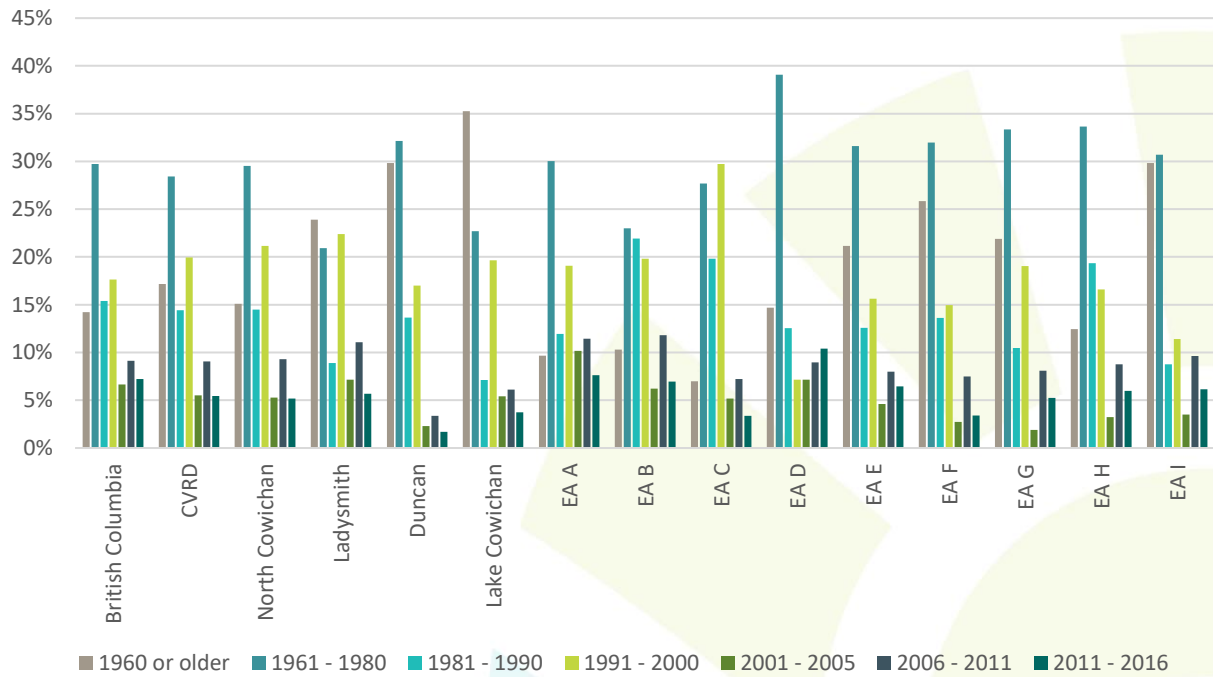


Dwelling Age

Figure 14: Share of dwellings by year of construction in 2016

	1960 or earlier	1961–1980	1981–1990	1991–2000	2001–2005	2006–2010	2011–2016
British Columbia	14%	30%	15%	18%	7%	9%	7%
CVRD	17%	28%	14%	20%	6%	9%	5%
North Cowichan	15%	30%	14%	21%	5%	9%	5%
Ladysmith	24%	21%	9%	22%	7%	11%	6%
Duncan	30%	32%	14%	17%	2%	3%	2%
Lake Cowichan	35%	23%	7%	20%	5%	6%	4%
Electoral Area A	10%	30%	12%	19%	10%	11%	8%
Electoral Area B	10%	23%	22%	20%	6%	12%	7%
Electoral Area C	7%	28%	20%	30%	5%	7%	3%
Electoral Area D	15%	39%	13%	7%	7%	9%	10%
Electoral Area E	21%	32%	13%	16%	5%	8%	6%
Electoral Area F	26%	32%	14%	15%	3%	7%	3%
Electoral Area G	22%	33%	10%	19%	2%	8%	5%
Electoral Area H	12%	34%	19%	17%	3%	9%	6%
Electoral Area I	30%	31%	9%	11%	4%	10%	6%

Figure 15: Composition of housing stock by age of construction and jurisdiction in 2016



Bedroom Number

Table 33: Share of housing units by bedroom count in 2006

	No bedrooms	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms
British Columbia	4%	16%	26%	29%	25%
CVRD	1%	9%	28%	39%	23%
North Cowichan	1%	10%	26%	38%	25%
Ladysmith	2%	8%	27%	38%	24%
Duncan	3%	20%	39%	31%	7%
Lake Cowichan	1%	9%	24%	46%	20%
Electoral Area A	2%	7%	29%	42%	21%
Electoral Area B	2%	7%	25%	43%	23%
Electoral Area C	1%	4%	33%	42%	20%
Electoral Area D	3%	10%	23%	35%	29%
Electoral Area E	1%	5%	26%	42%	26%
Electoral Area F	0%	9%	27%	43%	22%
Electoral Area G	1%	10%	31%	31%	26%
Electoral Area H	1%	3%	35%	36%	25%
Electoral Area I	2%	7%	27%	50%	15%

Table 34: Share of housing units by bedroom count in 2011

	No bedrooms	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms
British Columbia	2%	16%	27%	28%	27%
CVRD	0%	8%	26%	40%	26%
North Cowichan	0%	8%	24%	42%	26%
Ladysmith	0%	7%	25%	41%	27%
Duncan	1%	23%	43%	26%	7%
Lake Cowichan	0%	9%	26%	37%	28%
Electoral Area A	0%	9%	22%	40%	29%
Electoral Area B	0%	5%	19%	39%	37%
Electoral Area C	0%	2%	36%	40%	23%
Electoral Area D	0%	10%	22%	41%	28%
Electoral Area E	0%	5%	19%	44%	32%
Electoral Area F	0%	5%	28%	43%	23%
Electoral Area G	0%	9%	33%	30%	27%
Electoral Area H	0%	9%	25%	38%	28%
Electoral Area I	0%	0%	39%	46%	15%

Table 35: Share of housing units by bedroom count in 2016

	No bedrooms	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms
British Columbia	1%	17%	27%	27%	28%
CVRD	0%	9%	26%	38%	26%
North Cowichan	0%	9%	25%	38%	27%
Ladysmith	0%	5%	26%	41%	27%
Duncan	0%	20%	46%	24%	8%
Lake Cowichan	0%	9%	22%	38%	31%
Electoral Area A	1%	6%	25%	38%	30%
Electoral Area B	0%	8%	20%	43%	29%
Electoral Area C	0%	5%	34%	36%	25%
Electoral Area D	1%	7%	27%	43%	23%
Electoral Area E	1%	9%	19%	41%	30%
Electoral Area F	0%	15%	22%	45%	18%
Electoral Area G	0%	9%	29%	35%	27%
Electoral Area H	0%	6%	27%	43%	24%
Electoral Area I	2%	8%	24%	42%	24%

Figure 16: Share of housing units by bedroom count over time in British Columbia from 2006-2016

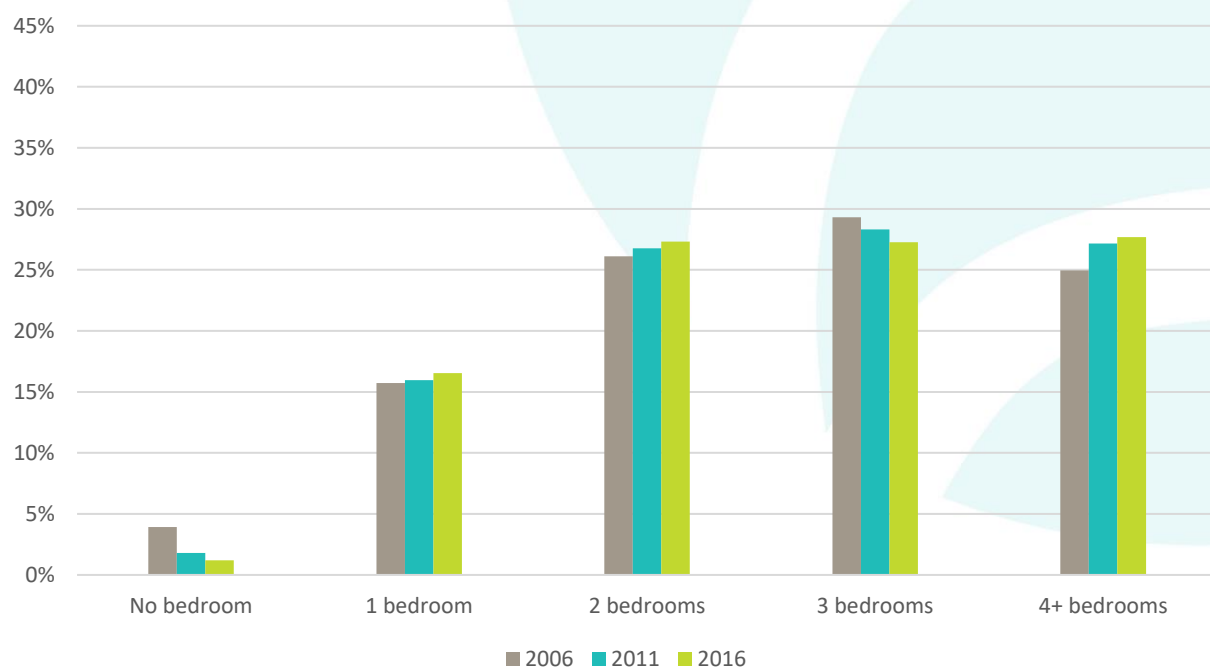


Figure 17: Share of housing units by bedroom count over time in the CVRD from 2006–2016

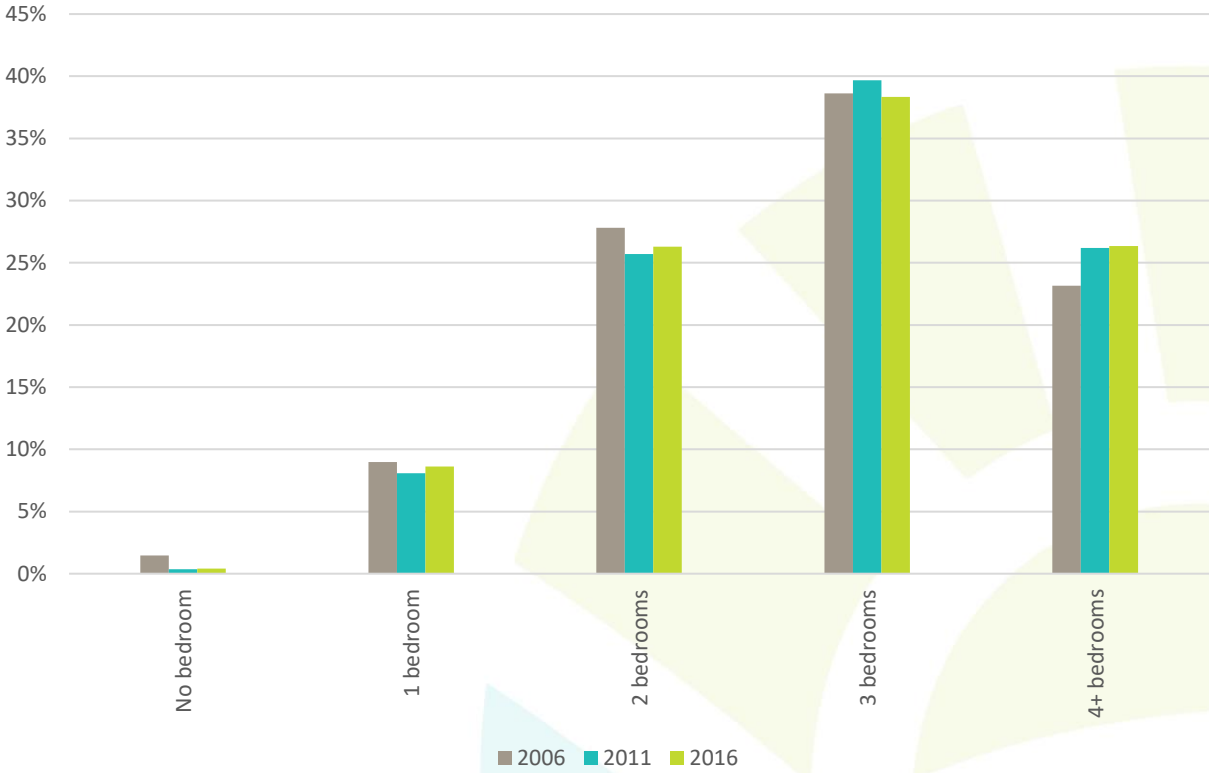
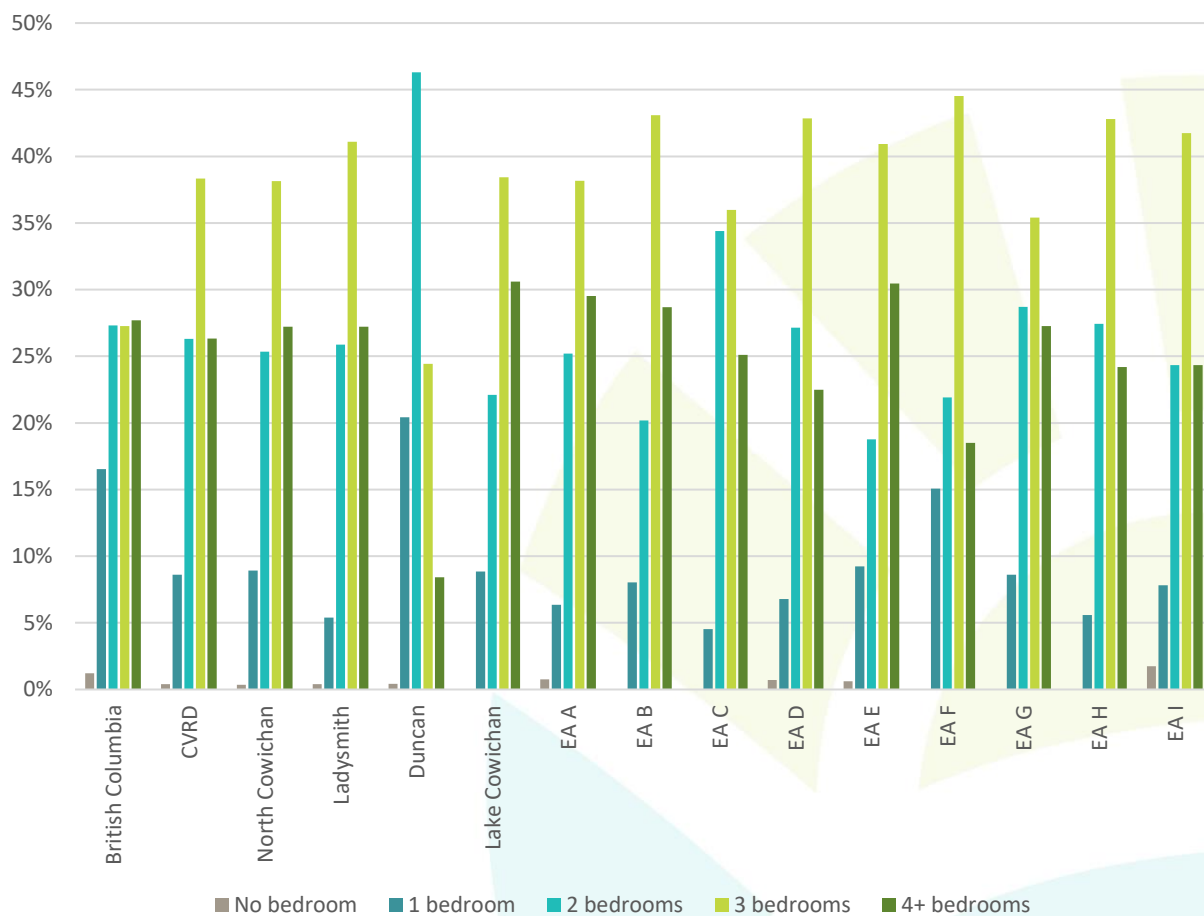


Figure 18: Composition of housing stock by room count and jurisdiction in 2016



Non-Market Housing

Table 36: Number of units under BC Housing Administration by Service Allocation Group in 2020

Jurisdiction	Emergency shelter & housing for the homeless				Transitional supported & assisted living				Independent social housing			Rent assistance in private market			TOTAL
	Homeless housed	Homeless rent supplements	Homeless shelters	SUBTOTAL	Frail seniors	Special needs	Women and children fleeing violence	SUBTOTAL	Low-income families	Low-income seniors	SUBTOTAL	Rent assistance for families	Rent assistance for seniors	SUBTOTAL	
North Cowichan	24	0	15	39	16	38	0	54	100	58	158	84	216	300	551
Ladysmith	0	0	0	0	27	0	0	27	0	18	18	15	56	71	116
Duncan	0	55	0	55	25	8	10	43	36	150	186	19	104	123	407
Lake Cowichan	0	0	0	0	0	0	0	0	0	47	47	9	25	34	81
Electoral area A	0	0	0	0	0	0	0	0	0	0	0	XX	XX	13	13
Electoral area B	0	0	0	0	0	0	0	1	0	0	0	15	13	28	29
Electoral area C	0	0	0	0	0	0	0	0	0	0	0	6	12	18	18
Electoral area D	0	0	0	0	0	0	0	0	0	0	0	XX	XX	18	18
Electoral area E	0	0	0	0	0	0	0	0	0	0	0	11	10	21	21
Electoral area F	0	0	0	0	0	0	0	0	0	0	0	XX	XX	5	5
Electoral area G	0	0	0	0	0	0	0	0	0	0	0	XX	XX	11	11
Electoral area H	0	0	0	0	0	0	0	0	0	0	0	XX	XX	10	10
Electoral area I	0	0	0	0	0	0	0	0	0	0	0	XX	XX	4	4
Chemainus 13 FN	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Cowichan FN	0	0	0	0	50	0	0	50	0	0	0	0	0	1	51
TOTAL	24	55	15	94	118	47	10	175	136	273	409	188	466	654	1,332

Note that units for all the subgroups service allocation groups are marked with an XX notation if one of the subgroups has five or fewer units for the jurisdiction.

Market Rental Housing

Table 37: Households by renter household income quartile and bedrooms in the CVRD in 2016

Quartile	Income range	Average income	Studio	1-br	2-br	3-br	4-br	TOTAL
Q1	Up to \$21,197	\$14,045	70	990	565	185	75	1,900
Q2	\$21,197 - \$38,731	\$29,030	15	545	825	400	70	1,885
Q3	\$38,731 - \$64,990	\$50,453		385	785	490	145	1,895
Q4	\$64,990+	\$100,517		220	565	710	280	1,895
TOTAL			105	2,140	2,735	1,790	570	7,575

Table 38: Households by renter household income quartile and bedrooms in North Cowichan in 2016

Quartile	Income range	Average income	Studio	1-br	2-br	3-br	4-br	TOTAL
Q1	Up to \$21,321	\$13,698	20	410	245	100	30	800
Q2	\$21,321 - \$39,357	\$29,664		260	375	120	25	795
Q3	\$39,357 - \$63,803	\$50,647		160	330	170	80	790
Q4	\$63,803+	\$96,270		60	225	310	125	800
TOTAL			35	890	1,170	705	260	3,185

Table 39: Households by renter household income quartile and bedrooms in Ladysmith in 2016

Quartile	Income range	Average income	Studio	1-br	2-br	3-br	4-br	TOTAL
Q1	Up to \$22,902	\$15,800		90	50	20		175
Q2	\$22,902 - \$40,701	\$31,918		35	85	50		175
Q3	\$40,701 - \$66,664	\$51,006		50	70	40		180
Q4	\$66,664+	\$109,048			45	105	20	180
TOTAL				185	245	215	40	710

Table 40: Households by renter household income quartile and bedrooms in Duncan in 2016

Quartile	Income range	Average income	Studio	1-br	2-br	3-br	4-br	TOTAL
Q1	Up to \$18,142	\$12,968		200	65			270
Q2	\$18,142 - \$27,411	\$22,137		105	120	40		270
Q3	\$27,411 - \$46,491	\$35,122		65	145	55		275
Q4	\$46,491+	\$78,146		60	120	65		270
TOTAL				435	450	175		1,080

Table 41: Average rent by renter household income quartile and bedrooms in the CVRD (2016)

Quartile	Income range	Average income	Studio	1-br	2-br	3-br	4-br	TOTAL
Q1	Up to \$21,197	\$14,045	\$413	\$616	\$761	\$1,068	\$975	\$709
Q2	\$21,197 - \$38,731	\$29,030		\$655	\$855	\$1,000	\$1,234	\$852
Q3	\$38,731 - \$64,990	\$50,453		\$744	\$881	\$1,147	\$1,366	\$982
Q4	\$64,990+	\$100,517		\$754	\$1,064	\$1,332	\$1,476	\$1,215
TOTAL			\$453	\$665	\$886	\$1,179	\$1,354	\$940

Table 42: Average rent by renter household income quartile and bedrooms in North Cowichan in 2016

Quartile	Income range	Average income	Studio	1-br	2-br	3-br	4-br	TOTAL
Q1	Up to \$21,321	\$13,698		\$653	\$742	\$929		\$726
Q2	\$21,321 - \$39,357	\$29,664		\$685	\$850	\$967		\$841
Q3	\$39,357 - \$63,803	\$50,647		\$729	\$874	\$1,186	\$1,390	\$1,002
Q4	\$63,803+	\$96,270		\$847	\$1,000	\$1,315	\$1,558	\$1,238
TOTAL			\$546	\$689	\$863	\$1,170	\$1,429	\$952

Table 43: Average rent by renter household income quartile and bedrooms in Ladysmith in 2016

Quartile	Income range	Average income	Studio	1-br	2-br	3-br	4-br	TOTAL
Q1	Up to \$22,902	\$15,800		\$562	\$957			\$724
Q2	\$22,902 - \$40,701	\$31,918		\$491	\$818	\$1,072		\$832
Q3	\$40,701 - \$66,664	\$51,006		\$659	\$991	\$1,274		\$998
Q4	\$66,664+	\$109,048			\$1,012	\$1,318		\$1,246
TOTAL				\$587	\$930	\$1,232	\$1,473	\$950

Table 44: Average rent by renter household income quartile and bedrooms in Duncan in 2016

Quartile	Income range	Average income	Studio	1-br	2-br	3-br	4-br	TOTAL
Q1	Up to \$18,142	\$12,968		\$566	\$800			\$634
Q2	\$18,142 - \$27,411	\$22,137		\$726	\$809	\$937		\$788
Q3	\$27,411 - \$46,491	\$35,122		\$725	\$870	\$1,107		\$883
Q4	\$46,491+	\$78,146		\$793	\$911	\$1,250		\$1,016
TOTAL				\$661	\$855	\$1,125		\$830

Table 45: Share of income spent on rent and utilities in the CVRD in 2016

Quartile	Income range	Average income	Studio	1-br	2-br	3-br	4-br	TOTAL
Q1	Up to \$21,197	\$14,045	39%	52%	64%	99%	85%	61%
Q2	\$21,197 - \$38,731	\$29,030		27%	35%	41%	51%	35%
Q3	\$38,731 - \$64,990	\$50,453		18%	21%	27%	30%	23%
Q4	\$64,990+	\$100,517		9%	14%	16%	16%	15%
TOTAL			18%	24%	24%	23%	23%	23%

Table 46: Share of income spent on rent and utilities in North Cowichan in 2016

Quartile	Income range	Average income	Studio	1-br	2-br	3-br	4-br	TOTAL
Q1	Up to \$21,321	\$13,698		57%	66%	84%		64%
Q2	\$21,321 - \$39,357	\$29,664		28%	35%	38%		34%
Q3	\$39,357 - \$63,803	\$50,647		18%	21%	28%	30%	24%
Q4	\$63,803+	\$96,270		11%	14%	17%	17%	15%
TOTAL				28%	24%	23%	23%	24%

Table 47: Share of income spent on rent and utilities in Ladysmith in 2016

Quartile	Income range	Average income	Studio	1-br	2-br	3-br	4-br	TOTAL
Q1	Up to \$22,902	\$15,800		42%	80%			55%
Q2	\$22,902 - \$40,701	\$31,918		21%	29%	39%		31%
Q3	\$40,701 - \$66,664	\$51,006		15%	24%	29%		23%
Q4	\$66,664+	\$109,048			12%	15%		14%
TOTAL				21%	24%	21%	22%	22%

Table 48: Share of income spent on rent and utilities in Duncan in 2016

Quartile	Income range	Average income	Studio	1-br	2-br	3-br	4-br	TOTAL
Q1	Up to \$18,142	\$12,968		52%	75%			59%
Q2	\$18,142 - \$27,411	\$22,137		41%	44%	46%		43%
Q3	\$27,411 - \$46,491	\$35,122		25%	30%	36%		30%
Q4	\$46,491+	\$78,146		12%	15%	18%		16%
TOTAL				29%	27%	26%		27%

Market Ownership Housing

Table 49: Average value per single-family home by jurisdiction from 2007–2019

Year	North Cowichan	Ladysmith	Duncan	Lake Cowichan	EA A	EA B	EA C	EA D	EA E	EA F	EA G	EA H	EA I	TOTAL
2007	\$325,809	\$283,307	\$222,326	\$214,097	\$439,867	\$382,384	\$399,159	\$327,187	\$284,742	\$303,959	\$375,053	\$391,613	\$375,273	\$331,958
2008	\$374,816	\$312,728	\$258,921	\$250,584	\$497,563	\$439,597	\$446,509	\$392,581	\$357,615	\$363,693	\$442,857	\$438,559	\$430,985	\$382,123
2009	\$373,326	\$315,935	\$258,866	\$255,556	\$501,774	\$435,728	\$447,134	\$395,270	\$355,449	\$358,880	\$441,867	\$439,519	\$431,394	\$382,064
2010	\$370,029	\$307,782	\$264,565	\$254,791	\$505,493	\$439,439	\$420,407	\$397,856	\$353,555	\$344,061	\$426,463	\$472,556	\$411,551	\$378,685
2011	\$384,835	\$323,033	\$275,228	\$258,922	\$526,528	\$454,392	\$457,683	\$423,068	\$368,707	\$347,674	\$424,739	\$481,695	\$408,716	\$393,868
2012	\$379,805	\$317,507	\$276,871	\$262,115	\$527,773	\$464,130	\$451,214	\$421,392	\$378,116	\$343,362	\$428,906	\$478,854	\$400,593	\$392,895
2013	\$368,179	\$308,879	\$266,996	\$249,357	\$514,853	\$446,743	\$426,696	\$409,609	\$378,603	\$338,039	\$421,226	\$441,132	\$401,990	\$380,366
2014	\$357,978	\$305,696	\$253,832	\$236,689	\$496,823	\$429,394	\$414,979	\$385,834	\$366,967	\$342,264	\$410,130	\$437,585	\$408,434	\$369,764
2015	\$353,789	\$306,228	\$251,720	\$241,388	\$499,653	\$429,907	\$422,288	\$385,698	\$373,027	\$341,578	\$407,371	\$442,546	\$398,946	\$369,489
2016	\$362,201	\$319,093	\$259,646	\$245,240	\$526,073	\$451,776	\$446,685	\$404,310	\$381,303	\$344,095	\$432,067	\$448,017	\$408,305	\$382,987
2017	\$396,270	\$359,124	\$277,399	\$274,356	\$571,455	\$490,281	\$498,085	\$440,453	\$431,524	\$378,575	\$475,044	\$486,211	\$455,716	\$421,437
2018	\$446,553	\$423,606	\$320,319	\$312,909	\$652,265	\$552,037	\$559,040	\$501,165	\$487,968	\$446,687	\$533,711	\$577,188	\$546,210	\$480,514
2019	\$508,897	\$470,640	\$361,099	\$365,702	\$736,781	\$634,521	\$642,489	\$570,131	\$558,438	\$496,923	\$575,464	\$658,223	\$612,088	\$545,592

Table 50: Average value per duplex unit^x by jurisdiction from 2007–2019

Year	North Cowichan	Ladysmith	Duncan	Lake Cowichan	EA A	EA B	EA C	EA D	EA E	EA F	EA G	EA H	EA I	TOTAL
2007	\$186,762	\$211,171	\$119,180	\$128,861	\$223,500	\$236,767	\$248,471		\$145,450	\$162,320	\$121,500	\$117,625	\$219,300	\$184,220
2008	\$220,709	\$221,484	\$149,180	\$151,210	\$251,000	\$266,317	\$277,604		\$179,517	\$189,150	\$137,500	\$154,175	\$294,800	\$215,253
2009	\$222,123	\$223,499	\$154,028	\$163,457		\$261,000	\$277,604		\$176,183	\$187,640	\$137,500	\$154,175	\$290,750	\$217,144
2010	\$225,529	\$239,823	\$154,755	\$160,950		\$289,200	\$270,333		\$190,683	\$173,513	\$162,000	\$164,000	\$129,350	\$220,726
2011	\$237,272	\$227,357	\$159,130	\$167,376		\$345,829	\$298,646		\$194,783	\$173,288	\$178,500	\$162,750	\$129,600	\$230,956
2012	\$235,358	\$221,486	\$158,305	\$162,271		\$307,900	\$268,808		\$194,283	\$173,038	\$146,800	\$159,500	\$127,450	\$227,099
2013	\$228,890	\$231,538	\$158,535	\$159,850		\$297,129	\$251,698		\$193,033	\$101,586	\$137,400	\$154,250	\$127,450	\$220,820
2014	\$225,206	\$225,740	\$153,004	\$155,421		\$275,825	\$247,650	\$275,000	\$180,833	\$102,150	\$123,950	\$152,000	\$111,525	\$216,713
2015	\$222,809	\$223,281	\$146,708	\$153,829		\$306,288	\$254,241	\$274,500	\$180,683	\$102,229	\$123,950	\$156,500	\$110,350	\$214,717
2016	\$231,840	\$226,264	\$153,920	\$160,421		\$307,413	\$237,130	\$273,750	\$184,717	\$103,321	\$127,450	\$148,625	\$113,425	\$221,742
2017	\$242,809	\$249,994	\$160,099	\$153,068	\$365,500	\$313,480	\$287,304	\$280,750	\$196,317	\$105,764	\$142,000	\$154,100	\$111,967	\$234,561
2018	\$270,375	\$271,371	\$190,586	\$160,532	\$377,000	\$363,888	\$332,739	\$331,833	\$248,767	\$129,086	\$180,000	\$179,250	\$130,067	\$262,468
2019	\$321,412	\$312,182	\$208,454	\$230,983	\$252,500	\$358,273	\$406,891	\$441,500	\$289,580	\$140,500	\$216,000	\$362,000	\$235,970	\$310,731

Table 51: Average value per townhouse, other than purpose-built rental, by jurisdiction from 2007–2019

Year	North Cowichan	Ladysmith	Duncan	Lake Cowichan	EA A	EA B	EA C	EA D	EA E	EA F	EA G	EA H	EA I	TOTAL
2007	\$218,590	\$176,886	\$194,370	\$134,358	\$273,926			\$343,483	\$138,000		\$68,250			\$210,189
2008	\$241,400	\$206,967	\$249,407	\$152,796	\$290,948			\$410,678	\$183,325		\$71,500			\$237,784
2009	\$245,806	\$201,271	\$249,067	\$161,858	\$290,948			\$410,678	\$332,125		\$71,500			\$240,152
2010	\$253,233	\$222,920	\$260,182	\$165,810	\$331,275			\$434,343	\$321,525		\$110,750			\$252,445
2011	\$257,919	\$234,020	\$254,259	\$187,814	\$339,418			\$443,515	\$325,100		\$92,700			\$258,184
2012	\$257,477	\$243,197	\$245,130	\$171,371	\$330,936			\$414,572	\$328,200		\$90,650			\$258,534
2013	\$253,901	\$234,676	\$258,827	\$159,486	\$324,775			\$398,389	\$331,250		\$88,900			\$254,063
2014	\$246,699	\$231,394	\$254,670	\$121,511	\$306,048			\$355,252	\$330,775		\$86,925			\$245,394
2015	\$235,584	\$225,618	\$247,861	\$118,989	\$334,107			\$380,398	\$344,575		\$91,950			\$239,226
2016	\$244,853	\$227,971	\$247,416	\$145,132	\$374,971			\$337,428	\$344,100		\$90,325			\$246,487
2017	\$268,411	\$256,955	\$262,985	\$166,595	\$394,419			\$391,426	\$369,950		\$105,700			\$271,208
2018	\$293,036	\$295,606	\$262,418	\$188,830	\$459,149			\$431,389	\$390,275		\$107,950			\$298,403
2019	\$331,153	\$351,355	\$307,722	\$252,636	\$523,006			\$455,241	\$418,225		\$121,875			\$341,333

Table 52: Average value per apartment, other than purpose-built rental, by jurisdiction from 2007–2019

Year	North Cowichan	Ladysmith	Duncan	Lake Cowichan	EA A	EA B	EA C	EA D	EA E	EA F	EA G	EA H	EA I	TOTAL
2007	\$168,309	\$375,531	\$193,100	\$140,142	\$180,356	\$384,687		\$171,003						\$193,511
2008	\$195,219	\$383,469	\$206,247	\$149,487	\$189,189	\$381,353		\$210,503						\$213,071
2009	\$194,052	\$361,362	\$220,479	\$152,807	\$183,189	\$347,353		\$210,503						\$217,779
2010	\$204,619	\$342,526	\$215,433	\$160,999	\$231,328	\$321,957		\$228,140						\$222,127
2011	\$216,879	\$365,934	\$220,337	\$158,941	\$223,856	\$322,270		\$267,990						\$232,085
2012	\$208,654	\$290,874	\$222,567	\$160,621	\$248,547	\$280,587		\$283,883						\$224,513
2013	\$207,408	\$278,431	\$221,979	\$161,333	\$222,233	\$280,470		\$203,328						\$219,853
2014	\$202,171	\$267,725	\$218,692	\$146,922	\$188,803	\$238,887		\$209,128						\$213,089
2015	\$191,644	\$251,279	\$215,604	\$135,785	\$190,197	\$236,050		\$225,565						\$205,307
2016	\$190,790	\$266,542	\$224,449	\$140,066	\$209,222	\$238,233		\$272,131						\$212,547
2017	\$212,962	\$287,779	\$246,143	\$149,464	\$210,600	\$331,637		\$281,414						\$233,929
2018	\$250,580	\$321,201	\$288,036	\$188,895	\$211,236	\$341,353		\$299,857						\$270,905
2019	\$283,574	\$357,630	\$316,752	\$210,548	\$277,195	\$373,100		\$344,975						\$303,292

Table 53: Average value per manufactured home, other than purpose-built rental from 2007–2019

Year	North Cowichan	Ladysmith	Duncan	Lake Cowichan	EA A	EA B	EA C	EA D	EA E	EA F	EA G	EA H	EA I	TOTAL
2007	\$97,825	\$121,592	\$109,900	\$107,650	\$121,782	\$157,938	\$146,834	\$126,118	\$89,481	\$153,146	\$147,139	\$147,934	\$74,055	\$123,452
2008	\$125,976	\$136,751	\$163,950	\$154,125	\$140,697	\$187,576	\$174,965	\$138,372	\$118,083	\$217,374	\$180,725	\$178,218	\$96,997	\$149,341
2009	\$118,422	\$131,922	\$163,950	\$153,414	\$141,508	\$189,632	\$174,484	\$136,684	\$113,169	\$214,760	\$174,374	\$182,068	\$93,590	\$146,536
2010	\$116,496	\$136,564	\$170,300	\$154,536	\$145,001	\$192,869	\$188,110	\$140,589	\$119,170	\$202,861	\$165,053	\$193,905	\$91,111	\$149,507
2011	\$120,301	\$150,713	\$188,350	\$154,536	\$144,810	\$192,390	\$176,884	\$136,318	\$121,975	\$213,928	\$191,258	\$192,369	\$92,582	\$151,655
2012	\$116,301	\$159,940	\$188,300	\$151,614	\$145,020	\$194,124	\$176,097	\$135,173	\$122,981	\$209,357	\$189,584	\$190,199	\$92,290	\$151,373
2013	\$114,002	\$153,003	\$176,900	\$147,693	\$136,847	\$177,649	\$173,419	\$127,695	\$127,141	\$200,369	\$175,536	\$168,947	\$95,420	\$144,033
2014	\$105,864	\$149,411	\$174,850	\$145,086	\$132,150	\$178,248	\$171,301	\$125,475	\$129,891	\$204,790	\$174,616	\$167,485	\$99,276	\$141,105
2015	\$109,203	\$143,949	\$171,700	\$149,457	\$127,048	\$174,601	\$166,082	\$126,951	\$135,348	\$208,014	\$175,961	\$178,313	\$98,368	\$140,402
2016	\$111,783	\$140,451	\$174,550	\$138,308	\$134,176	\$164,572	\$169,772	\$132,444	\$137,176	\$195,132	\$185,704	\$188,627	\$99,331	\$141,287
2017	\$114,944	\$151,645	\$178,100	\$148,677	\$141,561	\$184,529	\$178,788	\$133,536	\$150,665	\$211,493	\$215,762	\$194,712	\$105,082	\$150,247
2018	\$127,346	\$185,790	\$219,950	\$147,615	\$159,783	\$211,883	\$207,068	\$139,949	\$171,078	\$246,279	\$264,898	\$218,155	\$121,661	\$171,012
2019	\$167,284	\$198,326	\$261,150	\$187,154	\$178,349	\$254,770	\$247,179	\$167,986	\$189,850	\$277,577	\$294,920	\$266,795	\$139,689	\$201,790

Figure 19: Average value per single-family home by jurisdiction over time from 2007–2019

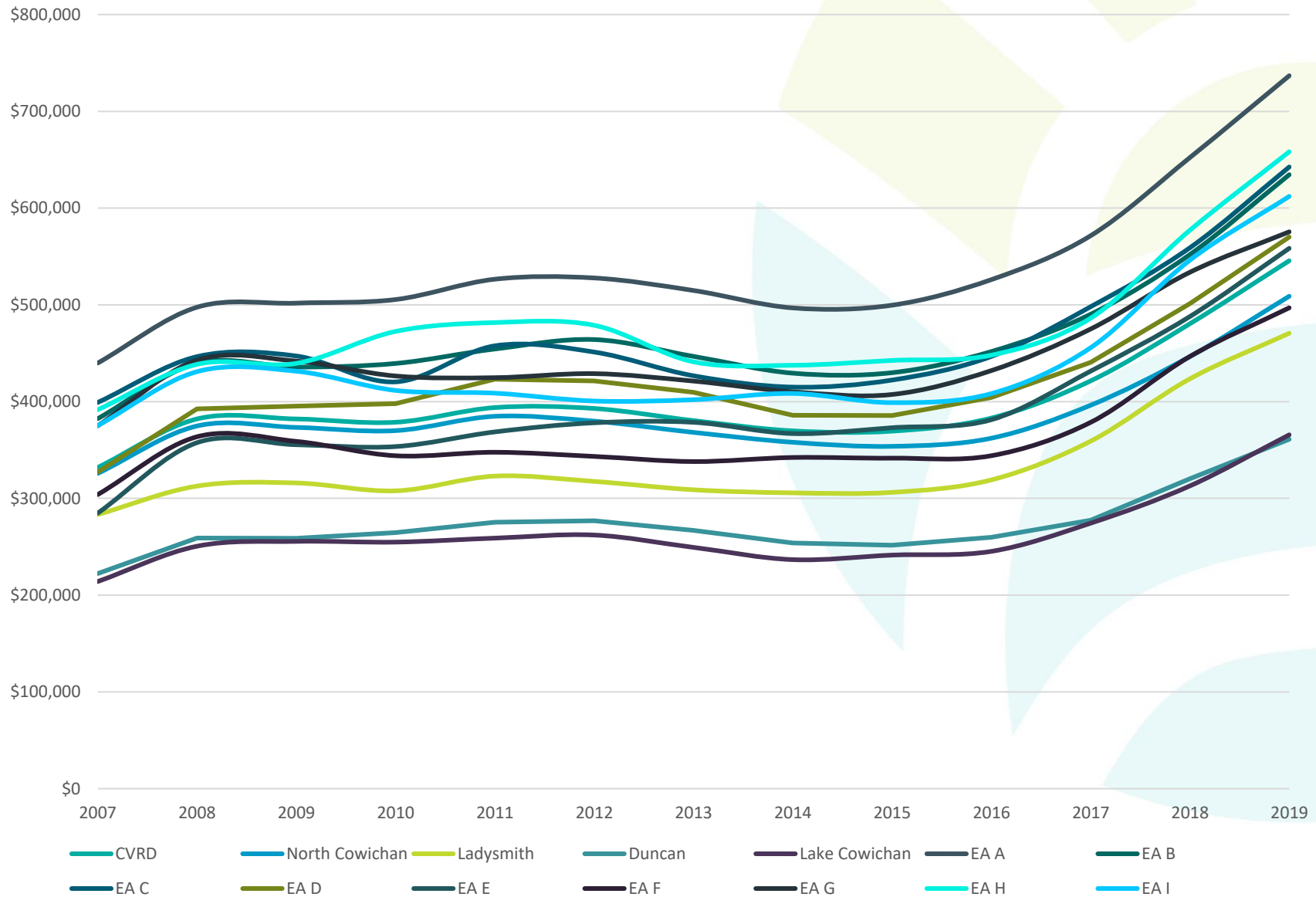


Figure 20: Average value per duplex unit by jurisdiction over time from 2007–2019

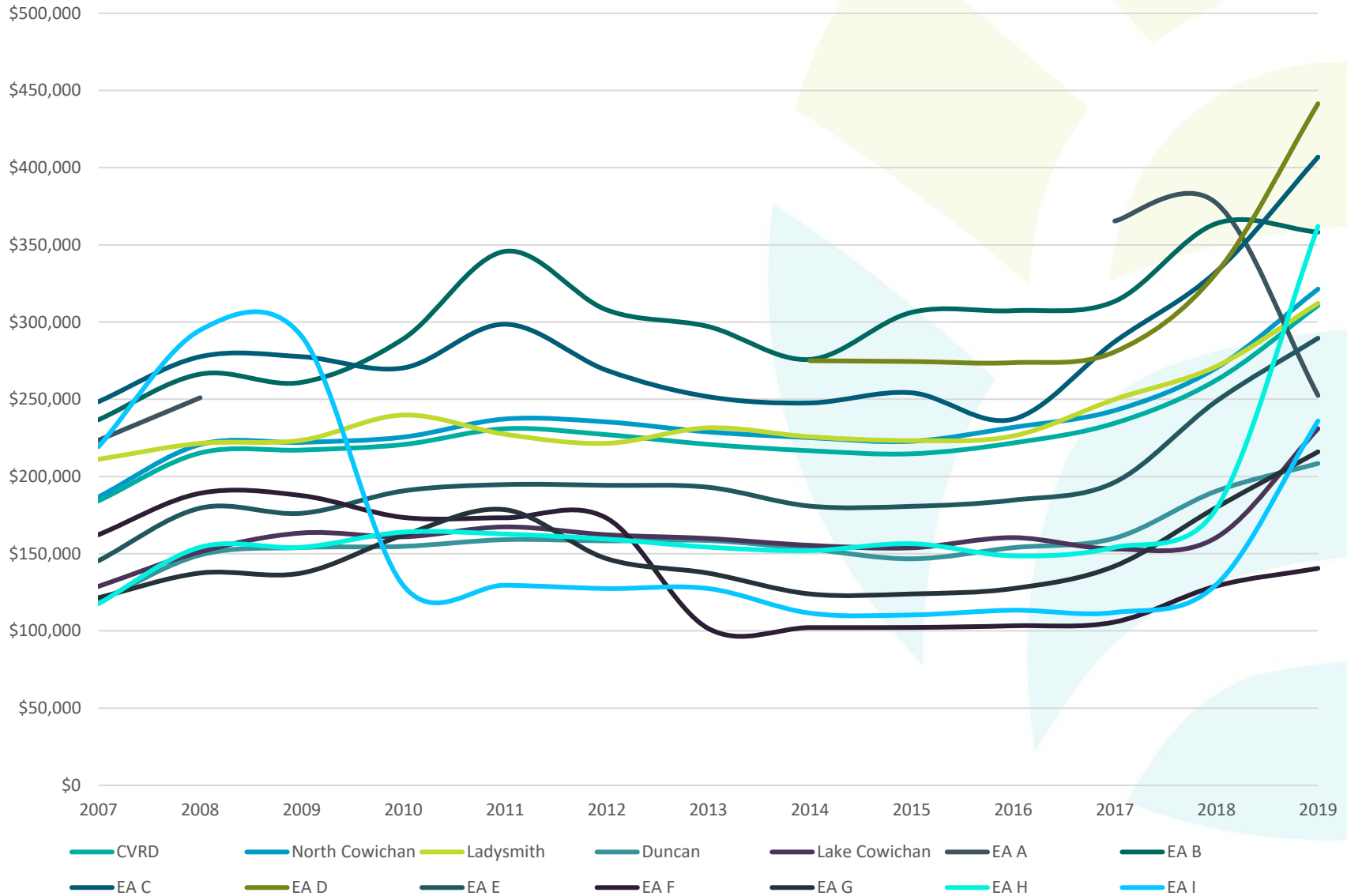


Figure 21: Average value per townhouse, other than purpose-built rental, by jurisdiction over time from 2007-2019

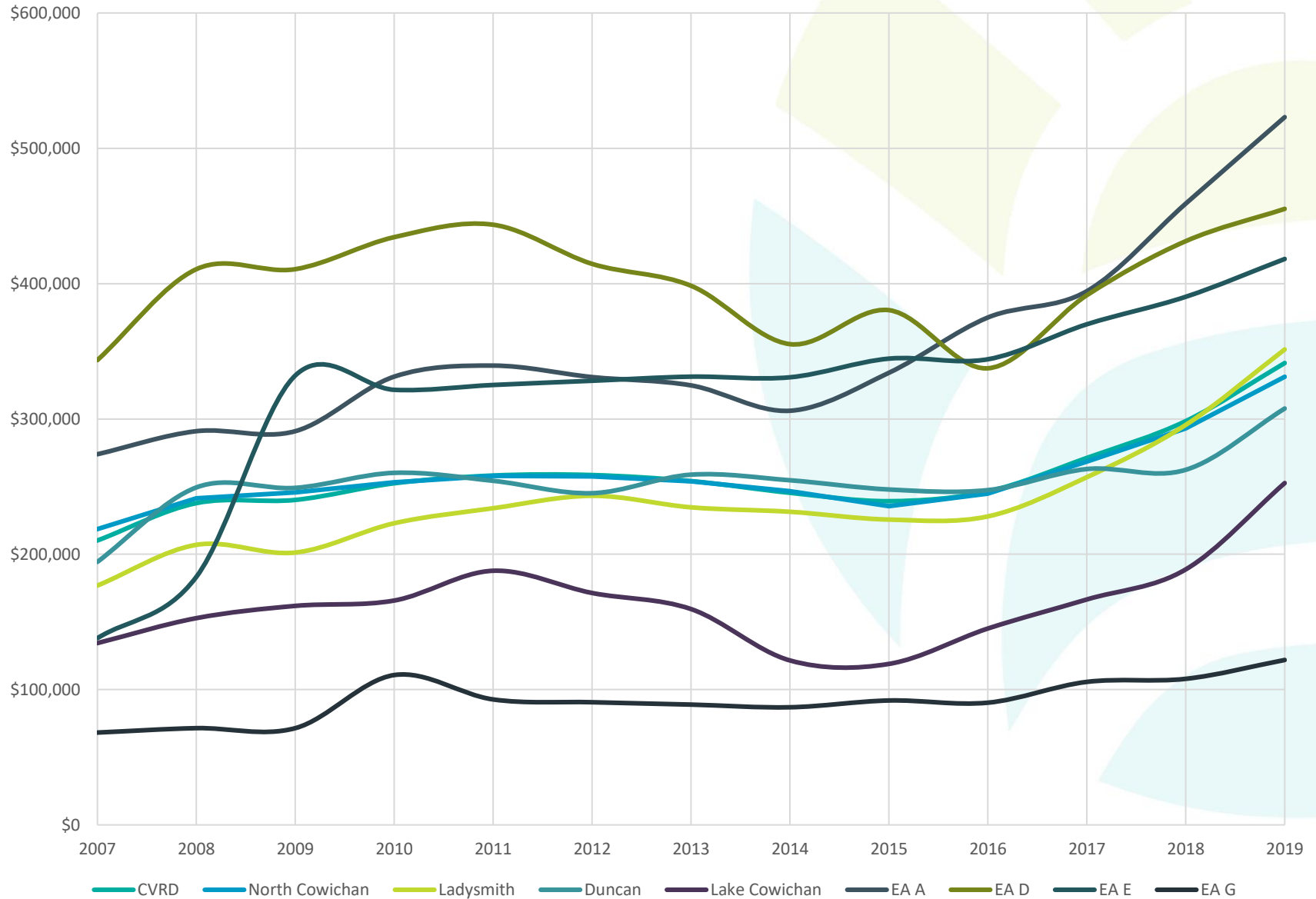


Figure 22: Average value per apartment, other than purpose-built rental, by jurisdiction over time from 2007-2019

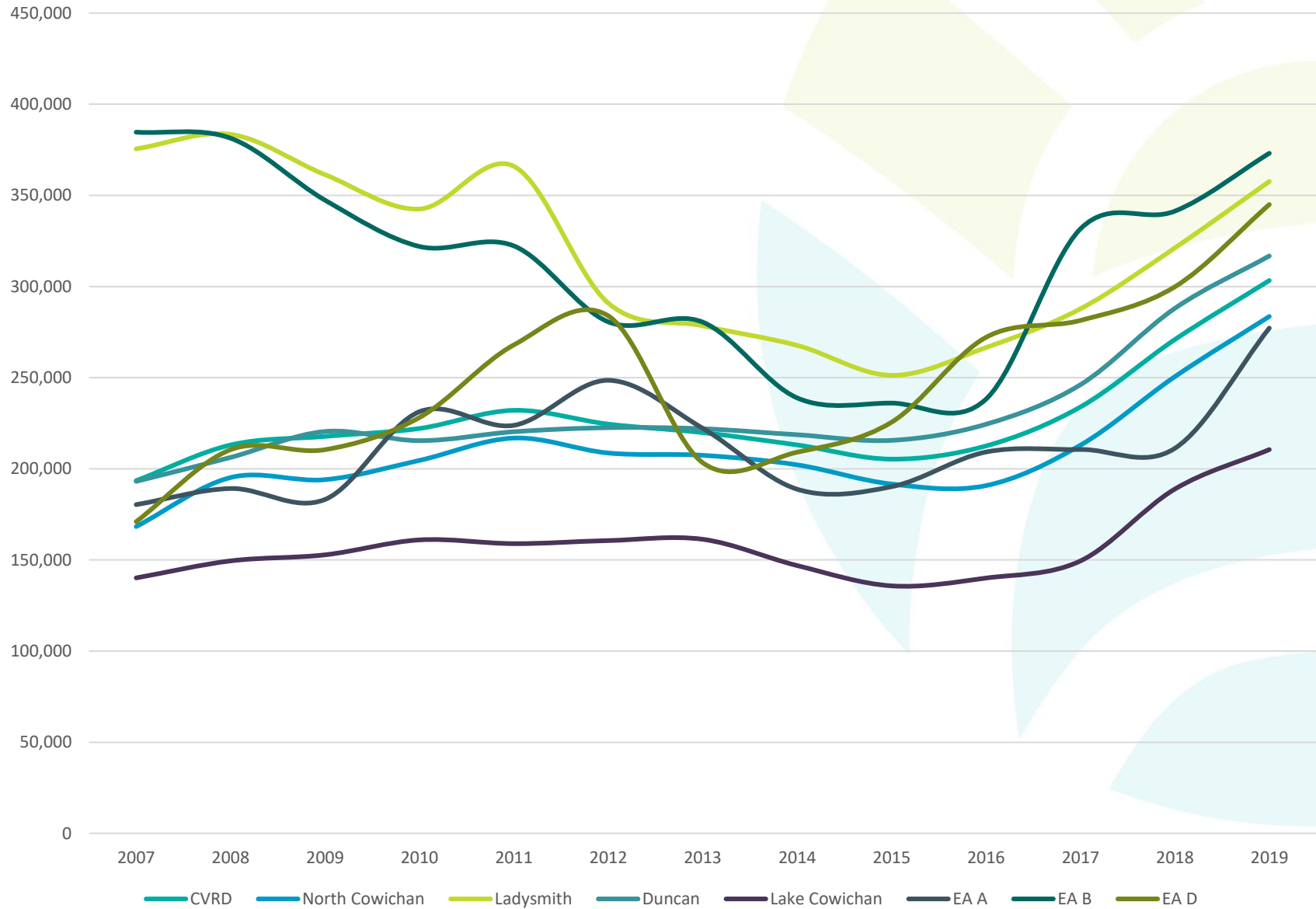
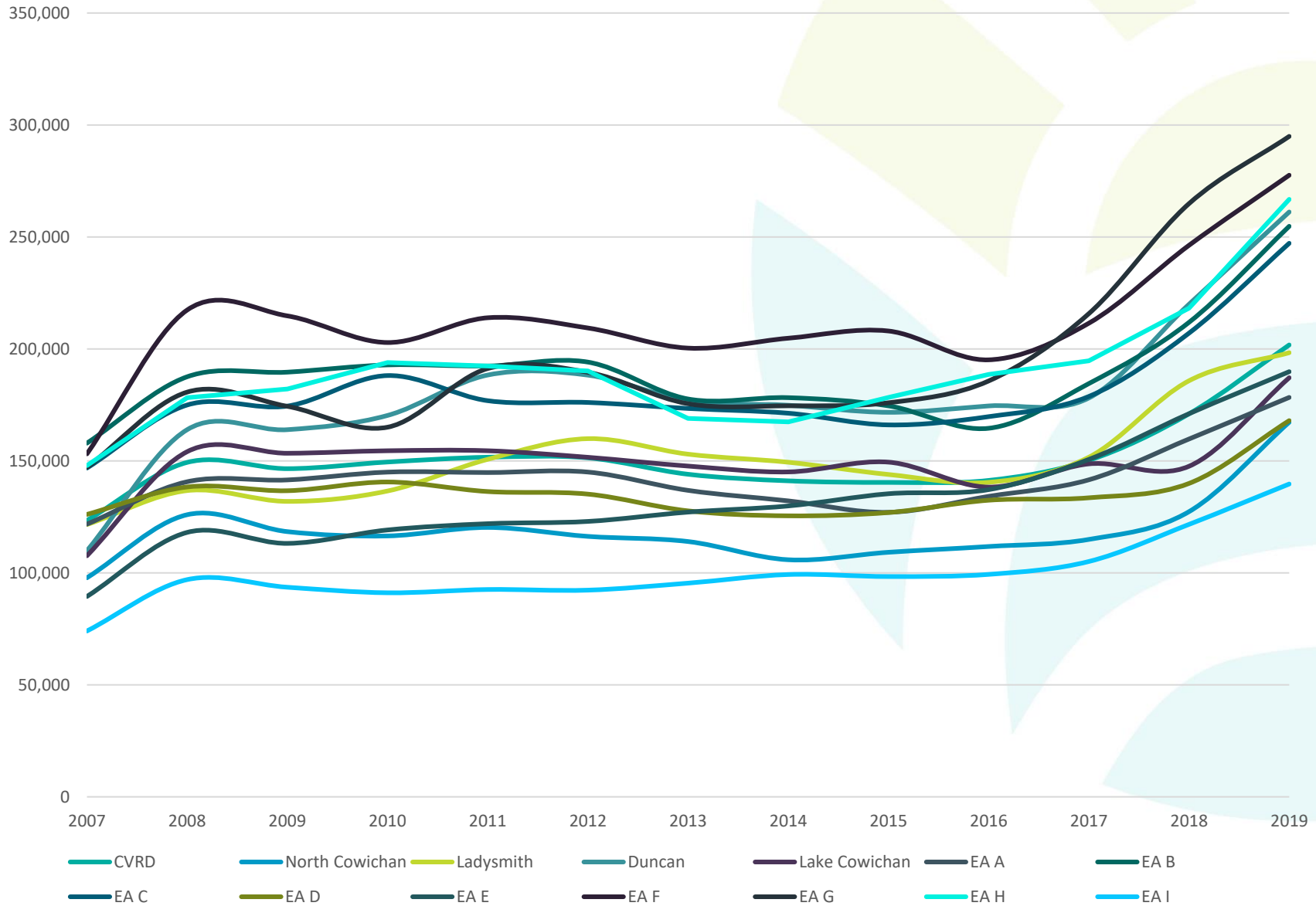


Figure 23: Average value per manufactured home, other than purpose-built rental, by jurisdiction over time from 2007-2019



PROJECTIONS

Households Projection

Table 54: Projection of households by jurisdiction 2019–2025

Jurisdiction	2019 (estimate)	2025 (projection)	2019–2025 growth
North Cowichan	12,937	14,145	9%
Ladysmith	3,843	4,353	13%
Duncan	2,400	2,557	7%
Lake Cowichan	1,631	1,724	6%
Electoral Area A	2,057	2,432	18%
Electoral Area B	3,176	3,897	23%
Electoral Area C	2,228	2,566	15%
Electoral Area D	1,389	1,675	21%
Electoral Area E	1,637	1,748	7%
Electoral Area F	681	1,050	54%
Electoral Area G	1,060	1,449	37%
Electoral Area H	1,144	1,296	13%
Electoral Area I	561	858	53%
TOTAL	34,744	39,749	14%

Population Projection

Table 55: Projection of population by jurisdiction 2019–2025

Jurisdiction	2019 (estimate)	2025 (projection)	2019–2025 growth
North Cowichan	30,014	32,656	9%
Ladysmith	8,762	10,063	15%
Duncan	4,632	5,219	13%
Lake Cowichan	3,327	4,043	22%
Electoral Area A	4,975	5,853	20%
Electoral Area B	8,512	10,090	19%
Electoral Area C	5,147	5,650	10%
Electoral Area D	3,278	3,952	21%
Electoral Area E	4,207	4,352	3%
Electoral Area F	1,607	2,498	55%
Electoral Area G	2,332	3,273	40%
Electoral Area H	2,482	2,895	17%
Electoral Area I	1,229	1,930	57%
TOTAL	80,404	92,474	15%

Household Income Projection

Table 56: Estimated number of households by income bracket by jurisdiction in 2019

	Under \$20,000	\$20,000 - \$39,999	\$40,000 - \$59,999	\$60,000 - \$79,999	\$80,000 - \$99,999	\$100,000 - \$124,999	\$125,000 - \$149,999	\$150,000 - \$199,999	\$200,000 - \$299,999	\$300,000 or more	TOTAL
North Cowichan	930	2,278	2,096	1,803	1,497	1,401	995	1,032	618	287	12,937
Ladysmith	211	616	640	558	447	441	345	345	187	53	3,843
Duncan	331	714	448	328	223	156	90	83	25	2	2,400
Lake Cowichan	155	376	292	226	187	159	110	89	32	5	1,631
EA A	107	252	290	277	250	238	185	221	164	73	2,057
EA B	140	377	389	388	399	426	340	384	241	92	3,176
EA C	96	272	309	315	274	280	215	233	157	77	2,228
EA D	87	214	194	201	162	168	130	129	74	30	1,389
EA E	126	269	213	215	190	199	161	134	98	32	1,637
EA F	44	135	116	101	84	72	48	45	28	8	681
EA G	48	147	164	160	135	131	98	97	56	24	1,060
EA H	58	179	176	167	131	129	104	104	58	38	1,144
EA I	68	127	93	75	56	48	32	33	19	10	561
TOTAL	2,401	5,956	5,420	4,814	4,035	3,848	2,853	2,929	1,757	731	34,744

Table 57: Projected number of households by income bracket by jurisdiction in 2025 (rapid recovery scenario)

	Under \$20,000	\$20,000 - \$39,999	\$40,000 - \$59,999	\$60,000 - \$79,999	\$80,000 - \$99,999	\$100,000 - \$124,999	\$125,000 - \$149,999	\$150,000 - \$199,999	\$200,000 - \$299,999	\$300,000 or more	TOTAL
North Cowichan	537	2,020	1,840	2,065	1,766	1,650	1,309	1,323	1,016	618	14,145
Ladysmith	130	522	551	667	570	501	450	473	333	156	4,353
Duncan	99	683	510	404	300	218	136	127	67	13	2,557
Lake Cowichan	98	359	271	244	201	183	136	134	78	22	1,724
EA A	77	257	253	277	298	298	241	290	260	180	2,432
EA B	75	346	385	470	511	516	451	517	391	235	3,897
EA C	51	247	257	336	358	317	275	299	247	178	2,566
EA D	55	217	193	219	215	195	181	182	132	85	1,675
EA E	62	249	208	218	219	206	194	177	135	80	1,748
EA F	6	158	174	191	139	116	92	79	63	32	1,050
EA G	21	151	188	229	214	178	145	153	105	66	1,449
EA H	15	159	162	192	181	148	128	137	103	71	1,296
EA I	69	184	123	111	85	83	64	65	46	28	858
TOTAL	1,297	5,550	5,115	5,625	5,056	4,609	3,802	3,955	2,977	1,762	39,749

Table 58: Projected number of households by income bracket by jurisdiction in 2025 (slow recovery scenario)

	Under \$20,000	\$20,000 - \$39,999	\$40,000 - \$59,999	\$60,000 - \$79,999	\$80,000 - \$99,999	\$100,000 - \$124,999	\$125,000 - \$149,999	\$150,000 - \$199,999	\$200,000 - \$299,999	\$300,000 or more	TOTAL
North Cowichan	735	2,285	1,999	1,928	1,729	1,616	1,289	1,184	896	482	14,145
Ladysmith	171	619	610	630	554	500	450	416	294	111	4,353
Duncan	198	756	477	362	281	195	124	105	52	6	2,557
Lake Cowichan	128	380	282	246	199	177	128	114	59	11	1,724
EA A	97	280	295	293	286	297	235	280	234	136	2,432
EA B	104	408	408	449	537	527	466	449	365	184	3,897
EA C	64	282	283	331	361	317	286	270	232	139	2,566
EA D	69	246	203	220	214	195	187	162	119	59	1,675
EA E	98	277	211	217	207	208	191	160	122	57	1,748
EA F	11	186	161	181	152	120	92	66	58	23	1,050
EA G	43	181	198	216	206	177	148	135	97	49	1,449
EA H	36	182	180	178	165	145	137	127	90	56	1,296
EA I	83	193	131	117	81	78	57	59	38	21	858
TOTAL	1,837	6,274	5,438	5,367	4,973	4,551	3,789	3,527	2,658	1,335	39,749

Tenure Projection

Table 59: Distribution of households by tenure in 2019 and in 2025 by scenario

	2019		2025 (Rapid Recovery Scenario)		2025 (Slow Recovery Scenario)	
	Owner	Renter	Owner	Renter	Owner	Renter
North Cowichan	76%	24%	78%	22%	76%	24%
Ladysmith	81%	19%	82%	18%	81%	19%
Duncan	52%	48%	54%	46%	52%	48%
Lake Cowichan	73%	27%	74%	26%	72%	28%
Electoral Area A	81%	19%	81%	19%	81%	19%
Electoral Area B	81%	19%	81%	19%	81%	19%
Electoral Area C	61%	39%	62%	38%	61%	39%
Electoral Area D	78%	22%	80%	20%	78%	22%
Electoral Area E	83%	17%	83%	17%	82%	18%
Electoral Area F	79%	21%	80%	20%	80%	20%
Electoral Area G	91%	9%	92%	8%	91%	9%
Electoral Area H	81%	19%	82%	18%	81%	19%
Electoral Area I	60%	40%	61%	39%	60%	40%
TOTAL	76%	24%	77%	23%	75%	25%

HOUSING NEEDS

Projection of Housing Need by Number of Bedrooms

Table 60: Housing need by number of bedrooms and jurisdiction in 2019

	1 bedroom	2 bedrooms	3+ bedrooms	TOTAL
North Cowichan	8,471	1,823	2,643	12,937
Ladysmith	2,535	547	762	3,843
Duncan	1,705	343	352	2,400
Lake Cowichan	1,115	282	234	1,631
Electoral Area A	1,369	262	426	2,057
Electoral Area B	1,784	530	862	3,176
Electoral Area C	1,621	226	381	2,228
Electoral Area D	905	201	283	1,389
Electoral Area E	980	263	394	1,637
Electoral Area F	457	94	129	681
Electoral Area G	794	124	143	1,060
Electoral Area H	826	133	185	1,144
Electoral Area I	405	68	88	561
TOTAL	22,967	4,896	6,882	34,744

Market Rental Housing

Figure 24: Rental rates by jurisdiction in 2019

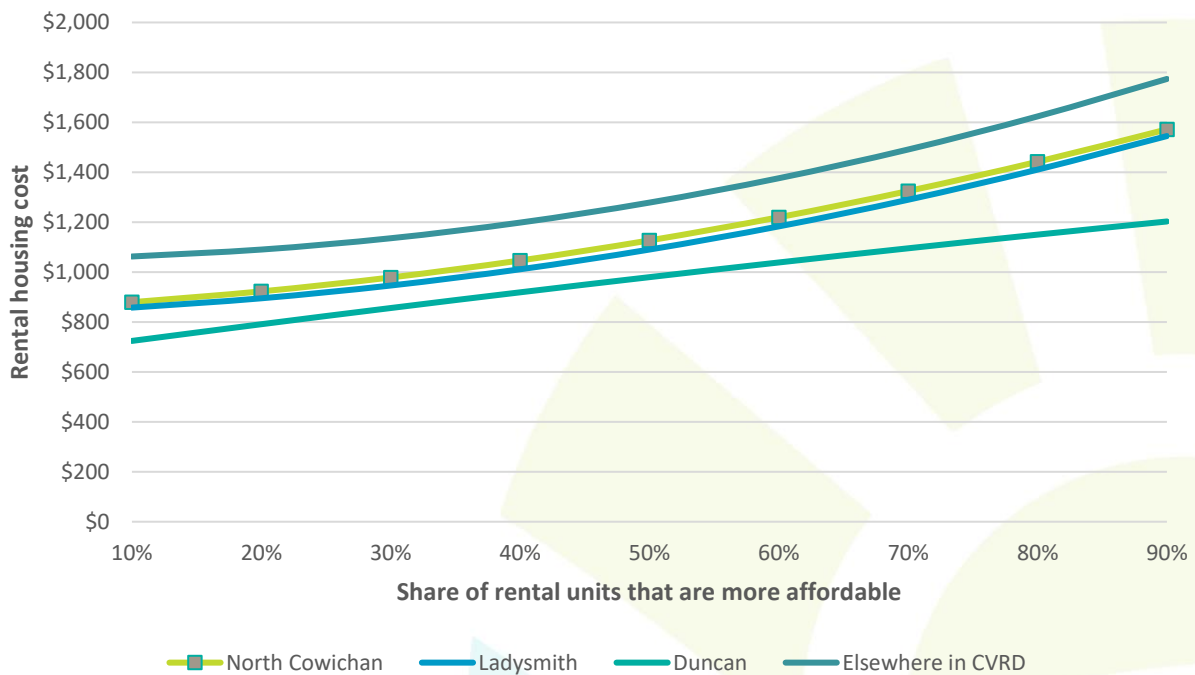


Table 61: Rental rates by jurisdiction in 2019

Share of rental units below this rate	North Cowichan	Ladysmith	Duncan	Elsewhere in CVRD
10%	879	858	724	1,063
20%	923	895	791	1,090
30%	978	946	856	1,136
40%	1,046	1,011	919	1,198
50%	1,127	1,090	980	1,278
60%	1,220	1,183	1,039	1,376
70%	1,325	1,290	1,095	1,491
80%	1,442	1,410	1,150	1,624
90%	1,572	1,545	1,203	1,774

Market Ownership Housing

Table 62: Estimated housing costs versus household income for owner households with mortgages Red items indicate that housing costs for this group in this jurisdiction exceed the 30% affordability threshold. Bold items indicate that costs exceed the 50% threshold.

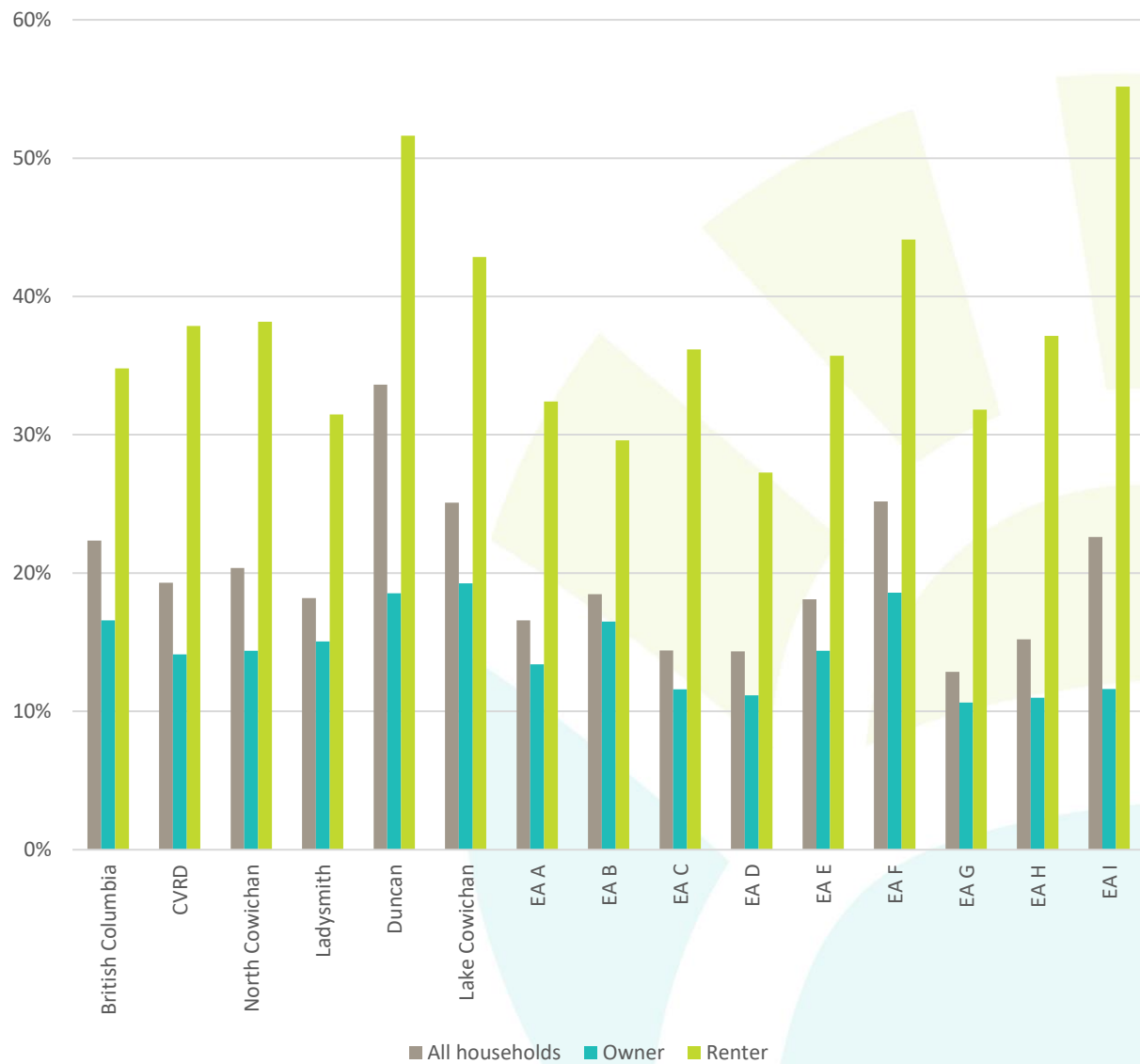
Household income	30% of income	50% of income	North Cowichan	Ladysmith	Duncan	Lake Cowichan	EA A	EA B	EA C	EA D	EA E	EA F		EA G	EA H	EA I
\$20,000	\$6,000	\$10,000	\$8,042	\$8,179	\$9,145	\$9,304	\$4,992	\$6,929	\$5,720	\$5,756	\$9,971	\$9,723		\$10,691	\$7,738	\$9,835
\$40,000	\$12,000	\$20,000	\$14,460	\$13,688	\$13,228	\$13,002	\$15,209	\$16,226	\$15,654	\$16,226	\$15,050	\$12,539		\$15,591	\$15,718	\$14,764
\$60,000	\$18,000	\$30,000	\$16,767	\$16,438	\$15,193	\$14,792	\$19,977	\$18,063	\$17,816	\$18,375	\$16,385	\$16,258		\$18,706	\$18,070	\$20,132
\$80,000	\$24,000	\$40,000	\$19,111	\$18,452	\$16,535	\$16,343	\$22,614	\$19,710	\$19,487	\$19,820	\$18,133	\$19,465		\$20,994	\$20,632	\$24,923
\$100,000	\$30,000	\$50,000	\$20,934	\$20,389	\$17,728	\$18,530	\$24,580	\$21,906	\$20,746	\$21,333	\$20,332	\$23,012		\$23,028	\$23,632	\$30,664
\$120,000	\$36,000	\$60,000	\$22,720	\$22,403	\$18,959	\$20,916	\$26,376	\$24,102	\$22,038	\$22,812	\$22,172	\$25,630		\$24,999	\$26,365	\$35,848
\$140,000	\$42,000	\$70,000	\$24,506	\$24,185	\$19,630	\$23,620	\$27,902	\$26,367	\$23,229	\$24,257	\$24,761	\$28,316		\$27,033	\$29,735	\$39,053
\$160,000	\$48,000	\$80,000	\$26,404	\$26,121	\$20,786	\$26,085	\$29,563	\$29,009	\$24,589	\$26,011	\$26,907	\$31,209		\$29,816	\$32,496	\$42,052
\$180,000	\$54,000	\$90,000	\$28,636	\$27,748	\$22,202	\$28,829	\$31,393	\$31,274	\$26,227	\$28,143	\$28,781	\$32,656		\$32,706	\$35,637	\$44,671
\$200,000	\$60,000	\$100,000	\$30,720	\$28,910	\$23,321	\$32,328	\$33,257	\$33,916	\$27,991	\$30,035	\$30,654	\$34,894		\$35,231	\$38,746	\$46,946
\$220,000	\$66,000	\$110,000	\$32,766	\$30,576	\$24,849	\$39,566	\$35,359	\$35,975	\$29,555	\$32,752	\$32,426	\$36,237		\$37,823	\$41,292	\$48,393
\$240,000	\$72,000	\$120,000	\$34,924	\$32,125	\$28,279	\$43,980	\$37,325	\$38,411	\$30,746	\$35,022	\$34,231	\$39,199		\$39,683	\$43,739	\$49,462
\$260,000	\$78,000	\$130,000	\$37,120	\$34,759	\$29,025	\$50,382	\$40,375	\$41,259	\$31,630	\$39,493	\$36,412	\$41,472		\$41,776	\$45,525	\$50,875
\$280,000	\$84,000	\$140,000	\$38,645	\$36,347	\$29,771	\$51,456	\$42,426	\$43,421	\$32,515	\$41,523	\$38,967	\$41,955		\$43,072	\$48,534	\$52,322
\$300,000	\$90,000	\$150,000	\$39,464	\$36,928	\$31,038	\$51,456	\$44,443	\$44,690	\$32,753	\$41,935	\$40,329	\$42,265		\$44,667	\$48,798	\$52,805

Historic and Current Affordability

Table 63: Share of household by tenure below affordability standard^{xi} from 2006-2016

	Owners			Renters			All Households		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
British Columbia	18%	19%	17%	34%	35%	35%	23%	23%	22%
CVRD	15%	16%	14%	38%	42%	38%	19%	20%	19%
North Cowichan	14%	16%	14%	39%	48%	38%	20%	23%	20%
Ladysmith	14%	15%	15%	44%	41%	31%	20%	21%	18%
Duncan	18%	17%	19%	47%	49%	52%	30%	31%	34%
Lake Cowichan	18%	17%	19%	32%	51%	43%	21%	24%	25%
Electoral Area A	17%	13%	13%	45%	31%	32%	20%	15%	17%
Electoral Area B	19%	19%	16%	35%	30%	30%	21%	20%	18%
Electoral Area C	12%	13%	12%	30%	25%	36%	13%	14%	14%
Electoral Area D	13%	13%	11%	38%	23%	27%	19%	15%	14%
Electoral Area E	15%	19%	14%	29%	39%	36%	17%	22%	18%
Electoral Area F	15%	23%	19%	42%	26%	44%	20%	23%	25%
Electoral Area G	12%	18%	11%	22%	57%	32%	13%	23%	13%
Electoral Area H	16%	13%	11%	20%	10%	37%	16%	13%	15%
Electoral Area I	15%	11%	12%	27%	0%	55%	18%	10%	23%

Figure 25: Share of households by tenure below affordability standard in 2016^{xii}



Core Housing Need and Extreme Core Housing Need

Table 64: Share of total households in housing need by jurisdiction in 2019

Jurisdiction	Share of households in core housing need (30% of income)	Share of households in extreme core housing need (50% of income)
North Cowichan	21%	3%
Ladysmith	19%	2%
Duncan	30%	4%
Lake Cowichan	29%	8%
Electoral Area A	21%	2%
Electoral Area B	20%	2%
Electoral Area C	18%	5%
Electoral Area D	22%	5%
Electoral Area E	21%	4%
Electoral Area F	23%	4%
Electoral Area G	17%	4%
Electoral Area H	21%	4%
Electoral Area I	44%	11%
TOTAL	22%	4%

Affordability

Table 65: Selected costs that vary by jurisdiction within the CVRD

Jurisdiction	Parking stalls per apartment	Residential tax rate ^{xiii}	Approximate development cost charges ^{xiv}		
			Per single-family	Per townhouse	Per apartment
North Cowichan	1.725	3.4945	\$6,150	\$4,674	\$4,674
Ladysmith	1.87	3.9590	\$17,569	\$10,874	\$10,874
Duncan	1	5.4991	\$6,420	\$4,324	\$3,140
Lake Cowichan	1.4	5.9582	\$4,471	\$3,578	\$3,578
Electoral Area A	1.5	2.1121	\$10,000	\$5,000	\$5,000
Electoral Area B	1.5	2.5299	\$10,000	\$5,000	\$5,000
Electoral Area C	1.5	2.2292	\$10,000	\$5,000	\$5,000
Electoral Area D	1.25	2.6104	\$10,000	\$5,000	\$5,000
Electoral Area E	1.5	2.2824	\$10,000	\$5,000	\$5,000
Electoral Area F	1.5	2.6567	\$10,000	\$5,000	\$5,000
Electoral Area G	1.5	1.4400	\$10,000	\$5,000	\$5,000
Electoral Area H	1.5	1.2837	\$10,000	\$5,000	\$5,000
Electoral Area I	1.5	2.6810	\$10,000	\$5,000	\$5,000

Table 66: The most affordable new units by type and jurisdiction in 2020

Jurisdiction	Sale price			Monthly rental rate	
	Single-family	Townhouse	Apartment	Townhouse	Apartment
North Cowichan	\$650,000	\$450,000	\$325,000	\$1,670	\$1,195
Ladysmith	\$666,000	\$461,000	\$340,000	\$1,705	\$1,240
Duncan	\$651,000	\$452,000	\$293,000	\$1,670	\$1,090
Lake Cowichan	\$648,000	\$450,000	\$310,000	\$1,665	\$1,145
Electoral Area A	\$650,000	\$449,000	\$320,000	\$1,670	\$1,180
Electoral Area B	\$651,000	\$449,000	\$320,000	\$1,670	\$1,180
Electoral Area C	\$650,000	\$449,000	\$320,000	\$1,670	\$1,180
Electoral Area D	\$651,000	\$449,000	\$310,000	\$1,670	\$1,150
Electoral Area E	\$650,000	\$449,000	\$320,000	\$1,670	\$1,180
Electoral Area F	\$651,000	\$449,000	\$320,000	\$1,670	\$1,180
Electoral Area G	\$650,000	\$448,000	\$320,000	\$1,670	\$1,180
Electoral Area H	\$650,000	\$448,000	\$320,000	\$1,670	\$1,180
Electoral Area I	\$651,000	\$449,000	\$320,000	\$1,670	\$1,180

Table 67: The most affordable new units by type and jurisdiction in 2025

Jurisdiction	Sale price			Monthly rental rate	
	Single-family	Townhouse	Apartment	Townhouse	Apartment
North					
Cowichan	\$746,000	\$527,000	\$368,000	\$2,040	\$1,415
Ladysmith	\$765,000	\$539,000	\$385,000	\$2,075	\$1,470
Duncan	\$747,000	\$528,000	\$332,000	\$2,040	\$1,290
Lake Cowichan	\$744,000	\$527,000	\$351,000	\$2,030	\$1,355
Electoral Area A	\$746,000	\$525,000	\$363,000	\$2,035	\$1,400
Electoral Area B	\$747,000	\$525,000	\$363,000	\$2,035	\$1,400
Electoral Area C	\$746,000	\$525,000	\$363,000	\$2,035	\$1,400
Electoral Area D	\$747,000	\$525,000	\$351,000	\$2,035	\$1,400
Electoral Area E	\$746,000	\$525,000	\$363,000	\$2,035	\$1,400
Electoral Area F	\$747,000	\$525,000	\$363,000	\$2,035	\$1,400
Electoral Area G	\$746,000	\$524,000	\$362,000	\$2,035	\$1,400
Electoral Area H	\$746,000	\$524,000	\$362,000	\$2,035	\$1,400
Electoral Area I	\$747,000	\$525,000	\$363,000	\$2,035	\$1,400

Table 68: Minimum household income required to afford purchase or rent of new home by unit type and jurisdiction in 2020

Jurisdiction	Homeownership						Rental			
	Single-family		Townhouse		Apartment		Townhouse		Apartment	
	Income	Share of households	Income	Share of households	Income	Share of households	Income	Share of households	Income	Share of households
North Cowichan	\$121,000	24%	\$87,000	41%	\$65,000	55%	\$76,000	48%	\$57,000	61%
Ladysmith	\$125,000	24%	\$89,000	42%	\$68,000	56%	\$78,000	49%	\$59,000	63%
Duncan	\$126,000	9%	\$90,000	20%	\$62,000	37%	\$76,000	27%	\$53,000	44%
Lake Cowichan	\$126,000	14%	\$90,000	30%	\$65,000	46%	\$76,000	38%	\$55,000	54%
Electoral Area A	\$118,000	34%	\$84,000	52%	\$63,000	66%	\$76,000	57%	\$57,000	71%
Electoral Area B	\$119,000	36%	\$85,000	56%	\$63,000	69%	\$76,000	61%	\$57,000	73%
Electoral Area C	\$118,000	34%	\$85,000	53%	\$63,000	67%	\$76,000	58%	\$57,000	72%
Electoral Area D	\$119,000	29%	\$85,000	47%	\$62,000	63%	\$76,000	53%	\$56,000	68%
Electoral Area E	\$118,000	29%	\$85,000	47%	\$63,000	61%	\$76,000	52%	\$57,000	65%
Electoral Area F	\$119,000	21%	\$85,000	39%	\$64,000	54%	\$76,000	45%	\$57,000	59%
Electoral Area G	\$117,000	30%	\$83,000	49%	\$62,000	64%	\$76,000	54%	\$57,000	69%
Electoral Area H	\$116,000	30%	\$83,000	48%	\$62,000	62%	\$76,000	52%	\$57,000	66%
Electoral Area I	\$119,000	18%	\$85,000	33%	\$64,000	46%	\$76,000	38%	\$57,000	51%
TOTAL^{xv}		26%		43%		57%		49%		63%

Table 68 consists of alternating columns of income estimates and percentages. The income estimates indicate the household income that would be required to purchase (teal section) or rent (green section) a new unit in that jurisdiction, paying no more than 30% of one's income on housing expenses. The percentage columns show what share of the jurisdiction's current households (2019) could afford that housing option.

Table 69: Minimum household income required to afford purchase or rent of new home by unit type and jurisdiction in 2025

Jurisdiction	Homeownership									Rental					
	Single-family			Townhouse			Apartment			Townhouse			Apartment		
	Income	Share of households		Income	Share of households		Income	Share of households		Income	Share of households		Income	Share of households	
		Rapid Recovery	Slow Recovery		Rapid Recovery	Slow Recovery		Rapid Recovery	Slow Recovery		Rapid Recovery	Slow Recovery		Rapid Recovery	Slow Recovery
North Cowichan	\$138,000	26%	23%	\$100,000	42%	39%	\$73,000	60%	56%	\$91,000	47%	44%	\$66,000	64%	60%
Ladysmith	\$142,000	26%	22%	\$103,000	43%	39%	\$76,000	60%	56%	\$93,000	49%	45%	\$68,000	66%	62%
Duncan	\$143,000	10%	8%	\$104,000	21%	18%	\$69,000	43%	38%	\$91,000	27%	24%	\$61,000	48%	43%
Lake Cowichan	\$143,000	16%	13%	\$104,000	30%	27%	\$73,000	49%	45%	\$91,000	37%	34%	\$64,000	55%	51%
Electoral Area A	\$134,000	36%	33%	\$97,000	54%	50%	\$70,000	70%	66%	\$91,000	58%	54%	\$66,000	73%	69%
Electoral Area B	\$135,000	36%	33%	\$98,000	55%	53%	\$71,000	73%	70%	\$91,000	60%	57%	\$66,000	76%	73%
Electoral Area C	\$134,000	35%	32%	\$97,000	53%	50%	\$70,000	72%	69%	\$91,000	58%	55%	\$66,000	75%	72%
Electoral Area D	\$135,000	30%	27%	\$98,000	48%	44%	\$69,000	66%	63%	\$91,000	52%	49%	\$66,000	70%	66%
Electoral Area E	\$135,000	29%	26%	\$97,000	47%	44%	\$70,000	64%	60%	\$91,000	51%	48%	\$66,000	67%	63%
Electoral Area F	\$135,000	22%	19%	\$98,000	38%	36%	\$71,000	58%	57%	\$91,000	42%	41%	\$66,000	63%	61%
Electoral Area G	\$132,000	29%	27%	\$96,000	48%	45%	\$69,000	68%	64%	\$91,000	51%	48%	\$66,000	71%	67%
Electoral Area H	\$132,000	31%	29%	\$96,000	48%	46%	\$69,000	67%	63%	\$91,000	52%	49%	\$66,000	70%	66%
Electoral Area I	\$136,000	21%	18%	\$98,000	34%	30%	\$71,000	49%	45%	\$91,000	38%	34%	\$66,000	53%	49%
TOTAL^{xvi}		27%	24%		44%	40%		62%	58%		49%	45%		66%	62%

Table 69 is much like Table 68 except that it presents two columns of percentages, one for each of the two income projections presented above. The income estimates in this table indicate the household income that would be required to purchase (teal section) or rent (green section) a new unit in that jurisdiction in 2025, paying no more than 30% of one's income on housing expenses. The percentage columns show what share of the jurisdiction's projected households are expected to be able to afford that housing option in 2025.

In all cases the remaining share of households consists of homeowners, with the exception of band housing, which makes up 0.2% - 0.3% of British Columbia and 0.6% - 0.9% of the CVRD. These households fall outside of the thirteen jurisdictions, so owner and renter households make up the entirety of their household populations.

ⁱⁱ Source for passengers and trips from BC Transit's Automatic Passenger Counters, 2019.

ⁱⁱⁱ This data not available

^{iv} Source for inflation data: Consumer Price Index. Retrieved from <https://www2.gov.bc.ca/gov/content/data/statistics/economy/consumer-price-index> on 2020/05/25

^v Note that except for the highest category (\$200,000+), each income bracket shown here uses a \$10,000 range (for example \$120,000 - \$129,000) because this approach improves clarity and legibility as the categories may be directly compared. GPRA achieved this effect by "smoothing" the census data: the categories shown here add up to the same totals as the census data presented in Tables 11–13, pgs. 14–16, and are simply divided into logical sub-totals to produce a smooth curve.

^{vi} Note that except for the highest category (\$200,000+), each income bracket shown here uses a \$10,000 range (for example \$120,000 - \$129,000) because this approach improves clarity and legibility as the categories may be directly compared. GPRA achieved this effect by "smoothing" the census data: the categories shown here add up to the same totals as the census data presented in Tables 11–13, pgs. 14–16, and are simply divided into logical sub-totals to produce a smooth curve.

^{vii} In 2011, the census reports zero renter households in electoral areas D, G and I. GPRA believes this is probably spurious because: a) renter households are reported in these jurisdictions in 2006 and 2016, and b) a median household income for renter households is reported for 2011 for these jurisdictions, implying that there are such households.

^{viii} Note that the category "ground-oriented multi-family" includes the census categories of semi-detached, other single attached and row house.

^{ix} Note that the category "ground-oriented multi-family" includes the census categories of semi-detached, other single attached and row house.

^x Blank cells in this table indicate that there were no properties of this type in this jurisdiction at that time.

^{xi} If housing expenses cost more than 30% of a household's income, that household falls below the affordability standard.

^{xii} If housing expenses cost more than 30% of a household's income, that household falls below the affordability standard.

^{xiii} Per \$1,000 of property value

^{xiv} DCCs here are approximate for two reasons:

- 1) Some jurisdictions have several development zones with different DCC rates. In such cases, GPRA has taken the average DCC rate.
- 2) The electoral areas do not have DCC bylaws, so each development would need to pay for its own servicing requirements, so an average cost is assumed here.

^{xv} The total share of households in the region that could afford to purchase or rent new units in their home jurisdiction.

^{xvi} The total share of households in the region that could afford to purchase or rent new units in their home jurisdiction.