Appendix 1

Demographic Technical Study

City of St. Albert
Planning & Development

MARCH 2015

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Demographic Technical Analysis

I. Demographic Analysis

A. Introduction

This background report examines the demographic characteristics of the City in comparison to other communities within the Capital Region. For the purposes of this comparison, demographic analysis has been divided into age groups representing family formation trends.

Childhood	0 - 19	Children living with parents
Young Adulthood	20 – 24	Youth transitioning, attending school or starting to work
Family Formation Years	25 – 44	New households are formed
Mature Adulthood	45 – 64	Maturing children, empty nester households
Seniors	65 plus	Retirement years

National and provincial demographic trends have a significant influence on future household sizes and family structures. These trends have also been examined, in order to provide context to future housing demands.

B. Data and Information Sources

Statistical sources for this analysis include information from the 2011 Canada Census, the 2011 National Housing Survey, the St. Albert municipal census, Statistics Canada taxfiler data from various years, and Canada Mortgage and Housing Corporation (CMHC) housing and rental market reports.

The National Housing Survey was conducted in the spring of 2011 by Statistics Canada through a voluntary questionnaire to selected recipients. References to income and housing values were based on 2010 data sources. For comparison purposes, this report utilizes incomes from the 2011 Canada Census and 2010 taxfiler data, both referencing 2010 incomes.

While the 2011 National Housing Survey (NHS) was conducted three years ago, there is a two year lag time between data collection and data release. Information on income, earnings, housing and shelter costs from the NHS were released in Sept. 2013, and is the most current data available comparing incomes with housing costs and tenure.

The Capital Region Board (CRB) sub-regional housing needs assessment template was utilized in preparation of this report, including information from the custom data purchased by the CRB for the sub-regional housing assessment project.

In addition to statistical analysis, community thoughts and concerns have been included through two sources, the Social Master Plan and the Residential Housing Survey. This information provides qualitative data to complement the quantitative data from statistical sources.

1. Data Limitations

All counts in census tabulations are subjected to random rounding. Random rounding transforms all raw counts to random rounded counts. All counts are rounded to a base of 5, meaning they will end in either 0 or 5. For all quantitative variables, a statistic is suppressed if the number of actual records used in the calculation is less than 4.

In addition to random rounding, area and data suppression has been adopted to further protect the confidentiality of individual respondents' personal information. This means that counts of specific categories may vary from counts of total categories. Data may be suppressed in smaller categories which do not provide an accurate assessment of need in these instances.

C. Provincial Demographic Trends

- In the past year, Alberta's demographic growth was nearly three times the national average. The population increase among people aged 30 to 44 (the prime age group for workers) was more than quadruple the national average. In comparison, St. Albert's population of 30 – 44 year olds decreased by 699 residents between 2008 and 2012[1].
- Alberta's population is expected to expand by an average growth rate of 1.5% annually, equalling approximately 5 to 7 million Albertans by 2041[2]. Population growth has been predicted to be mainly driven by migration, particularly international migration.
- Total net migration is projected to account for 67.8% of Alberta's population growth under the medium growth scenario. Births are expected to account for the remaining 32.2%[3].
- The annual number of births to Albertans is expected to grow by about 28% up to 2041, due to a greater number of women in childbearing years from the expanding population, from migration and family formation of the population within the 25-44 age categories. The relative young age of migrants is expected to be the key driver of births in Alberta.
- Baby boomers accounted for almost 25% of Alberta's population in 2012.

D. Capital Region Demographic Trends

Over the next ten years, the economic prosperity of the Capital Region is expected to attract workers from all walks of life, to meet the growing demand for jobs, principally from the oil sector and spin-off industries[4]. The expansion of businesses and industries will fuel the demand for entry level and blue collar skilled knowledge workers; a large portion will be new migrants to the region. New Canadian families and families from other areas of the country will be looking to make the Capital Region their new home, in response to the expanding demand for workers and will have a significant impact on population growth.

The highest predicted demand will be in the age 30 – 44 categories. Blue collar and entry level workers will earn modest incomes, and will need places to live. They may choose to bring their families with them, or may live here on a trial basis, and consider moving their families at a later date. Migrants tend to initially rent, before committing to purchase in the community of their choice.

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[1] *St. Albert Municipal Census 2008 – 2012.*
[2] *Alberta Population Projection 2013 – 2041, Alberta Treasury Board and Finance, August 16, 2013.*
[3] *Alberta Population Projection 2013 – 2041, Alberta Treasury Board and Finance, August 16, 2013.*
[4] *Our Affordable Future, Market Housing Policy Framework, September 2012, Capital Region Board.*

1. Regional Growth

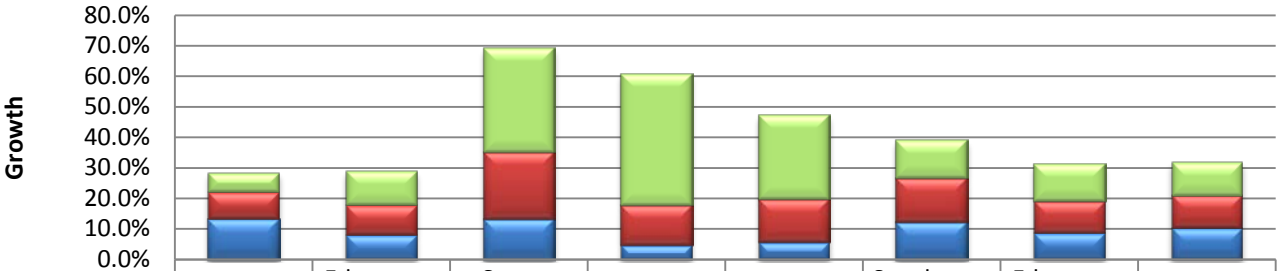
The economic success of the Capital Region is reflected in growth of regional communities over the last ten years. Spruce Grove, Leduc, and Fort Saskatchewan have experienced double digit growth, with their highest percentage recorded within the last five years as shown in Figure I.A.

Larger centres show a more modest growth pattern. St. Albert's growth of 6.4% over the past five years (1.28% annually) has been the most conservative in the region. While St. Albert's modest growth can be partially contributed to being a larger centre, the City's growth may also have been impacted by the following factors:

- There was little land available for development within St. Albert's borders, prior to the 2007 annexation of land. Annexation ended a six-year process to bring more land, with more opportunities for housing development into the City. The City is finally seeing development begin in the newly annexed lands as a greater number of developers are finalizing planning work.
- Prior to 2012, St. Albert had a limited number of housing choices within the multi-family housing market for both rental and ownership units. Recently, the City has experienced an increase in the number of purpose built rental units, expanding rental housing choices, and potentially attracting newcomers to the City. Modest housing choices in the multi-family and single family housing market remain limited.

Record residential growth in comparator communities may have also been influenced by locations close job opportunities, a more diverse range of housing tenures and prices, or regional amenity preferences.

Figure I.A - Percentage of Population Growth 1996-2011

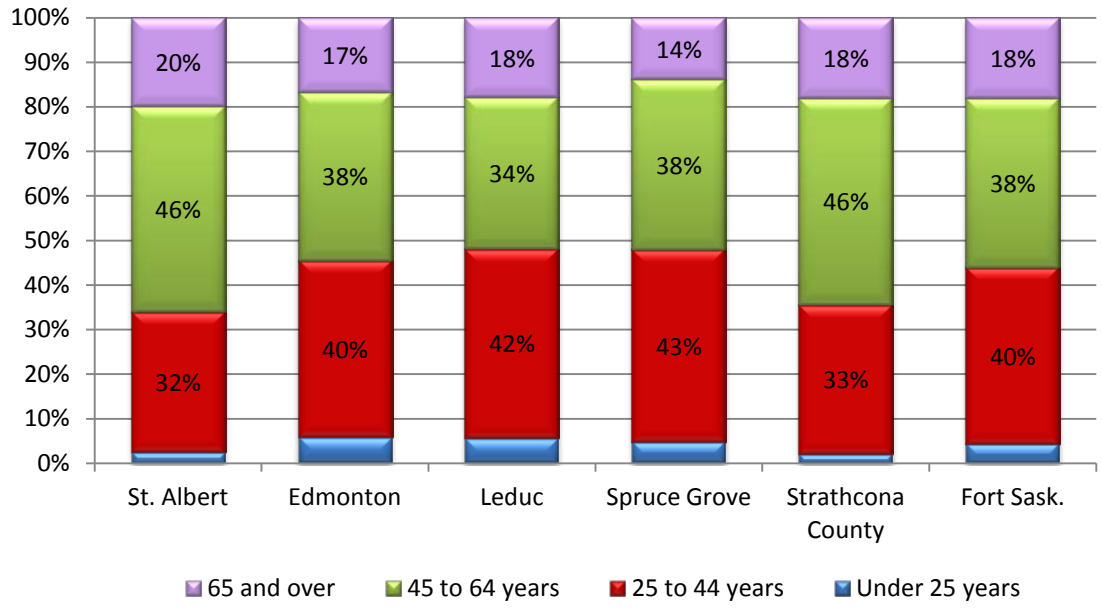


	St. Albert	Edmonton City	Spruce Grove	Leduc	Fort Sask.	Strathcona County	Edmonton CMA	Alberta
2006 - 2011	6.4%	11.2%	33.9%	43.1%	27.4%	12.1%	12.1%	10.8%
2001 - 2006	8.7%	9.6%	22.0%	12.9%	14.0%	14.6%	10.4%	10.6%
1996 - 2001	13.2%	8.1%	13.2%	4.8%	5.7%	12.2%	8.7%	10.3%

2. Regional Population Comparisons

St. Albert exhibits an older demographic profile than most comparator communities, with a lower percentage of youth under 25, and fewer adults in the family formation years (25-44). There are a higher percentage of mature adults and seniors (45+) than most regional comparators, as shown in Figure I.B, with St. Albert being close in demographic composition to Strathcona County.

Figure I.B - 2011 Household Composition by Age of Household Maintainer



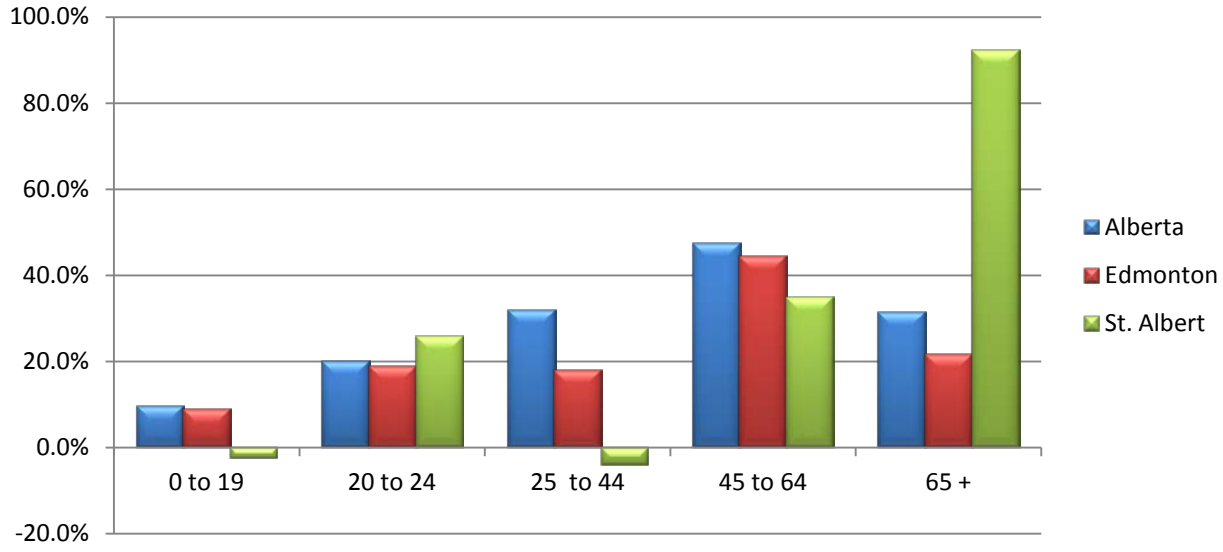
Source: 2011 Canada Census data

E. St. Albert Demographic Trends

Changes to the City's population from 2001 to 2011 are shown in Figure I.C, comparing St. Albert with population trends in Edmonton and Alberta.

- Declines in the 0-19 and 25-44 age groups are contrary to the trends seen in Edmonton and Alberta.
- The increase in the 20-24 age range may be a result of young adults remaining in the family home longer.
- St. Albert has experienced 15% growth with in the 45-54 age groups. Edmonton and Alberta have experienced twice that growth (30+ %).
- Growth in St. Albert residents over 65 has exceeded Edmonton and Alberta's growth rates.
- Family structures are evolving with an increased number of common law couples and more divorced and separated families[5].

Figure I.C - Changes in Household Age Groups 2001 - 2011

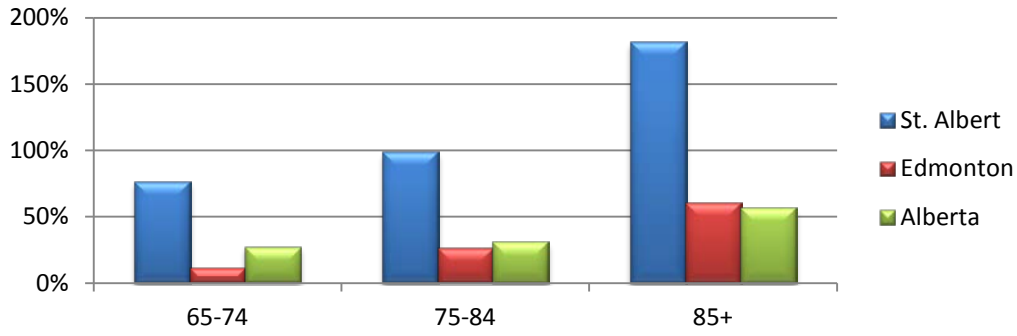


[5] *This conclusion is based on a comparison of 2005 and 2010 Taxfiler data.*

1. Seniors

From 2001 to 2011, St. Albert's senior's population over the age of 65, grew by 92% (3,725 residents) overall, considering all 65+ age groups. The most dramatic change is within the 85+ age range, with a 182% increase over the past ten years. The percentage increase in seniors is more significant in St. Albert than Edmonton or Alberta, as shown in Figure I.D.

Figure I.D - Seniors Population 2001 - 2011



Source: 2001 and 2011 Canada Census

In 2010, the first wave of St. Albert's baby boomers (1945-1965) turned 65. The effects of this large population of soon-to-be seniors will soon eclipse the current senior's population, and will extend past 2045, when the last of this generation turns 80. The proportion of older seniors over 80 is expected to be more than triple of current level in Alberta by 2041[6]. These changes are expected to have significant implications on the labour market, economic growth, healthcare, and housing.

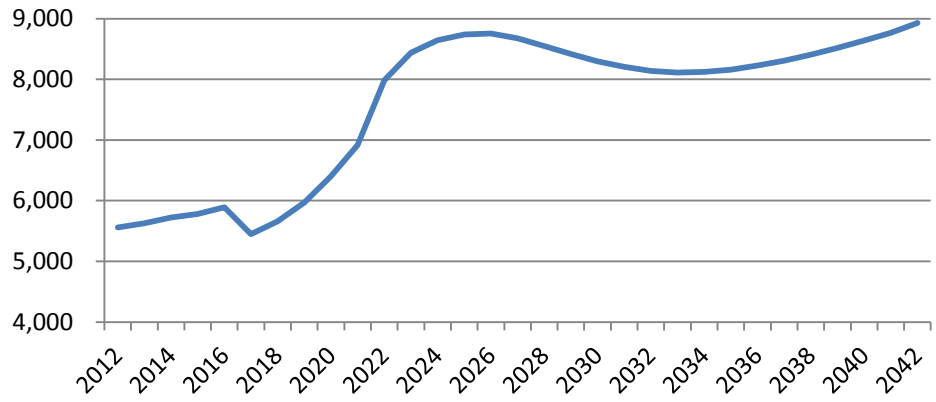
a) Senior's Population Is Expected To Double

Population projections show that the seniors' population will double by 2024, with one senior for every five residents as shown in Figure I.E. Initially there will be an equal proportion of "young" male seniors, but as seniors age, there will be a predominance of older female seniors.

Current demographics show that there are 2.33 female seniors for every one male senior over 85. By 2024 this ratio is expected to moderate with 1.21 female seniors for every male.

[6] *Alberta Population Projection 2013 – 2041 August 16, 2013. Prepared by the Government of Alberta Treasury Board and Finance*

Figure I.E - Seniors Population Projections - High Growth Scenario



2. Adults and Children

a) Mature Adults 45 - 64

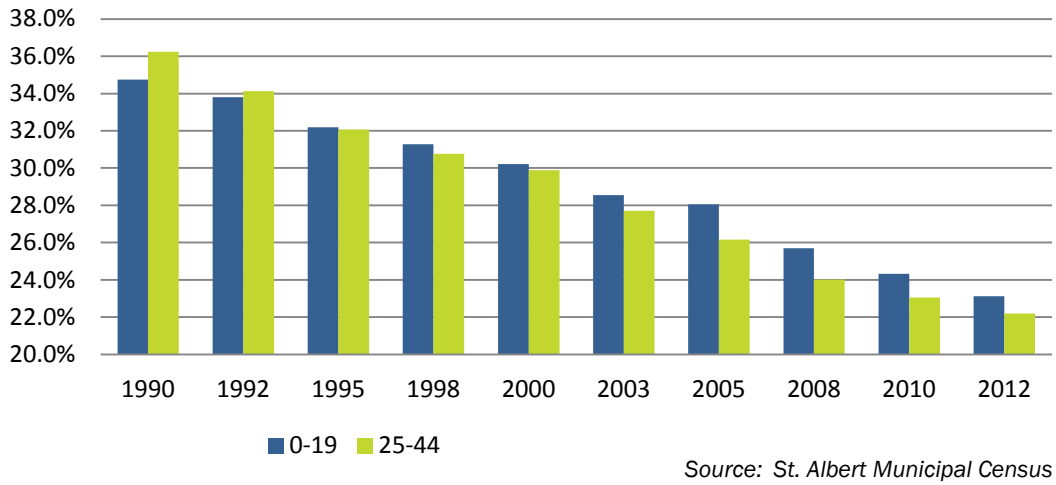
Mature adults make up 46.2% of the City's population, which is an 8 -12 % higher mix than most comparator communities. Within couple families, high incomes and grown children provide this age group with a greater amount of discretionary income than other age groups. This age group will influence the future senior's population.

b) Youth and Younger Adults

The percentage of the City's population under 19 and 25-44 is lower in St. Albert than comparator communities, as shown in Figure I.B. In 2011, 2.5% of St. Albert's population was under the age of 25, whereas in comparator communities this percentage was roughly double that amount.

The decline in these age groups is part of the trend showing a loss in the percentages of this population over the last 22 years, as shown in Figure I.F. While St. Albert is considered a community of families, St. Albert does not appear to be attracting and retaining families in the same manner it did in earlier decades, as shown in Figure I.F.

Figure I.F - 0-19 and 25-44 Population Trends



Source: St. Albert Municipal Census

Nationally, growth with in the 25-44 age range has been marked by the transition of the youngest of the generation X (1961-1981+/-) and the oldest of the generation Y (1975-1995) into the age-groups associated with high levels of household formation. It is expected that the current generation will result in an echo generation larger than the baby boom generation.

c) Children

The drop in St. Albert's population of children also differs from provincial trends. Both Edmonton and Alberta have experienced greater growth in this age group as shown in Table I.1.

Table I.1 - Population Change in Children 2001 - 2011

	0 – 4	5 - 14	15 - 19
Edmonton	31%	.003%	6%
Alberta	31%	2%	7%
St. Albert	9%	-6%	-3%

Figure I.G - Generational Trends

Generation Name	Births Starting	Births Ending	Youngest Age in 2014	Oldest Age in 2014
The Silent Generation	1923	1944	70	91
Baby Boomer Generation	1945	1964	50	69
Generation X	1961	1981	33	53
Generation Y The Millennials Gen Next	1975	1995	19	39
Generation Z	1995	2015	0	19

Note: Dates are approximate. There is some overlap because there are no standard definitions for when a generation begins and ends.

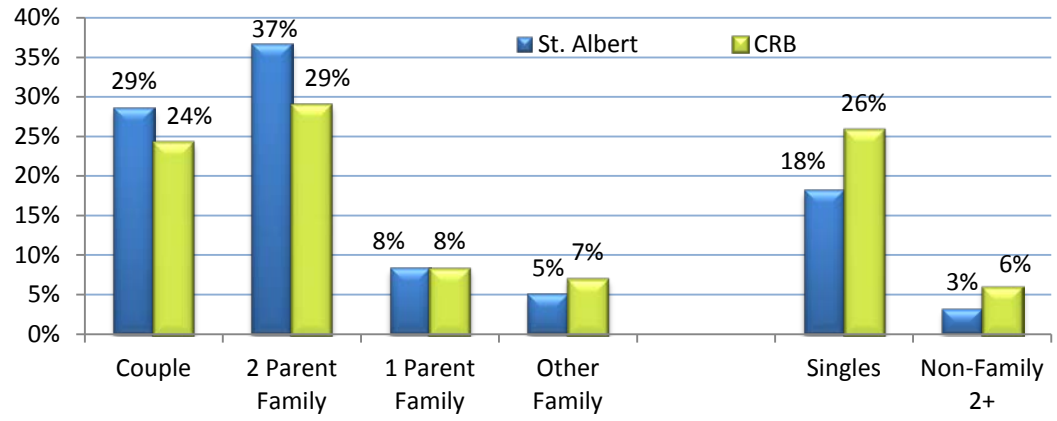
F. Household Composition Trends

The types and sizes of households within the City provide an indication of housing that is needed. Generally, family households tend to live in single family or low density multi-family housing, whereas single and non-family households are more prevalent in multi-storey apartment dwellings. Household size and composition can also be used to determine the number of bedrooms required to meet household needs.

1. St. Albert Households

In 2011, the number of St. Albert households (22,515) made up 5% of households in the Capital Region. In comparison to regional household distribution, St. Albert has a higher percentage of couples and two parent family households, and a lower percentage of single households and persons sharing as shown in Figure I.H. Lone parent families make up a similar percentage of the City's population compared to the regional average.

Figure I.H - Household Distribution by Type, 2011

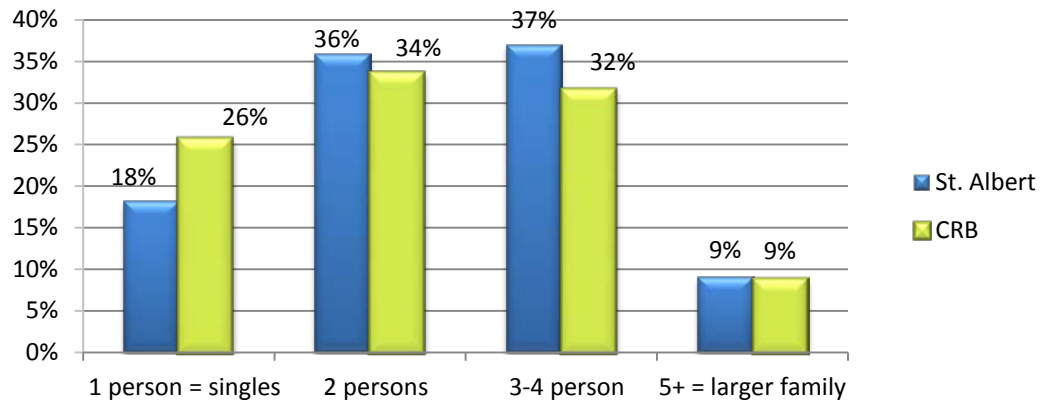


Fewer single households may indicate that there is a lower supply of bachelor and one bedroom housing choices affordable to single earner incomes, or that singles, particularly young singles choose to live in larger centers such as Edmonton, where they are closer to post-secondary schools, shopping, and extra-curricular activities. It is expected that the growth in senior led households will result in increased demands for smaller sized housing choices suitable for one person households.

a) Household Size

St. Albert has a larger average household size than the regional average with 2.7 persons/household compared to the CRB average of 2.5. There are a lower number of one person and non-family households in St. Albert than the CRB average, and a higher number of 2 and 3 - 4 person households, as shown in Figure I.I. The number of larger families is similar to the regional average.

Figure I.I - Household Distribution by Size



The average number of persons per household based on household type is similar in size to other regional communities as indicated in Table I.2.

Table I.2 - Average Family Size 2011

	St. Albert	Edmonton	Spruce Grove	Leduc	Fort Sask.	Strathcona County	Alberta
Couple with Children	3.9	4.0	4.0	3.9	3.9	4.0	4.0
Lone Parent	2.6	2.7	2.6	2.5	2.7	2.6	2.7

G. Regional Income Trends

1. Median Income

The 2011 Canada Census data calculates St. Albert's median household income at $101,427, the second highest in the region as shown in Table I.3. When after-tax income has been adjusted for family size, 75.4% of St. Albert's population was in the top half of the income distribution, above the rate of 60.1% in Alberta[7]. Higher median total income can be considered a general indicator of community well-being, as more households are able to afford the necessities of life.

High median incomes of St. Albert citizens are positively influenced by a larger percentage of residents in their highest income earning years within the 45 - 64 age categories, and a larger percentage of couple families. Median household incomes based on other defined household types are also generally higher in St. Albert, as shown in Table I.3.

Table I.3 - Median Incomes 2011

	Median HH Total Income	One Person Households	Lone Parent	Couple Only	Couple with children
St. Albert	$101,427	$44,601	$70,661	$100,926	$142,025
(% of Median Income)		44%	77%	99.5%	140%
Edmonton City	$72,248	$39,787	$52,067	$83,442	$110,062
(% of Median Income)		55%	72%	115%	152%
Spruce Grove	$93,163	$42,588	$56,054	$93,617	$117,613
Leduc	$89,173	$39,900	$51,117	$100,787	$113,455
Fort Saskatchewan	$93,175	$37,181	$66,630	$95,713	$128,067
Strathcona County	$110,170	$48,662	$70,626	$102,375	$143,187
Edmonton CMA	$79,075	$40,188	$54,618	$87,503	$117,178
Alberta	$78,632	$40,146	$53,173	$85,508	$113,083

Source: 2011 Canada Census

Single person and lone parent households earn 55% to 72% of the City's median income, whereas couple households with children earnings are higher than other demographic groups.

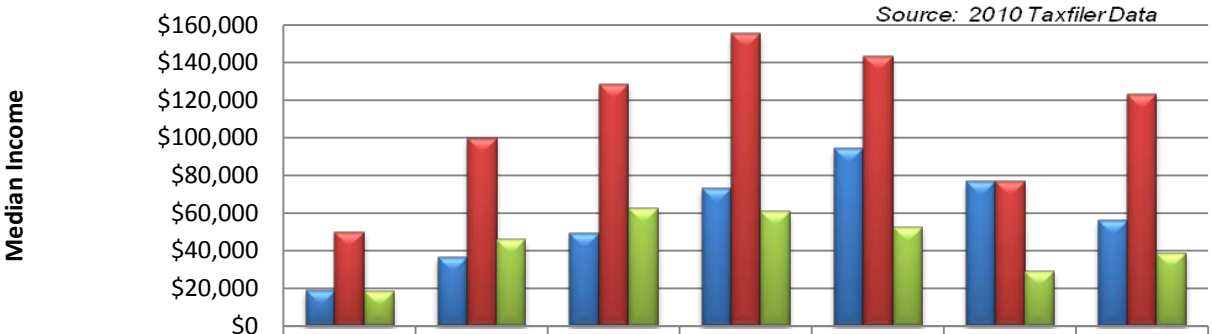
[7] *2011 National Housing Survey, Focus on Geography Series, St. Albert. Published May 5, 2013. Accessed March 17, 2014 at the following link: http://www12.statcan.gc.ca/nhs-enm/2011/as-sa/fogs-spg/Pages/FOG.cfm?lang=E&level=4&GeoCode=4811062*

a) Age of Household Maintainer

The age of the household maintainers is important to assess the needs of existing households and projecting future housing requirements.

Age also has a substantial effect on income. Households in their early income earning years earn significantly less than mature households, and as a result have less income that can be allocated towards housing costs, as shown in Figure I.J. As household start to transition from renting to owning in their late 20's to early 30's, this is generally the time when households make the biggest contribution to the growth in home ownership[8].

Figure I.J - St. Albert Median Income by Age of Household Maintainer and Family type



	0-24 years	25-34 years	35-44 years	45-54 years	55-64 years	65+ years	Average
Single Parent Families	$19,200	$36,860	$49,310	$73,320	$94,570	$77,010	$56,370
Couple Families	$50,310	$100,250	$128,270	$155,640	$143,540	$77,010	$123,150
Single Persons	$18,550	$46,100	$62,890	$60,970	$52,430	$29,510	$38,990

b) Incomes of Owner and Renter Households

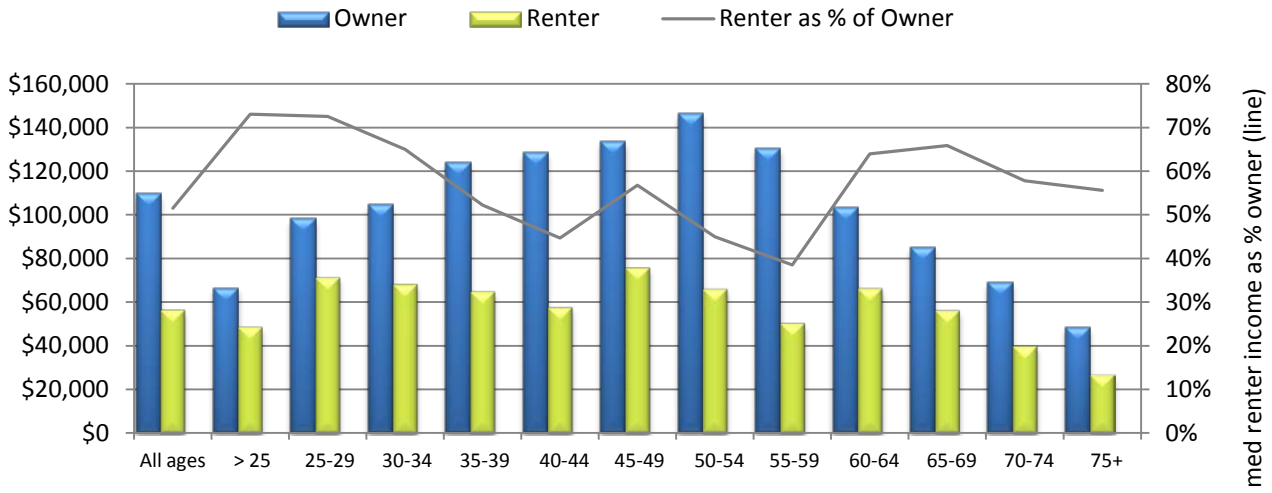
The difference in incomes between household types is also significant. Couple families with our without children earn approximately double that of other household types, which indicating a high percentage of double income families.

Incomes earned also have a marked impact on the type of housing that the household is able to aspire to, as indicated by the significant difference between incomes of renter and owner households shown in Figure I.. The income demarcation between renter and owner households starts to become more pronounced within the 25 – 29 age groups, when higher income earning households transition to homeownership, and renter household incomes start to decline, relative to owner households.

[8] *Gabay, R. Demographic Change and the National Rate of Homeownership 2001 to 2006. Canada Mortgage and Housing Corporation Socio Economic Series 13-010, December 2013.*

After the age of 45, renter household incomes decline, suggesting lower job skills of renters within older age groups, or greater inclination towards part-time work. These households would have less ability to save for future retirement, as rental housing costs relative to incomes increase at a higher rate than owner household housing costs.

Figure I.K - Median Income Based on Housing Tenure



c) Average Wages of Employment Sectors

A summary of average wages within specific employment sectors has been provided in Table I.4, illustrating appropriate housing costs for wages earned. Low income wage sector employees have been highlighted showing that employees in the service and retail trade sectors generally earn too little to pay for appropriate housing costs.

Table I.4 - Alberta Labour Market Wages 2013

Wages	Average starting wage	Average overall wage	Average hours worked	Average overall salary	30% of Monthly Income Towards Housing
Banking, Insurance and Other Financial Clerks	$18.10	$22.16	37.3	**$42,982**	$1,075
Business Development Officers and Marketing Researchers and Consultants	$34.24	$39.77	37.6	**$77,758**	$1,944
Cashiers	$11.01	$12.39	27.5	**$17,718**	$443
Civil Engineering Technologists and Technicians	$32.72	$40.03	37.9	**$78,891**	$1,972
Community and Social Service Workers	$18.47	$21.00	33.7	**$36,800**	$920
Construction Trades Helpers and Labourers	$19.37	$23.52	44.3	**$54,181**	$1,355
Contractors and Supervisors, Electrical Trades and Telecommunications Occupations	$35.58	$41.27	42	**$90,134**	$2,253
Database Analysts and Data Administrators	$31.46	$40.06	38.8	**$80,825**	$2,021
Electrical and Electronics Engineering Technologists and Technicians	$30.58	$36.59	38.7	**$73,634**	$1,841
Electronics Assemblers, Fabricators, Inspectors and Testers	$16.03	$19.15	39.6	**$39,434**	$986
Food and Beverage Servers	$9.87	$10.41	27.6	**$14,940**	$374
General Office Clerks	$18.55	$22.85	35.9	**$42,656**	$1,066
Geological and Mineral Technologists and Technicians	$41.86	$46.60	41.8	**$101,290**	$2,532
Grocery Clerks and Store Shelf Stockers	$11.15	$13.01	26	**$17,590**	$440
Head Nurses and Supervisors	$32.18	$45.50	34	**$80,444**	$2,011
Health Policy Researchers, Consultants and Program Officers	$32.29	$43.91	35	**$79,916**	$1,998
Labourers in Chemical Products Processing and Utilities	$17.57	$19.44	39.6	**$40,031**	$1,001
Labourers in Metal Fabrication	$17.63	$20.96	42.7	**$46,540**	$1,163
Machine Operators, Mineral and Metal Processing	$20.99	$25.87	47.7	**$64,168**	$1,604
Manufacturing Managers	$36.68	$46.61	41.6	**$100,827**	$2,521

Wages	Average starting wage	Average overall wage	Average hours worked	Average overall salary	30% of Monthly Income Towards Housing
Mechanical Engineering Technologists and Technicians	$30.09	$38.29	39.3	**$78,249**	$1,956
Labourers in Metal Fabrication	$39.62	$26.25	54	**$73,710**	$1,843
Machine Operators, Mineral and Metal Processing	$44.92	$18.36	34	**$32,460**	$812
Records Management and Filing Clerks	$19.38	$23.77	35.5	**$43,879**	$1,097
Registered Nurses	$32.73	$42.60	28.8	**$63,798**	$1,595
Residential Home Builders and Renovators	$32.43	$38.19	43.2	**$85,790**	$2,145
Restaurant and Food Service Managers	$17.68	$20.64	42.6	**$45,722**	$1,143
Retail Salespersons and Sales Clerks	$11.56	$15.17	29.3	**$23,113**	$578
Retail Trade Supervisors	$12.35	$18.03	35.8	**$33,565**	$839
Sales Representatives, Wholesale Trade (Non-Technical)	$21.18	$29.85	39	**$60,536**	$1,513
Sales, Marketing and Advertising Managers	$33.78	$45.69	39.2	**$93,134**	$2,328
Storekeepers and Parts Clerks	$19.22	$23.76	38	**$46,950**	$1,174
Supervisors, Other Products Manufacturing and Assembly	$21.49	$27.85	40.8	**$59,087**	$1,477
Tool and Die Makers	$19.08	$22.22	36	**$41,596**	$1,040

Source: Alberta Labour Information Survey 2013 (ALIS)

Accessed at: http://occinfo.alis.alberta.ca/occinfopreview/info/browse-wages.html

Occupations earning modest incomes