

TOWN OF THREE RIVERS HOUSING NEEDS ASSESSMENT

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PREPARED FOR: THE TOWN OF THREE RIVERS

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Census Profiles, Town of Three Rivers,
Kings County, and Prince Edward Island, 2021

Definitions

Geographies

Census Division – Provincially legislated areas such as counties, regional municipalities, and regional districts, or their equivalents consisting of groups of municipalities (e.g., Prince, Queens, and Kings Counties in PEI).

Census Subdivision – Municipalities as determined by provincial/territorial legislation or areas treated as municipal equivalents for statistical purposes such as First Nations reserves and settlements, and unorganized territories (e.g., Town of Three Rivers, the previous Towns of Georgetown and Montague).

Population

Population – The number of persons living within a specified geography.

Population Density – The number of persons per square kilometre within a specified geography.

Dwelling Units

The following definitions are taken from Statistics Canada and apply to data contained in this report from the Census of Canada and other Statistics Canada sources. While similar terminology is used to describe dwelling unit types in the Town of Three Rivers Development Bylaw #2023-02, the Bylaw has its own definitions of these types that may differ from the following.

Dwelling – A set of living quarters classified as private or collective.

The dwelling must meet the two conditions necessary for year-round occupancy:

1. A source of heat or power (as evidenced by chimneys, power lines, oil or gas pipes or meters, generators, woodpiles, electric lights, heating pumps, or solar panels)
2. An enclosed space that provides shelter from the elements, as evidenced by complete and enclosed walls and a roof, and by doors and windows that provide protection from wind, rain and snow.

Private Dwelling – A separate set of living quarters with a private entrance either from outside the building or from a common hall, lobby, vestibule or stairway inside the building. The entrance to the dwelling must be one that can be used without passing through the living quarters of some other person or group of persons.

Collective Dwelling – A commercial, institutional, or communal dwelling in which a person or group of persons reside or could reside. It must provide care or services or have certain common facilities, such as a kitchen or bathroom, which are shared by the occupants. Examples include lodging or rooming houses, hotels, motels, tourist establishments, nursing homes, residences for senior citizens, hospitals, staff residences, military bases, work camps, correctional facilities and group homes.

Structural Type – Classification of the structural characteristics and/or dwelling configuration, that is, whether the dwelling is a single-detached house, an apartment in a high-rise building, a row house, a mobile home, etc.

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

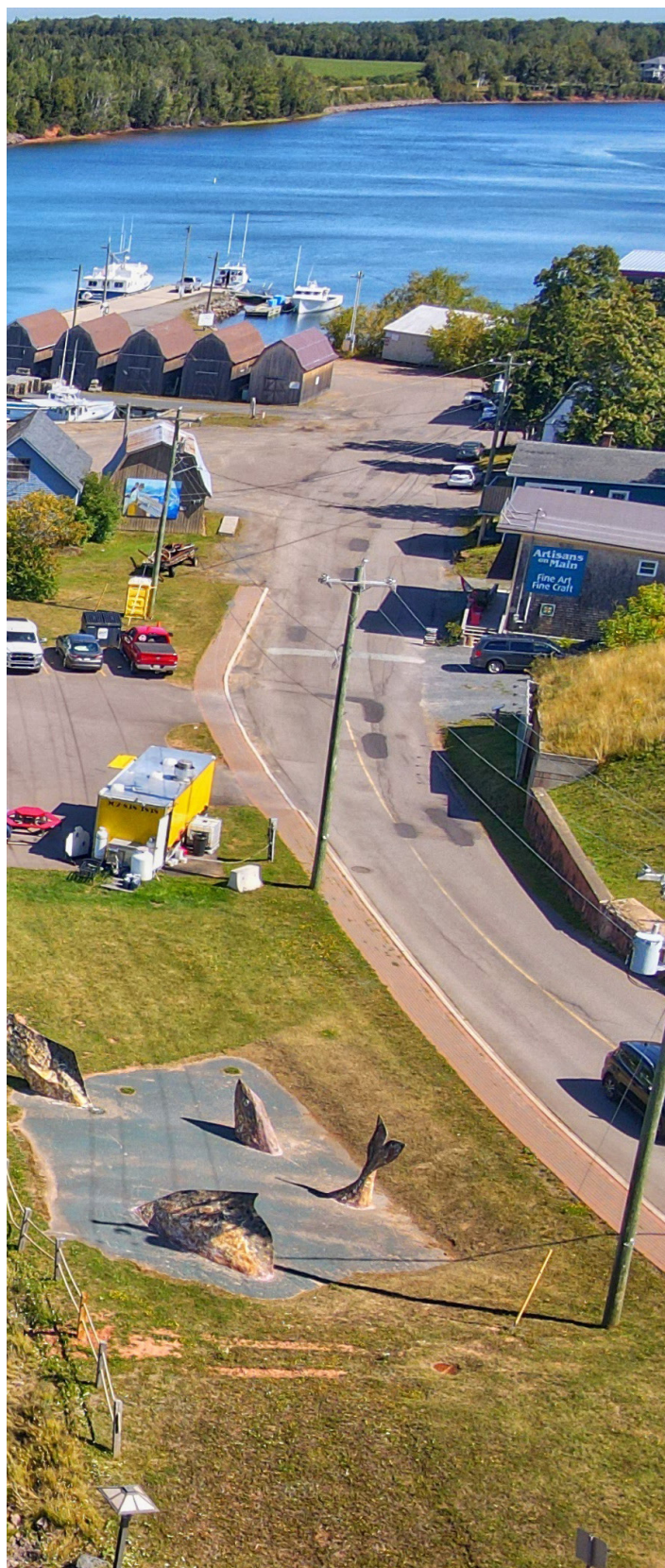
Semi-detached house – One of two dwellings attached side by side (or back-to-back) to each other but not attached to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above it or below it, and the two units together have open space on all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

Rowhouse – One of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but without any other dwellings either above or below. Townhouses attached to a high-rise building are also classified as row houses.

Apartment or flat in a duplex – One of two dwellings located one above the other. Apartments or flats in duplexes attached to triplexes, other duplexes or other non-residential structures (e.g., a store) are also classified as apartments or flats in a duplex.

Apartment in a building that has five or more storeys – A dwelling unit in a high-rise apartment building that has five or more storeys. Also included are apartments in a building with five or more storeys where the first floor or second floor is commercial establishments.

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



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

Movable dwelling – A single dwelling, designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation such as blocks, posts or a prepared pad and may be covered by a skirt or a single dwelling, other than a mobile home, used as a place of residence, but capable of being moved on short notice, such as a tent, recreational vehicle, travel trailer, houseboat or floating home.

Tenure

Tenure – Classification of occupancy of a private dwelling by ownership or rental. The private dwelling may be situated on rented or leased land or be part of a condominium.

Owned – A private household where some member of the household owns the dwelling, even if it is still being paid for. A condominium is an owned private dwelling.

Rented – A private households where no member of the household owns their dwelling. The dwelling is considered to be rented even if no cash rent is paid.

Collective Dwelling – See under Dwelling Units, above

Immigration/Mobility

Immigrant – A person who is, or who has ever been, a landed immigrant or permanent resident. Such a person has been granted the right to live in Canada permanently by immigration authorities. Immigrants who have obtained Canadian citizenship by naturalization are included in this group.

Migrant, Interprovincial – A person who has changed their usual place residence from one province or territory to another.

Migration, Intraprovincial – A person who has changed their usual place of residence within the same province or territory.

Generation – Classification of whether or not a person or their parents were born in Canada.

First generation – A person born outside Canada. For the most part, these are people who are now, or once were, immigrants to Canada.

Second generation – A person with one or both parents born outside Canada.

Third Generation or more – A person born in Canada with all parents born in Canada.

Mobility status, one year – The status of a person with regard to the place of residence on the reference day in relation to the place of residence on the same date one year earlier.

Mobility status, five years – The status of a person with regard to the place of residence on the reference day in relation to the place of residence on the same date five years earlier.

Introduction

The Town of Three Rivers in Prince Edward Island successfully applied for the Housing Accelerator Funding (HAF) from the Canada Mortgage and Housing Corporation (CMHC) in March 2024. In connection with the application, the Town projected a need for 275 new dwelling units in the next three years consisting of 137 single-detached and 136 multi-unit structures (i.e., two or more units). Of these, the Town expects 116 homes to be supported by HAF, with the bulk (96) being in multi-unit buildings classified as “missing middle” types (e.g., garden suites, secondary suites, duplexes, triplexes, fourplexes, row houses, courtyard housing, and apartments with 4 storeys or less). Over the coming decade, more than 400 homes are expected to be constructed in the community.

To help ensure that the most recent data and strategy is in place, the Town committed to the preparation of the Housing Needs Assessment. In May 2024, the Town of Three Rivers issued a Request for Proposals to complete a Housing Needs Assessment to comprehensively review the current status of housing options available within town, identify existing gaps, and explore opportunities to strengthen and diversify the town’s housing stock. Stantec responded to the RFP and was retained to complete the Housing Needs Assessment in August 2024.

Table 1: Expected Dwelling Units with and without HAF, Three Rivers, 2024-2026

Housing Type	Expected Units without HAF	Expected Units to be Created by HAF	Expected Units with HAF
Single detached homes	117	20	137
Multi-unit housing (in close proximity to rapid transit)	0	0	0
Multi-unit housing (missing middle)	42	96	138
Multi-unit housing (other)	0	0	0
TOTAL	159	116	275

Stantec's approach to the project focused on three key phases:

- **Phase 1 – Background Review and Analysis**

The first phase of the Needs Assessment included project set-up and a startup meeting with Town Staff. Through the meeting, Stantec identified and obtained background information needed to begin the analysis of the housing issues in the community.

Work in this phase focused on obtaining and analyzing economic and demographic information needed to create a population and housing model for the town. The model was applied to develop a projection of the town's future expected population. The population estimates, in turn, provided the basis for estimates of future housing needs. On completion of the projections, Stantec prepared and submitted an interim report for review by Town Staff.

- **Phase 2 – Public Engagement**

Phase 2 included an online survey, two in-person focus group sessions, and strategic interviewing of key stakeholders. The engagement initiatives deepened the consultants' understanding of housing concerns in the community drawing on the knowledge of the public sector, not-for-profit contacts, and local developers.

- **Phase 3 – Final Report**

The final project phase centred on assessing the information gathered to identify current and potential gaps in housing provisions in Three Rivers, evaluating affordability issues and special housing needs, and considering the influence of demographic growth scenarios for the Town.

This Housing Needs Assessment Report is the output of Phase 3 of this work and the final product of this assignment. By the definition contained in the HAF agreement between CMHC and the Town, the report is to be informed by data and in-depth research that describes the current and future housing needs of the community. The following sections summarize the data and analysis completed for this Needs Assessment. Building on this information and analysis, Stantec developed the strategy and recommended actions described below under "Recommendations."

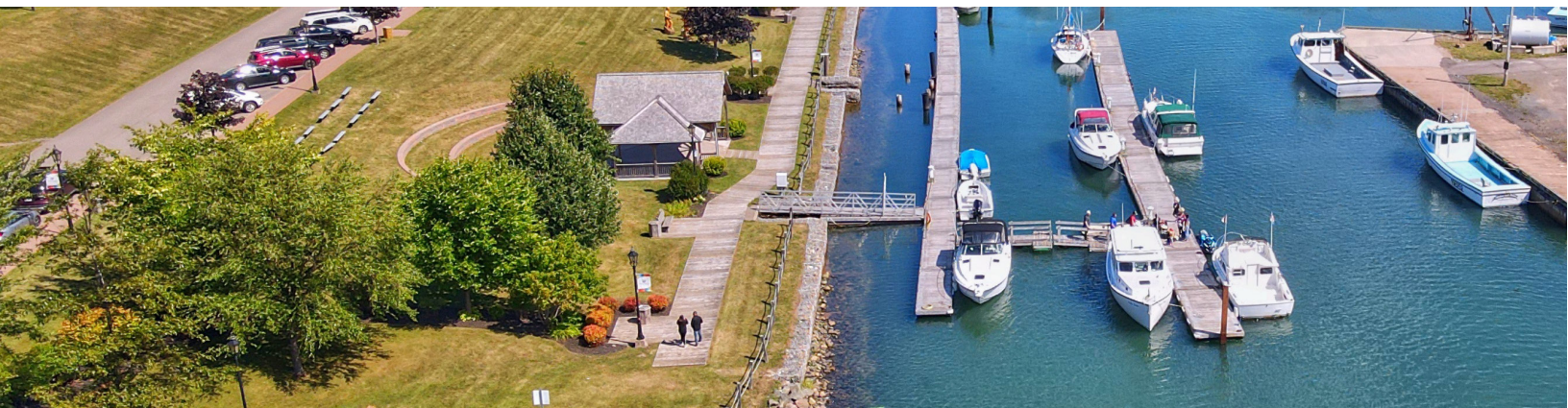
Municipal Structure

The Town of Three Rivers was created in 2018 through the amalgamation of the towns of Georgetown and Montague with the rural municipalities of Brudenell, Cardigan, Lorne Valley, Lower Montague, and Valleyfield as well as

abutting unincorporated areas. The following table provides the populations of the municipalities from the two censuses immediately preceding their consolidation into Three Rivers:

Table 2: Municipal Population, Three Rivers Communities, 2011-2016

Name	Former Municipal Status	Incorp.	Population 2011	Population 2016	Change	Land Area (km ²)	Population Density
Brudenell	Rural municipality	1973	362	371	2.5%	20	18.6
Cardigan	Rural municipality	1954	332	269	-19.0%	5	53.8
Georgetown	Town	1912	675	555	-17.8%	2	277.5
Lorne Valley	Rural municipality	1978	106	95	-10.4%	18	5.3
Lower Montague	Rural municipality	1974	665	598	-10.1%	22	27.2
Montague	Town	1917	1,895	1,961	3.5%	3	653.7
Valleyfield	Rural municipality	1974	672	670	-0.3%	79	8.5
TOTAL			4,707	4,519	-4.0%	148	30.5

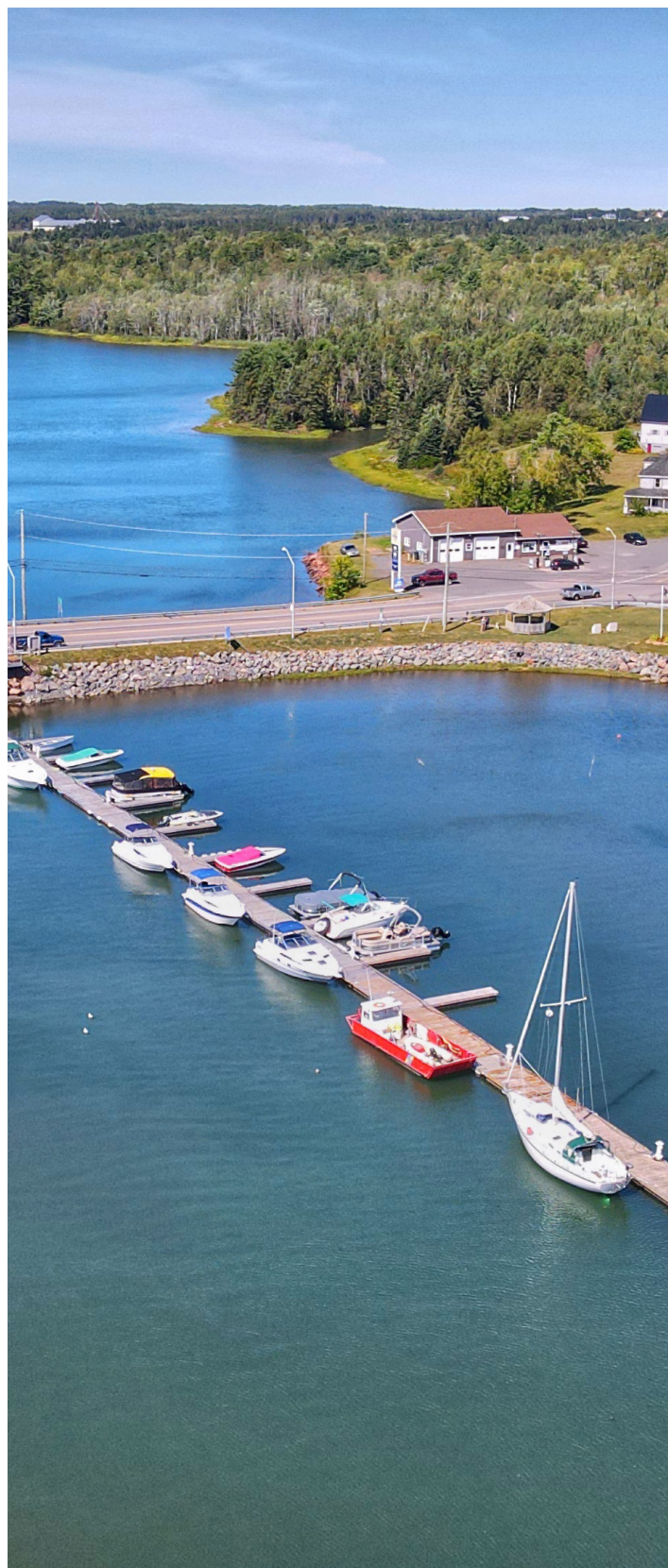


The populations shown in Table 2 do not reflect the total population of the area that is now contained within the Town of Three Rivers. In addition to the seven communities listed, the Town took in unincorporated areas for which no Census data was collected.

The 2021 Census found a total population of 7,883 in the Town of Three Rivers. The 2021 Census Profile for Three Rivers indicates the areas incorporated in the new town had a population of 7,169 in 2016. The population in the unincorporated areas taken into Three Rivers in 2016 was 2,650. In contrast to the 2011 to 2016 period when the municipal entities listed lost 4.0% of their population, as shown in Table 2, above. The new town increased its population by 10.0% from 2016 to 2021.

The area of the new town, according to the 2021 Census, is 431.47 km² indicating the formerly unincorporated areas comprise 283.47 km² and had a population density of 9.3 persons per km² or roughly one-third the density of the former municipal areas. (30.5 km²).

The current density of population in the town as a whole is 18.3 persons per km² up from 16.6 persons per km² in 2016. The average population density for PEI as a whole is 27.2 persons per km² suggesting that despite the presence of two of the Island's larger historic towns within its boundaries, and the current position of the new town as the fourth largest municipality in PEI, much of the town's area has a rural character.



Data Framework

The amalgamation of Three Rivers is part of a widespread but largely locally initiated process of municipal reorganization in PEI. The Island experienced significant municipal restructuring in response to requirements of the Municipal Government Act after the new act was adopted in December 2017. The boundaries and designations of most existing Census subdivisions (CSDs) were changed. All township and royalty (LOT) CSDs were dissolved, and all community (COM) CSDs were designated rural municipalities (RM).

The new municipal structure consolidated multiple historic communities and previous municipal entities, creating some challenges for the assessment of population and housing trends. In past Censuses, data collected in PEI has been recorded for municipalities and the historic, generally rectangular lots created across the province by Samuel Holland in 1762. Between the 2016 Census of Canada and the latest Census in 2021, many municipalities were changed, and Statistics Canada stopped using lots as a Census geography.

In the previous framework, the Census recorded population and other data for the Towns of Georgetown and Montague but did not recognize rural municipalities as distinct areas. Data for the five rural municipalities taken into Three Rivers as well as the unorganized lands the new Town assumed from the Province of PEI were recorded in terms of the venerable lot framework, which, although familiar to most residents, was a poor reflection of settlement patterns.

The Census geographies now applied to PEI

correspond to new municipal boundaries and, in rural areas, replace the lots with fire districts within the three Island counties of Kings, Queens, and Prince. The county boundaries, which, like the lots, were created by Samuel Holland, have only been moderately changed.

The new framework better reflects municipalities and communities in each county but creates a disconnect with historical Census records. Some data such as Census populations is available for 2016 as well as 2021. Annual population estimates are also available extending back to 2001. More detailed data on features of the population such as housing is only currently available for 2021.

The following analysis is based on data for the periods from 2016 to 2021. This method involves estimation of future population and housing needs based on recent but historic trends, therefore, it has been generated initially for the older (pre-2021) Census boundaries. Estimates for Three Rivers have been scaled using available Census counts and interim population estimates for the town.

Our model is calibrated with Statistics Canada estimates as well as Census counts. Estimates adjust Census populations for undercount and are, therefore, more accurate reflections of the actual numbers of residents. While the model can be switched between Census numbers and Statistics Canada estimates, it is generally preferred to develop future predictions from more accurate Statistics Canada estimate numbers, this method has been employed in this situation.

Readers should be aware that Census counts may be referred to in discussions of population in other documents. Statistics Canada has estimated net undercoverage for the 2021 Census in PEI at 4.3%, which is significantly higher than the Canadian average of 3.1%. It is the highest undercoverage rate among the ten provinces and is up from 2.4% in 2016. The increase in undercoverage is likely attributable to the rise in immigration to the Island

as domestic and international migrants are among the groups considered more prone to missing the Census. In 2021, the Statistics Canada estimate of Three Rivers' population was 8,315 compared to its Census count of 7,883. The large difference of 5.5% is likely a result of the town's recent fast growth.



National Context

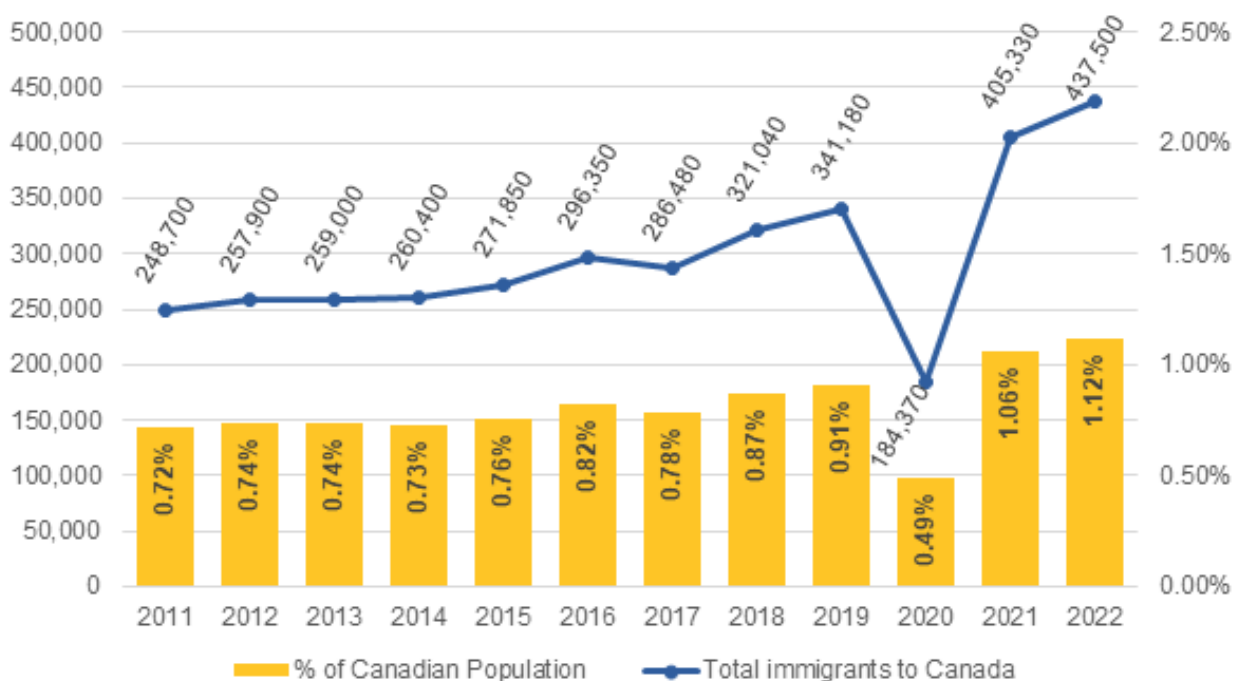
The national Census is the key source of information on Canada's communities. The Census provides extensive information on language, ethnicity, housing, education, employment, income, and other features. Housing has become a focus of concern across Canada over the past ten years. The key factors behind the housing crisis have been the significant increase in migration, inadequate development of new housing, and historically low interest rates, which funded equally historic escalation in home prices.

Canada has the lowest number of housing units per 1,000 residents of any G7 country. The number of housing units per 1,000 Canadians has been falling since 2016, owing to the sharp rise in population. An extra 100,000 dwellings would have been required in Canada between 2016 and 2021

to keep the ratio of housing units to population stable.

Additional housing is needed because of population growth. In addition to the natural increase in the country's domestic population, population growth has been boosted by immigration, which has risen markedly since 2016 when 296,350 immigrants entered Canada. In the years since, the country has averaged 324,607 new residents per year, despite a drop off to 184,370 in 2020 due to the Covid pandemic. The remaining six years from 2016 to 2022 recorded the six largest numbers of immigrants taken into the country in any year since 1950. All six years are within the top 10 in terms of immigrants per year in Canadian history. The last two years for which immigration counts are available, 2021

Figure 1: Immigration, Canada, 2011-2022



and 2022, recorded the first and second highest numbers all-time with 405,330 in 2021 topped by 437,500 in 2022 (Figure 1).

It is noteworthy, however, that the rate of immigration is not a significant departure from our national history as the total number of immigrants would make it appear. Annual immigration topped a full percentage point in 2021 and 2022, making these years some of the highest levels of immigration since 1950.

Canada's Immigration Levels Plan for 2024 to 2026 originally called for 485,000 new permanent residents in 2024. Followed by 500,000 new residents in 2025 and 500,000 in 2026. The Immigration Levels Plan refers to these targets as a 'plateau', at which immigration levels are presumed to remain at for the foreseeable future.

The Federal Government has recently revised its target for number of permanent residents in 2025 from 500,000 residents to 395,000 (a 21.0% reduction), while also reducing its targets for international students and temporary foreign workers. The government has further indicated it will reduce its immigration goal to 385,000 per year beginning in 2027. While this should ease some of the current pressure on housing, the level of international immigration will remain high and will likely continue to be a factor in the growth of PEI and its communities as explained further below.

Notwithstanding the pressure new residents create for housing supply, new residents are needed to maintain the country's current population level. With limited available housing, new residents have created pressures on supply that have driven up house prices and rents. The consequences of the shortfall in housing units were exacerbated until 2022 by low interest rates that encouraged homebuyers to make higher and higher bids for the scarce units available.



While price increases at the time were favourable for many existing homeowners interested in selling their homes, rising housing prices and increased rents made it difficult for many to participate in the housing market. The subsequent increase in interest rates dampened the rise in prices to a degree, but impacted the cost of homeownership by raising mortgage payments. Increased financing costs discouraged construction and pushed landlords to raise rents that many had already increased due to short supply. For all Canadians, the shortfall in housing supply has remained a major concern as there are simply fewer dwelling units in the country than are required to house our increasing residential population.

Shifting market dynamics have led to a variety of trends:

- Landlords have renovated units and evicted long-term tenants in favour of others who can afford higher rents
- Some landlords have shifted to short-term rentals to avoid rent control
- Other landlords have simply sold out to new owner occupiers, reducing rental supply
- First time homeowners have had difficulty making down payments required to buy a home
- Homeowners who have financed their home purchases are now faced with higher mortgage interest rates
- Residents in larger and more expensive housing markets have been drawn to lower cost markets, driving up home prices.

The last trend is particularly relevant to Three Rivers where housing costs, although escalating, are lower than in larger centres. Furthermore, as central banks have increased interest rates over the past three years to curtail inflation in the general economy and housing market, concerns have risen that mortgage holders will not be able to make payments. The ongoing decline in interest rates should reduce housing costs for many homeowners and avert the concern that some will face unaffordable mortgage payments, but it may also stimulate the resumption of escalation in home prices.

In Atlantic Canada, housing is ever more clearly becoming a balancing act. We are balancing our long-standing need to attract immigration with the disruption of our traditionally stable housing market and the potential displacement of long-standing residents who are being outpriced. New residents are needed to counter the aging of domestic residents. New residents must however be properly housed to ensure their comfort and health, like existing residents.

The current situation has forced both residents and newcomers to double up in existing units, accept accommodation that does not fully meet their needs, devote an excessive share of their incomes to accommodation costs, and is driving a broader segment of the population into homelessness. As a growing community, Three Rivers is seeking to meet the challenge to accommodate new residents while addressing the needs of current residents and maintaining the valued character of the community.

Provincial Context

The factors identified in the “National Context” section, above, have contributed to the short supply of housing across Canada. In Atlantic Canada, home prices have been directly impacted by these nation-wide challenges. First of all, no region in the country is in more need of immigration than the Atlantic Provinces, which have the oldest populations in the country. Newfoundland has the oldest population, followed by New Brunswick, Nova Scotia, and then Prince Edward Island, which is tied with British Columbia with an average age in 2021 of 43.1 (although BC’s median age is lower than PEI’s).

All the while, Atlantic Canadians have been subject to the same interest rate fluctuations as residents across the country. Housing scarcity, mortgage rates, property taxes, and other factors, have driven housing and living costs up for residents.

Home prices and rents have been an important stimulator of growth in the region. While housing prices in PEI have risen substantially, the cost of housing in the province remains considerably lower than in much of Central and Western Canada, particularly in the largest centres such as the very expensive Toronto and Vancouver markets. As of August 2024, the average home price in PEI (\$372,700) was 57.5% of the national average and just 34.4% of the Greater Toronto average (\$1,082,800).

With the recognition during the Covid pandemic that a much wider range of jobs could be conducted remotely, many Canadians in regions with more expensive real estate realized they could significantly reduce their housing costs by moving east. For many, it was an opportunity to return home or act on an attraction to the Atlantic

Region cultivated through family, school, or other associations.

For international immigrants, who the Atlantic Provinces have worked hard to attract over the past decade, the region offers a more affordable entry to Canada in smaller cities and towns that are increasingly open to diversification. Higher home prices and low interest rates created an environment in which owners in more expensive markets could sell and easily finance a less expensive home in the Atlantic region.

Newfoundland and Labrador stayed largely outside this trend until recently, but the three Maritime provinces have been profoundly affected. Many communities in New Brunswick, Nova Scotia, and PEI have experienced unprecedented growth, often turning around long periods of stagnation or, even, population decline. While the process began in larger centres like Halifax, Charlottetown, and Moncton, it shifted to smaller communities as housing opportunities were depleted in the cities and prices there rose.

The effect in Three Rivers has been substantial. According to Statistics Canada population estimates, the area that is now within the town lost population steadily from 2001 to 2007 (-5.0%). In the 2006 to 2011 period the community gained 2.2%. It exchanged years of growth with years of losses, and from 2011 to 2016 lost the population it gained with total losses over the five years equating to -2.3%. The most recent five-year census period from 2016 to 2021, however, has seen a marked increase in the Island’s population in which Three Rivers has shared. Over the five-year period, the province added 10.4% to its

population, while the Town of Three Rivers grew by 13.8%.

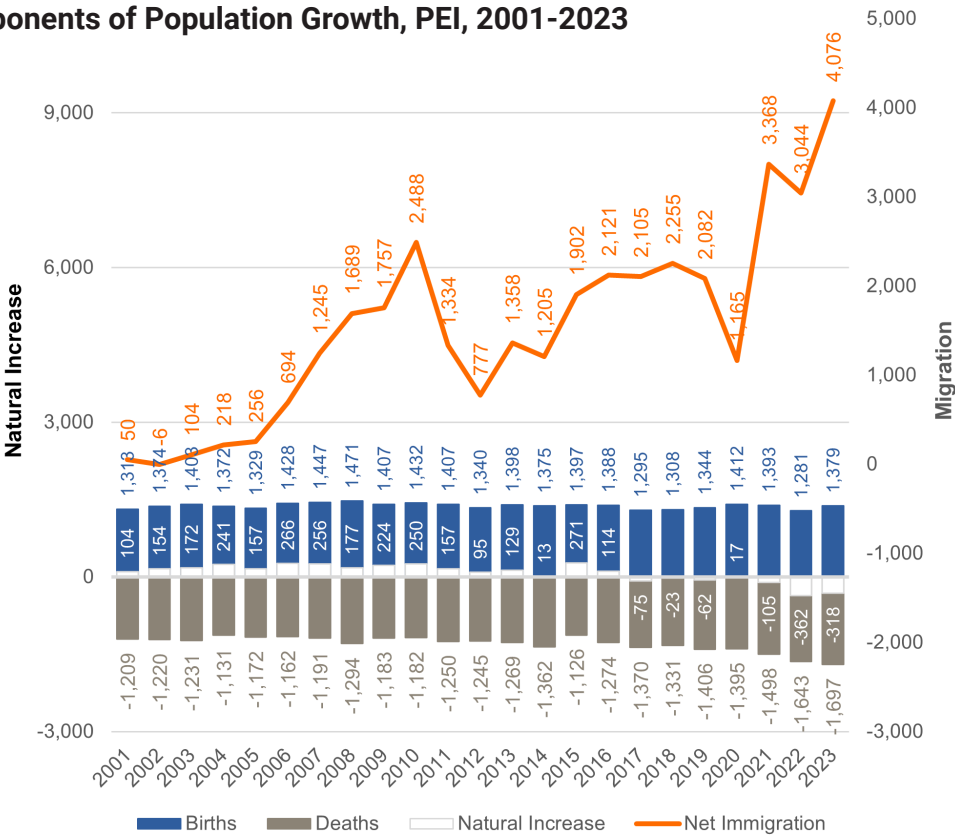
The Province of PEI, like the other three Atlantic Provinces, has pursued a strong pro-immigration policy for at least a decade. In 2017, the Provincial Government adopted Recruit, Retain, Repatriate: A Population Action Plan, which sought to increase the Island’s population to 160,000 people by recruiting immigrants to fill labour force needs throughout the province, creating opportunities for young people and recent immigrants to stay, and encouraging Islanders who have left for opportunities in other provinces and countries to return to their native home.

The Province’s plan sought to address the Island’s aging population. As Island residents have grown older, the number of deaths each year has

increased. In 2001/2002, according to Statistics Canada estimates, 0.88% of Island residents or 1,209 residents passed away; in 2023/2024 0.98% or 1,697 deceased. The same aging process combined with lowering fertility rates over the period reduced the total population. While births increased slightly from 1,313 to 1,379, between 2001 and 2023, newborns in their first year constituted 0.96% of the Island’s population in 2001 but only 0.79% in 2023..

Natural increase added 104 people to PEI’s population in 2001/2002 and was positive every year to 2016/2017, ranging between 95 and 271 over the period. Since 2016/2017, however, deaths have exceeded births each year except 2020/2021. Whereas natural increase, contributed an average of 174 people per year to the provincial

Figure 2: Components of Population Growth, PEI, 2001-2023

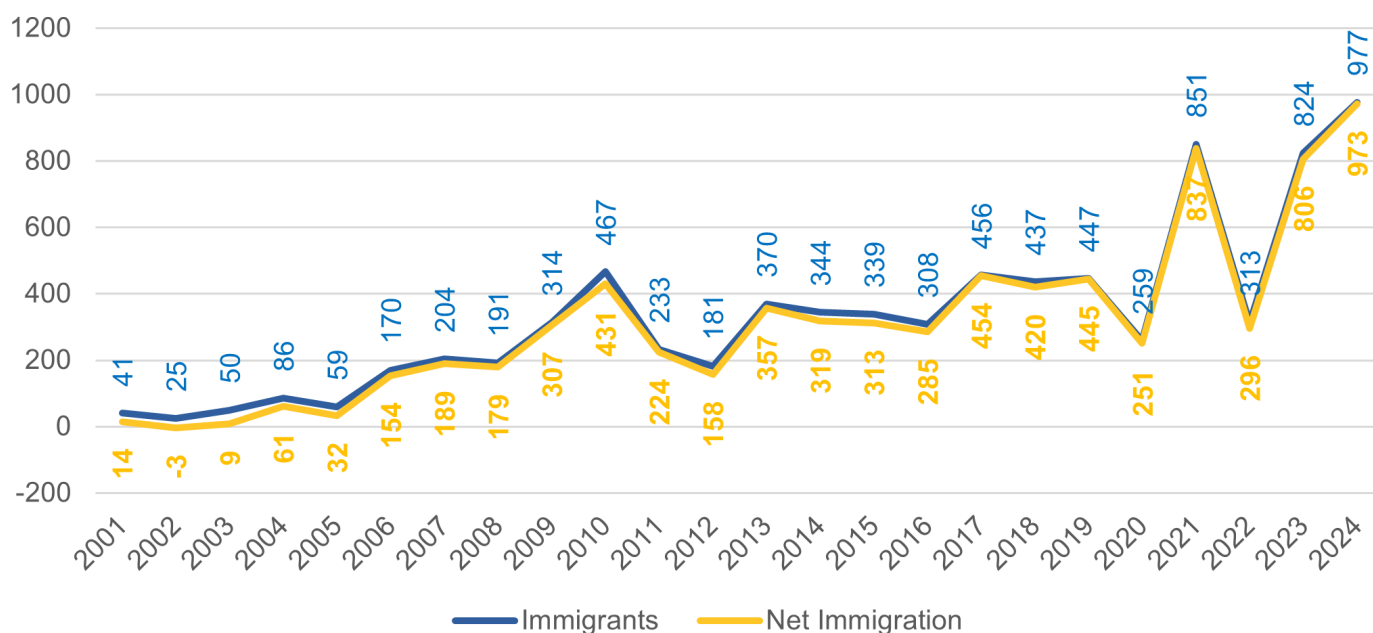


population from 2001 to 2017, it has subtracted 133 per year since (Figure 2).

Recruit, Retain, Repatriate: A Population Action Plan has – from all appearances – been very effective. Immigration began to increase as the plan was being prepared. In 2015, the province ended a period of steady net out-migration that began in 2004 and has enjoyed positive net immigration every year since. While net migration to PEI has been positive since 2001, domestic net migration, or the exchange of residents between PEI and other provinces was generally negative between 2001 and 2016. Prior to 2016, in-migration was steady between 2,198 (2013/2014) and 2,709 (2009/2010), while outmigration fluctuated from 2,402 (2001/2002) to 3,334

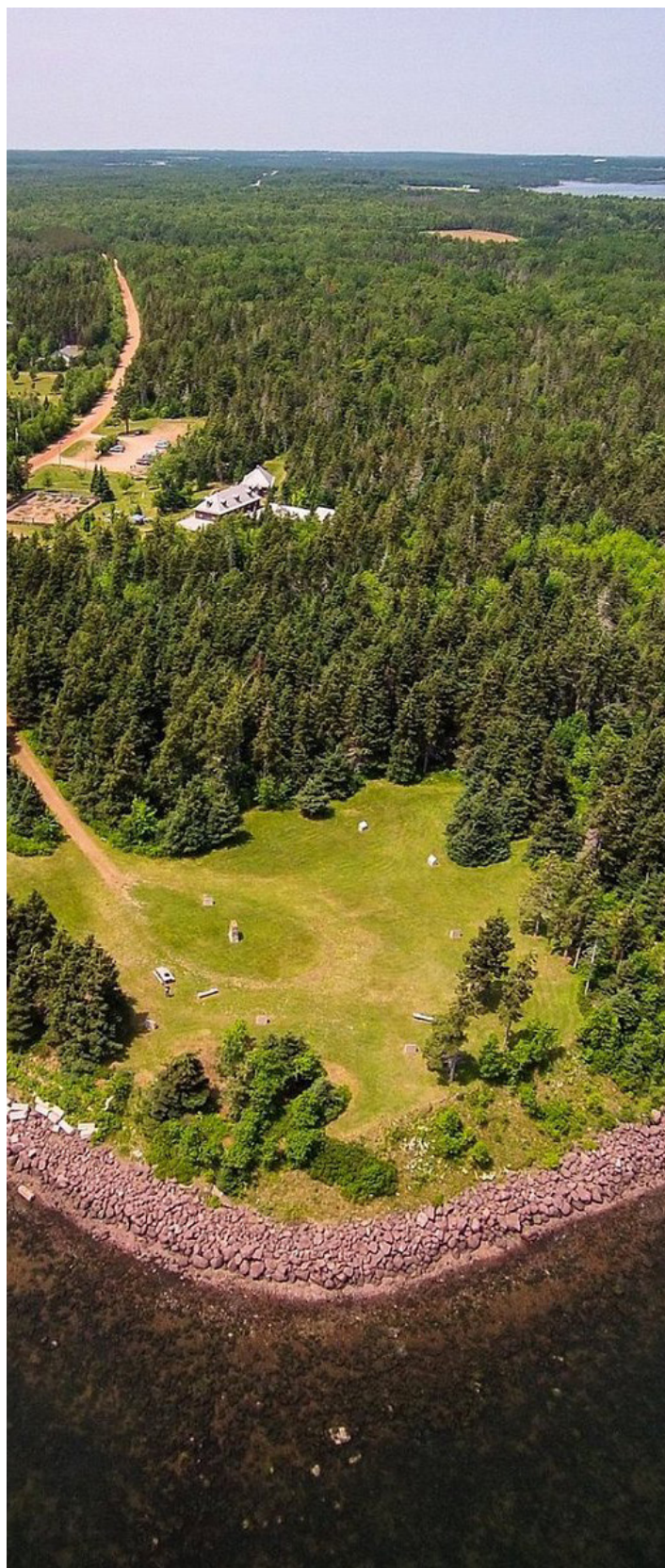
(2006/2007). Beginning in 2015/2016, however, in migration rose significantly. While 2,874 in 2015/2016 represented the highest number of in-migrants in the century to that point, all following years have seen more arrivals with the highest levels in 2021/2022 and 2022/2023 when 5,240 then 5,032 people, respectively, moved to the province from elsewhere in Canada (Figure 3). The only declines were in 2020/2021 when the beginning of the Covid pandemic restricted movement and the current year for which data represent only the first two quarters. Out-migration also increased over the period, although it has lagged behind in-migration with the result that PEI has gained 6,944 residents through interprovincial immigration since 2015.

Figure 3: International Immigration, PEI, 2001-2024



The picture for international immigration is similar, although the number of immigrants to PEI from countries outside of Canada is moderate compared to interprovincial migrants. Very few Islanders typically leave Canada, resulting in positive net international immigration nearly every year. As Figure 3 illustrates, the number of net international immigrants to PEI has risen considerably since 2021. Prior to 2006, the largest net immigration number was just 61; since 2006, however, it has not fallen below 150 and in 2024, for which data only cover the first three quarters of the year, has reached 973.

As with interprovincial immigration, the years since 2016 are particularly notable. While the four years from 2013 to 2016 saw net international immigration at or close to 300, the number jumped over 400 in each of the next three years and has topped 800 in each of 2021, 2023, and 2024. Even the two down years in 2020 and 2022, when Covid restrictions limited movement, gains through international in-migration were notable, netting 251 residents in 2020 and 296 in 2022. In 2021, the province experienced its highest level of international immigration prior to 2024.



Local Context

As noted above, the last Census in 2021 counted 7,883 residents in Three Rivers up from 7,169 (10.0% or two percentage points more than PEI's very healthy 8.0% growth rate). While Three Rivers has a younger population than Kings County with a median age of 44.8 (i.e., half the population is younger than 44.8 and the remainder is older) compared to 47.6, it is slightly above the provincial median (44.0).

A complete community census profile includes 2,246 data items. The table in Appendix A provides 412 census indicators relevant to the consideration of housing in Three Rivers with numbers for Kings County and PEI for comparison. It is worth noting that the census population, dwelling units, household, housing, income, and language data is based on a complete count of all residents but other features like occupation and commuting habits are derived from a 25% sample. As well, most census numbers are randomly rounded (i.e., potentially rounded up or down by 5) to ensure confidentiality.

Some key observations follow:

- Single-detached homes account for 74.1% of dwelling units in Three Rivers, which is a smaller proportion than Kings County (81.5%) but more than the provincial average of 67.9%.
- The average household in the community has 2.2 members, less than the average for Kings County (2.3) and PEI as a whole (2.3).
- Average household incomes in Three Rivers (\$78,600 in 2020) are \$2,100/year less than the County (\$80,700) and \$9,300 less than the province as a whole (\$87,900).
- Three Rivers has a larger proportion of low-income residents (17.3%) than the County (16.0%) or the province (13.8%).
- The proportion of Three Rivers residents who own their homes (72.7%) is lower than Kings (80.8%) but higher than PEI (68.8%).
- More than half of all dwelling units in Three Rivers (54.8%) were built before 1980, which is similar to Kings (56.0%) but significantly more than the PEI average (48.4%). The community lagged behind the province in dwelling unit additions from 2006 to 2015 when 9.0% of its current housing stock was added compared to 13.1% for the province as a whole. In the most recent census period from 2016 to 2021, however, Three Rivers added 7.8% to its housing numbers, while Kings added 5.9% and the province 7.4%.
- The average value of a dwelling unit in Three Rivers was \$265,600 in 2020 compared to \$262,000 in Kings County, and \$313,200 for all PEI. Among homeowners, 49.3% in the town had a mortgage compared to 47.0% for the county and 55.6% across PEI. Shelter costs for tenants in Three Rivers averaged \$788 compared to \$738 for Kings and \$996 for PEI.
- In the town, 13.9% of households spend 30% or more of their income on housing compared to 11.1% in Kings County and 15.5% across PEI. In addition, 10.6% of dwelling units in the town are considered unsuitable or in need of major repairs compared to 10.4% for Kings and 8.2% for the province.

- A lower proportion of Three Rivers residents between 15 and 65 years of age participated in the labour force in 2021 (63.0%) than for Kings (63.7%) or PEI (65.8%). Unemployment was high at 12.4%, although it is not far from the 11.8% level for Kings or 10.3% for PEI.
- Somewhat surprisingly, given its status as a town, the most important economic sector in Three Rivers is agriculture, forestry, fishing and hunting, which employs 505 people or 13.1% of the labour force. Health care and social assistance, which is the largest sector of the national economy based on employment, ranks second with 12.7% of the town's work force, followed by construction with 10.0%.
- Agriculture, forestry, fishing and hunting is even more important for Kings County where it employs 20.8% of the labour force. Health care and social assistance, and construction also rank second and third in the county with 11.5% and 9.7% of workers respectively. The shares of the top three sectors in Three Rivers and Kings contrast with the province, where agriculture, forestry, fishing and hunting accounts for 9.7% of employment, Health care and social assistance makes up 12.5%, and construction accounts for 8.0%.
- Most workers from Three Rivers work within the community (58.7%) in contrast to Kings (37.8%) and PEI as a whole (41.2%). Nevertheless, nearly all (95.2%) travel to work in an automobile, which is typical in Kings (94.9%) and PEI (92.4%). Commuting durations, however, are similar to Kings and longer than for PEI as a whole with 66.7% of Three Rivers commuters and 67.1% of all Kings residents arriving at work within 30 minutes, but 80.5% of all PEI residents taking no more than half an hour.
- Roughly one-third (32.8%) of town residents moved to the community between 2016 and 2021, which is similar to Kings County (34.1%) but less than the provincial average (41.2%)

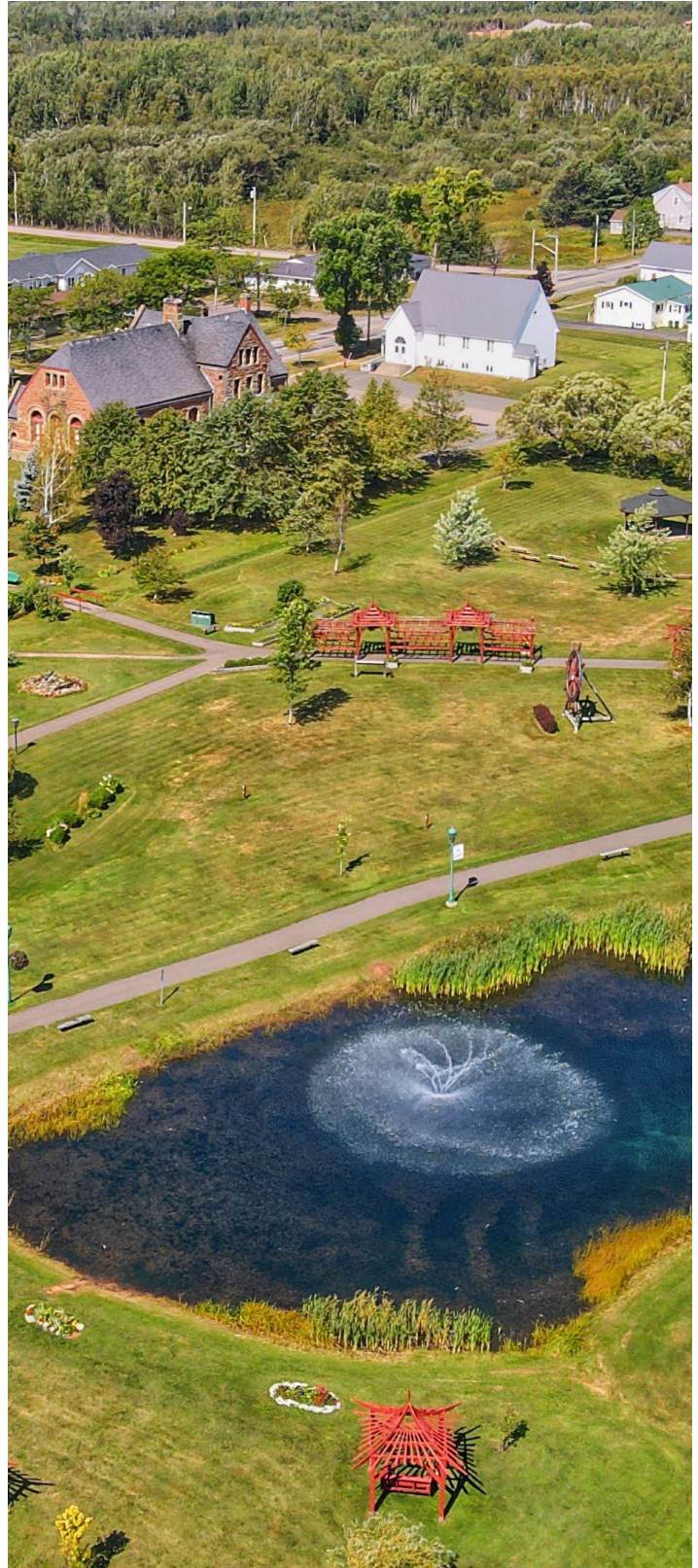


- Residents who moved within the town over the five-year period constitute 10.9% of the population, while those who moved from elsewhere in PEI comprise 10.0%, with 8.8% from other provinces, and 3.3% from outside of Canada. All the proportions cited are less than for Kings County or the province.
- Only 355 residents of Three Rivers are immigrants (4.9%), which is a larger proportion than for Kings County (4.1%), but less than the provincial norm 7.8%.

Overall, the profile of Three Rivers indicates much of the community has a rural character, recognizing that most of the population is clustered in several communities, two of which, Georgetown and Montague, were among the largest towns in PEI before amalgamation. Agriculture and resource industries are a major feature of the local economy, which is sound but not thriving given the fairly high unemployment rate. Housing costs, however, are relatively moderate.

The recent substantial growth of the Town's population appears to be fueled by lower housing costs rather than substantial economic opportunities. The Town offers a very attractive environment with natural landscapes and extensive waterfrontage at a fraction of the cost of larger urban centres in Canada. If housing can be provided, it seems very likely that Three Rivers will continue to attract residents from higher cost real estate markets and continue its strong growth within the context of continued population increases Island-wide.

Data on national and international immigration to Three Rivers is limited; however, numbers are available on the contributions of different types of immigration to Kings County. According to Statistics Canada population estimates, Three



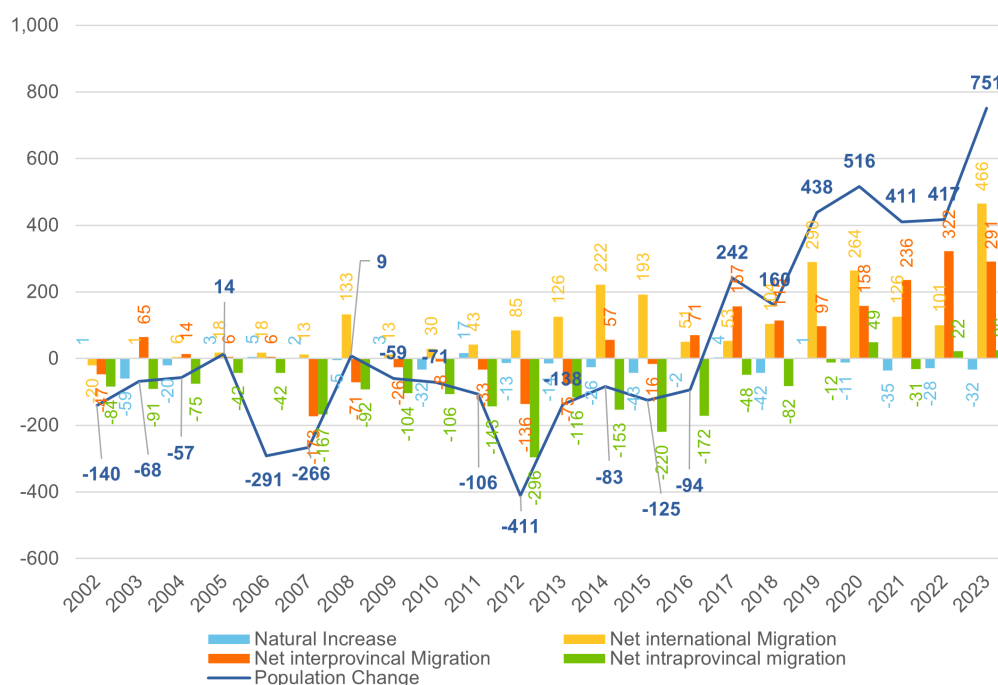
Rivers residents accounted for 43.8% of the county's population in 2023.

In addition to international and interprovincial migration, Kings County is subject to intraprovincial migration or the exchange of residents between itself and Prince and Queens Counties. From 2001 through 2016, Kings lost population all years except 2005 and 2008 when it made slight gains of 14 and 9 people respectively. In 2017, however, it added 242 residents and has grown every year since with a generally upward trend in the number added each year. In 2023, the county gained 751 people, which is by far the most since the beginning of the century.

Kings has an older population than Prince and Queens. The contributions of international,

interprovincial, and intraprovincial migration have been distinct. International migration has invariably been positive. As noted with respect to PEI, few Island residents leave for other countries. Interprovincial migration has been more varied. Prior to 2017 when the county began to increase its population, interprovincial migration was mostly negative. Since 2016, however, it has been positive and has made a major contribution to population growth. Intraprovincial migration has almost invariably been similar to interprovincial migration. It was negative every year until 2020 when the net exchange between Kings and the balance of PEI was 49 people. It has also been positive in two of the past three years with 22 people being added to the county in 2022 and 26 people in 2023 (Figure 4).

Figure 4: Components of Population Change, Kings County, 2002-2023



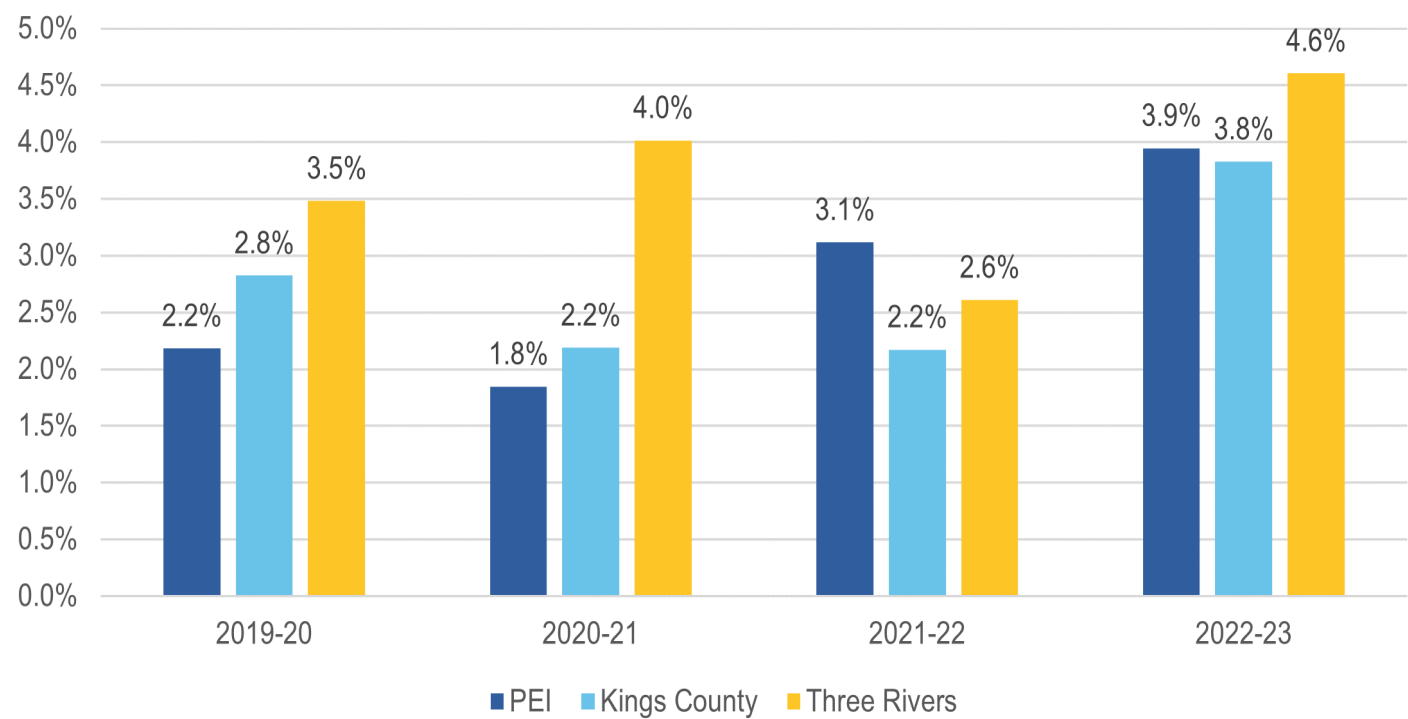
Growth and Change in Three Rivers

Recent population growth in Three Rivers has created new challenges for the community. Estimates for 2022 and 2023 suggest that growth in Three Rivers has not abated. Over two years since the 2021 Census, Statistics Canada estimates indicate the town has added 610 residents or 7.3%, which is slightly ahead of PEI as a whole (7.2%) and Kings County (6.1%). The largest increase for the town, was from 2022 to 2023 when it grew by 4.6% over just one year, suggesting that the challenges of providing housing are more likely to continue than subside.

Assuming the trend in migration that drove growth from 2016 to 2021 persists, estimates suggest the town’s population will move past 9,000 to 9,132 in 2026 representing an increase of 9.8% over five years. The small decline in the growth rate from the previous period is attributable to the continued aging of the town’s population.

A major impact of migration is the reconstitution of the family-aged demographic of the population, leading to larger numbers of births in the community and a generally younger population. With the restoration of this capacity for reproduction, we expect increased growth rates in subsequent periods until a small drop off between 2036 and 2041.

Figure 5: Population by Generational Status, Three Rivers, Kings County, and Canada, 2021

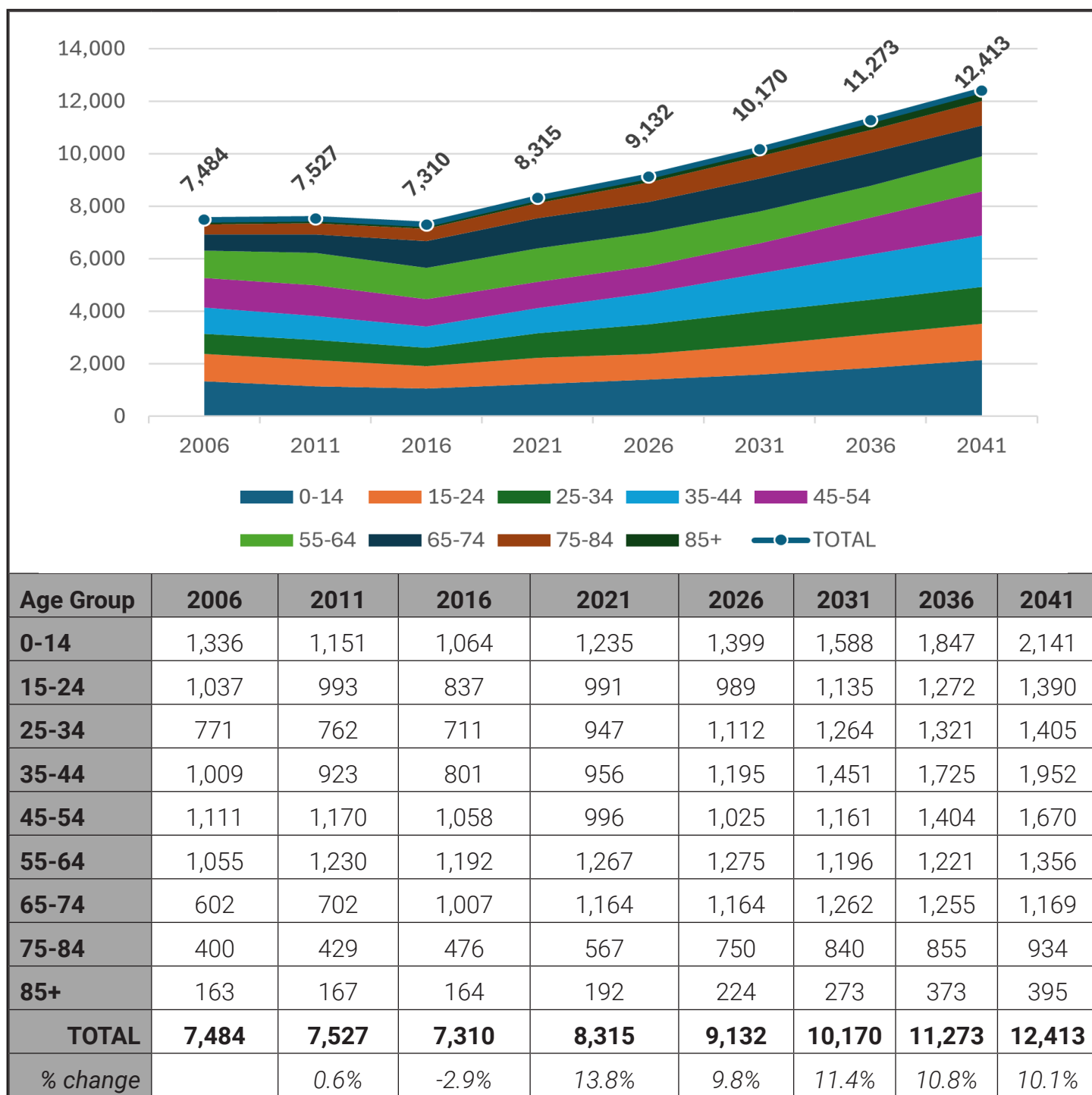


Over the entire 20-year period from 2021 to 2041, we estimate the town will add 4,098 residents or an additional 49.3%. Our prediction rests on the assumption that the recent level of growth in the community will be sustained. Population and dwelling unit increases have been stimulated by increased inter-provincial and international migration to PEI. An important factor has been the shift to remote work, which has allowed many workers to take advantage of lower housing prices available on the Island. Sustaining recent growth assumes these factors will continue to have a significant influence or will be replaced by other attractions that can continue to support immigration.

Many workers and self-employed individuals prefer remote work and improvements in technology are likely to continue to facilitate it while mitigating its downsides. While real estate prices have escalated substantially in New Brunswick, Nova Scotia, and PEI, they remain considerably lower than in most of Central and Western Canada. Furthermore, it should be considered that additional population in Three Rivers and other small communities of PEI is contributing to improved services, facilities, and amenities, enhancing the attraction to prospective residents.

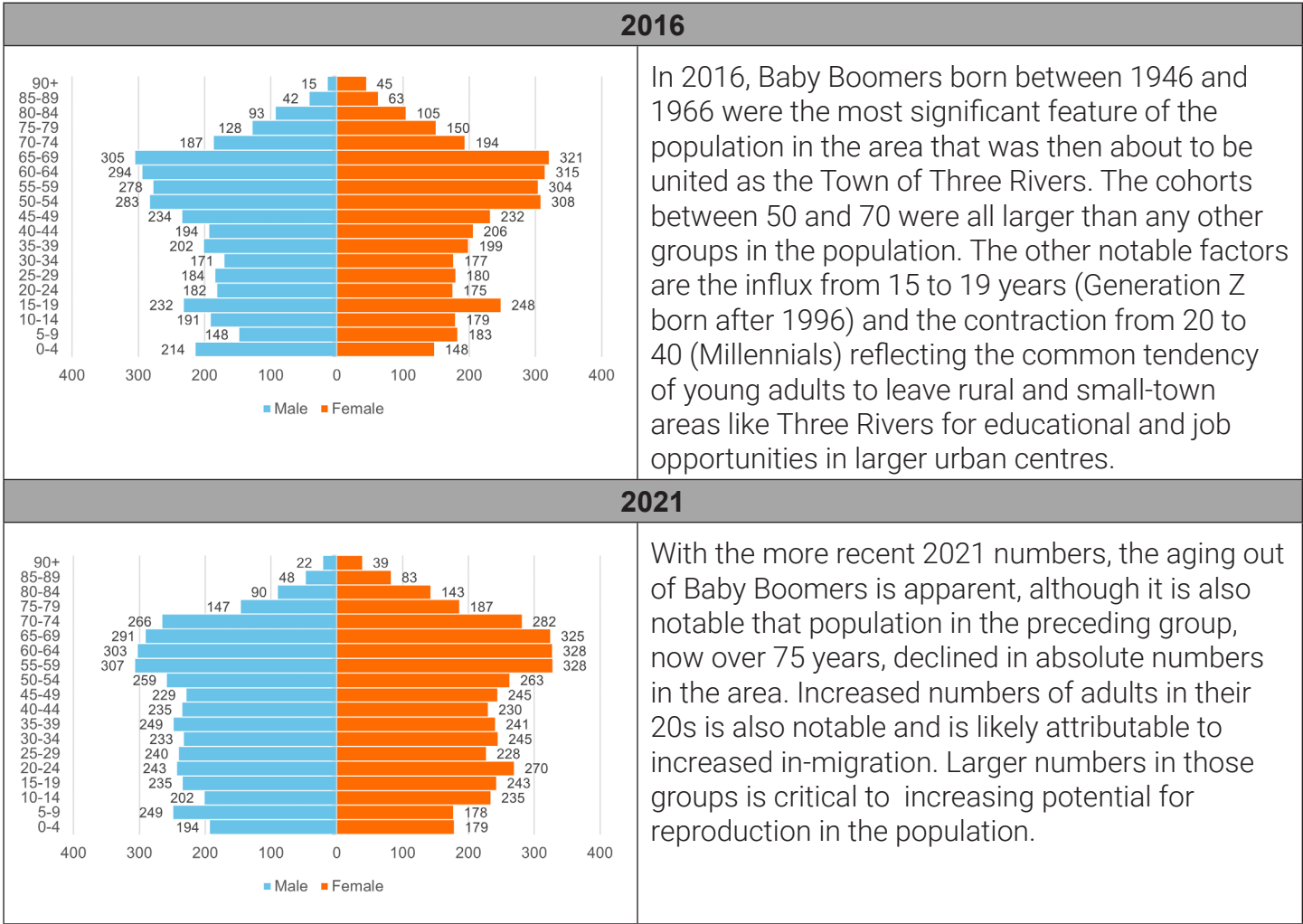


Figure 6: Population, Three Rivers, 2006-2041

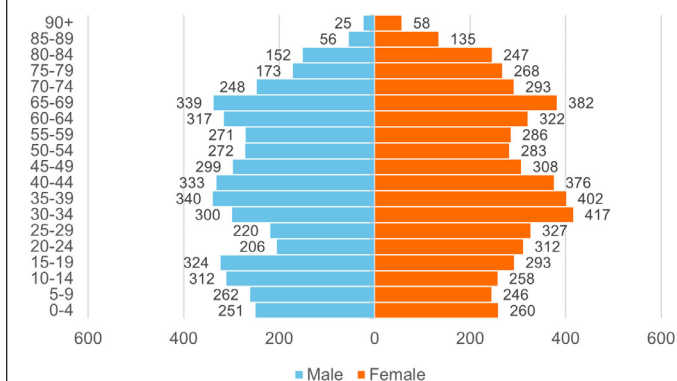


Age-Gender Profile

Figure 7: Population Age-Sex Profile, Three Rivers, 2006-2041



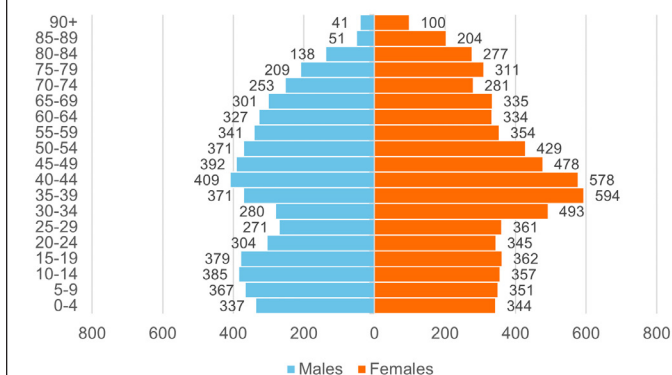
2031



By the end of the current decade, population will be restored in the 20 to 40-year age group. While numbers in the senior age groups will increase significantly, and increasing numbers will pass away as Baby Boomers enter and move through their 80s.

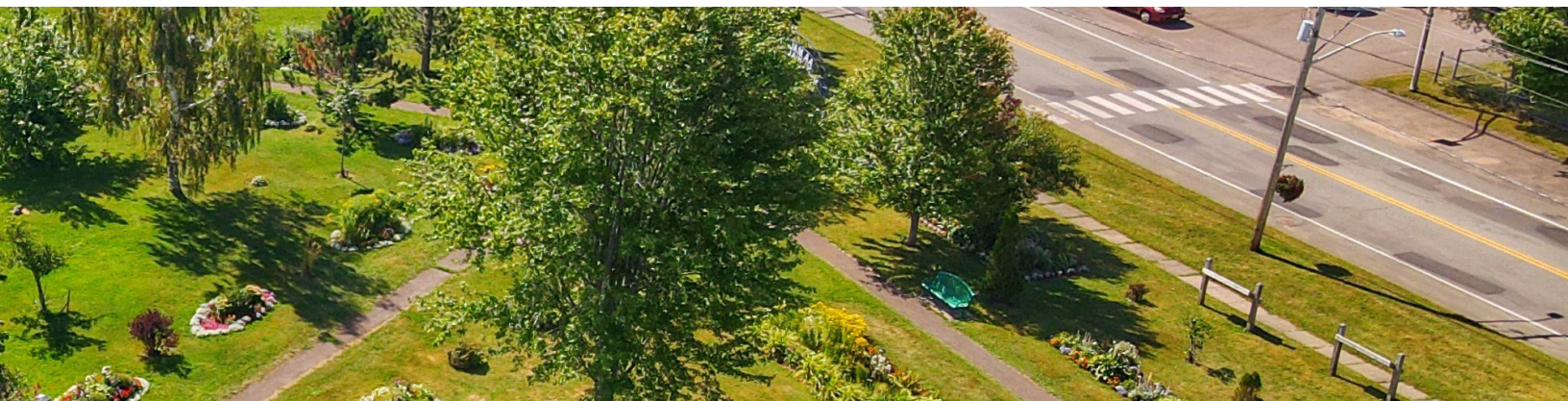
With many more individuals in child-rearing age groups from 20 to 40, the number of children should increase.

2041



By 2041, the youngest Boomers will be 75 and the oldest will be in their 90s, as the generation moves through the full cycle of life.

If in-migration is sustained, the 25 to 50-year groups will be dominant and the population of children should increase further.

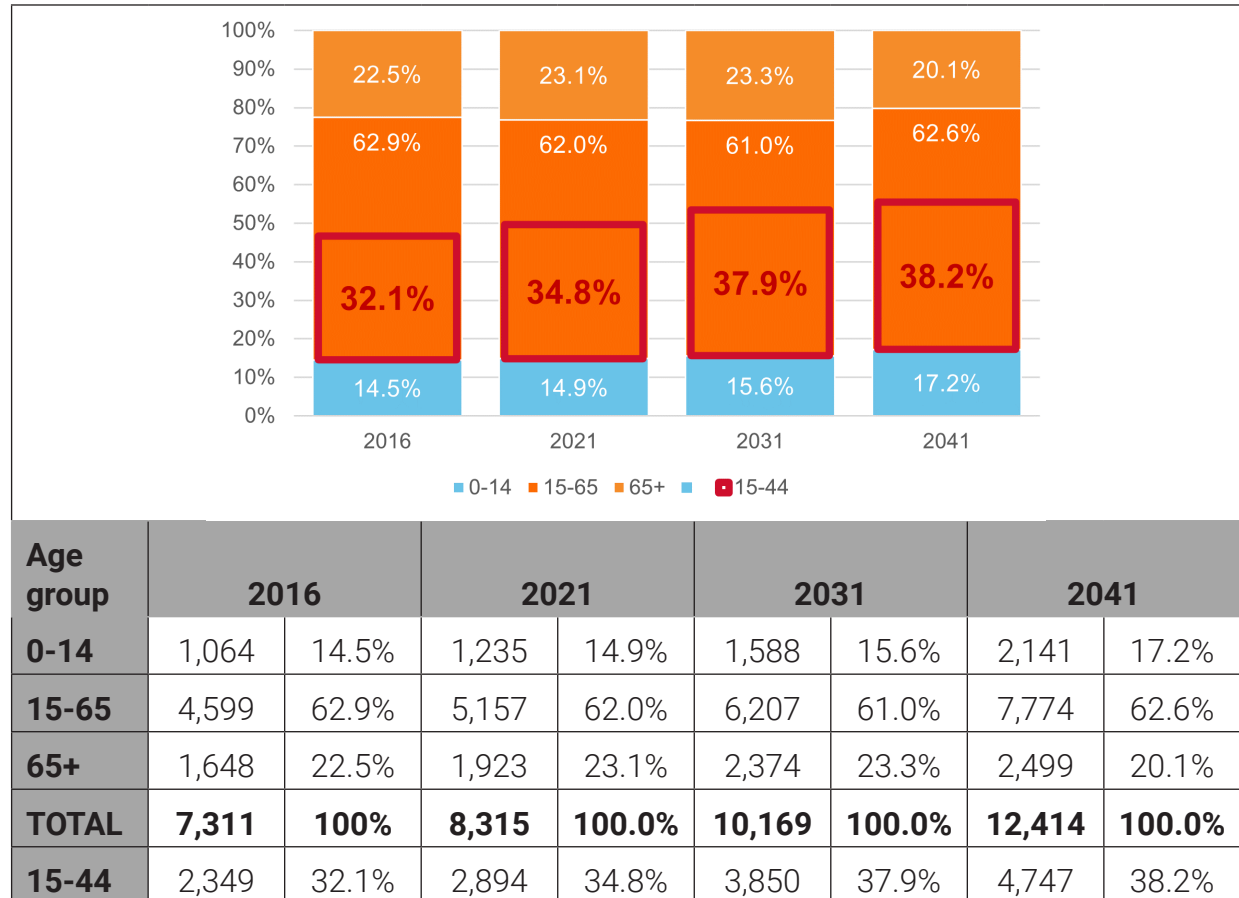


Dependency and Fecundity

Two key features of the population age profile in any community are the working age population (15 to 64 years) and the population in child-bearing years (15 to 44 years). In migrants tend to be members of both groups. In migration from 2016 to 2021 increased the proportion of the town's population between 15 and 44 from 32.1% to 34.8%, although the share in working age groups fell moderately from 62.9% to 62.0%.

It is expected the share of population in child-bearing groups to continue to increase through 2031 to arrive at 38.2% by 2041. It should be anticipated the total working age population will fall further to 61.0% in 2031 but will recover to 62.6% by 2041. At the same time, the calculations suggest the share of seniors in the community should stop rising while the share of youth increases. Overall, in-migration should create a healthier more balanced population capable of reproduction above replacement level with a workforce sufficient to support youth and senior dependents.

Figure 8: Population, Major Age Groups, Three Rivers, 2016-2041



Highlights

- Population from 15 to 44 years of age will increase by 3.4 percentage points if the recent trend in migration to Three Rivers can be maintained. This increase will be a critical driver if population growth is to be sustained.
- The total working age population from 15 to 64 years of age is expected to increase moderately from 62.0% to 62.6%. Unlike most communities, calculations for Three Rivers that the share of population 65 years and over will decrease from 23.1% to 20.1% of the town's population, while the youth population 14 years and under should increase from 14.9% to 17.9%.
- The dependency ratio for the town increased from 58.8 to 61.3 between 2016 and 2021. It is expected to rise further to 63.8 in 2031 but fall back to 59.6 by 2041.



Immigration

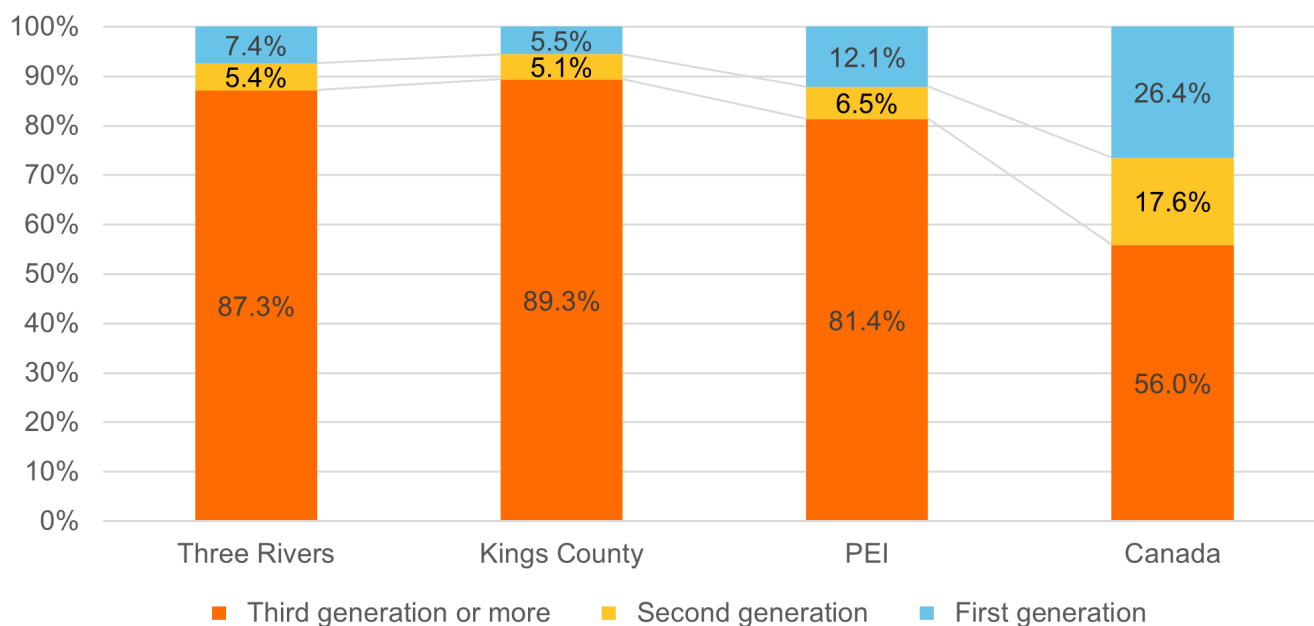
While annual data on components of population change is not available for census subdivisions like Three Rivers, census data on mobility status provides a good picture of how immigration has influenced the community's profile and can be compared to Kings County as well as PEI. The data can be reviewed under the Mobility Status in the Census profile table in Appendix A. Two characteristics of Three Rivers that are worthy of consideration relative to Kings County, PEI, and, for the following charts, Canada are generation status and five-year mobility status.

Generation status reflects the long-term influence of migration to each area: residents classified as "third generation or more" reflect the proportion of the population whose parents were both

born in Canada, second generation indicates residents who have at least one parent who was born in another country, and first generation identifies individuals who are themselves immigrants. Relative to PEI and Canada, the proportion of residents in Three Rivers classified as third generation or more is very high at 87.3% compared to 81.4% for PEI and 56.0% for Canada. Across all of Kings County, which includes Three Rivers, 89.3% of residents are classed as third generation or more.

PEI has historically been less influenced by migration than most areas of the country. Only Newfoundland and Labrador has a higher proportion of third generation or more residents (92.2%) than PEI and only New Brunswick as

Figure 9: Population by Generational Status, Three Rivers, Kings County, and Canada, 2021

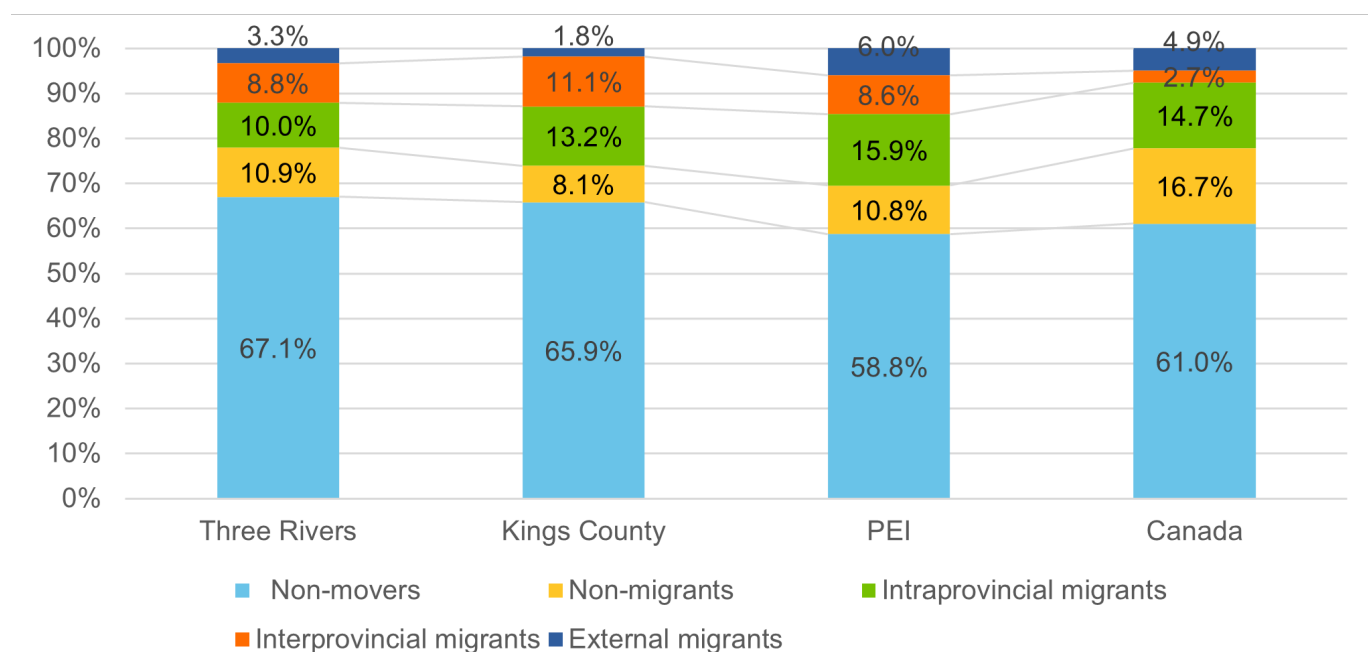


well as Newfoundland and Labrador have lower proportions of second-generation Canadians. While PEI has a larger proportion of first-generation residents than all three of its Atlantic neighbours, 12.1% places it well behind central and western provinces in which first generation Canadians constitute more than 15.0% of the population, excepting Saskatchewan (14.4%). In BC and Ontario, about a third of residents qualify as first generation (33.7% in both cases).

Within PEI, Kings has proportionately more third generation, and less first and second-generation Canadians than Queens and Prince Counties. While Three Rivers has slightly less residents classified as third generation or more, and more recent immigrants. Recent immigrants are not a major feature of the community's population and far less of a factor than in most of Canada.

Interestingly, despite the growth of Three Rivers' population between 2016 and 2021, data on movers in the past five years from the 2021 Census does not suggest the town stands out as a destination for immigrants. Relative to Kings, PEI, and Canada, the town has proportionately the most stable residential base with 78.0% of residents living there for more than five years (i.e., the sum of non-movers and non-migrants who moved but stayed with the town). The town also attracted comparatively less intra- and inter-provincial migration than the county, although it attracted more inter-provincial migrants than the PEI norm. The town also added more international migrants than the county (3.3% v. 1.8%) but significantly less than the province and Canada (6.0% and 4.9%, respectively).

Figure 10: Population Mobility Status, Three Rivers, Kings County, and Canada, 2021



Dwelling Units

Housing needs are directly correlated with population growth, aging, and the trend toward smaller household sizes. According to Census of Canada data, the number of dwelling units in the Town of Three Rivers grew from 3,799 to 3,936 (3.6%) from 2016 to 2021, although the number of occupied dwellings increased from 3,062 to 3,246 (6.0%).

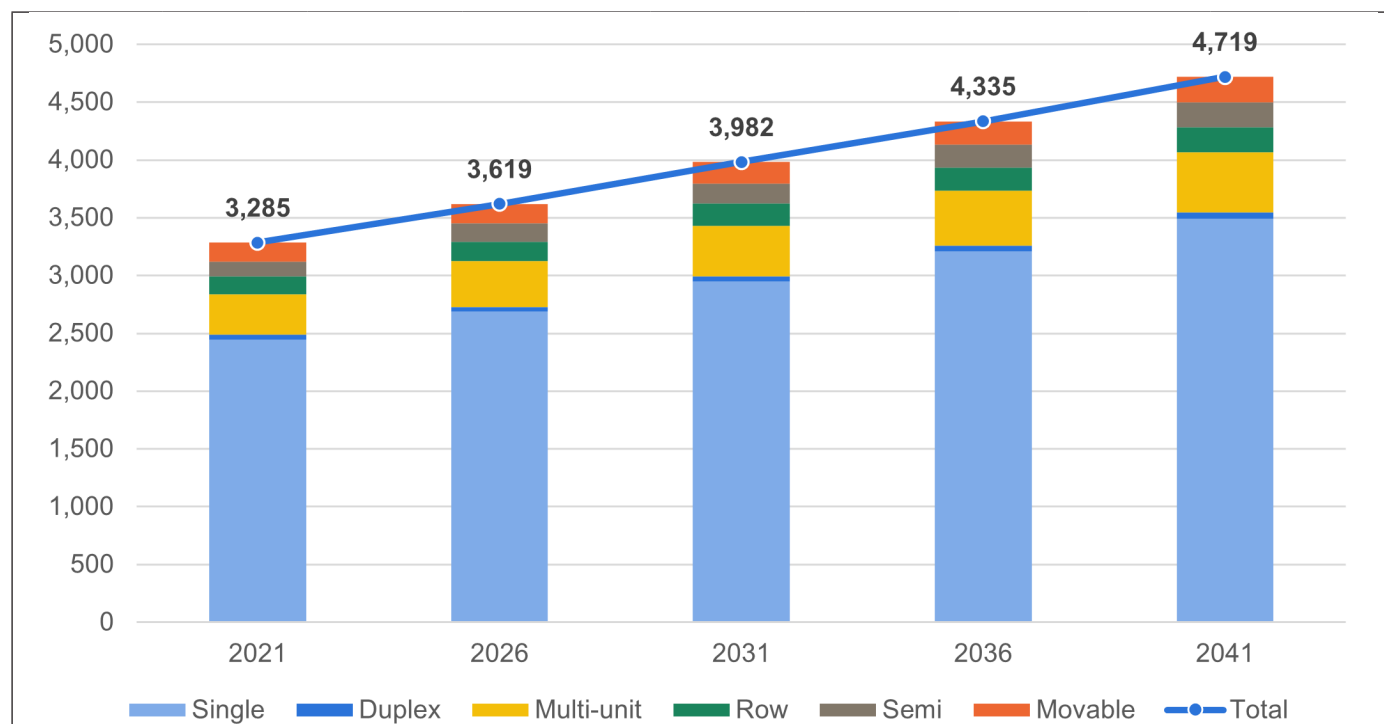
This means that the census found 690 unoccupied units in the town or 17.5% of all units. On average, 13.8% of dwelling units in PEI were unoccupied. Unoccupied units are accommodations that meet the definition of a dwelling unit but which were not occupied by permanent residents on the Census Day. While the number may include abandoned dwellings or dwellings transitioning between owners or tenants, they are often seasonal residences or second homes.

For Canada, the average percentage of dwelling units that are not occupied was 8.0% in 2021. PEI has the second highest proportion of unoccupied dwelling units among the ten Canadian provinces, trailing only Newfoundland and Labrador (17.1%). The percentage of unoccupied dwellings fell from 8.7% in Canada and 16.4% in PEI between 2016 and 2021, probably because of housing pressures during the period, but many unoccupied units are not likely to be available for permanent occupancy. The following analysis of housing trends and future needs is exclusively based on occupied dwelling units.

We expect further increases in dwelling unit demand from 2021 to our horizon year of 2041. The following sections provide information on the breakdown of structural types and tenure expected as the needs of the Three Rivers community evolve (Figure 11).



Figure 11: Dwelling Units by Structural Type, Three Rivers, 2021-2041



Census Year	Total	Single	Other Attached*	Duplex	Multi-unit	Row	Semi	Movable
2021	3,285	2,445	675	45	350	150	130	165
2026	3,619	2,687	763	38	398	171	156	169
2031	3,982	2,951	847	42	439	190	176	184
2036	4,335	3,208	925	49	476	203	197	202
2041	4,719	3,490	1,008	56	521	214	217	221
% Share by structural type								
2021	100.0%	74.4%	20.5%	1.4%	10.7%	4.6%	4.0%	5.0%
2026	100.0%	74.2%	21.1%	1.1%	11.0%	4.7%	4.3%	4.7%
2031	100.0%	74.1%	21.3%	1.1%	11.0%	4.8%	4.4%	4.6%
2036	100.0%	74.0%	21.3%	1.1%	11.0%	4.7%	4.5%	4.7%
2041	100.0%	74.0%	21.4%	1.2%	11.0%	4.5%	4.6%	4.7%
Gain/Loss		-0.5%	0.8%	-0.2%	0.4%	0.0%	0.6%	-0.3%

* Other Attached is the sum of Duplex, Multi-unit, Row, and Semi and is not included in the total.

The dwelling unit types recorded in this and following tables are figures are defined by Statistics Canada. Complete definitions of each type are found in the Definitions section at the beginning of this document. They are similar but not the same as definitions of housing types found in the Town's Development Bylaw. Numbers from the Census and Statistics Canada are the only reliable counts of housing types and tenure available for all communities across the country.

Highlights

- Housing need is directly correlated with population growth, although population aging and the long-standing trend toward reduced household size are also important factors.
- We do not have past housing numbers for Three Rivers prior to 2016; however, Census data indicates the number of dwelling units in Kings County increased by 6.3% from 2016 to 2021, while population grew by 10.1%.
- We estimate demand for 334 additional units from 2021 to 2026 (10.2% increase) followed by increases of 10.0%, 8.9%, and 8.8%, respectively, in the following three census periods to 2041.
- We expect single-detached dwellings to continue to be the predominant housing type in the town but estimate the share of housing in single-detached homes will decrease by 0.5 percentage points over the next 20 years.
- The share of movable dwellings is expected to decrease by 0.3 percentage points.
- Householders are expected to shift to other attached types, which we calculate will increase their share by 0.8%. Within the other attached types, we expect multi-unit buildings

(i.e., apartment structures with more than three units) to gain 0.4 percentage points and semi-detached units to gain 0.6 percentage points.

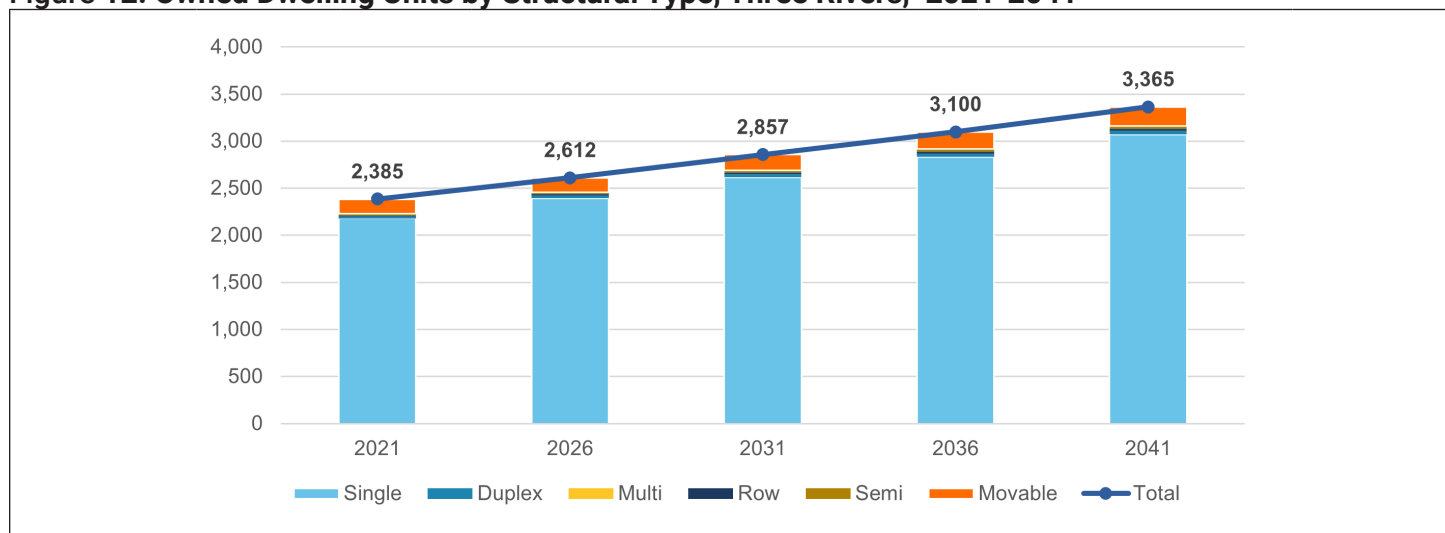


Owned Dwellings

The Census of Canada recognizes three types of tenure: owned dwellings, rented dwellings, and housing provided for First Nations. According to the 2021 Census, there are no First Nations units in Three Rivers. Owned dwellings, which are defined as units “where some member of

the household owns the dwelling, even if it is still being paid for,” constitute 72.7% of all occupied dwellings in the town. Of these owned units, 55 (2.3%) are classified as condominiums.

Figure 12: Owned Dwelling Units by Structural Type, Three Rivers, 2021-2041



Census Year	Total	Single	Other Attached*	Duplex	Multi-unit	Row	Semi	Movable
2021	2,385	2,180	50	20	0	10	20	150
2026	2,612	2,393	66	28	0	16	21	153
2031	2,857	2,617	74	31	0	19	24	166
2036	3,100	2,834	83	35	0	21	26	183
2041	3,365	3,072	91	39	0	24	29	201

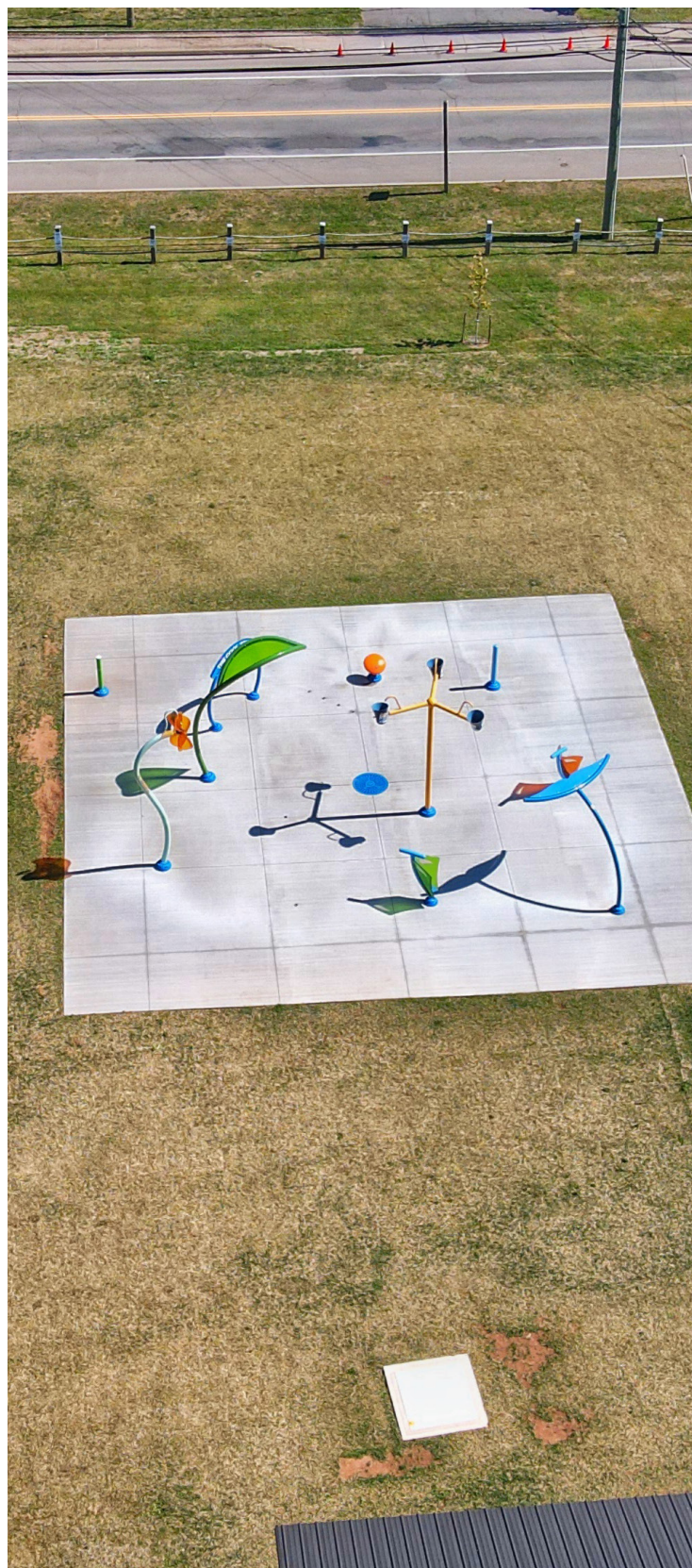
% Share by structural type

2021	100.0%	91.4%	2.1%	0.8%	0.0%	0.4%	0.8%	6.3%
2026	100.0%	91.6%	2.5%	1.1%	0.0%	0.6%	0.8%	5.9%
2031	100.0%	91.6%	2.6%	1.1%	0.0%	0.7%	0.8%	5.8%
2036	100.0%	91.4%	2.7%	1.1%	0.0%	0.7%	0.8%	5.9%
2041	100.0%	91.3%	2.7%	1.2%	0.0%	0.7%	0.9%	6.0%
Gain/Loss		-0.1%	0.6%	0.3%	0.0%	0.3%	0.0%	-0.3%

* Other Attached is the sum of Duplex, Multi-unit, Row, and Semi and is not included in the total.

Highlights

- Single-detached units constitute more than 90% of owned units.
- Movable dwellings are second to singles accounting for more than 5% of all owned dwellings.
- Other attached types comprise a small share of owned dwellings, totalling only 4.1% in 2021.
- The number of owner-occupied dwelling units increased slightly more than all housing units from 2016 to 2021.
- We estimate 227 owner-occupied units (9.5%) will be added from 2021 to 2026, slightly less than the overall growth anticipated in the town's housing stock. In the three subsequent census periods to 2041 we expect respective growth rates of 9.4%, 8.5%, and 8.6%, all of which slightly lag the growth anticipated for all housing in the town.
- We expect the profile of housing types owned in Three Rivers to remain stable with the only notable shift being a reduction of 0.3 percentage points in the share of movable dwellings and an increase of 0.6 percentage points in attached units comprised of equal 0.3 percentage point increases in duplex and rowhouse units.



Rented Dwellings

In Three Rivers, 27.3% of dwellings are classified as rented. According to the census, a dwelling unit is considered to be rented “where no member of the household owns their dwelling.” This includes occupied dwellings for which “no cash rent is paid.”

An additional non-owned dwelling type recognized by Statistics Canada is collective dwellings, which are defined as “a dwelling of a commercial, institutional, or communal nature in which a person or group of persons reside or could reside.” The definition states that a collective dwelling “must provide care or services or have certain common facilities, such as a kitchen or bathroom, which are shared by the occupants.”

Collective dwellings include hospitals, nursing homes, seniors residences, lodging or rooming houses, monasteries and convents, and correctional facilities. There are only 190 collective dwelling structures in PEI according to the 2021 Census. They accommodated 3,385 people or 2.2% of all Island residents. Unfortunately, Statistics Canada does not break down the data for collective dwellings to the Census Division (Kings County) or Census Subdivision (Town of

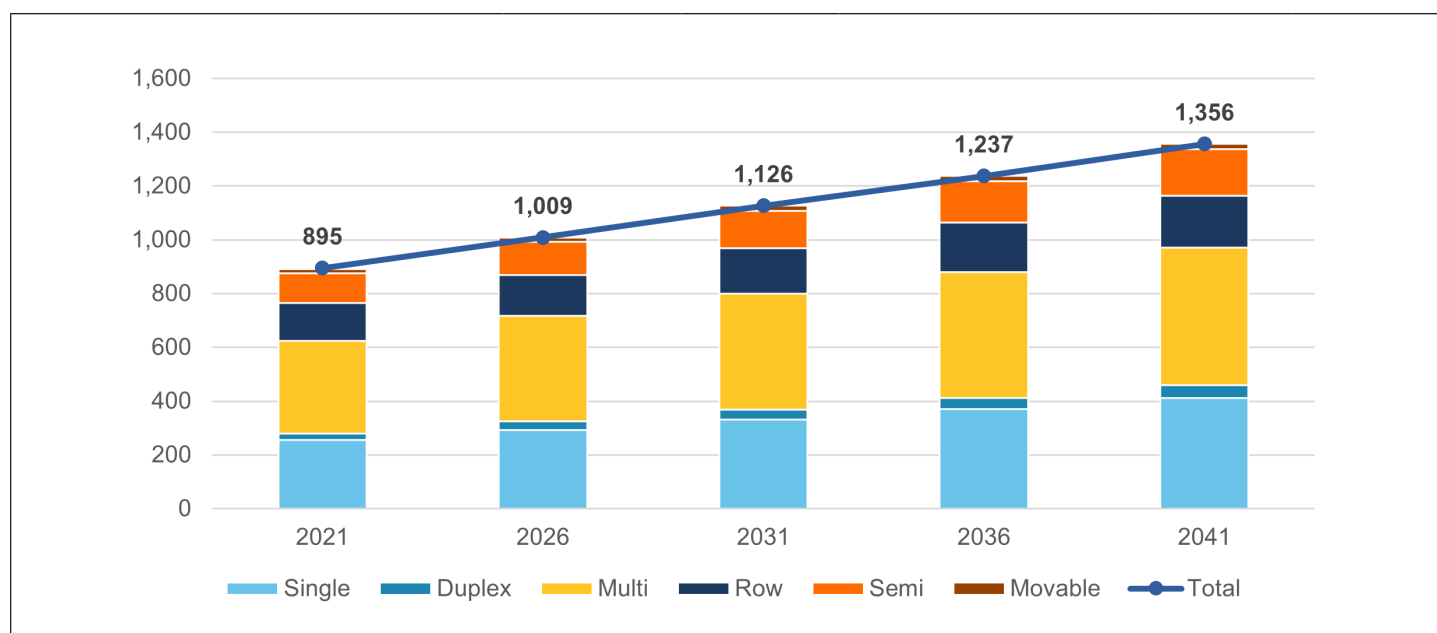
Three Rivers) levels.

Collective structures in Kings County include Kings County Memorial Hospital, a 30-bed community hospital that provides emergency, inpatient, and ambulatory care services in Montague, within the Town of Three Rivers. According to the Kings County Housing Needs Assessment prepared in 2023, there are 250 seniors units in Kings County of which three are in Cardigan, 116 are in Georgetown, and 91 are in Montague giving the Town of Three Rivers 210 or 84.0% of the County total.

A review of shelters listed by the Province of PEI found none in Three Rivers or Kings County. A similar search of correctional facilities found none in Kings. No counts are available for other types of collective dwellings, such as long-term occupants of hotels and motels, or in lodging houses. Some town residents likely live in such accommodations but the numbers will be small.



Figure 13: Rented Dwelling Units by Structural Type, Three Rivers, 2021-2041



Census Year	Total	Single	Other Attached*	Duplex	Multi-unit	Row	Semi	Movable
2021	895	255	625	25	345	140	110	15
2026	1,009	292	700	33	392	153	123	16
2031	1,126	332	776	36	432	170	138	18
2036	1,237	370	848	42	469	184	154	19
2041	1,356	412	925	48	512	192	172	19
Share by structural type								
2021	100.0%	28.5%	69.8%	2.8%	38.5%	15.6%	12.3%	1.7%
2026	100.0%	29.0%	69.4%	3.3%	38.8%	15.2%	12.2%	1.6%
2031	100.0%	29.5%	68.9%	3.2%	38.3%	15.1%	12.3%	1.6%
2036	100.0%	29.9%	68.6%	3.4%	37.9%	14.8%	12.5%	1.5%
2041	100.0%	30.4%	68.2%	3.5%	37.8%	14.2%	12.7%	1.4%
Gain/Loss		1.9%	-1.6%	0.7%	-0.8%	-1.5%	0.4%	-0.2%

* Other Attached is the sum of Duplex, Multi-unit, Row, and Semi and is not included in the total.

Highlights

- We estimate the supply of rental units will increase moderately faster than owned units in Three Rivers with 114 additional units (12.7%) expected between 2021 and 2026, and successive 11.7%, 9.8%, and 9.6% increases in the three following census periods to 2041.
- While we expect attached dwelling units, particularly in multi-unit structures, will continue to account for the largest share of rental units, we calculate their share will decrease and largely shift to rented single-detached units. Movable dwellings will also lose a portion of their share (0.2 percentage points) to single-detached units.

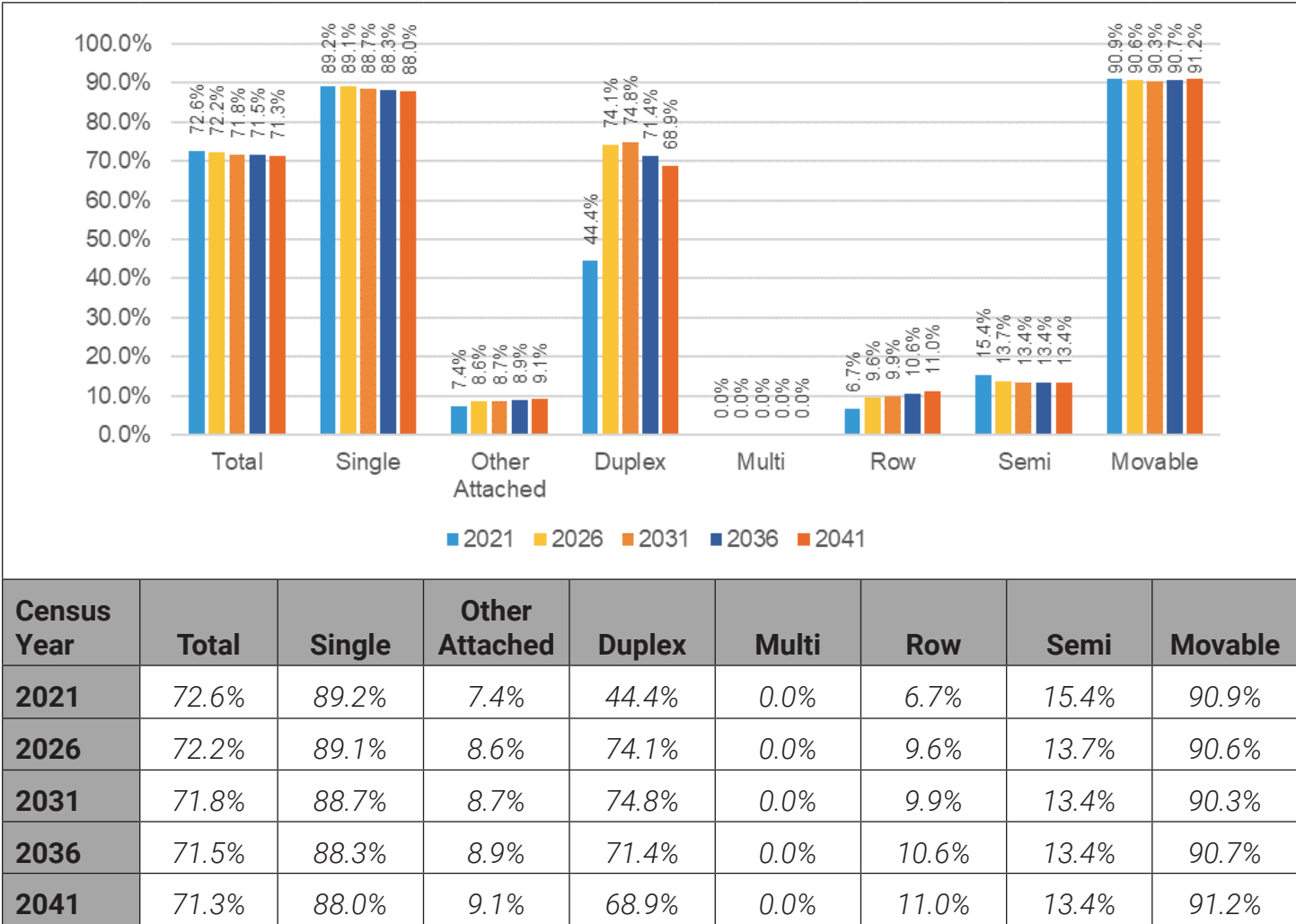


Ownership Rates

Ownership rates are calculated by dividing the total number of owner occupied dwellings in Three Rivers by the total number of owner and renter occupied units. As is normally the case in small towns and rural communities, the rate

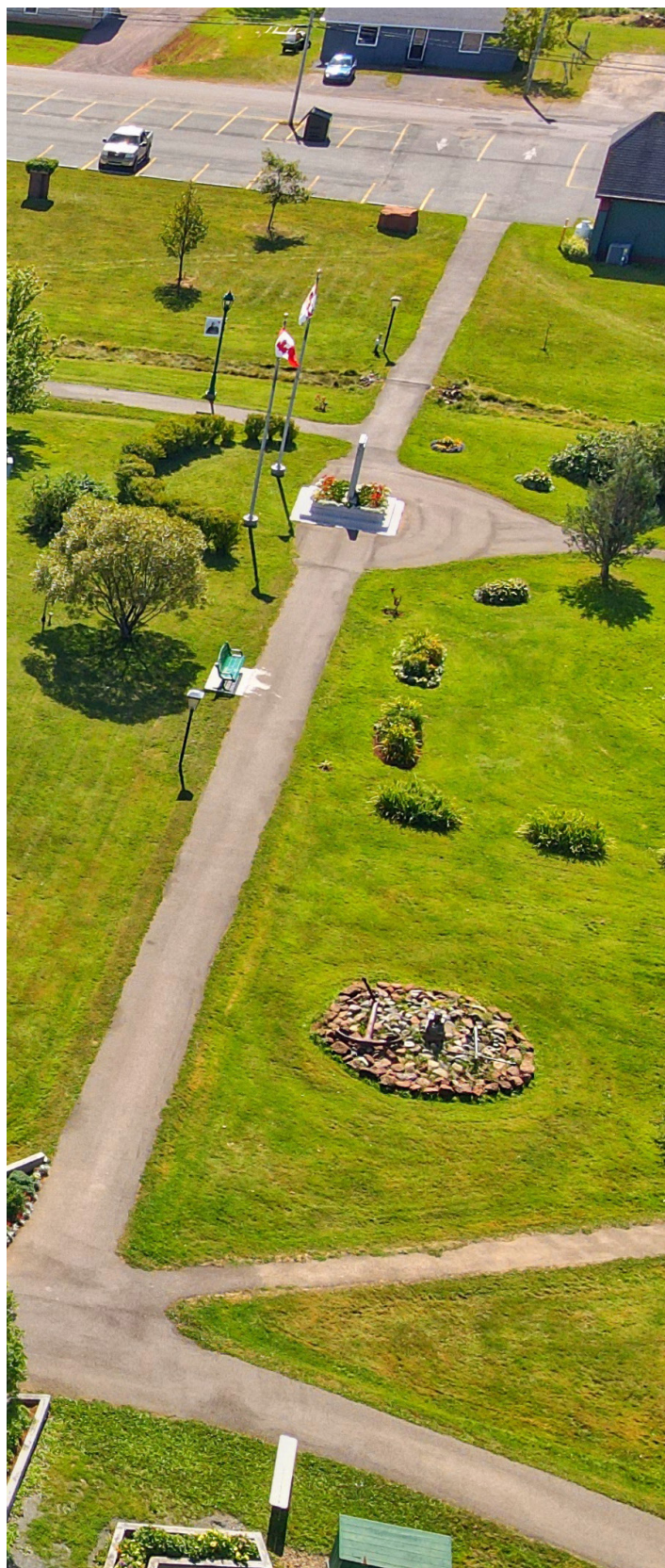
of ownership (72.7%) is high, although it is not significantly more than the provincial average (68.8%). Single-detached, duplex, and movable dwellings tend to be owner occupied, while other types are typically rented.

Figure 14: Ownership Rates by Structural Type, Three Rivers, 2021-2041



Highlights

- The town's changing population will result in a modest reduction in the percentage of homes owned, declining from 72.6% at present to 71.3% (-1.3 percentage points) by 2041. The balance of units are rented so this decline in ownership will be complemented by an increase in the share of dwelling units rented by 1.3 percentage points from 27.4% to 28.7%.
- In the town, single-detached homes and movable dwellings are typically owned, while attached housing types appear to largely be rented.
- The percentage of owner-occupied units is expected to remain more or less steady, increasing slightly from 2026 to 2031 and 2031 to 2036 and then declining moderately in the final census period from 2036 to 2041 bringing it back to its 2021 level.

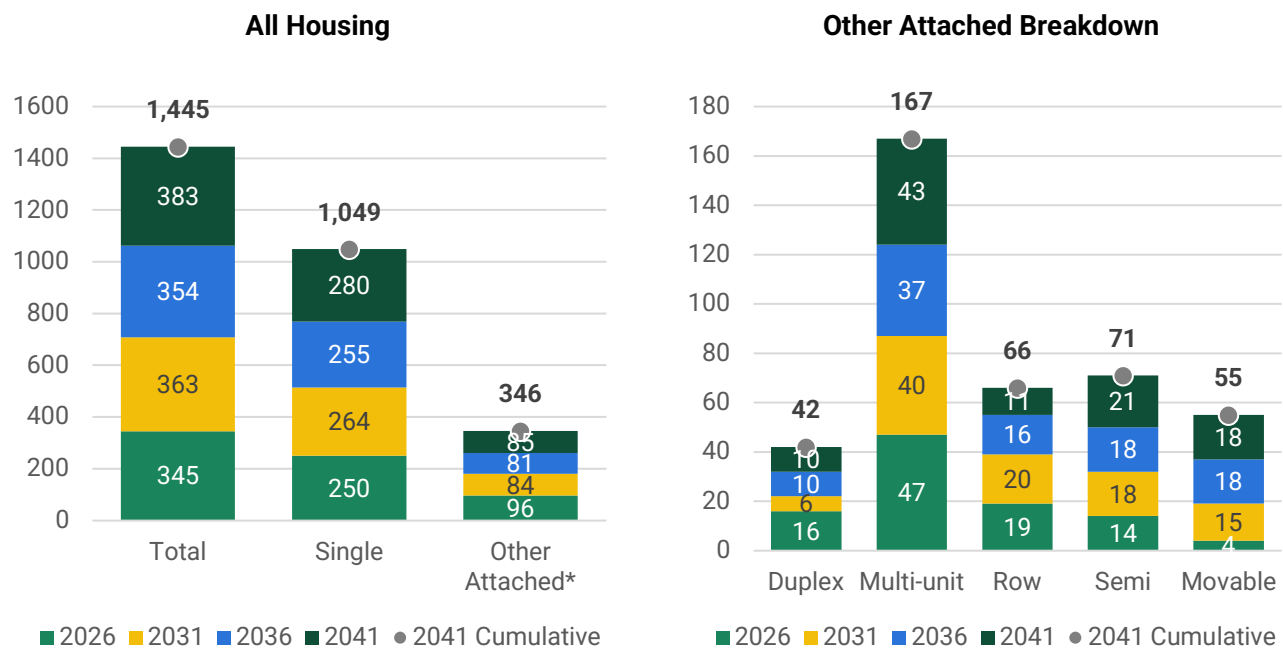


Housing Needs

The foregoing estimates of housing types and tenure reflect the evolution of the current housing profile in Three Rivers based on population growth and expected changes to the community's age profile. Other factors can be expected to have considerable influence on the housing market generally, and in Three Rivers specifically. In particular, changes in financing costs or housing prices, or in the personal incomes of householders can shift households from ownership to rental and vice versa as well as affecting the size and value of the accommodation they can afford. Shifting consumer preferences may also play a part.

With these qualifications in mind, housing needs were calculated by subtracting the number of dwelling units recorded in Three Rivers by the 2021 Census from our estimates of dwelling unit requirements for the increased town population expected by 2041.

Figure 15: Estimated Unit Needs by Structural Type, Three Rivers, 2026-2041



* Please see All units in Table 3 for the breakdown of numbers for the years shown.

Table 3 Estimated Cumulative Dwelling Unit Needs, Town of Three Rivers , 2026-2041

Census Year	Total	Single	Other Attached*	Duplex	Multi-unit	Row	Semi	Movable
All units								
2021	3,285	2,445	675	45	350	150	130	165
2026	345	250	96	16	47	19	14	4
2031	708	514	180	22	87	39	32	19
2036	1,062	769	261	32	124	55	50	37
2041	1,445	1,049	346	42	167	66	71	55
<i>Cumulative % addition to 2021 housing stock</i>								
2026	10.5%	10.2%	14.2%	35.6%	13.4%	12.7%	10.8%	2.4%
2031	21.6%	21.0%	26.7%	48.9%	24.9%	26.0%	24.6%	11.5%
2036	32.3%	31.5%	38.7%	71.1%	35.4%	36.7%	38.5%	22.4%
2041	44.0%	42.9%	51.3%	93.3%	47.7%	44.0%	54.6%	33.3%
Owned								
2021	2,385	2,180	50	20	0	10	20	150
2026	232	213	15	8	0	6	1	3
2031	477	437	24	11	0	9	4	16
2036	720	654	32	15	0	11	6	33
2041	984	892	42	19	0	14	9	51
<i>Cumulative % addition to 2021 housing stock</i>								
2026	9.7%	9.8%	30.0%	40.0%	0.0%	60.0%	5.0%	2.0%
2031	20.0%	20.0%	48.0%	55.0%	0.0%	90.0%	20.0%	10.7%
2036	30.2%	30.0%	64.0%	75.0%	0.0%	110.0%	30.0%	22.0%
2041	41.3%	40.9%	84.0%	95.0%	0.0%	140.0%	45.0%	34.0%
Rented								
2021	895	255	625	25	345	140	110	15
2026	113	37	81	8	47	13	13	1
2031	231	77	156	11	87	30	28	3
2036	342	115	229	17	124	44	44	4
2041	461	157	304	23	167	52	62	4
<i>Cumulative % addition to 2021 housing stock</i>								
2026	12.6%	14.5%	13.0%	32.0%	13.6%	9.3%	11.8%	6.7%
2031	25.8%	30.2%	25.0%	44.0%	25.2%	21.4%	25.5%	20.0%
2036	38.2%	45.1%	36.6%	68.0%	35.9%	31.4%	40.0%	26.7%
2041	51.5%	61.6%	48.6%	92.0%	48.4%	37.1%	56.4%	26.7%

* Other Attached is the sum of Duplex, Multi-unit, Row, and Semi and is not included in the total

Figure 16: Estimated Dwelling Unit Needs by Structural Type, Three Rivers, 2041

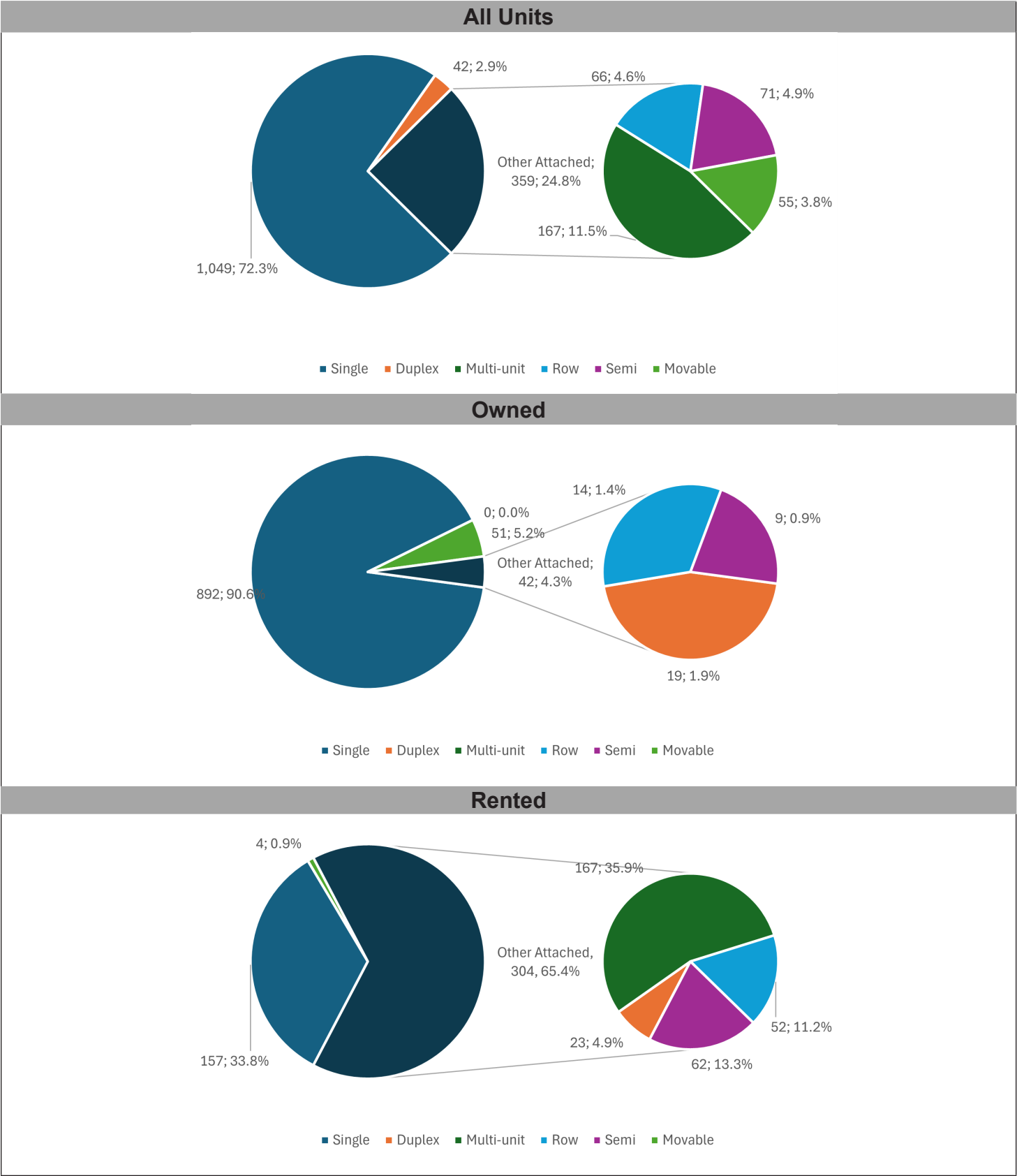


Table 4: Estimated Dwelling Unit Needs by Structural Type, Three Rivers, 2041

Tenure	Total	Single	Other Attached*	Duplex	Multi-unit	Row	Semi	Movable
All units	1,445	1,049	346	42	167	66	71	55
% share of added units	100.0%	72.6%	23.6%	2.9%	11.6%	4.6%	4.9%	3.8%
Owned	984	892	42	19	0	14	9	51
% share of added units	100.0%	90.7%	4.2%	1.9%	0.0%	1.4%	0.9%	5.2%
Rented	461	157	304	23	167	52	62	4
% share of added units	100.0%	34.1%	65.1%	5.0%	36.2%	11.3%	13.4%	0.9%

* Other Attached is the sum of Duplex, Multi-unit, Row, and Semi and is not included in the total.

Highlights

- There is an overall requirement for 1,445 dwelling units to accommodate expected growth over the 20 years from 2021 to 2041. Some additional units are likely to be required in every residential category.
- The majority of required units will be single-detached dwellings based on the current housing profile in Three Rivers, but relatively more growth should be expected in other attached unit types.
- More rental units should be expected, although ownership will remain the more prevalent form of tenure in the town.
- Total dwelling unit need in the town is estimated to be 341 in 2026; with 362 more required from 2026 to 2031; another 354 needed from 2031 to 2036; and, finally, an additional 384 from 2036 to 2041. Of these, roughly one-third can be expected to be rental units with the remaining two-thirds being owner occupied.
- The estimate of 345 total units required by 2026, aligns well with the Town's estimates for the HAF program of 159 additional units between 2023 and 2026 without HAF and 275 with HAF support.
- The HAF application anticipates that 96 of the 116 dwelling units HAF support will add in Three Rivers will be in multi-unit structures suggesting the town will add 138 units in multi-unit dwellings compared to 137 single-detached dwellings. The split is considerably more than the 250 to 91 (73.3%:27.7%) divide we have estimated based on the historic pattern within the town. A change in town approvals will be required to facilitate this change as well as a shift in consumer demand from detached homes to attached types and apartments. Contacts and observations suggest that the evolution toward an increased proportion of multiple-unit types is underway and developers are more than willing to fill it. The following recommendations emphasize bylaw reforms to facilitate this transformation.

Engagement Sessions

Stantec investigated local housing concerns through a focus group session with Town Staff and housing stakeholders. These sessions were followed up with interviews with Town Officials and community stakeholders that added detail to the focus group findings.

Focus Group Session

On October 2, 2024, Stantec convened a focus group at the Town Hall in Three Rivers to discuss critical housing needs and community development challenges. The meeting brought together stakeholders from the real estate and development sectors, along with representatives from the Town and Jamie Burke from Stantec.

The focus group aimed to explore various topics, including the demand for one-level housing, the need for more senior housing, and the potential for granny suites and accessory dwellings. Participants also addressed the growing interest in multiple unit buildings, the importance of diverse unit sizes, and the barriers posed by construction costs.

Discussions also highlighted the need for improved infrastructure, the significance of community amenities, and strategies to enhance the overall appeal of Three Rivers for current and prospective residents. The insights gathered during this session will play a vital role in shaping future planning and policy initiatives in the community.

There is a significant demand for one-level housing with attached garages, particularly for seniors and individuals with mobility challenges. The community also requires more dedicated

senior housing options to accommodate its aging population. While granny suites and accessory dwellings are permitted under current development regulations and encouraged by policy, they are not actively promoted.

Increased promotion could enhance housing options for families. Additionally, there is a growing demand for multiple unit buildings, which are renting quickly, indicating a need for more such developments. A diverse range of unit sizes is necessary to cater to various demographics, including singles, large families, and multigenerational households.

The high cost of new construction and renovations presents a barrier to housing development. A balance must be struck between construction costs and rental prices. Three Rivers is located approximately 20 minutes from Stratford, offering lower housing costs compared to nearby areas. However, this presents both advantages and disadvantages for potential residents. Financing options, such as CMHC loans at attractive rates of 5% to 6% for commercial projects, could facilitate new developments. Currently, the average rent in the area is around \$1,500, which does not include additional costs that renters may incur.

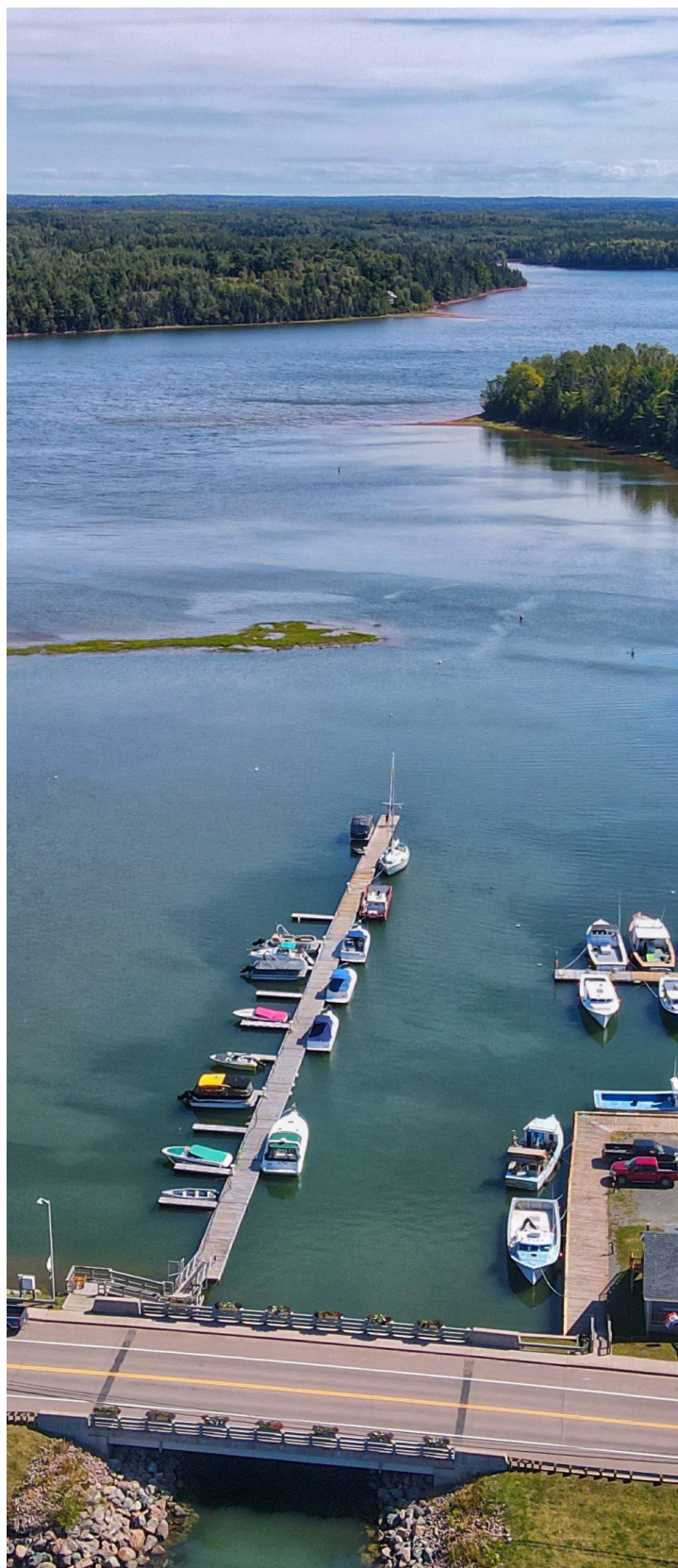
Community services also require attention. There is a critical need for a nursing home as well as a disconnect between provincial and municipal planning regarding new schools. Proactive measures should be pursued for properly siting educational facilities. A comprehensive strategy should be developed to ensure that they are adequately located in communities.

The erosion of Montague's traditional Main Street is concerning, while the situation in Georgetown is more promising. Georgetown's commercial heart remains strong and both communities have port/marina facilities that can leverage growth. The lack of available commercial land is, however, a challenge for the local tax base.

The Town's HAF application includes a Master Services Plan, emphasizing the need to extend sewer services in the Brudenell Highway area. In addition, a comprehensive servicing map is needed to identify current services and future extensions, which would aid real estate investment. There is also a transient population among healthcare workers, indicating a need for stable housing solutions. Three Rivers requires a community building to support diversity and meet the needs of immigrants.

The Town's recreation facilities are primarily outdoor, with limited indoor options aside from the rinks. Events like DiverseCity Day should be expanded to celebrate community diversity. Developing an onboarding program for newcomers could enhance community integration.

Regarding zoning and development, there is a disconnect between current zoning and the Department of Transportation and Infrastructure access permissions. Which is a barrier to future development. Significant investments in sewer, water, and waterfront infrastructure are necessary to support growth. Despite the Official Plan and Development By-law being recently developed, the potential for a comprehensive zoning analysis was highlighted because of these issues. Furthermore, the maximum height restrictions in development regulations may be overly restrictive and should be reviewed. The Town should actively market available land, emphasizing that development in Three Rivers can be more straightforward than



in Charlottetown or Stratford. Identifying key markets and developing a targeted marketing and communications strategy will be essential for attracting new residents and businesses.

Interviews

As part of the consultation process, a discussion was held regarding the current housing situation in the Town of Three Rivers. This dialogue involved local government officials and planning committee members, who shared insights into the challenges facing the community.

A primary concern raised was the significant lack of affordable housing. While homes are generally available, many residents struggle to find options within their budget. There is a particular need for three- or more-bedroom apartments, as the market currently offers an abundance of two-bedroom units. Additionally, despite the need for a variety of housing options, many new developments predominantly consist of one-storey single detached residents (e.g., bungalows) which do not adequately meet the diverse housing needs of residents.

The impact of immigration was identified as a major factor contributing to the demand for housing, particularly for apartment-style developments. Most existing apartments are located in Montague, which has become a focal point for new residents. However, rising rental prices have created substantial disparities between new leases and older agreements, leading to perceptions of unfairness among renters.

Seasonal workers were highlighted as particularly vulnerable to the housing crisis. They often face challenges in securing mortgages, complicating their ability to find stable housing. There were suggestions for a more equitable rental system, including the implementation of a flat rent structure to alleviate financial pressures.

The need for improved community services was also emphasized. Enhancements in transportation, healthcare, and childcare services are vital to support a growing population and improve the overall quality of life in the town. There was a consensus that the community should prioritize family-oriented housing



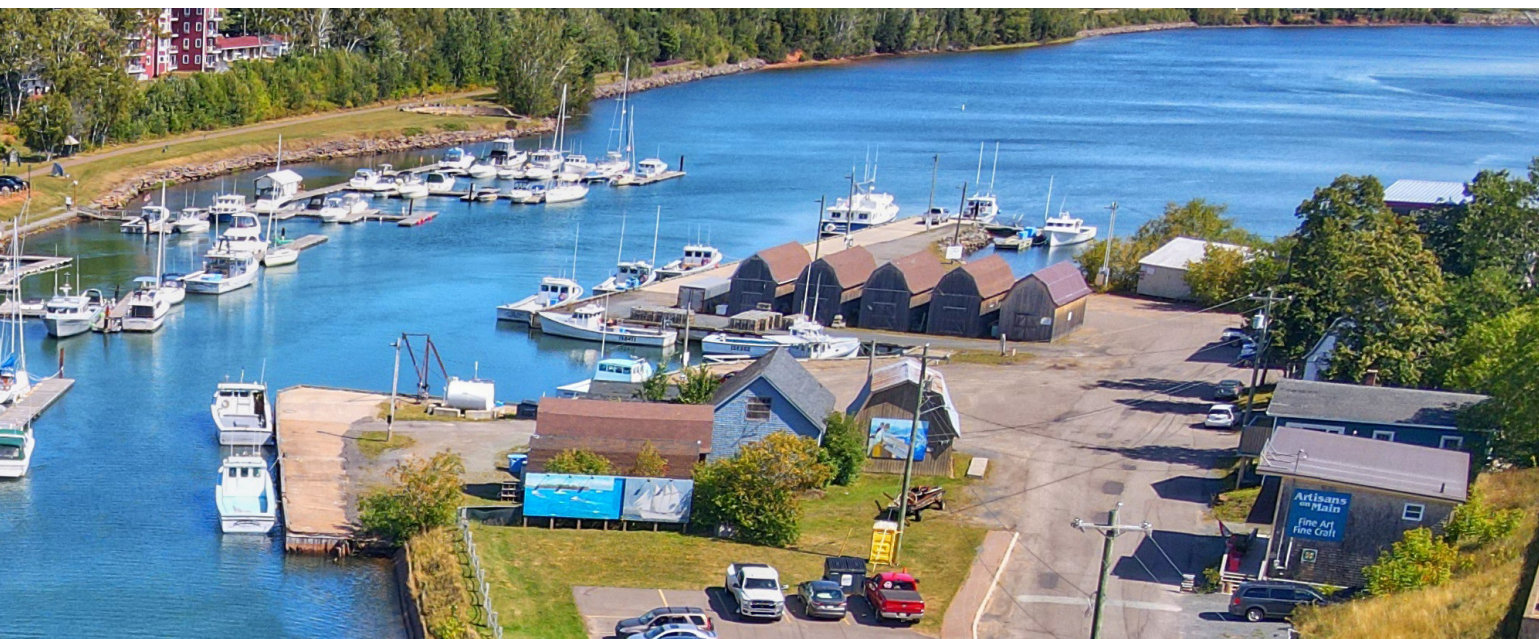
developments rather than focusing solely on apartment complexes.

Concerns were raised about the number of vacant properties, many of which are used as vacation or investment homes. This situation exacerbates the housing shortage, particularly in areas like Cardigan and Brudenell, where the availability of family homes is limited. To address this, some participants called for the Town to consider incentives that encourage the development of diverse housing types, including mid-rise apartments and shared living arrangements.

Discussions also highlighted the urgent need for senior housing. Current facilities are at capacity and often too expensive for seniors to afford. There is a pressing requirement for more affordable senior housing options in locations such as Georgetown and Montague, where services are more readily available. This could include dedicated senior living communities or accessible housing that allows seniors to remain in their neighborhoods.

Additionally, the concept of boarding houses was proposed as a viable solution for addressing the housing crisis. Boarding houses can provide affordable shared living spaces for individuals who may struggle to afford traditional housing, such as low-income workers and seasonal employees. These arrangements typically include shared utilities and communal areas, which can help reduce living costs. The establishment of boarding houses could also alleviate some pressure on the rental market by offering more flexible housing options for vulnerable groups.

Furthermore, a consensus supported Accessory Dwelling Units (ADUs) as a potential means to add needed dwelling units provided they are regulated appropriately. Participants agreed an information program is needed to raise awareness about ADUs and ensure residents understand their options.



Recommendations

The housing industry is complex, with a variety of stakeholders and factors influencing supply and demand. Resolving housing challenges, therefore, requires considerable time and resources.

Communities, likewise, vary significantly and present different housing needs. Although communities across the country are struggling with housing issues and some solutions or ideas to address housing challenges may be applicable or scalable in other communities, developing a 'one size fits all' strategy for any community is not realistic. The approach needs to be tailored to Three Rivers and must take into account both the needs of residents and newcomers, and the capacity of the local housing sector.

Housing strategies are one way to define how local governments can respond to the unique housing requirements in their community. The strategy for Three Rivers will ultimately depend on the response of residents but an effective approach should consider the means to provide a broader range of housing options, remove barriers to residential development, implement housing policies to make the market more affordable,

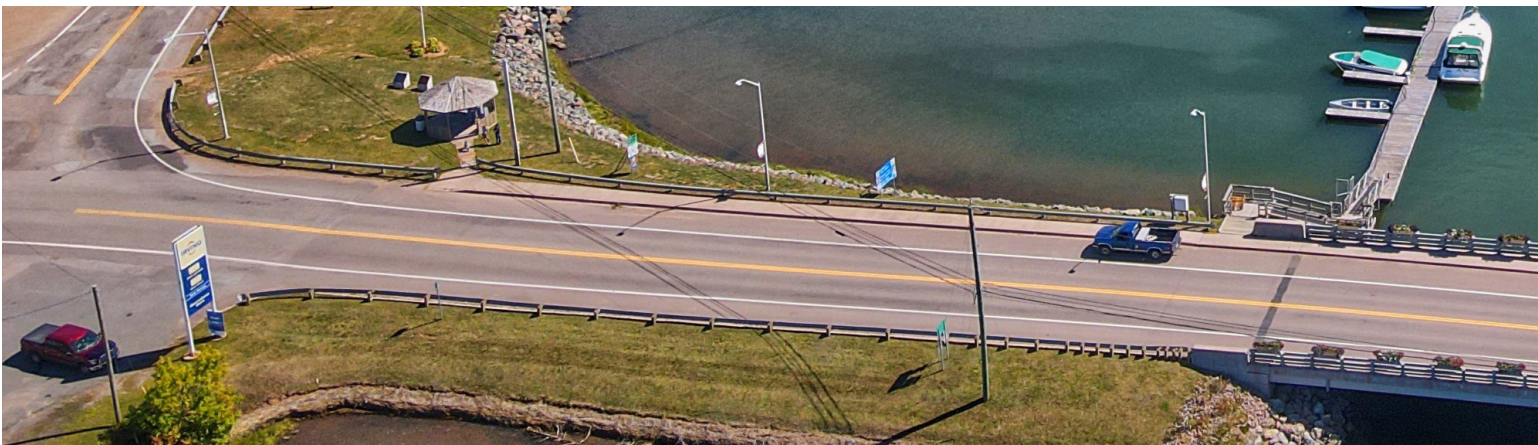
assist in identifying and meeting estimated housing targets, and create opportunities for housing partnerships, as well as other strategies to meet local needs.

An effective housing strategy must identify community needs, barriers, and gaps in the housing market, as well as the actions needed to guide the community's response to create and maintain safe, suitable, and affordable housing options for current and potential residents.

The following recommended actions serve to meet three overall goals for Three Rivers:

- Increasing Housing Supply
- Increasing the speed of Housing Development
- Encouraging public acceptance of a more diverse range of housing forms.

It is essential that housing-related recommendations be clear and achievable for the Town of Three Rivers and its community members.



Undertake a Zoning Analysis

While the Town's Official Plan and Development By-law were approved in 2023, the Town could explore more flexible zoning requirements for residential land uses, particularly in the R1 and R2 zones. Many municipalities are re-evaluating traditional zoning approaches to low density areas, many of which are being driven by HAF funding requirements, including permitting up to four or more units on a serviced lot.

The Town should explore more flexible zoning requirements for residential land uses. Removing barriers in the development process can improve investor confidence and expedite the approval of residential developments. Local zoning requirements should facilitate a variety of housing options, such as garden suites; accessory dwelling units in detached buildings; duplexes, semi-detached and townhouse dwellings; tiny homes; and apartment buildings.

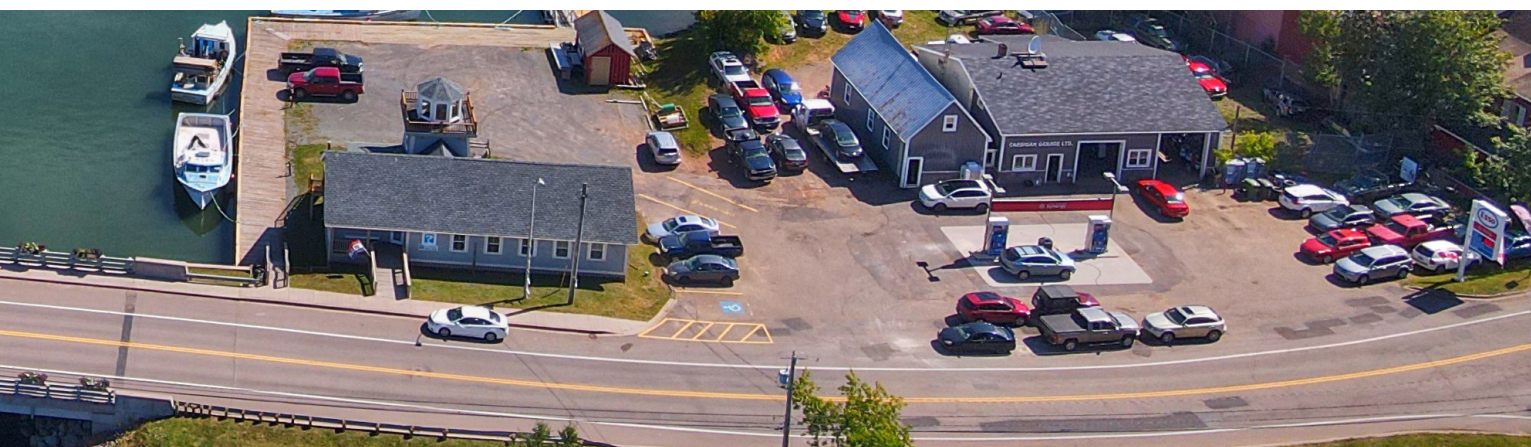
A thorough review of applicable zoning standards is required. Measures should expand building envelopes, increase height requirements, and reduce parking standards where changes are possible and appropriate to facilitate conversions,

promote new construction, and encourage the efficient use of land.

Building more flexibility into the Town's zoning requirements, as well as ensuring adequate land is pre-zoned to accommodate future housing needs can also reduce or even eliminate the need for additional approvals, which often involve public consultation requirements that extend the duration from development application to construction. An Official Plan review process is an ideal opportunity to undertake such an exercise. Evaluating residential development standards and related processes should be prioritized in such a review.

Develop a Surplus Land Inventory

While the Town of Three Rivers does not build residential subdivisions or multiple-unit buildings, the non-profit and private sectors are often in search of land to construct their projects. One immediate action local communities can pursue is to develop an inventory of property available for development. Lands identified through the inventory process can be re-assessed for development of new housing or for intensified development or parceled out to developers



through an application process. This may include surplus municipal land, or provincial and federal lands that may be currently available or have the potential to be made available. Municipalities seeking land for development should also consult the web page for the Federal Land Initiative on the CMHC website to find nearby parcels of federal land that the Federal Government will sell at a discount for housing projects.

Similarly, many municipalities, like the Federal Government, own lands surplus to their needs. In some cases, these lands may no longer be suitable for their intended purpose and appropriate to re-purpose for affordable housing. Developing an inventory of such land and prioritizing areas for release may be helpful for non-profit organizations as well as private developers when evaluating future affordable housing development opportunities.

Ultimately, Town Officials can connect with their counterparts at the provincial and federal levels to discuss surplus land options in the community that may lead to proactive land acquisitions at the municipal level.

This exercise may also help identify other lands in the community that should be assembled to support development opportunities. Such lands may be next to existing municipal properties, or may stand alone but be strategically located, or may provide other tactical advantages for the Town to acquire. This may be achieved via existing and future operational budgets.

Develop a Publicly Available Servicing Plan

Developers consulted through the focus group session identified the absence of a servicing plan as a critical gap. Information on the current location of municipal sewer and water services, along with any plans for expansion and/or

upgrading of existing services would be valuable to direct development and inform real estate investment decisions. It would also assist the Town to direct development to locations that are the most efficient to service and fit with its planning objectives.

Evaluate the Potential for Financial Incentives to Stimulate Housing

A variety of approaches are used in Canada to incentivize residential development. Some communities have provided pre-application grants to help offset the costs associated with the early stages of development. This could include building plans or professional fees for design or engineering resources. In some instances, it could also cover potable water investigations and/or assessment of septic system requirements.

Three Rivers has explored financial incentive programs, and currently offers the Affordable Housing Tax Incentive Program, designed to address affordable housing needs in the community, and the Municipal Revitalization Tax Incentive Program, which is focused on commercial areas in Montague and Georgetown.

Other incentive programs have been implemented elsewhere in the country, including per-door incentives for various types of residential developments, including affordable housing, that are often funded by third party programs, although local governments should be careful of the risks in providing funds and the scale of funding required to meaningfully stimulate construction.

An economic development grant is one option that reduces the financial risk to local governments. A grant can be provided to return a portion of the property tax paid by the developer, but only after the annual property tax bill is paid. The program can be established over a 5- to 10-year period

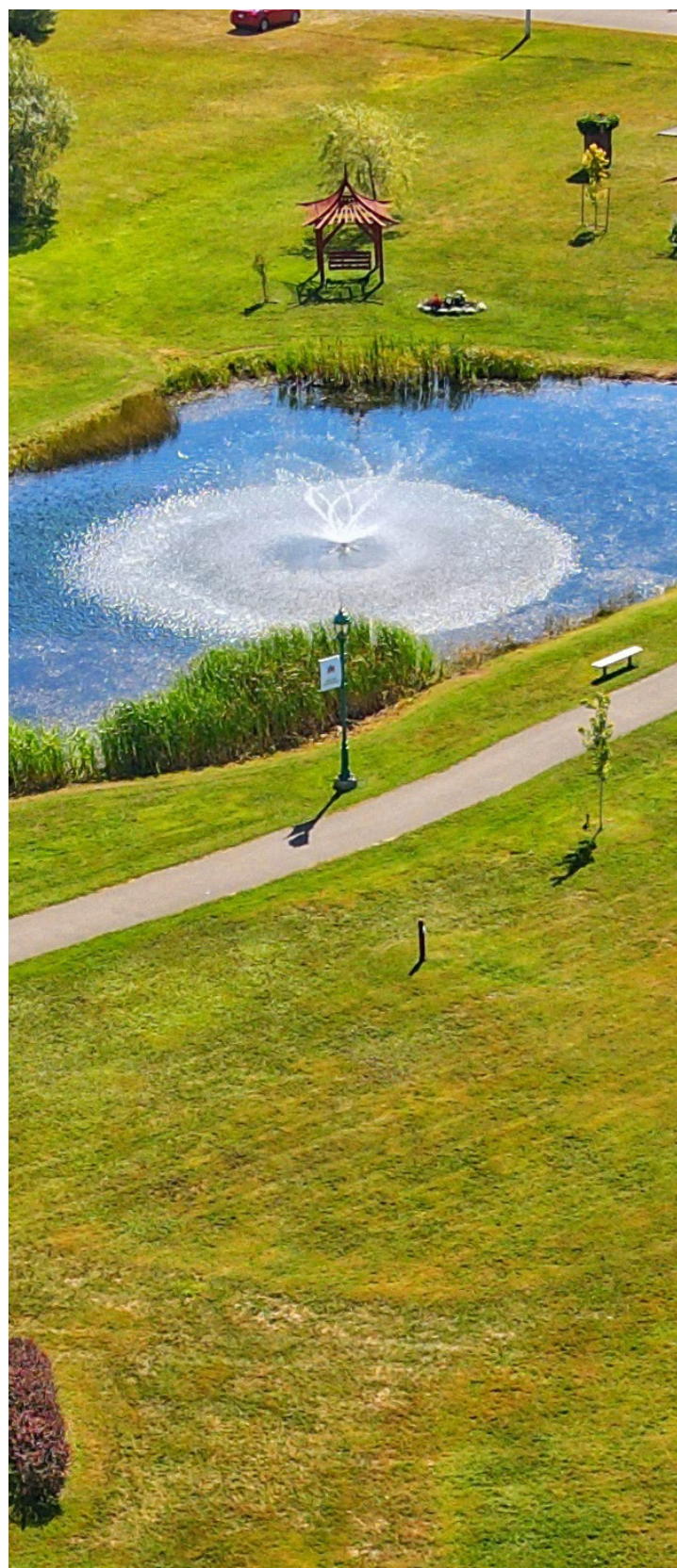
depending on the projected assessed value of the project with the grant size scheduled to decrease over the set time period.

To start, an incentive program could focus on multiple unit dwellings, along with accessory dwelling units and garden suites. Given the need for more apartment buildings, as well as other housing typologies to increase accommodation options for current and future residents, an economic development grant focused on property taxes (with the intent that the grant will be reinvested into another housing development) could incentivize the development community to create additional housing.

Overall, a residential incentive grant would encourage the supply of new housing, including alternative housing products and types. Three Rivers will have to carefully review the options available to it and develop an incentive program tailored to its needs and manageable within its annual operational budget. There are also administration costs and staffing needs for such programs that need to be evaluated.

A dedicated incentive program should be implemented with strict and clear policy establishing the terms and conditions for allocating funds. Any such program should be established as a pilot for a one- to three-year period and reviewed annually. Ultimately, the Town should design a program that meets its specific objectives and then must evaluate any program it creates to ensure it is achieving those objectives within the municipality's financial means.

Financial incentives also do not have to be the sole responsibility of the local community. To help drive increased development of attainable housing, the Town should regularly explore options for funding from the Federal and Provincial Governments, other agencies,



or the private sector, including public/private partnerships.

This is particularly important for PEI given how quickly the housing landscape is changing. Building Together, Prince Edward Island's Housing Strategy (2024-2029) focused on 20 priority action areas. One of these areas is for the Province to offer incentives and financial supports for higher density residential developments undertaken by the non-profit and provide sector.

The Strategy also highlights several recent financial initiatives, including:

- **HST Rebate for New Rental Housing Construction**

Provides a provincial portion of HST (10%, up to a maximum of \$35,000 per unit) for new housing projects that have a minimum of four units and 90% of the units are rental based.

- **An increase in the Housing Development Challenge Fund**

A partnership with Finance PEI, to incentivize development. Successful applicants can leverage 2% financing for quick-start housing projects and the introduction of a third round of the program is being considered under the Strategy.

- **Continued investments in diminishing property tax rebates**

To encourage the development of newly constructed multi-unit residential building under the Residential Unit Development Incentive (RUDI).

The Province of PEI also provides a variety of existing programs aimed at incentivizing the construction of housing units. These can be found on the Department Housing, Land and Communities website at: [https://www.princeedwardisland.ca/en/information/housing-](https://www.princeedwardisland.ca/en/information/housing-land-and-communities/supports-for-housing-developers)

[land-and-communities/supports-for-housing-developers](https://www.princeedwardisland.ca/en/information/housing-land-and-communities/supports-for-housing-developers). The Town should promote and share these programs as often as possible as part of the communication plan recommendation below.

The Province also provides some funding to municipalities that may want to access shared services and expertise to amend bylaws and zoning regulations related to housing. CMHC is still the main Federal organization that supports housing. Key CMHC programs currently include:

- **Affordable Housing Fund: New Construction**
Low-cost repayable loans and forgivable loans for building new affordable housing shelters, transitional and supportive housing.
- **Affordable Housing Innovation Fund**
Funding for unique ideas and innovative building techniques that revolutionize the affordable housing sector.
- **Apartment Construction Loan Program**
Low-cost loans encouraging the construction of sustainable rental apartment projects across Canada.
- **Federal Lands Initiative**
Surplus federal lands and buildings used to create affordable, sustainable, accessible and socially inclusive developments.

As programs change over time, the Town should review available information concerning Federal and Provincial grants, loans, and other funding opportunities and programs that will assist in the achievement of its housing strategy.

Create a Housing Navigator Position

Many non-profit organizations and most members of the development community do not have the capacity or experience to pursue funding

opportunities. Identifying appropriate funding programs and navigating program eligibility requirements and application forms can be overwhelming and will be a barrier when exploring housing options, market conditions, and financing requirements.

The Town should consider creating a dedicated Housing Navigator position to close this gap. The position would be expected to provide guidance and support to the housing industry in sourcing grant and loan programs for interested parties, and assisting with the administrative tasks to complete and submit the necessary applications. The position could be implemented as a pilot project. Its success can be measured by evaluating the number of applications submitted and approved and funding support arranged, as well as through annual review with members of the local development community.

The Housing Navigator should also have a leading role in implementing all facets of the Town's housing strategy, particularly developing and monitoring the land inventory discussed in the second recommendation above as well as organizing the annual workshop and collaborating on the communications plan recommended below.

Host an Annual Workshop to Bring Regional Stakeholders Together

Partnerships are critical to the success of many housing initiatives. The Town should, in addition to stimulating the creation of partnerships between itself and the stakeholders working in the region, position itself as a facilitator to establish partnerships between the different actors in the area (e.g., organizations, developers, government, citizen groups, and committees).

Given the complexity and multi-disciplinary nature

of many housing issues, it would be beneficial to ensure that knowledge within the industry is being shared, that the community is building capacity, and stakeholders are well-informed concerning housing ideas and developments. The event should be included in the responsibilities of the Housing Navigator position, as noted, and evaluated annually based on participation levels and feedback from attendees.

Invest in a Communications Plan

Public opposition to higher density housing, or alternative forms of housing is often a barrier for new developments. The Town should develop a communications plan to increase public awareness of housing needs and the capacity of the local housing industry. Such an initiative would demonstrate leadership, and help control messaging on the needs and benefits of a growing population and the provision of housing choices as well as assist in deterring Not in My Backyard (NIMBY) opposition to development needed to house community members.

Even low-density housing options can face significant criticism when proposed close to established neighbourhoods. Housing champions must help change the narrative to emphasize the critical nature of the current housing situation, and the need to provide housing choices for all current community members and newcomers to the region.

Resistance should be addressed with education, awareness, and facts to ensure community members understand the economic, social, and environmental benefits of diverse housing types and affordable housing units as well as the importance of accepting new residents to maintain a balanced population with children and young adults as well the middle-aged and elderly, who will otherwise be dominant.

It is essential that the Town address its housing challenges proactively, balancing home ownership and rental needs, changing demographic and immigration pressures, and other issues to raise awareness of how crucial the provision of sufficient and varied housing options is to the success and prosperity of Three Rivers.





APPENDIX A

Census Profiles,

» Town of Three Rivers,

» Kings County, and

» Prince Edward Island, 2021

Characteristic	Three Rivers		Kings County		PEI	
	Counts	Rates	Counts	Rates	Counts	Rates
Population, 2021	7,883		18,327		154,331	
Population, 2016	7,169		17,154		142,907	
Population change, 2016 to 2021	714	10.0%	1,173	6.8%	11,424	8.0%
Total private dwellings	3,936		9,948		74,934	
Private dwellings occupied by usual residents	3,246		7,678		64,570	
Population per sq. km.	18.3		10.9		27.2	
Land area in sq. km.	431.47		1,687.58		5,681.18	
Age						
Total - Age groups - 100% data	7,880	100.0%	18,325	100.0%	154,330	100.0%
0 to 14 years	1,170	14.8%	2,700	14.7%	23,640	15.3%
0 to 4 years	355	4.5%	790	4.3%	6,750	4.4%
5 to 9 years	395	5.0%	925	5.0%	8,085	5.2%
10 to 14 years	410	5.2%	990	5.4%	8,800	5.7%
15 to 64 years	4,935	62.6%	11,300	61.7%	97,985	63.5%
15 to 19 years	435	5.5%	1,015	5.5%	8,560	5.5%
20 to 24 years	515	6.5%	1,000	5.5%	10,570	6.8%
25 to 29 years	445	5.6%	935	5.1%	9,200	6.0%
30 to 34 years	465	5.9%	985	5.4%	9,000	5.8%
35 to 39 years	465	5.9%	995	5.4%	8,980	5.8%
40 to 44 years	465	5.9%	1,000	5.5%	9,130	5.9%
45 to 49 years	455	5.8%	1,060	5.8%	9,505	6.2%
50 to 54 years	490	6.2%	1,215	6.6%	9,960	6.5%
55 to 59 years	590	7.5%	1,515	8.3%	11,640	7.5%

Characteristic	Three Rivers		Kings County		PEI	
	Counts	Rates	Counts	Rates	Counts	Rates
60 to 64 years	615	7.8%	1,590	8.7%	11,430	7.4%
65 years +	1,775	22.5%	4,320	23.6%	32,705	21.2%
65 to 69 years	565	7.2%	1,415	7.7%	10,500	6.8%
70 to 74 years	515	6.5%	1,275	7.0%	9,190	6.0%
75 to 79 years	300	3.8%	780	4.3%	5,775	3.7%
80 to 84 years	220	2.8%	470	2.6%	3,730	2.4%
85 years +	185	2.3%	375	2.0%	3,515	2.3%
85 to 89 years	120	1.5%	255	1.4%	2,230	1.4%
90 to 94 years	50	0.6%	95	0.5%	955	0.6%
95 to 99 years	15	0.2%	25	0.1%	295	0.2%
100 years +	-	0.0%	-	0.0%	35	0.0%
Average age		43.8		44.8		43.1
Median age		44.8		47.6		44.0
Housing						
Total - Occupied private dwellings by structural type - 100% data	3,245	100.0%	7,680	100.0%	64,570	100.0%
Single-detached house	2,405	74.1%	6,260	81.5%	43,855	67.9%
Semi-detached house	150	4.6%	200	2.6%	3,645	5.6%
Row house	125	3.9%	165	2.1%	2,680	4.2%
Apartment or flat in a duplex	40	1.2%	75	1.0%	1,135	1.8%
Apartment in a building fewer than five storeys	325	10.0%	475	6.2%	10,370	16.1%
Apartment in a building five or more storeys	-	0.0%	-	0.0%	130	0.2%
Other single-attached house	5	0.2%	10	0.1%	85	0.1%
Movable dwelling	195	6.0%	495	6.4%	2,680	4.2%

Characteristic	Three Rivers		Kings County		PEI	
	Counts	Rates	Counts	Rates	Counts	Rates
Households						
Total - Private households by household size - 100% data	3,245	100.0%	7,680	100.0%	64,570	100.0%
1 person	1,060	32.7%	2,335	30.4%	18,635	28.9%
2 persons	1,215	37.4%	3,000	39.1%	24,470	37.9%
3 persons	440	13.6%	1,010	13.2%	9,475	14.7%
4 persons	330	10.2%	795	10.4%	7,620	11.8%
5 or more persons	205	6.3%	535	7.0%	4,370	6.8%
Number of persons in private households	7,260	100.0%	17,505	100.0%	150,480	100.0%
Average household size	2.2		2.3		2.3	
Income						
Total - Income statistics in 2020 15 years + in private households - 100% data	6,105	100.0%	14,810	100.0%	126,900	100.0%
Number of total income recipients 15 years + in private households in 2020 - 100% data	5,895	96.6%	14,410	97.3%	122,790	96.8%
Median total income in 2020 among recipients	\$36,000		\$36,800		\$38,800	
Number of after-tax income recipients 15 years + in private households in 2020 - 100% data	\$5,915	96.9%	\$14,430	97.4%	\$122,870	96.8%
Median after-tax income in 2020 among recipients	\$32,000		\$32,800		\$34,400	
Number of market income recipients 15 years + in private households in 2020 - 100% data	\$5,135	84.1%	\$12,720	85.9%	\$110,750	87.3%
Median market income in 2020 among recipients	\$25,000		\$25,200		\$30,600	
Number of employment income recipients 15 years + in private households in 2020 - 100% data	\$4,240	69.5%	\$10,480	70.8%	\$91,325	72.0%
Median employment income in 2020 among recipients	\$25,000		\$25,000		\$31,200	

Characteristic	Three Rivers		Kings County		PEI	
	Counts	Rates	Counts	Rates	Counts	Rates
Number of government transfers recipients 15 years + in private households in 2020 - 100% data	\$5,070	83.0%	\$12,290	83.0%	\$99,515	78.4%
Median government transfers in 2020 among recipients	\$14,500		\$14,800		\$12,700	
Number of employment insurance benefits recipients 15 years + in private households in 2020 - 100% data	\$1,795	29.4%	\$4,645	31.4%	\$26,055	20.5%
Median employment insurance benefits in 2020 among recipients	\$9,600		\$10,600		\$7,900	
Number of COVID-19 emergency and recovery benefits recipients 15 years + in private households in 2020 - 100% data	\$1,430	23.4%	\$3,510	23.7%	\$31,520	24.8%
Median COVID-19 emergency and recovery benefits in 2020 among recipients	\$6,500		\$6,500		\$7,500	
Total - Income statistics in 2020 15 years + in private households - 25% sample	\$6,100	100.0%	\$14,810	100.0%	\$126,900	100.0%
Number of total income recipients 15 years + in private households in 2020 - 25% sample	\$5,915	97.0%	\$14,415	97.3%	\$123,000	96.9%
Average total income in 2020 among recipients	\$43,600		\$43,000		\$46,120	
Number of after-tax income recipients 15 years + in private households in 2020 - 25% sample	\$5,915	97.0%	\$14,415	97.3%	\$123,055	97.0%
Average after-tax income in 2020 among recipients	\$37,640		\$36,680		\$38,600	
Number of market income recipients 15 years + in private households in 2020 - 25% sample	\$5,140	84.3%	\$12,765	86.2%	\$111,055	87.5%
Average market income in 2020 among recipients	\$35,920		\$34,360		\$39,600	
Number of employment income recipients 15 years + in private households in 2020 - 25% sample	\$4,170	68.4%	\$10,480	70.8%	\$91,335	72.0%
Average employment income in 2020 among recipients	\$33,000		\$32,560		\$39,040	

Characteristic	Three Rivers		Kings County		PEI	
	Counts	Rates	Counts	Rates	Counts	Rates
Number of government transfers recipients 15 years + in private households in 2020 - 25% sample	\$5,065	83.0%	\$12,225	82.5%	\$99,930	78.7%
Average government transfers in 2020 among recipients	\$14,460		\$14,840		\$12,760	
Number of employment insurance benefits recipients 15 years + in private households in 2020 - 25% sample	\$1,730	28.4%	\$4,650	31.4%	\$26,430	20.8%
Average employment insurance benefits in 2020 among recipients	\$10,570		\$11,380		\$9,280	
Number of COVID-19 emergency and recovery benefits recipients 15 years + in private households in 2020 - 25% sample	\$1,255	20.6%	\$3,325	22.5%	\$31,580	24.9%
Average COVID-19 emergency and recovery benefits in 2020 among recipients	\$8,480		\$7,950		\$8,060	
Total - Employment income statistics in 2020 15 years + in private households - 25% sample	\$6,095	100.0%	\$14,815	100.0%	\$126,900	100.0%
Number of employment income recipients in 2020 who worked full-year full-time in 2020 - 25% sample	\$1,650	27.1%	\$3,860	26.1%	\$41,135	32.4%
Median employment income in 2020 for full-year full-time workers in 2020	\$48,000		\$47,200		\$52,800	
Average employment income in 2020 for full-year full-time workers in 2020	\$52,150		\$52,950		\$60,300	
Number of employment income recipients in 2020 who worked part-year or part-time in 2020 - 25% sample	\$2,025	33.2%	\$5,335	36.0%	\$40,270	31.7%
Median employment income in 2020 of those who worked part-year or part-time in 2020	\$16,400		\$17,600		\$16,600	
Average employment income in 2020 of those who worked part-year or part-time in 2020	\$22,200		\$22,760		\$23,140	
Composition of total income in 2020 15 years + in private households - 25% sample		100.0%		100.0%		100.0%
Market income		71.6%		70.8%		77.6%

Characteristic	Three Rivers		Kings County		PEI	
	Counts	Rates	Counts	Rates	Counts	Rates
Employment income		53.4%		55.0%		62.8%
Government transfers		28.4%		29.3%		22.5%
Employment insurance benefits		7.1%		8.5%		4.3%
COVID-19 - Government income support and benefits		5.2%		5.2%		5.4%
COVID-19 - Emergency and recovery benefits		4.1%		4.3%		4.5%
Total - Total income groups in 2020 15 years + in private households - 100% data	6,100	100.0%	14,815	100.0%	126,900	100.0%
Without total income	205	3.4%	405	2.7%	4,105	3.2%
With total income	5,900	96.7%	14,405	97.2%	122,790	96.8%
Under \$10,000 (including loss)	395	6.7%	985	6.8%	8,895	7.2%
\$10,000 to \$19,999	750	12.7%	1,815	12.6%	14,340	11.7%
\$20,000 to \$29,999	1,140	19.3%	2,665	18.5%	20,890	17.0%
\$30,000 to \$39,999	1,070	18.1%	2,555	17.7%	19,790	16.1%
\$40,000 to \$49,999	890	15.1%	2,200	15.3%	17,000	13.8%
\$50,000 to \$59,999	575	9.7%	1,465	10.2%	12,955	10.6%
\$60,000 to \$69,999	340	5.8%	895	6.2%	8,715	7.1%
\$70,000 to \$79,999	235	4.0%	625	4.3%	5,810	4.7%
\$80,000 to \$89,999	175	3.0%	390	2.7%	4,350	3.5%
\$90,000 to \$99,999	100	1.7%	255	1.8%	3,085	2.5%
\$100,000 and over	230	3.9%	560	3.9%	6,955	5.7%
Composition of total income in 2019 15 years + in private households - 25% sample		100.0%		100.0%		100.0%
Market income		75.0%		75.8%		82.6%
Employment income		59.7%		62.0%		68.4%

Characteristic	Three Rivers		Kings County		PEI	
	Counts	Rates	Counts	Rates	Counts	Rates
Government transfers		24.9%		24.2%		17.4%
Employment insurance benefits		7.9%		8.6%		4.4%
Total - Income statistics for private households - 100% data	3,245	100.0%	7,680	100.0%	64,570	100.0%
Median total income of household in 2020	\$63,600		\$68,000		\$73,500	
Median after-tax income of household in 2020	\$56,800		\$59,600		\$64,000	
Total - Income statistics for one-person private households - 100% data	1,060	32.7%	2,335	30.4%	18,635	28.9%
Median total income of one-person households in 2020	\$31,600		\$33,600		\$36,400	
Median after-tax income of one-person households in 2020	\$28,600		\$30,200		\$32,400	
Total - Income statistics for two-or-more-persons private households - 100% data	2,190	67.5%	5,345	69.6%	45,935	71.1%
Median total income of two-or-more-person households in 2020	\$84,000		\$87,000		\$92,000	
Median after-tax income of two-or-more-person households in 2020	\$73,000		\$75,000		\$79,500	
Total - Income statistics for private households - 25% sample	3,280	100.0%	7,680	100.0%	64,570	100.0%
Average total income of household in 2020	\$78,600		\$80,700		\$87,900	
Average after-tax income of household in 2020	\$67,800		\$68,900		\$73,500	
Total - Income statistics for one-person private households - 25% sample	1,110	33.8%	2,340	30.5%	18,615	28.8%
Average total income of one-person households in 2020	\$36,500		\$38,640		\$42,640	
Average after-tax income of one-person households in 2020	\$31,450		\$33,240		\$36,200	

Characteristic	Three Rivers		Kings County		PEI	
	Counts	Rates	Counts	Rates	Counts	Rates
Total - Income statistics for two-or-more-persons private households - 25% sample	2,175	66.3%	5,340	69.5%	45,955	71.2%
Average total income of two-or-more-person households in 2020	\$100,000		\$99,200		\$106,200	
Average after-tax income of two-or-more-person households in 2020	\$86,400		\$84,600		\$88,700	
Total - Household total income groups in 2020 for private households - 100% data	3,245	100.0%	7,680	100.0%	64,570	100.0%
Under \$5,000	30	0.9%	80	1.0%	630	1.0%
\$5,000 to \$9,999	15	0.5%	40	0.5%	345	0.5%
\$10,000 to \$14,999	65	2.0%	115	1.5%	885	1.4%
\$15,000 to \$19,999	75	2.3%	150	2.0%	1,175	1.8%
\$20,000 to \$24,999	245	7.6%	520	6.8%	3,490	5.4%
\$25,000 to \$29,999	155	4.8%	335	4.4%	2,425	3.8%
\$30,000 to \$34,999	180	5.5%	365	4.8%	2,710	4.2%
\$35,000 to \$39,999	190	5.9%	455	5.9%	2,945	4.6%
\$40,000 to \$44,999	150	4.6%	360	4.7%	2,870	4.4%
\$45,000 to \$49,999	155	4.8%	355	4.6%	2,695	4.2%
\$50,000 to \$59,999	270	8.3%	620	8.1%	5,475	8.5%
\$60,000 to \$69,999	255	7.9%	570	7.4%	4,965	7.7%
\$70,000 to \$79,999	235	7.2%	595	7.7%	4,725	7.3%
\$80,000 to \$89,999	225	6.9%	535	7.0%	4,370	6.8%
\$90,000 to \$99,999	160	4.9%	445	5.8%	3,930	6.1%
\$100,000 and over	840	25.9%	2,140	27.9%	20,930	32.4%
\$100,000 to \$124,999	335	10.3%	840	10.9%	7,575	11.7%
\$125,000 to \$149,999	230	7.1%	570	7.4%	5,010	7.8%

Characteristic	Three Rivers		Kings County		PEI	
	Counts	Rates	Counts	Rates	Counts	Rates
\$150,000 to \$199,999	185	5.7%	490	6.4%	5,095	7.9%
\$200,000 and over	90	2.8%	240	3.1%	3,250	5.0%
Total - LIM low-income status in 2020 in private households - 100% data	7,265		17,505		150,480	
0 to 17 years	1,395	19.2%	3,270	18.1%	28,685	15.5%
0 to 5 years	435	17.5%	970	18.0%	8,260	15.7%
18 to 64 years	4,210	14.1%	10,095	12.4%	91,000	11.2%
65 years +	1,660	23.8%	4,140	23.1%	30,800	19.9%
Total - Inequality measures in private households - 100% data	7,260		17,500		150,480	
Gini index on adjusted household total income	0.308		0.296		0.309	
Gini index on adjusted household market income	0.464		0.448		0.435	
Gini index on adjusted household after-tax income	0.275		0.263		0.271	
P90/P10 ratio on adjusted household after-tax income	3.4		3.3		3.4	
Language						
Total - Knowledge of official languages for total population excluding institutional residents - 100% data	7,810	100.0%	18,205	100.0%	152,455	100.0%
English only	6,905	88.4%	16,515	90.7%	131,465	86.2%
French only	5	0.1%	10	0.1%	135	0.1%
English and French	645	8.3%	1,355	7.4%	19,385	12.7%
Neither English nor French	255	3.3%	320	1.8%	1,480	1.0%
Indigenous Identity						
Total - Indigenous identity in private households - 25% sample	7,265	100.0%	17,505	100.0%	150,480	100.0%

Characteristic	Three Rivers		Kings County		PEI	
	Counts	Rates	Counts	Rates	Counts	Rates
Indigenous identity	175	2.4%	495	2.8%	3,385	2.2%
Single Indigenous responses	170	2.3%	480	2.7%	3,185	2.1%
First Nations (North American Indian)	105	1.4%	285	1.6%	2,165	1.4%
Métis	45	0.6%	150	0.9%	845	0.6%
Inuk (Inuit)	-	0.0%	45	0.3%	180	0.1%
Multiple Indigenous responses	-	0.0%	-	0.0%	30	0.0%
Indigenous responses not included elsewhere	-	0.0%	10	0.1%	165	0.1%
Non-Indigenous identity	7,090	97.6%	17,000	97.1%	147,100	97.8%
Total - Registered or Treaty Indian status in private households - 25% sample	7,265	100.0%	17,505	100.0%	150,480	100.0%
Registered or Treaty Indian	40	0.6%	170	1.0%	1,460	1.0%
Not a Registered or Treaty Indian	7,220	99.4%	17,335	99.0%	149,020	99.0%
Tenure						
Total - Private households by tenure - 25% sample	3,280	100.0%	7,675	100.0%	64,570	100.0%
Owner	2,385	72.7%	6,205	80.8%	44,420	68.8%
Renter	895	27.3%	1,460	19.0%	19,990	31.0%
Dwelling provided by the local government, First Nation or Indian band	-	0.0%	10	0.1%	165	0.3%
Total - Occupied private dwellings by condominium status - 25% sample	3,280	100.0%	7,675	100.0%	64,570	100.0%
Condominium	55	1.7%	80	1.0%	1,860	2.9%
Not condominium	3,225	98.3%	7,595	99.0%	62,710	97.1%
Total - Occupied private dwellings by number of bedrooms - 25% sample	3,280	100.0%	7,675	100.0%	64,570	100.0%
No bedrooms	20	0.6%	25	0.3%	205	0.3%
1 bedroom	345	10.5%	635	8.3%	6,035	9.3%

Characteristic	Three Rivers		Kings County		PEI	
	Counts	Rates	Counts	Rates	Counts	Rates
2 bedrooms	925	28.2%	1,810	23.6%	17,730	27.5%
3 bedrooms	1,290	39.3%	3,410	44.4%	24,505	38.0%
4 or more bedrooms	705	21.5%	1,795	23.4%	16,090	24.9%
Total - Occupied private dwellings by number of rooms - 25% sample	3,280	100.0%	7,675	100.0%	64,570	100.0%
1 to 4 rooms	720	22.0%	1,415	18.4%	15,865	24.6%
5 rooms	720	22.0%	1,490	19.4%	10,815	16.7%
6 rooms	555	16.9%	1,335	17.4%	9,985	15.5%
7 rooms	445	13.6%	1,250	16.3%	8,705	13.5%
8 or more rooms	840	25.6%	2,185	28.5%	19,200	29.7%
Average number of rooms per dwelling	6.2		6.5		6.4	
Total - Private households by number of persons per room - 25% sample	3,280	100.0%	7,675	100.0%	64,570	100.0%
One person or fewer per room	3,260	99.4%	7,625	99.3%	63,890	98.9%
More than one person per room	20	0.6%	50	0.7%	680	1.1%
Total - Private households by housing suitability - 25% sample	3,280	100.0%	7,675	100.0%	64,570	100.0%
Suitable	3,190	97.3%	7,470	97.3%	62,550	96.9%
Not suitable	90	2.7%	210	2.7%	2,015	3.1%
Age of Dwellings						
Total - Occupied private dwellings by period of construction - 25% sample	3,280	100.0%	7,675	100.0%	64,570	100.0%
1960 or before	835	25.5%	2,210	28.8%	14,795	22.9%
1961 to 1980	960	29.3%	2,090	27.2%	16,450	25.5%
1981 to 1990	445	13.6%	1,065	13.9%	8,110	12.6%
1991 to 2000	295	9.0%	760	9.9%	8,100	12.5%

Characteristic	Three Rivers		Kings County		PEI	
	Counts	Rates	Counts	Rates	Counts	Rates
2001 to 2005	195	5.9%	430	5.6%	3,870	6.0%
2006 to 2010	155	4.7%	355	4.6%	4,360	6.8%
2011 to 2015	140	4.3%	315	4.1%	4,100	6.3%
2016 to 2021	255	7.8%	450	5.9%	4,790	7.4%
Total - Occupied private dwellings by dwelling condition - 25% sample	3,280	100.0%	7,675	100.0%	64,570	100.0%
Only regular maintenance and minor repairs needed	2,960	90.2%	6,960	90.7%	59,995	92.9%
Major repairs needed	320	9.8%	720	9.4%	4,575	7.1%
Total - Private households by number of household maintainers - 25% sample	3,280	100.0%	7,675	100.0%	64,570	100.0%
One-maintainer household	1,820	55.5%	4,045	52.7%	32,085	49.7%
Two-maintainer household	1,385	42.2%	3,470	45.2%	30,070	46.6%
Three-or-more-maintainer household	80	2.4%	165	2.1%	2,415	3.7%
Age of Primary Maintainer						
Total - Private households by age of primary household maintainers - 25% sample	3,280	100.0%	7,675	100.0%	64,570	100.0%
15 to 24 years	75	2.3%	125	1.6%	2,460	3.8%
25 to 34 years	335	10.2%	725	9.4%	8,045	12.5%
35 to 44 years	480	14.6%	1,060	13.8%	9,530	14.8%
45 to 54 years	510	15.5%	1,180	15.4%	10,945	17.0%
55 to 64 years	705	21.5%	1,800	23.5%	13,405	20.8%
65 to 74 years	680	20.7%	1,675	21.8%	12,060	18.7%
75 to 84 years	415	12.7%	885	11.5%	6,215	9.6%
85 years +	80	2.4%	220	2.9%	1,910	3.0%

Characteristic	Three Rivers		Kings County		PEI	
	Counts	Rates	Counts	Rates	Counts	Rates
Housing Affordability						
Total - Owner and tenant households with household total income greater than zero, in non-farm, non-reserve private dwellings by shelter-cost-to-income ratio - 25% sample	3,230	100.0%	7,505	100.0%	63,470	100.0%
Spending less than 30% of income on shelter costs	2,780	86.1%	6,675	88.9%	53,610	84.5%
Spending 30% or more of income on shelter costs	450	13.9%	830	11.1%	9,865	15.5%
30% to less than 100%	405	12.5%	750	10.0%	8,995	14.2%
Total - Occupied private dwellings by housing indicators - 25% sample	3,280	100.0%	7,675	100.0%	64,570	100.0%
Total - Households 'spending 30% or more of income on shelter costs' or 'not suitable' or 'major repairs needed'	815	24.8%	1,645	21.4%	15,305	23.7%
Spending 30% or more of income on shelter costs only	405	12.3%	735	9.6%	8,855	13.7%
Not suitable only	85	2.6%	195	2.5%	1,690	2.6%
Major repairs needed only	270	8.2%	605	7.9%	3,630	5.6%
'Spending 30% or more of income on shelter costs' and 'not suitable'	-	0.0%	-	0.0%	190	0.3%
'Spending 30% or more of income on shelter costs' and 'major repairs needed'	45	1.4%	95	1.2%	805	1.2%
'Not suitable' and 'major repairs needed'	-	0.0%	20	0.3%	125	0.2%
'Spending 30% or more of income on shelter costs' and 'not suitable' and 'major repairs needed'	-	0.0%	-	0.0%	15	0.0%
Acceptable housing	2,470	75.3%	6,035	78.6%	49,260	76.3%
Total - Owner and tenant households with household total income greater than zero and shelter-cost-to-income ratio less than 100%, in non-farm, non-reserve private dwellings - 25% sample	3,180	100.0%	7,430	100.0%	62,605	100.0%
In core need	420	13.2%	775	10.4%	4,370	7.0%

Characteristic	Three Rivers		Kings County		PEI	
	Counts	Rates	Counts	Rates	Counts	Rates
Not in core need	2,765	86.9%	6,660	89.6%	58,235	93.0%
Total - Owner households in non-farm, non-reserve private dwellings - 25% sample	2,355	0.0%	6,085	0.0%	43,730	0.0%
% of owner households with a mortgage		49.3%		47.0%		55.6%
% of owner households spending 30% or more of its income on shelter costs		9.0%		8.6%		8.8%
% in core housing need		8.6%		7.8%		3.8%
Median monthly shelter costs for owned dwellings	\$628		\$620		\$860	
Average monthly shelter costs for owned dwellings	\$808		\$792		\$1,031	
Median value of dwellings	\$250,000		\$224,000		\$300,000	
Average value of dwellings	\$265,600		\$262,000		\$313,200	
Total - Tenant households in non-farm, non-reserve private dwellings - 25% sample	900		1,465		19,985	
% of tenant households in subsidized housing		34.4%		32.4%		18.0%
% of tenant households spending 30% or more of its income on shelter costs		27.1%		21.0%		30.3%
% in core housing need		25.4%		21.1%		14.1%
Median monthly shelter costs for rented dwellings	\$750		\$705		\$940	
Average monthly shelter costs for rented dwellings	\$788		\$738		\$996	
Citizenship and Immigration						
Total - Citizenship in private households - 25% sample	7,260	100.0%	17,500	100.0%	150,480	100.0%
Canadian citizens	6,975	96.1%	17,055	97.5%	138,690	92.2%
Canadian citizens under 18	1,340	18.5%	3,205	18.3%	26,690	17.7%

Characteristic	Three Rivers		Kings County		PEI	
	Counts	Rates	Counts	Rates	Counts	Rates
Canadian citizens 18 and over	5,635	77.6%	13,855	79.2%	112,005	74.4%
Not Canadian citizens	285	3.9%	445	2.5%	11,795	7.8%
Total - Immigrant status and period of immigration in private households - 25% sample	7,260	100.0%	17,500	100.0%	150,480	100.0%
Non-immigrants	6,760	93.1%	16,615	94.9%	133,285	88.6%
Immigrants	355	4.9%	720	4.1%	11,765	7.8%
Before 1980	160	2.2%	285	1.6%	2,170	1.4%
1980 to 1990	45	0.6%	80	0.5%	720	0.5%
1991 to 2000	30	0.4%	85	0.5%	710	0.5%
2001 to 2010	55	0.8%	125	0.7%	1,685	1.1%
2011 to 2021	60	0.8%	140	0.8%	6,475	4.3%
2011 to 2015	10	0.1%	40	0.2%	1,615	1.1%
2016 to 2021	50	0.7%	105	0.6%	4,860	3.2%
Non-permanent residents	150	2.1%	170	1.0%	5,430	3.6%
Total - Age at immigration for the immigrant population in private households - 25% sample	355	100.0%	720	100.0%	11,765	100.0%
Under 5 years	45	12.7%	100	13.9%	1,130	9.6%
5 to 14 years	70	19.7%	140	19.4%	2,420	20.6%
15 to 24 years	65	18.3%	130	18.1%	1,905	16.2%
25 to 44 years	140	39.4%	245	34.0%	4,900	41.6%
45 years +	30	8.5%	105	14.6%	1,405	11.9%
Total - Place of birth for the immigrant population in private households - 25% sample	355	100.0%	720	100.0%	11,765	100.0%
Americas	100	28.2%	230	31.9%	1,830	15.6%
Europe	150	42.3%	345	47.9%	3,275	27.8%

Characteristic	Three Rivers		Kings County		PEI	
	Counts	Rates	Counts	Rates	Counts	Rates
Africa	40	11.3%	55	7.6%	625	5.3%
Asia	65	18.3%	80	11.1%	5,965	50.7%
Total - Place of birth for the recent immigrant population in private households - 25% sample	55	100.0%	105	100.0%	4,860	100.0%
Americas	15	27.3%	25	23.8%	465	9.6%
Europe	-	0.0%	35	33.3%	445	9.2%
Africa	-	0.0%	-	0.0%	270	5.6%
Asia	35	63.6%	35	33.3%	3,660	75.3%
Oceania and other	-	0.0%	-	0.0%	25	0.5%
Mobility Status						
Total - Generation status in private households - 25% sample	7,265	100.0%	17,505	100.0%	150,485	100.0%
First generation	535	7.4%	970	5.5%	18,220	12.1%
Second generation	390	5.4%	900	5.1%	9,775	6.5%
Third generation or more	6,340	87.3%	15,640	89.3%	122,495	81.4%
Total - Mobility status 1 year ago - 25% sample	7,225	100.0%	17,395	100.0%	149,245	100.0%
Non-movers	6,500	90.0%	16,015	92.1%	130,455	87.4%
Movers	725	10.0%	1,380	7.9%	18,785	12.6%
Non-migrants	355	4.9%	635	3.7%	9,310	6.2%
Migrants	365	5.1%	745	4.3%	9,480	6.4%
Internal migrants	345	4.8%	715	4.1%	8,185	5.5%
Intraprovincial migrants	230	3.2%	350	2.0%	4,225	2.8%
Interprovincial migrants	115	1.6%	365	2.1%	3,960	2.7%
External migrants	25	0.3%	30	0.2%	1,300	0.9%
Total - Mobility status 5 years ago - 25% sample	6,910	100.0%	16,710	100.0%	143,735	100.0%

Characteristic	Three Rivers		Kings County		PEI	
	Counts	Rates	Counts	Rates	Counts	Rates
Non-movers	4,640	67.1%	11,005	65.9%	84,530	58.8%
Movers	2,265	32.8%	5,705	34.1%	59,205	41.2%
Non-migrants	750	10.9%	1,355	8.1%	15,485	10.8%
Migrants	1,520	22.0%	4,350	26.0%	43,720	30.4%
Internal migrants	1,285	18.6%	4,050	24.2%	35,150	24.5%
Intraprovincial migrants	690	10.0%	2,200	13.2%	22,795	15.9%
Interprovincial migrants	605	8.8%	1,855	11.1%	12,355	8.6%
External migrants	230	3.3%	300	1.8%	8,565	6.0%
Education						
Total - Secondary (high) school diploma or equivalency certificate 15 years + in private households - 25% sample	6,095	100.0%	14,815	100.0%	126,900	100.0%
No high school diploma or equivalency certificate	1,320	21.7%	3,315	22.4%	22,245	17.5%
With high school diploma or equivalency certificate	4,775	78.3%	11,500	77.6%	104,655	82.5%
Total - Secondary (high) school diploma or equivalency certificate 25 to 64 years in private households - 25% sample	3,675	100.0%	8,940	100.0%	77,465	100.0%
No high school diploma or equivalency certificate	540	14.7%	1,320	14.8%	7,870	10.2%
With high school diploma or equivalency certificate	3,135	85.3%	7,625	85.3%	69,595	89.8%
Total - Highest certificate, diploma or degree 15 years + in private households - 25% sample	6,100	100.0%	14,810	100.0%	126,895	100.0%
No certificate, diploma or degree	1,190	19.5%	3,065	20.7%	20,385	16.1%
High (secondary) school diploma or equivalency certificate	1,875	30.7%	4,640	31.3%	35,980	28.4%
Postsecondary certificate, diploma or degree	3,035	49.8%	7,110	48.0%	70,530	55.6%

Characteristic	Three Rivers		Kings County		PEI	
	Counts	Rates	Counts	Rates	Counts	Rates
Postsecondary certificate or diploma below bachelor level	2,155	35.3%	5,055	34.1%	42,635	33.6%
Apprenticeship or trades certificate or diploma	480	7.9%	1,210	8.2%	8,245	6.5%
Non-apprenticeship trades certificate or diploma	245	4.0%	640	4.3%	4,255	3.4%
Apprenticeship certificate	230	3.8%	570	3.8%	3,990	3.1%
College, CEGEP or other non-university certificate or diploma	1,515	24.8%	3,505	23.7%	31,135	24.5%
University certificate or diploma below bachelor level	170	2.8%	345	2.3%	3,260	2.6%
Bachelor's degree or higher	880	14.4%	2,050	13.8%	27,890	22.0%
Bachelor's degree	590	9.7%	1,405	9.5%	18,950	14.9%
University certificate or diploma above bachelor level	45	0.7%	140	0.9%	1,510	1.2%
Degree in medicine, dentistry, veterinary medicine or optometry	15	0.2%	25	0.2%	700	0.6%
Master's degree	215	3.5%	435	2.9%	5,930	4.7%
Earned doctorate	10	0.2%	55	0.4%	800	0.6%
Total - Highest certificate, diploma or degree 25 to 64 years in private households - 25% sample	3,675	100.0%	8,945	100.0%	77,465	100.0%
No certificate, diploma or degree	480	13.1%	1,190	13.3%	7,070	9.1%
High (secondary) school diploma or equivalency certificate	1,095	29.8%	2,765	30.9%	20,245	26.1%
Postsecondary certificate, diploma or degree	2,095	57.0%	4,980	55.7%	50,155	64.7%
Postsecondary certificate or diploma below bachelor level	1,475	40.1%	3,555	39.7%	28,955	37.4%
Apprenticeship or trades certificate or diploma	310	8.4%	795	8.9%	5,140	6.6%
Non-apprenticeship trades certificate or diploma	160	4.4%	410	4.6%	2,525	3.3%

Characteristic	Three Rivers		Kings County		PEI	
	Counts	Rates	Counts	Rates	Counts	Rates
Apprenticeship certificate	150	4.1%	385	4.3%	2,615	3.4%
College, CEGEP or other non-university certificate or diploma	1,085	29.5%	2,590	29.0%	21,955	28.3%
University certificate or diploma below bachelor level	80	2.2%	170	1.9%	1,865	2.4%
Bachelor's degree or higher	620	16.9%	1,430	16.0%	21,195	27.4%
Bachelor's degree	405	11.0%	985	11.0%	14,335	18.5%
University certificate or diploma above bachelor level	45	1.2%	100	1.1%	1,035	1.3%
Degree in medicine, dentistry, veterinary medicine or optometry	15	0.4%	15	0.2%	545	0.7%
Master's degree	150	4.1%	300	3.4%	4,685	6.0%
Earned doctorate	10	0.3%	25	0.3%	595	0.8%
Labour Force						
Total - Population 15 years + by labour force status - 25% sample	6,100	100.0%	14,810	100.0%	126,895	100.0%
In the labour force	3,840	63.0%	9,430	63.7%	83,500	65.8%
Employed	3,365	87.6%	8,320	88.2%	74,870	89.7%
Unemployed	475	12.4%	1,110	11.8%	8,625	10.3%
Not in the labour force	2,255	37.0%	5,385	36.4%	43,400	34.2%
Participation rate		63.0%		63.7%		65.8%
Employment rate		55.2%		56.2%		59.0%
Unemployment rate		12.4%		11.8%		10.3%
Economic Sectors						
Total - Labour force 15 years + by industry - Sectors - North American Industry Classification System (NAICS) 2017 - 25% sample	3,845	100.0%	9,425	100.0%	83,500	100.0%

Characteristic	Three Rivers		Kings County		PEI	
	Counts	Rates	Counts	Rates	Counts	Rates
Industry - not applicable	100	2.6%	185	2.0%	1,550	1.9%
All industries	3,745	97.4%	9,240	98.0%	81,950	98.1%
11 agriculture, forestry, fishing and hunting	505	13.1%	1,965	20.8%	7,530	9.0%
21 Mining, quarrying, and oil and gas extraction	-	0.0%	35	0.4%	200	0.2%
22 Utilities	20	0.5%	25	0.3%	320	0.4%
23 Construction	385	10.0%	910	9.7%	6,690	8.0%
31-33 Manufacturing	275	7.2%	720	7.6%	6,760	8.1%
41 Wholesale trade	30	0.8%	95	1.0%	1,395	1.7%
44-45 Retail trade	365	9.5%	780	8.3%	8,960	10.7%
48-49 Transportation and warehousing	155	4.0%	425	4.5%	2,695	3.2%
51 Information and cultural industries	10	0.3%	60	0.6%	775	0.9%
52 Finance and insurance	40	1.0%	120	1.3%	1,845	2.2%
53 Real estate and rental and leasing	45	1.2%	70	0.7%	920	1.1%
54 Professional, scientific and technical services	135	3.5%	305	3.2%	4,280	5.1%
55 Management of companies and enterprises	-	0.0%	-	0.0%	95	0.1%
56 Administrative and support, waste management and remediation services	120	3.1%	200	2.1%	2,975	3.6%
61 Educational services	250	6.5%	530	5.6%	6,100	7.3%
62 Health care and social assistance	490	12.7%	1,085	11.5%	10,455	12.5%
71 Arts, entertainment and recreation	120	3.1%	205	2.2%	1,705	2.0%
72 Accommodation and food services	225	5.9%	435	4.6%	5,480	6.6%
81 Other services (except public administration)	200	5.2%	465	4.9%	3,655	4.4%
91 Public administration	360	9.4%	795	8.4%	9,105	10.9%

Characteristic	Three Rivers		Kings County		PEI	
	Counts	Rates	Counts	Rates	Counts	Rates
Commuting						
Total - Place of work status for the employed labour force 15 years + - 25% sample	3,365	100.0%	8,315	100.0%	74,875	100.0%
Worked at home	425	12.6%	1,020	12.3%	11,180	14.9%
Worked outside Canada	15	0.4%	20	0.2%	170	0.2%
No fixed workplace address	670	19.9%	1,935	23.3%	10,805	14.4%
Usual place of work	2,250	66.9%	5,345	64.3%	52,715	70.4%
Total - Commuting destination for the employed labour force 15 years + with a usual place of work - 25% sample	2,250	100.0%	5,345	100.0%	52,720	100.0%
Commute within census subdivision (CSD) of residence	1,320	58.7%	2,020	37.8%	21,715	41.2%
Commute to a different census subdivision (CSD) within census division (CD) of residence	230	10.2%	1,815	34.0%	24,575	46.6%
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	650	28.9%	1,355	25.4%	4,985	9.5%
Commute to a different province or territory	45	2.0%	155	2.9%	1,440	2.7%
Total - Main mode of commuting for the employed labour force 15 years + with a usual place of work or no fixed workplace address - 25% sample	2,925	100.0%	7,280	100.0%	63,525	100.0%
Car, truck or van	2,785	95.2%	6,910	94.9%	58,720	92.4%
Car, truck or van - as a driver	2,560	87.5%	6,280	86.3%	53,830	84.7%
Car, truck or van - as a passenger	225	7.7%	630	8.7%	4,880	7.7%
Public transit	15	0.5%	35	0.5%	890	1.4%
Walked	70	2.4%	220	3.0%	2,670	4.2%
Bicycle	-	0.0%	-	0.0%	170	0.3%
Other method	50	1.7%	110	1.5%	1,085	1.7%

Characteristic	Three Rivers		Kings County		PEI	
	Counts	Rates	Counts	Rates	Counts	Rates
Total - Commuting duration for the employed labour force 15 years + with a usual place of work or no fixed workplace address - 25% sample	2,925	100.0%	7,280	100.0%	63,525	100.0%
Less than 15 minutes	1,170	40.0%	2,910	40.0%	29,520	46.5%
15 to 29 minutes	780	26.7%	1,975	27.1%	21,585	34.0%
30 to 44 minutes	480	16.4%	1,240	17.0%	7,555	11.9%
45 to 59 minutes	370	12.6%	805	11.1%	2,890	4.5%
60 minutes and over	120	4.1%	350	4.8%	1,975	3.1%

