CARDSTON COUNTY

Housing Report

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Executive Summary

Cardston County's housing profile in 2021 is defined by a large, ownership-oriented stock of detached homes, with modest recent growth and a generally stable quality picture. Occupied private dwellings increased over the past decade, with the strongest gain occurring between 2016 and 2021, and ownership expanded while the renter base declined slightly. The housing mix remained overwhelmingly single-detached and entirely non-condominium, with larger homes dominating by both bedrooms and total rooms. The stock also leaned older, with many dwellings built in earlier decades and a thinner layer of recent construction, reinforcing the picture of a mature, low-density housing market shaped more by long-established homes than by newer or more diverse forms of housing.

Most households were housed in suitable dwellings and lived with low levels of crowding, and the condition of the stock appeared relatively sound. Homes needing only regular maintenance or minor repairs far outnumbered those requiring major repairs, and the number needing major work declined over five years. Housing quality indicators also show that acceptable housing was the clear norm, while issues tied to repairs, suitability, or shelter-cost strain were present but limited in scale. At the same time, the report points to some unevenness beneath that broad stability. Smaller counts of unsuitable housing and crowding increased from a low base, and local variation appears in several measures, suggesting that pressure was not spread evenly across the county.

Affordability pressures were concentrated more among owners than renters. Owner households faced higher shelter costs, and those costs rose over the five years shown, while renter costs were lower and generally flat to declining depending on the measure. Core housing need and the share spending 30% or more of income on shelter were both recorded among owners, while renter readings were at zero in the reported data, as was the share of tenants in subsidized housing. Even so, most households with income remained below the 30% shelter-cost threshold, and most were not in core housing need. Cardston County therefore appears as a housing market with broad stability and relatively limited stress, but with the pressures that do exist falling more clearly on the ownership side than on the rental side.

Households Spending 30%+ on Shelter

In Cardston County, 14.0% of owner households spent 30% or more of income on shelter in 2021, up from 13.2% in 2016. The renter share fell from 17.1% to 0.0%.

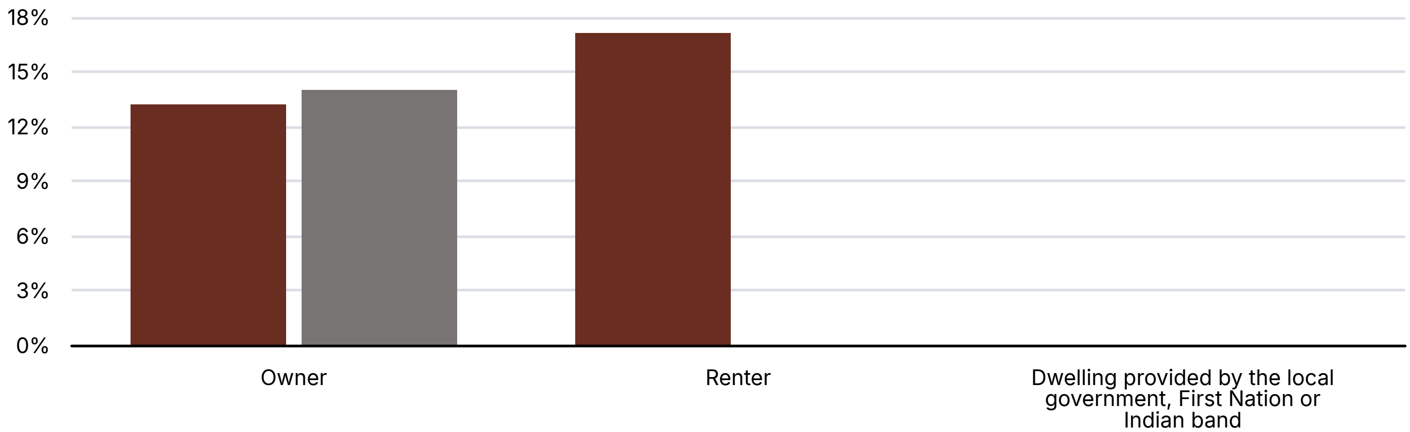

Figure 1.1: *Shows the share of households spending 30% or more of income on shelter. It helps indicate the extent of housing affordability pressure. (Cardston County, 2016-2021)*[1]

In Cardston County, the 2021 census shows housing-cost pressure concentrated among owners rather than renters. Fourteen percent of owner households spent 30% or more of income on shelter, up 6.1 percentage points over five years. The renter figure was 0%, with a 100% five-year change from a base of zero, and households in dwellings provided by the local government, First Nation or Indian band were also at 0%. The pattern suggests affordability pressure is present, but only in a limited part of the tenure mix.

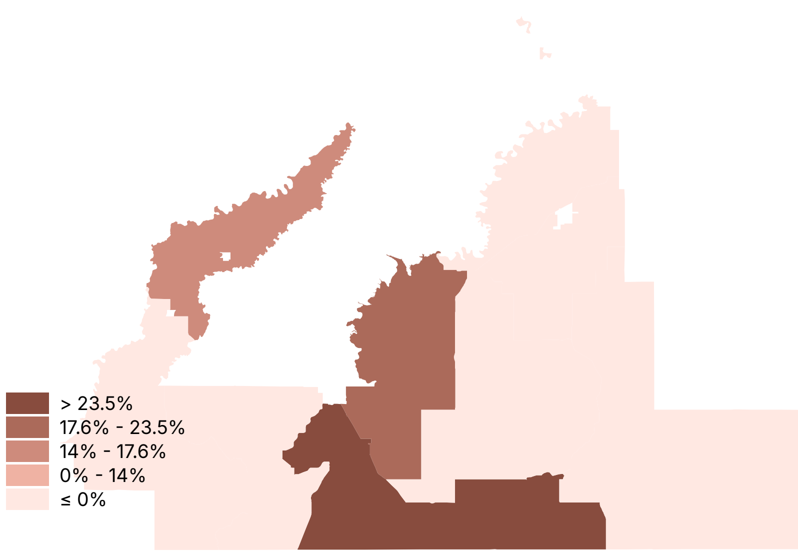

Figure 1.2: *Distribution of Largest Group: Housing Tenure - Owner (Cardston County)*[1]

In 2021, housing affordability pressure in Cardston County was concentrated among owner households. Fourteen percent of owner households spent 30% or more of income on shelter, while renter households were at 0%. One small-area result was higher, at 26.1% for owners, but several other areas were at 0%. With no broader benchmark in the dataset, the pattern points to uneven shelter-cost burden across tenure and place, rather than a countywide renter issue.

Housing Suitability

Cardston County's private households were mostly suitable in 2021, with 1,105 households, up 8.3% since 2016. Not suitable households totaled 35, rising 75.0% over the same period.

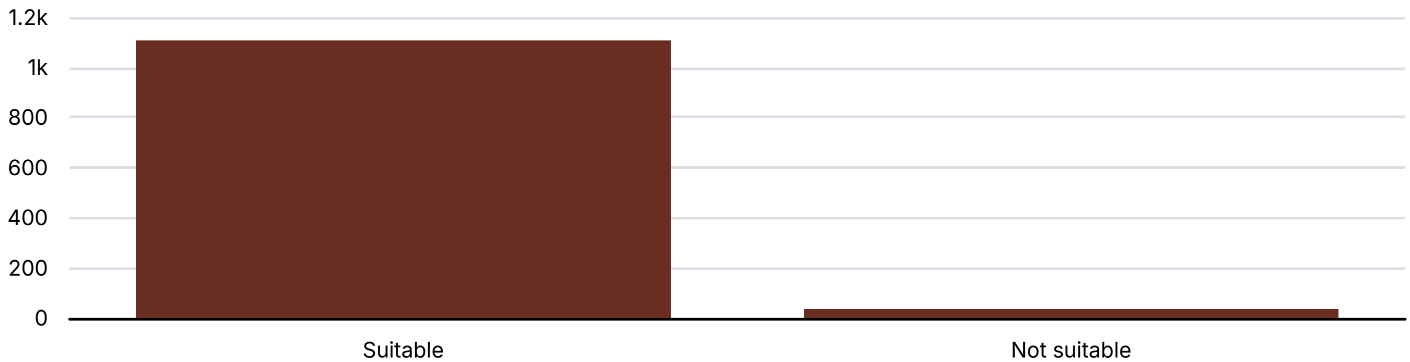

Figure 2.1: *Shows whether homes have enough bedrooms for the households living in them. It helps indicate whether housing size matches household composition. (Cardston County, 2021)*[1]

In 2021, most private households in Cardston County were classified as suitable for their housing needs. The count of suitable households reached 1,105, while 35 households were not suitable. Suitability also showed steady growth over five years, rising 8.3%. The not suitable category grew much faster, up 75%, though from a much smaller base. That pattern suggests housing fit remained the dominant condition, while the less suitable share increased more quickly in recent years.

Cardston County's housing suitability profile is strongly weighted toward homes with enough bedrooms for the households living in them, with 1,105 suitable households in 2021 compared with 35 not suitable households. The suitable count rose 8.3% over five years, while the not suitable category increased 75%, though from a much smaller base. Across descendant areas, suitable households ranged from 0 in two areas to 220 in one, with several others at 165, 160, and 140. The pattern suggests that suitability is broad across the county, but a small number of households still face mismatch in housing size.

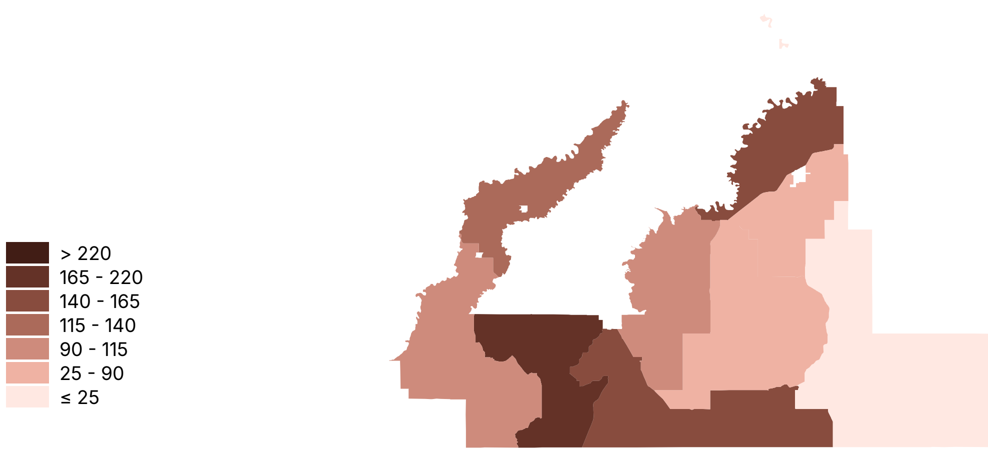

Figure 2.2: *Distribution of Largest Group: Housing Suitability - Suitable (Cardston County)*[1]

Occupied Private Dwellings

Cardston County had 1,143 occupied private dwellings in 2021, up 9.6% over five years. The count rose from 1,043 in 2016 and 1,032 in 2011, showing continued growth across the period.

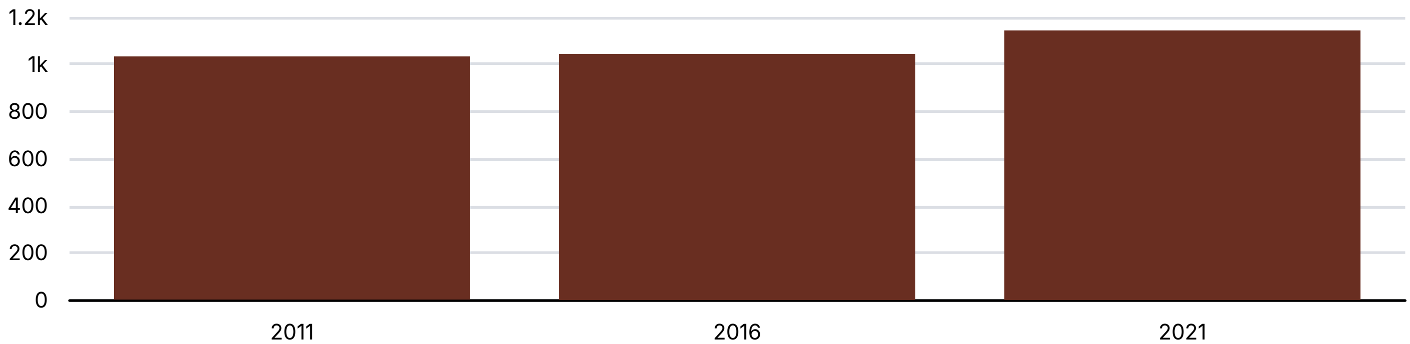

Figure 3.1: *Shows the number of private dwellings occupied by usual residents. It helps indicate how much of the housing stock is in active residential use. (Cardston County, 2011-2021)*[1]

Cardston County's occupied private dwellings increased steadily across the three census points shown. The count was 1,032 in 2011, rose slightly to 1,043 in 2016, and then climbed to 1,143 in 2021. That means the stock of dwellings occupied by usual residents grew by 1.1% over the first five-year period and by 9.6% over the next. The pattern suggests a modest increase followed by a stronger recent gain in residential occupancy.

Cardston County had 1,143 occupied private dwellings in 2021, up from 1,043 in 2016 and 1,032 in 2011. The count points to steady housing use over the decade, with growth accelerating in the most recent five-year period. Among the comparison locations, Cardston County sits in the middle of the pack. It is below Claresholm (1,709), Willow Creek No. 26 (1,882), and Pincher Creek (1,521), but above Magrath (803) and Hill Spring (73). The 9.6% five-year increase also exceeds several nearby areas, including Pincher Creek (2.1%) and Nanton (3.4%), while remaining well below Improvement District No. 4 Waterton (71.8%).

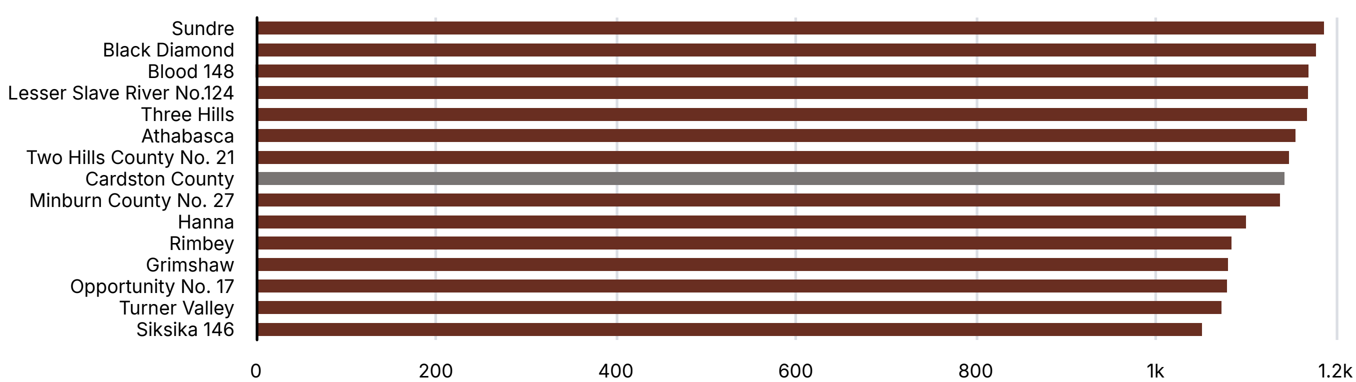

Figure 3.2: *Comparison of Occupied Private Dwellings with other locations (Cardston County, 2021)*[1]

Median Shelter Costs

In Cardston County, median monthly shelter costs were $840 for owners in 2021, up 12.3% from 2016, while renters paid $604, down 24.7% over the same period.

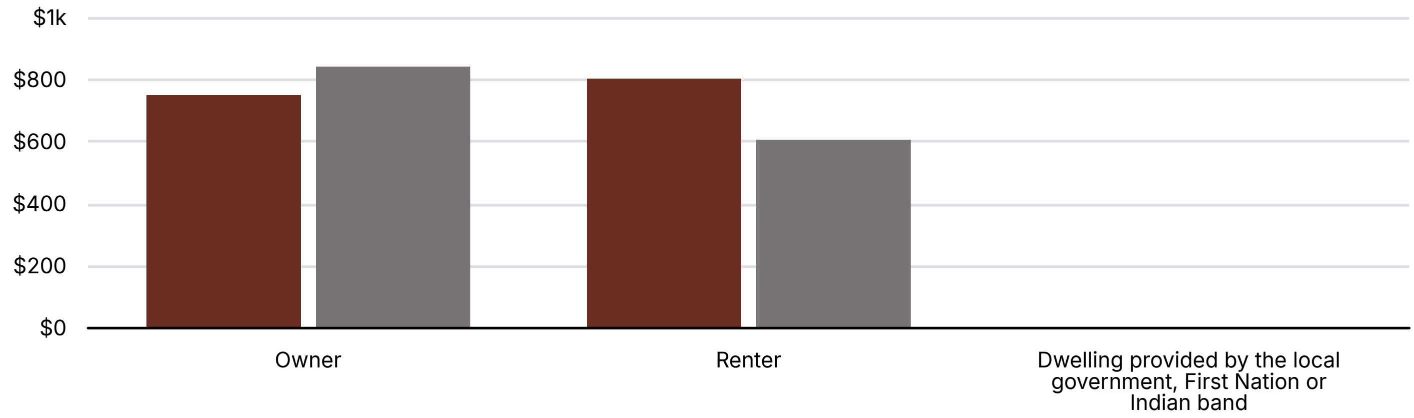

Figure 4.1: *Shows median monthly shelter costs. It helps indicate the typical housing expense faced by households. (Cardston County, 2016-2021)*[1]

Cardston County's median shelter costs in 2021 show a clear split by tenure. Owner households faced a median monthly cost of $840, while renter households paid $604. A third category, dwellings provided by the local government, First Nation or Indian band, was recorded at $0. The five-year changes point in different directions. Owner costs rose by 12.3% over the period, while renter costs fell by 24.7%. That gap suggests the county's shelter cost pattern was not moving uniformly across housing types. Within the 2021 Census snapshot, ownership carried the higher monthly expense, and the renter figure was notably lower.

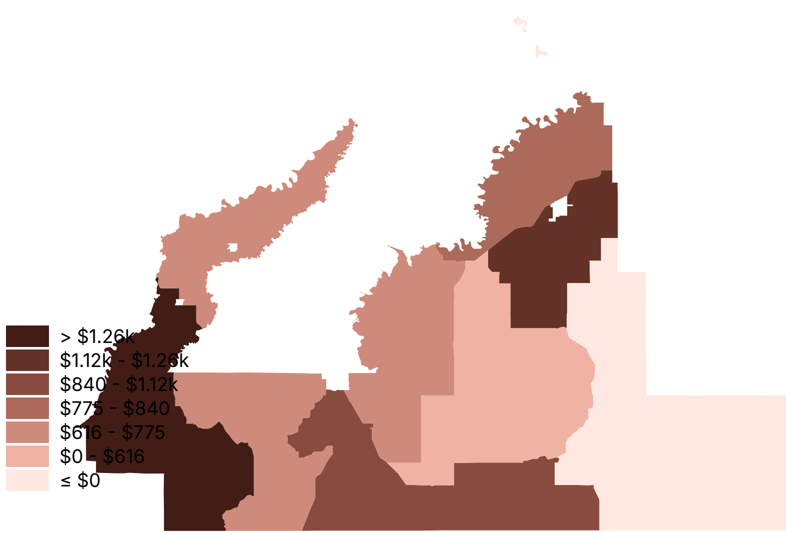

Figure 4.2: *Distribution of Largest Group: Housing Tenure - Owner (Cardston County)*[1]

In 2021, median shelter costs in Cardston County were $840 a month for owner households and $604 for renter households, within non-farm, non-reserve private dwellings. Households in dwellings provided by the local government, First Nation or Indian band had a median of $0. Within the county, owner costs varied widely across dissemination areas, from $0 in several areas to $1,510 in one area. The pattern suggests uneven shelter expense levels, with owners carrying the main cost burden.

Tenant Households in Subsidized Housing

Cardston County had no tenant households in subsidized housing in 2021, unchanged from 2016. The share remained 0.0% in both years, indicating no measured use of assisted housing among tenant households.

Figure 5.1: *Shows the share of tenant households living in subsidized housing. It helps indicate the role of assisted housing in meeting local need. (Cardston County, 2016-2021)[1]*

For tenant households in Cardston County, the share living in subsidized housing was 0% in both 2016 and 2021. That leaves no measurable change over the five-year period and points to complete stability in this indicator across the two census years. The figure is reported for tenant households in non-farm, non-reserve private dwellings, so the result reflects that specific housing universe rather than all households. With both readings at 0%, there is no visible upward or downward movement to describe. The pattern is simple: subsidized housing accounted for none of the county's tenant households in either year. On the data provided, the main story is continuity at the zero level.

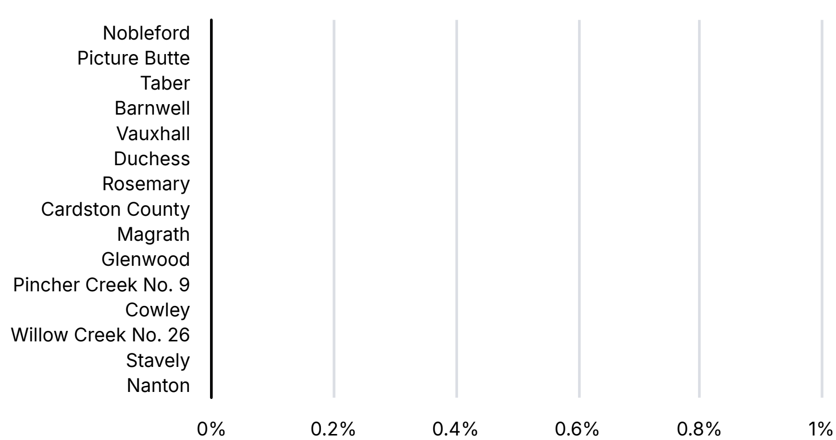

Figure 5.2: *Comparison of Tenant Households in Subsidized Housing with other locations (Cardston County, 2021)[1]*

Cardston County had no tenant households living in subsidized housing in either 2016 or 2021, within the scope of tenant households in non-farm, non-reserve private dwellings. That places it at the low end of the local comparison set, where several nearby places also recorded 0%, but others did not. Cardston rose to 0% while Pincher Creek reached 18.6% and Claresholm 12.5% in 2021. The pattern suggests very limited use of subsidized housing among tenant households in the county.

Core Housing Need by Tenure

In Cardston County, owners accounted for 5.2% of households in core housing need in 2021, while renters were at 0.0%. Owners therefore made up the entire measured group.

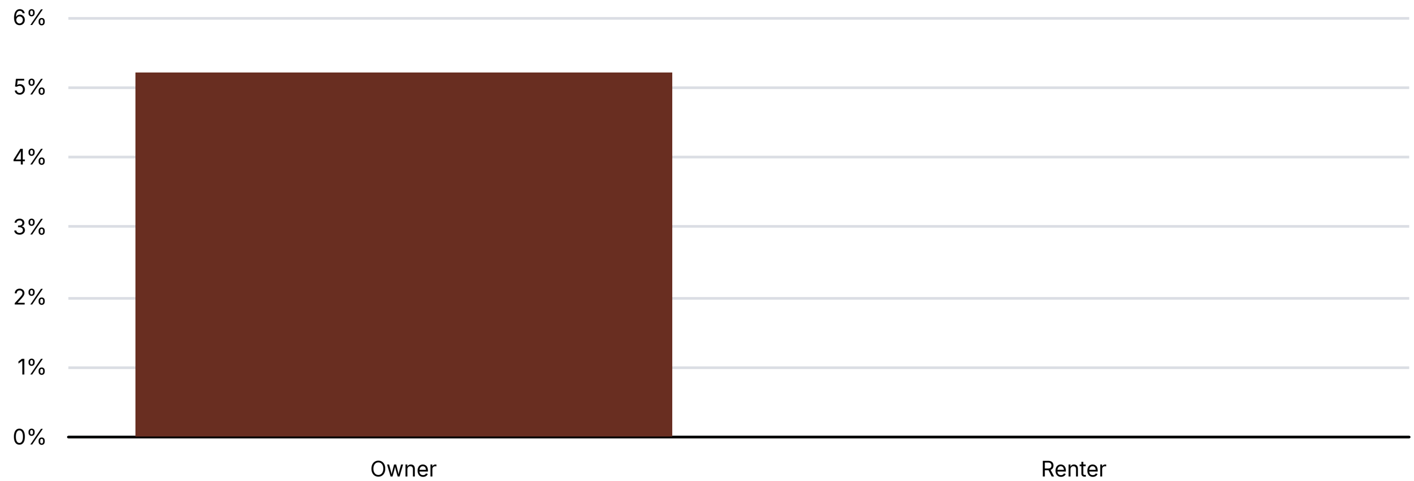

Figure 6.1: *Shows core housing need separately for owners and renters. It helps indicate which tenure group faces greater housing stress. (Cardston County, 2021)*[1]

In 2021, core housing need in Cardston County was higher among owner households than renter households. Among owner households in non-farm, non-reserve private dwellings, 5.2% were in core housing need, while the renter figure was 0%. The gap is notable because it shows the burden was not evenly distributed by tenure. With only two tenure groups reported, the data points to a modest level of housing stress among owners and none recorded among renters in that census year. No longer-term change is provided, so the snapshot should be read as a single-year comparison rather than a trend.

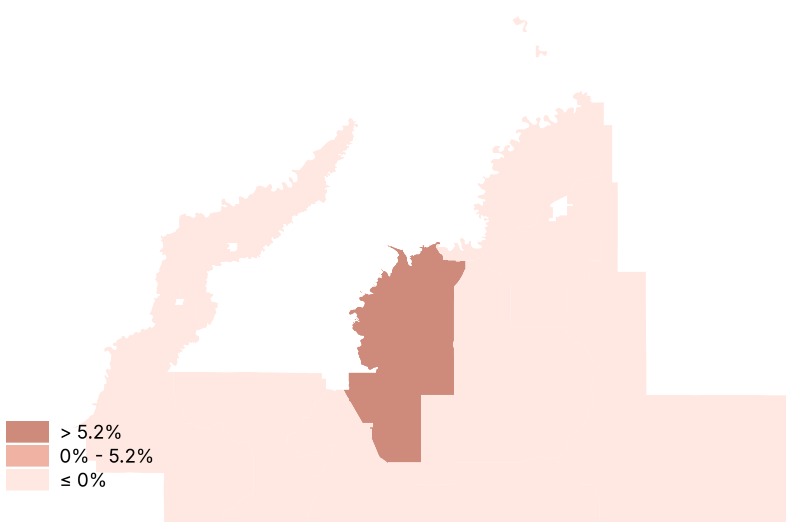

Figure 6.2: *Distribution of Largest Group: Housing Tenure - Owner (Cardston County)*[1]

In Cardston County, core housing need in 2021 was recorded only among owner households, at 5.2%, while renter households were at 0%. The measure applies to owner and tenant households in non-farm, non-reserve private dwellings. Within the county, the pattern is uneven by tenure. Among the listed small areas, one dissemination area also shows owner need at 23.5%, while the rest are 0% for both owners and renters.

Condominium Status

Cardston County's occupied private dwellings were entirely non-condominium in 2021, with 1,135 units. That count rose 8.6% from 1,045 in 2016, while condominium dwellings remained at zero.

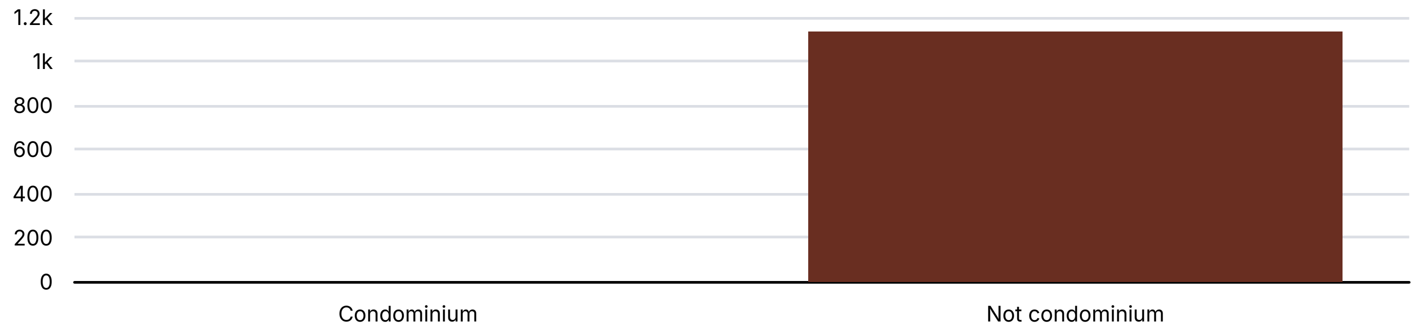

Figure 7.1: *Shows whether residential properties are condominiums or non-condominiums. It helps indicate the mix of the housing stock. (Cardston County, 2021)[1]*

In 2021, Cardston County's occupied private dwellings were entirely non-condominium. The count of condominiums was zero, while non-condominium homes totaled 1,135. The non-condominium stock also increased by 8.6% over five years, showing modest growth in the county's existing housing mix. With no condominiums recorded, the pattern is straightforward: the local housing stock was concentrated in non-condominium dwellings, and that dominance remained intact over the period.

Cardston County's occupied private dwellings were entirely non-condominium in 2021. The county recorded 1,135 non-condominium units and zero condominiums, so the housing mix in this measure was fully concentrated in non-condominium stock. The pattern was similar across the included dissemination areas, where condominium counts were also zero. Non-condominium counts ranged from 25 to 220 units, with 5-year change figures varying from -16.7% to 33.3%. This points to a housing profile with little condominium presence and a broader base of other dwelling types. The county's 8.6% rise in non-condominium units over five years adds modest growth to that structure.

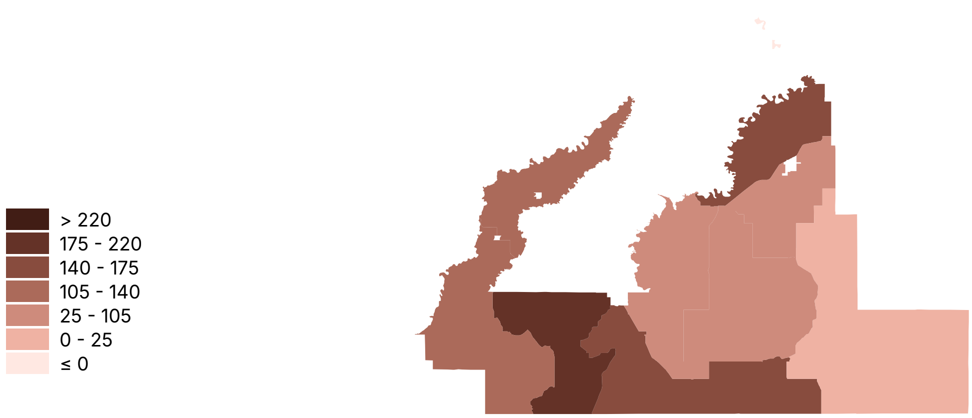

Figure 7.2: *Distribution of Largest Group: Condominium Status - Not condominium (Cardston County)[1]*

Number of Bedrooms

Cardston County's housing stock was dominated by larger homes in 2021, with 615 dwellings having four or more bedrooms and 350 with three bedrooms. Two-bedroom units rose 38.1% to 145, the fastest increase.

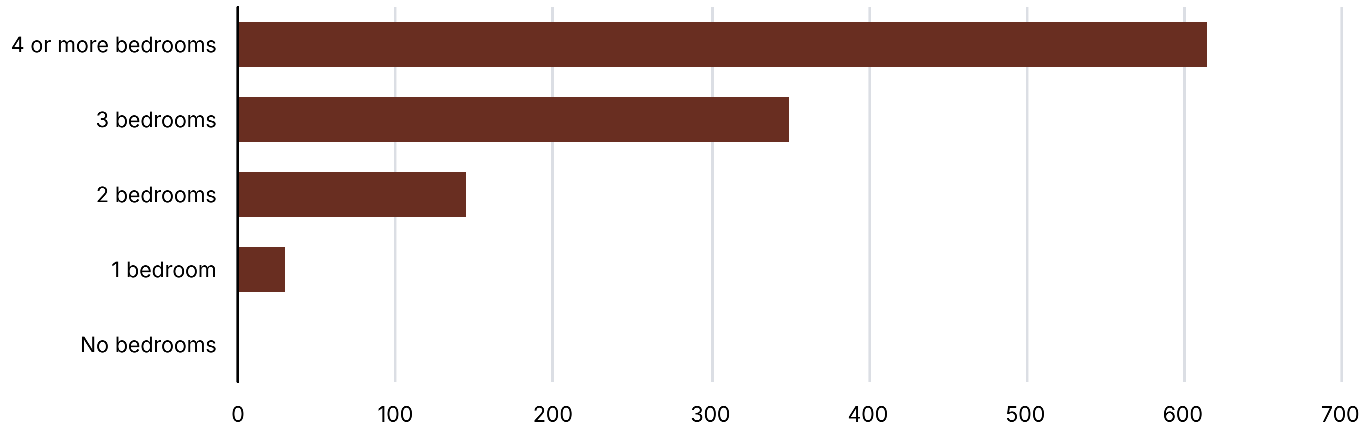

Figure 8.1: *Shows the number of bedrooms in dwellings. It helps indicate whether the housing stock offers smaller or larger homes. (Cardston County, 2021)*[1]

In 2021, Cardston County's occupied private dwellings were concentrated in larger homes. The housing mix was led by 4 or more bedrooms, with 615 units, followed by 3 bedrooms at 350 and 2 bedrooms at 145. Smaller units were less common: 1-bedroom dwellings numbered 30, and no-bedroom dwellings were absent. The 5-year change points to mixed movement. Two-bedroom homes rose by 38.1%, while 3-bedroom and 4-or-more-bedroom dwellings increased more modestly, at 6.1% and 7.0% respectively. One-bedroom dwellings declined by 14.3%. That pattern suggests a stock tilted toward family-sized housing, with recent growth strongest in the smaller of the mid-sized categories.

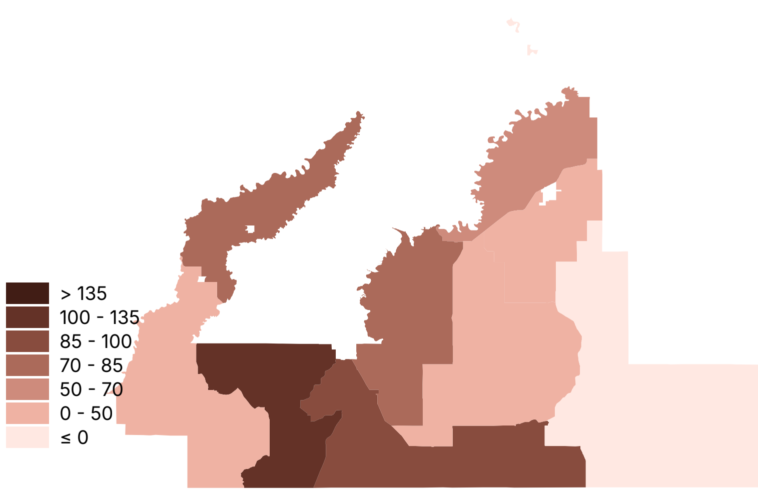

Figure 8.2: *Distribution of Largest Group: Dwelling Bedrooms - 4 or more bedrooms (Cardston County)*[1]

In 2021, Cardston County's occupied private dwellings were weighted toward larger homes. The county had 615 dwellings with four or more bedrooms and 350 with three bedrooms, compared with 145 two-bedroom units and 30 one-bedroom units. No dwellings were recorded with no bedrooms. This pattern suggests a housing stock dominated by larger family-sized homes, with smaller units playing a limited role.

Average Rooms per Dwelling

Cardston County’s average rooms per dwelling was 8.1 in 2021, down from 8.2 in 2016. That represents a 1.22% decline over five years, leaving the average slightly below the earlier level.

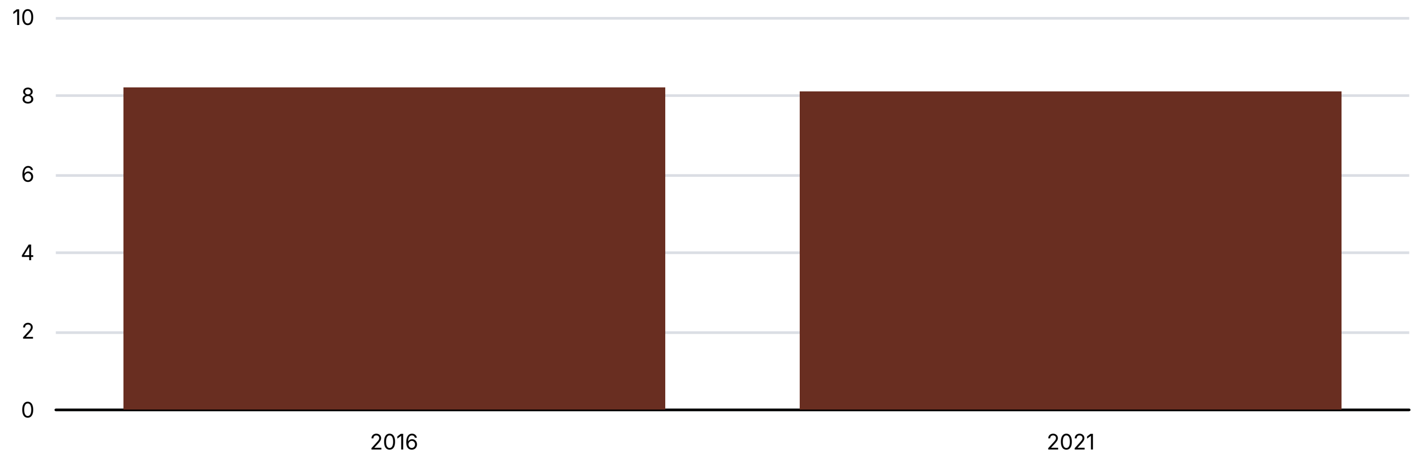

Figure 9.1: *Shows the average number of rooms in occupied dwellings. It helps indicate the size of the housing stock available to residents. (Cardston County, 2016-2021)*[1]

Cardston County’s average rooms per dwelling was 8.1 in 2021, down slightly from 8.2 in 2016. The five-year change was -1.2%, pointing to a small decline rather than a major shift in housing size. For occupied private dwellings, the measure remained high and fairly stable across the period, with less than one-tenth of a room separating the two census years. That pattern suggests little movement in the average dwelling profile over time, aside from a modest easing in room count. Source: Statistics Canada, Census Profile.

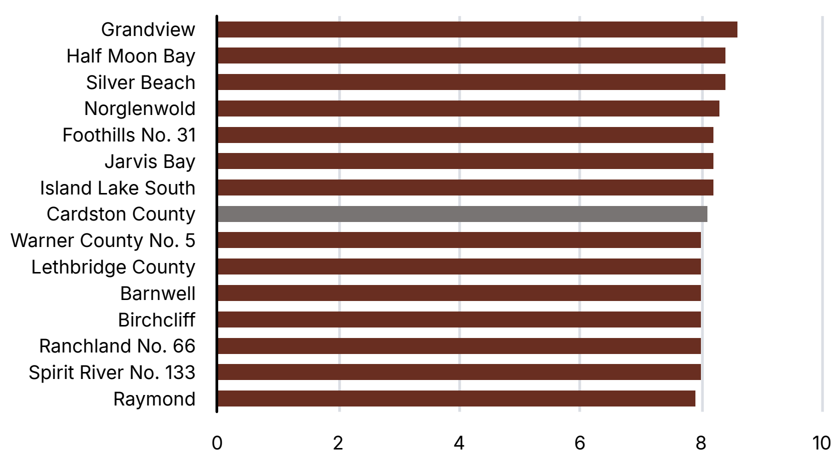

Figure 9.2: *Comparison of Average Rooms per Dwelling with other locations (Cardston County, 2021)*[1]

Cardston County’s average rooms per occupied private dwelling was 8.1 in 2021, down slightly from 8.2 in 2016. That places it near the upper end of the local comparisons provided. Cardston was above most nearby municipalities, including Pincher Creek No. 9 at 7.3 and Claresholm at 6.7, while remaining close to Magrath’s 7.9. The small decline suggests a stable housing profile rather than a major shift.

Household Crowding

Cardston County's households were mostly in the one person or fewer per room category at 1,110 in 2021, up 7.8% from 2016. More than one person per room doubled to 30 households.

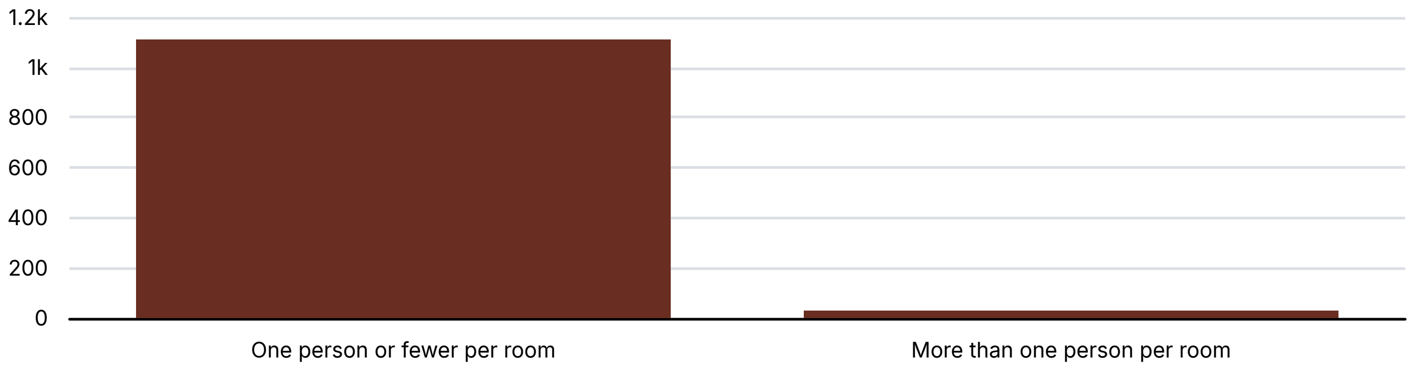

Figure 10.1: *Shows how many people live relative to the number of rooms in a household. It helps indicate overcrowding and pressure on available living space. (Cardston County, 2021)*[1]

In Cardston County, household crowding in 2021 was very limited among private households. Most households had one person or fewer per room, with 1,110 households in that category. Only 30 households had more than one person per room. That crowded share rose sharply over five years, up 100%, while the larger uncrowded group increased by 7.8%. The pattern suggests crowding remained uncommon, even as both categories grew.

Cardston County's 2021 household crowding profile is strongly concentrated in the less crowded category. Most private households had one person or fewer per room, while a much smaller number had more than one person per room. The count was 1,110 households in the lower-crowding category, compared with 30 in the higher-crowding category. Over five years, the lower-crowding group rose 7.8%, and the higher-crowding group increased 100%. That pattern suggests crowding was limited and remained a small share of household living conditions.

Figure 10.2: *Distribution of Largest Group: Dwelling Crowding - One person or fewer per room (Cardston County)*[1]

Dwelling Condition

Cardston County had 1,060 occupied private dwellings needing only regular maintenance or minor repairs in 2021, up 17.1% from 2016. Dwellings needing major repairs fell to 85, down 39.3% from 140.

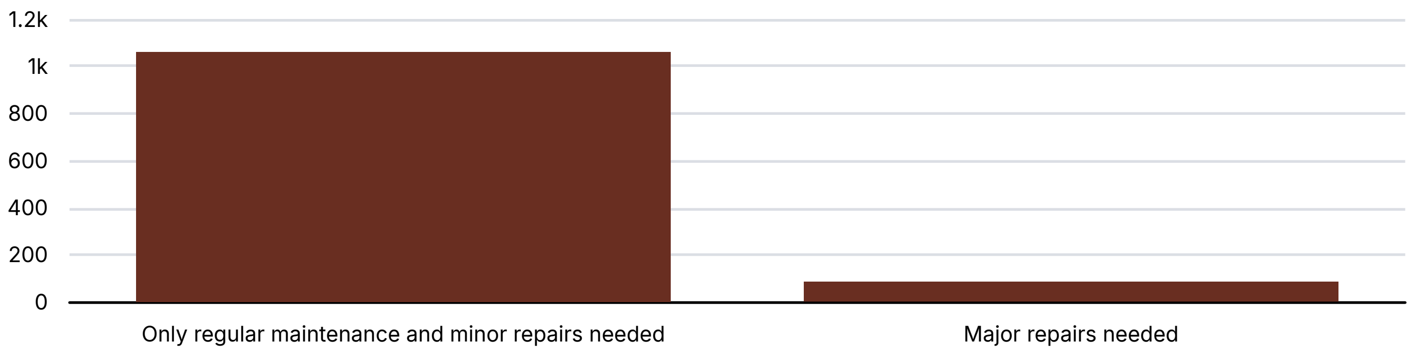

Figure 11.1: *Shows the condition of dwellings based on whether they need regular maintenance, minor repairs, or major repairs. It helps indicate housing quality and renovation needs. (Cardston County, 2021)*[1]

In Cardston County, most occupied private dwellings were in relatively sound condition in 2021, with 1,060 units needing only regular maintenance or minor repairs. A much smaller group, 85 dwellings, required major repairs. The five-year changes point in different directions: the minor-repair category rose by 17.1%, while dwellings needing major repairs fell by 39.3%. That pattern suggests a housing stock with limited serious deterioration and a shift toward fewer severe repair needs.

In Cardston County, occupied private dwellings in 2021 were mostly in acceptable condition, with only regular maintenance or minor repairs needed. A much smaller share required major repairs. There were 1,060 dwellings in the better condition category, compared with 85 needing major repairs. Over five years, the first group grew 17.1%, while the major-repair group fell 39.3%. That gap suggests the housing stock was concentrated in the lower-need category, and the number of seriously damaged dwellings was relatively limited. The pattern points to stable dwelling condition with some improvement in the more problematic end of the distribution.

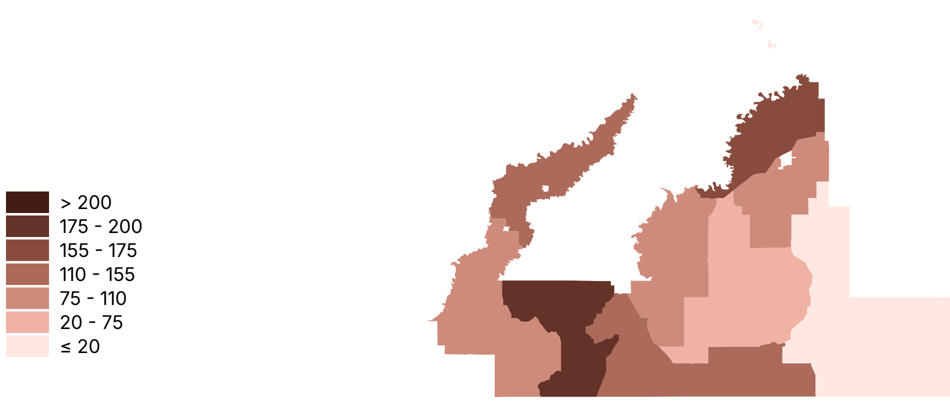

Figure 11.2: *Distribution of Largest Group: Dwelling Condition - Only regular maintenance and minor repairs needed (Cardston County)*[1]

Shelter Cost Ratio

Most households in Cardston County spent less than 30% of income on shelter costs in 2021, rising to 750 households from 635 in 2016. Those spending 30% or more fell to 90 households from 110.

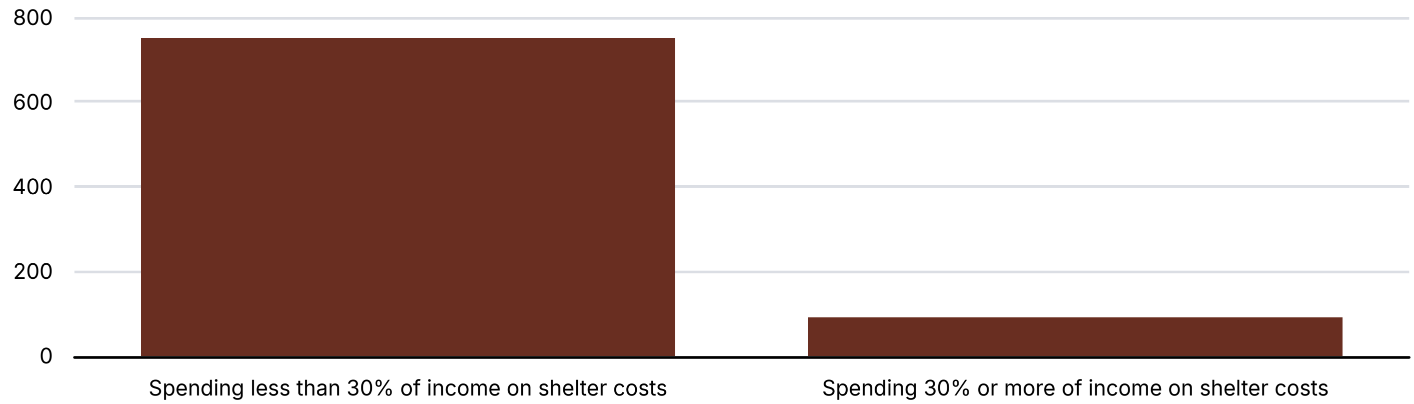

Figure 12.1: *Shows the share of household income spent on shelter costs. It helps indicate how heavy housing costs are relative to income. (Cardston County, 2021)*[1]

In Cardston County, most households with income spent less than 30% of it on shelter costs in 2021. That group numbered 750 households and rose by 18.1% over five years. By contrast, 90 households spent 30% or more, a category that fell 18.2% over the same period. The pattern suggests shelter costs were relatively manageable for most households in this census subdivision, with the higher-cost group remaining much smaller and declining.

In Cardston County, 2021 shelter cost patterns were concentrated in the lower-cost category. Among owner and tenant households with income above zero, 750 households spent less than 30% of income on shelter, while 90 spent 30% or more. Over five years, the lower-cost group rose 18.1%, while the higher-cost group fell 18.2%. Within the county, most sampled dissemination areas also leaned toward the lower-cost category.

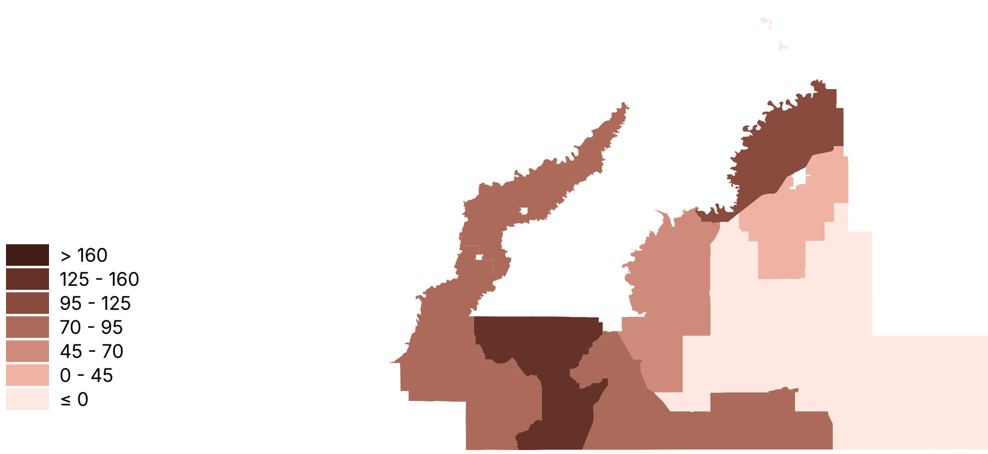

Figure 12.2: *Distribution of Largest Group: Shelter Cost Ratio - Spending less than 30% of income on shelter costs (Cardston County)*[1]

Median Dwelling Value

Cardston County's median dwelling value was $348,000 in 2021, up 1.9% from $341,452 in 2016. The five-year increase was $6,548, showing a small rise over the period.

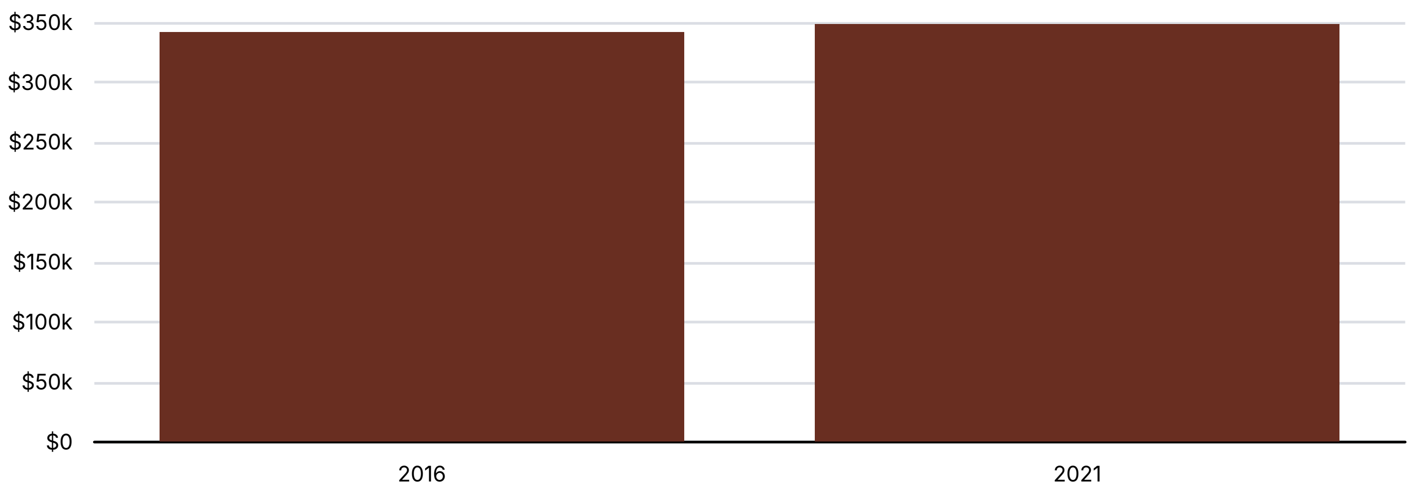

Figure 13.1: *Shows the median value of residential dwellings. It helps indicate the typical price point in the local ownership housing market. (Cardston County, 2016-2021)*[1]

Cardston County's median dwelling value was $348,000 in 2021, measured among owner households in non-farm, non-reserve private dwellings. That places the county's ownership housing market in the middle of a modest five-year shift rather than a sharp change. In 2016, the median value was $341,452. By 2021, it had risen by 1.9%, or about $6,548. The change is small enough to suggest relative stability in the local median price point over the period. The limited movement over five years points to a housing market that did not move far from its earlier level. Within the data provided, the main story is continuity rather than volatility.

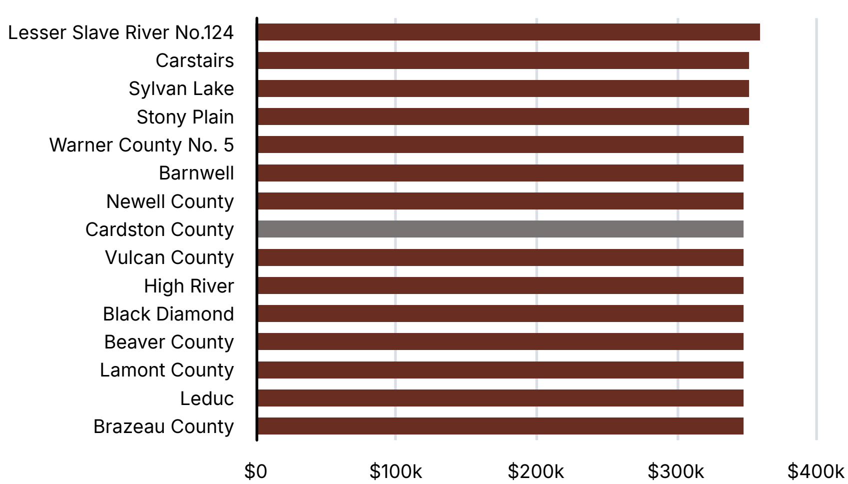

Figure 13.2: *Comparison of Median Dwelling Value with other locations (Cardston County, 2021)*[1]

Cardston County's median dwelling value was $348,000 in 2021 for owner households in non-farm, non-reserve private dwellings. That was up from $341,452 in 2016, a 1.9% increase. Among nearby comparables, it sat above Cardston ($280,000), Pincher Creek ($276,000) and Claresholm ($250,000), but below Pincher Creek No. 9 ($400,000) and Willow Creek No. 26 ($360,000). The county's figure places it in the middle of the local range, suggesting a housing market that is neither among the least costly nor the highest priced in the group.

Number of Rooms

Cardston County's housing stock remained dominated by 8 or more rooms in 2021, with 645 dwellings. Five-room homes rose fastest over five years, up 45% to 145, while 6-room units held at 125.

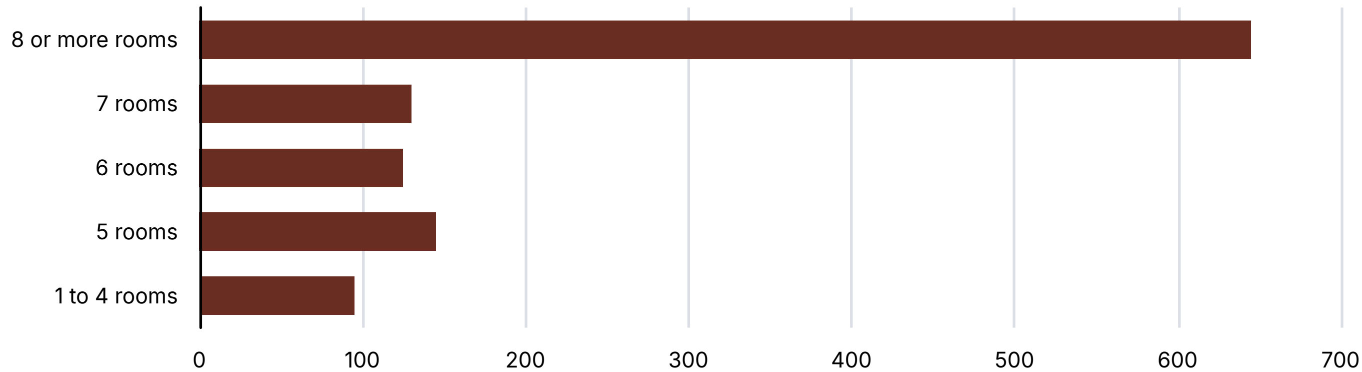

Figure 14.1: *Shows the total number of rooms in dwellings. It helps indicate the size and layout of the housing stock. (Cardston County, 2021)*[1]

In 2021, Cardston County's occupied private dwellings were weighted toward larger homes. Units with 8 or more rooms made up 645 dwellings, far more than any other category, while 5-room dwellings accounted for 145, 7-room dwellings 130, 6-room dwellings 125, and 1 to 4 rooms 95. Over five years, the mix was mostly stable, with growth in 1 to 4 rooms and 5 rooms, no change in 6 rooms, and a decline in 7 rooms.

In Cardston County, the housing stock in occupied private dwellings is weighted toward larger homes. In 2021, the county had 645 dwellings with 8 or more rooms, far more than any other category. Mid-sized homes were also common, with 145 dwellings with 5 rooms, 125 with 6 rooms, and 130 with 7 rooms. Smaller units were less common: 95 dwellings had 1 to 4 rooms. Over five years, the pattern was mixed, with growth in 5-room dwellings at 45% and 1 to 4 room dwellings at 26.7%, while 7-room dwellings fell 7.1% and 6-room dwellings were unchanged.

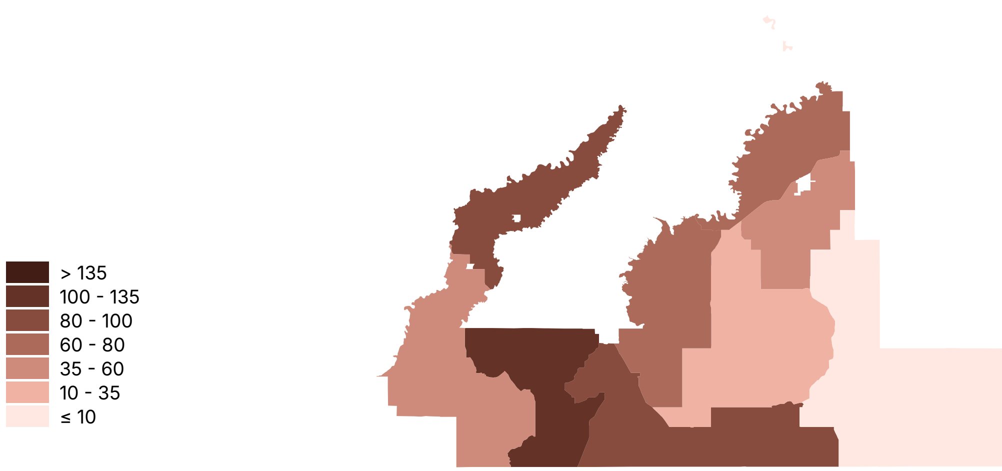

Figure 14.2: *Distribution of Largest Group: Dwelling Rooms - 8 or more rooms (Cardston County)*[1]

Dwelling Construction Period

Cardston County's housing stock remained oldest in the 1960 or before group, rising to 320 dwellings in 2021, up 8.5% from 2016. The 2001 to 2005 group grew fastest, to 80 dwellings.

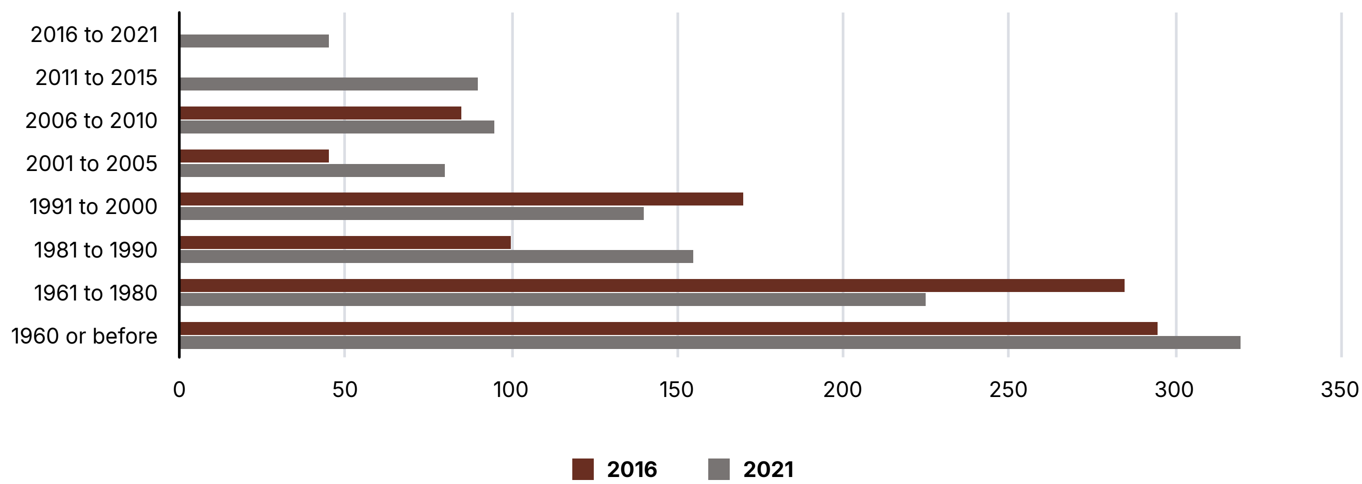

Figure 15.1: *Shows when dwellings were built. It helps indicate the age of the housing stock and periods of residential growth. (Cardston County, 2016-2021)*[1]

Cardston County's housing stock is weighted toward older dwellings, with the largest block built in 1960 or before. In 2021, there were 320 such units, compared with 225 built from 1961 to 1980 and 155 from 1981 to 1990. The newer stock is smaller: 140 dwellings were built from 1991 to 2000, 80 from 2001 to 2005, 95 from 2006 to 2010, 90 from 2011 to 2015, and 45 from 2016 to 2021. Recent growth is mixed, with the 2001 to 2005 group up 77.8% over five years, while 1961 to 1980 fell 21.1%.

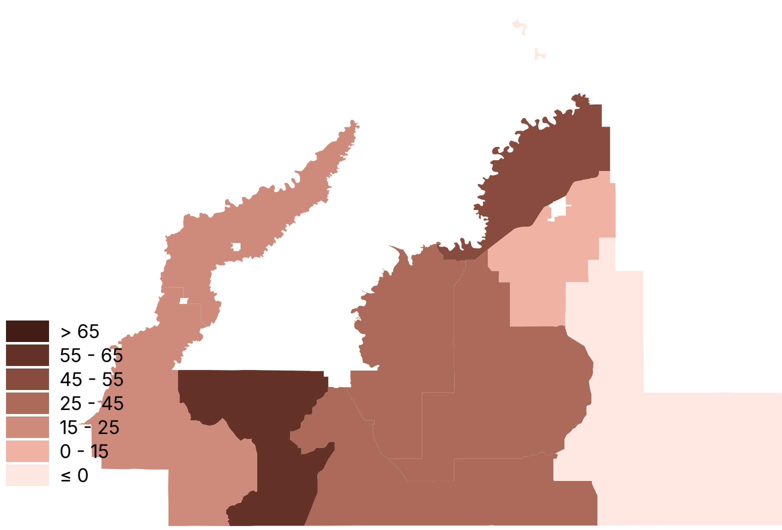

Figure 15.2: *Distribution of Largest Group: Dwelling Construction Period - 1960 or before (Cardston County)*[1]

Cardston County's occupied private dwellings are concentrated in older construction periods, with 320 units built in 1960 or before. Another 225 units date to 1961 to 1980, while 155 were built from 1981 to 1990. More recent stock is smaller, including 95 units from 2006 to 2010 and 45 from 2016 to 2021. The pattern points to a housing stock that is weighted toward earlier decades, with a thinner newer layer. That mix suggests the county's dwelling profile is shaped more by long-established homes than by recent construction.

Owner Households with a Mortgage

Cardston County had 51.8% of owner households with a mortgage in 2021, down from 55.3% in 2016. The five-year change was -6.33 percentage points, showing fewer owners carrying mortgage debt.

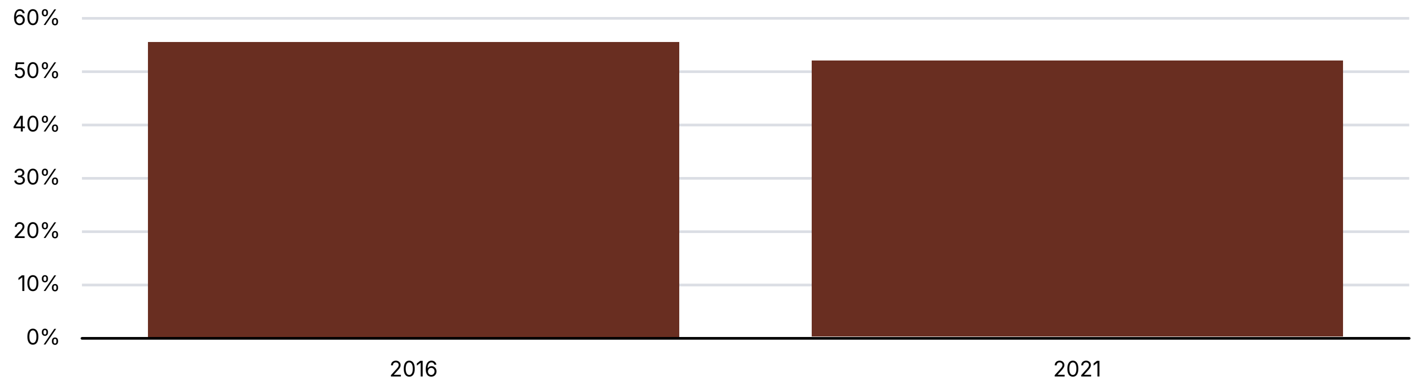

Figure 16.1: *Shows the share of owner households with a mortgage. It helps indicate how many homeowners still carry housing debt. (Cardston County, 2016-2021)*[1]

In Cardston County, owner households with a mortgage made up a little over half of owner households in both census years, but the share declined between 2016 and 2021. The proportion fell from 55.3% in 2016 to 51.8% in 2021, a 5-year change of -6.3%. That puts 2021 slightly below the mid-point of the earlier level, showing a modest downward shift rather than a sharp change. Within the 2016 to 2021 period, the pattern is one of easing mortgage prevalence among owner households.

In Cardston County, 51.8% of owner households in non-farm, non-reserve private dwellings had a mortgage in 2021. That share was lower than in 2016, when it stood at 55.3%, reflecting a 5-year decline of 6.3%. The county's 2021 level sat below Cardston at 59.5%, Willow Creek No. 26 at 61.5%, and Nanton at 57.2%, while remaining close to Claresholm's 54.0% and Fort Macleod's 54.6%. This places Cardston County in the middle of the local comparison set, with a moderately lower mortgage burden than several nearby municipalities.

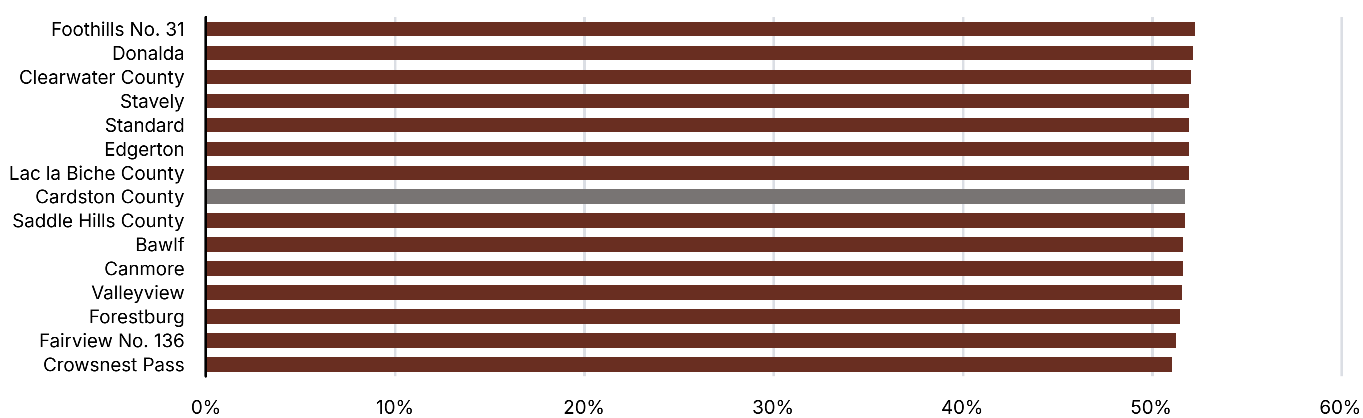

Figure 16.2: *Comparison of Owner Households with a Mortgage with other locations (Cardston County, 2021)*[1]

Housing Quality Indicators

Acceptable housing was the largest category in Cardston County in 2021, with 940 occupied private dwellings. By contrast, 85 spent 30% or more of income on shelter costs only, and 75 needed major repairs only.

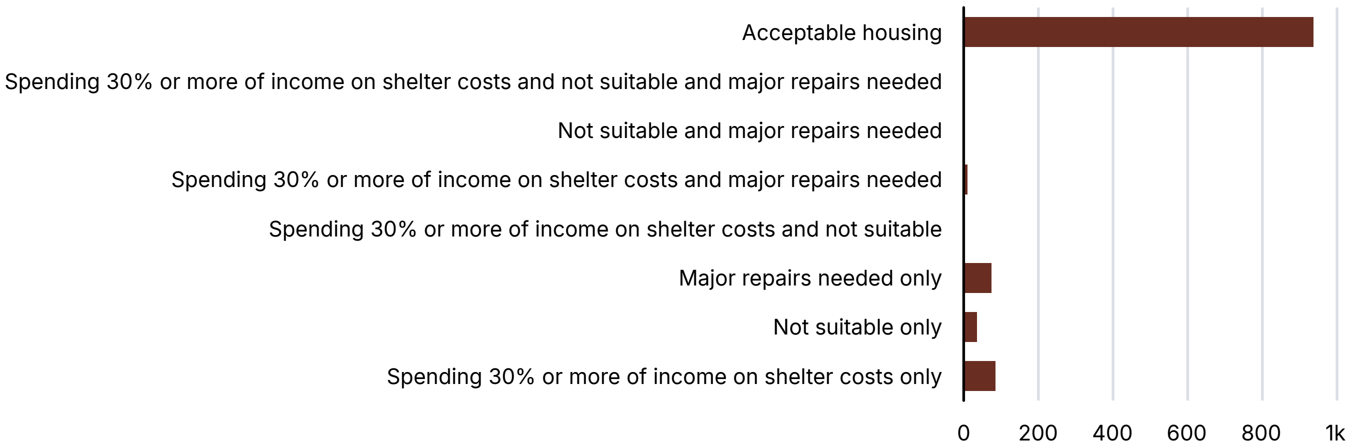

Figure 17.1: *Shows key housing quality indicators such as adequacy, suitability, and affordability. It helps indicate whether housing conditions meet household needs. (Cardston County, 2021)*[1]

In 2021, Cardston County's housing quality picture was largely stable within occupied private dwellings, but the data shows a small set of households facing affordability, suitability, or repair issues. Most dwellings were recorded as acceptable housing, at 940 units. Smaller counts were reported for spending 30% or more of income on shelter costs only, at 85 units, and major repairs needed only, at 75 units. Not suitable only accounted for 35 units, while spending 30% or more plus major repairs needed was 10 units. The remaining combined categories were zero. With only one year shown, no trend over time can be assessed.

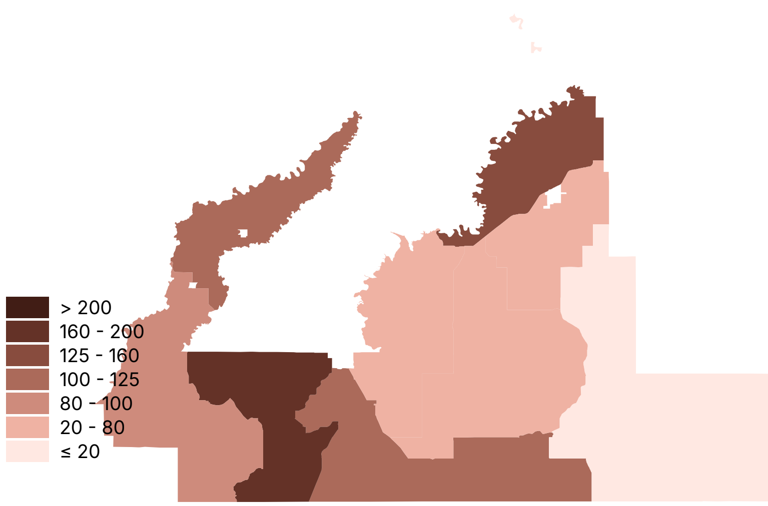

Figure 17.2: *Distribution of Largest Group: Housing Quality Indicators - Acceptable housing (Cardston County)*[1]

In 2021, housing quality in Cardston County was dominated by acceptable housing, with 940 occupied private dwellings in that category. Smaller counts appeared in cost stress, quality, and repair concerns: 85 spent 30% or more on shelter costs only, 75 needed major repairs only, and 35 were not suitable only. A few combined issues were recorded, including 10 dwellings facing both shelter-cost pressure and major repairs, while several other overlap categories were zero. The pattern suggests most housing was acceptable, with limited but visible pockets of affordability and condition concerns.

Dwelling Structure Type

Cardston County's housing stock remained centred on single-detached houses, rising to 1,115 in 2021, up 10.95% from 2016. Movable dwellings fell to 20, while apartment or flat in a duplex dropped to zero.

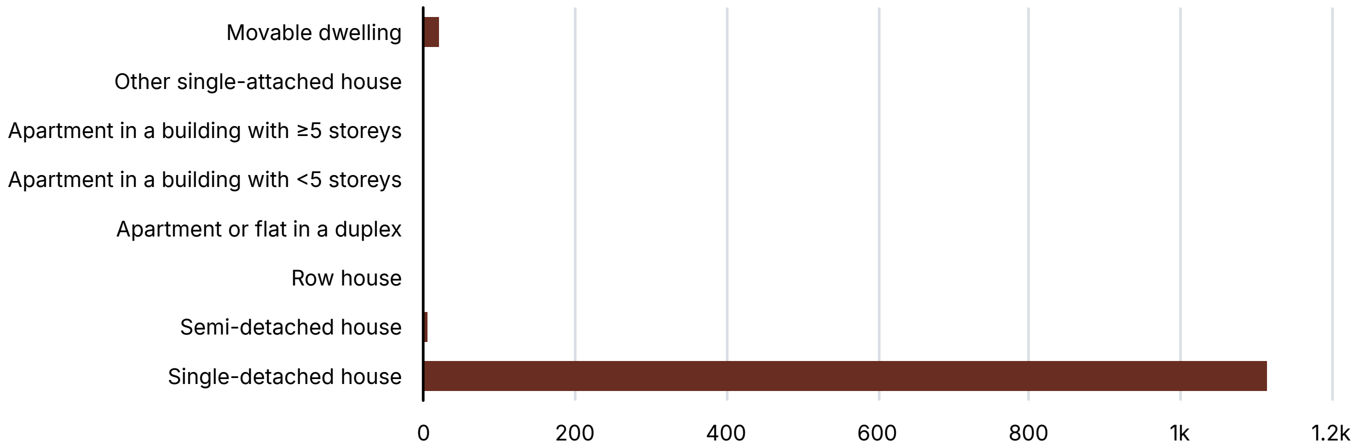

Figure 18.1: *Shows the mix of dwelling structure types, such as detached homes, apartments, and other forms. It helps indicate the physical form of the housing stock. (Cardston County, 2021)*[1]

Cardston County's occupied private dwellings in 2021 were dominated by single-detached houses, with 1,115 units and a 10.9% increase over five years. Movable dwellings were a distant second at 20 units, though they fell 33.3% over the same period. Semi-detached houses accounted for just 5 units, while row houses, duplex apartments, apartments in buildings with fewer than five storeys, apartments in buildings with five or more storeys, and other single-attached houses were all recorded at zero. The housing stock is therefore highly concentrated in one structure type, with only limited change outside detached homes.

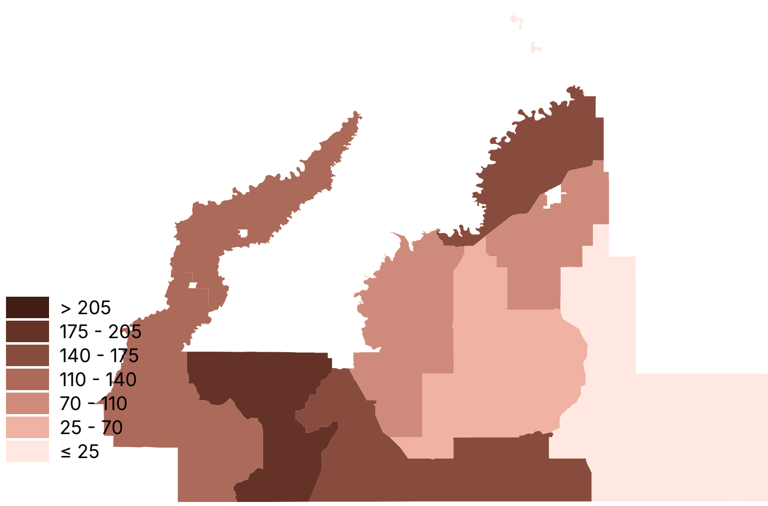

Figure 18.2: *Distribution of Largest Group: Dwelling Structure Type - Single-detached house (Cardston County)*[1]

Cardston County's occupied private dwellings are dominated by single-detached houses. In 2021, there were 1,115 single-detached homes, far more than any other structure type. Movable dwellings accounted for 20 units, while semi-detached houses numbered 5. Apartments and row houses were absent, underscoring a strongly detached housing mix with little multi-unit stock.

Housing Tenure

Owner households were the largest group in Cardston County in 2021 at 960, up 12.94% from 850 in 2016. Renter households fell to 180 from 195, leaving owner housing dominant.

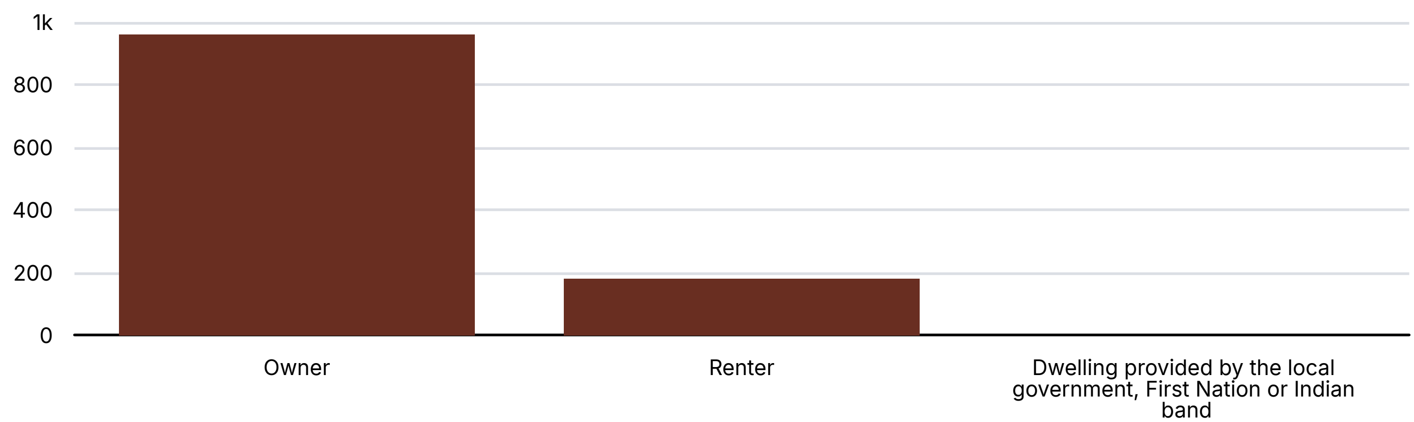

Figure 19.1: *Shows whether households own or rent their homes. It helps indicate the balance between ownership and rental housing in the community. (Cardston County, 2021)*[1]

In 2021, Cardston County's housing tenure was strongly weighted toward ownership among private households. The mix was dominated by owner-occupied homes, with a much smaller rental base and no households recorded in dwellings provided by the local government, First Nation or Indian band. There were 960 owner households, compared with 180 renter households. Owner households were up 12.9% over five years, while renter households declined 7.7% over the same period. The publicly provided dwelling category remained at 0 households. This pattern points to a tenure profile with limited rental presence and modest recent growth in ownership. The data suggests a community where housing access is primarily organized around ownership, with little sign of diversification in the rental side.

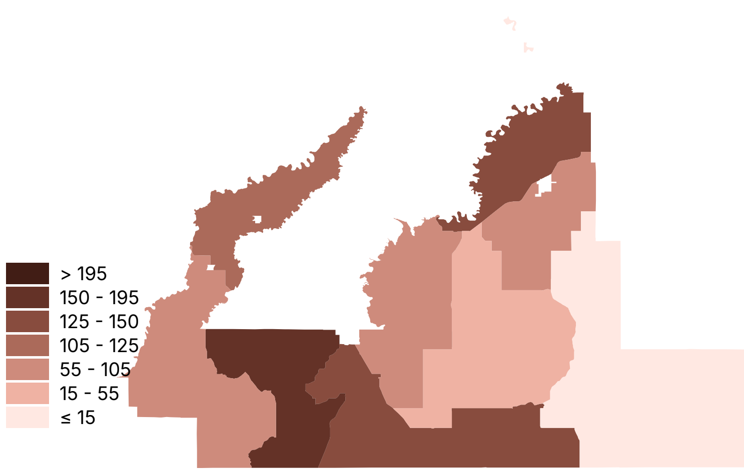

Figure 19.2: *Distribution of Largest Group: Housing Tenure - Owner (Cardston County)*[1]

In 2021, housing tenure in Cardston County was strongly tilted toward ownership among private households. Owners accounted for 960 households, while 180 households rented, and no households were reported as living in dwellings provided by the local government, First Nation or Indian band. That pattern was also visible across the county's dissemination areas. Most areas showed more owners than renters, with owner counts ranging from 0 to 195 and renter counts from 0 to 30. The mix points to a tenure structure centered on owned housing.

Average Shelter Costs

Cardston County's owner households had the highest average monthly shelter costs in 2021 at $1,288, up 24.2% from 2016. Renter costs were lower at $800 and slipped 1.6% over the same period.

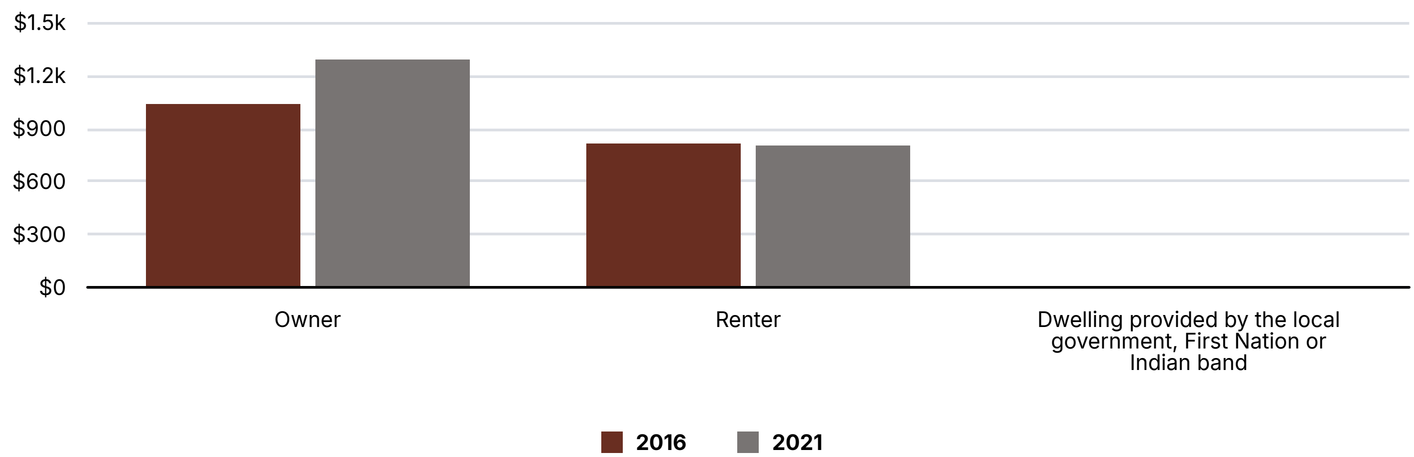

Figure 20.1: *Shows the average monthly shelter costs paid by households. It helps indicate typical housing expenses faced by owners and renters. (Cardston County, 2016-2021)*[1]

Cardston County's average shelter costs in 2021 show a clear split between owner and renter households. Owners paid more than renters, and owner costs rose over the previous five years, while renter costs edged down slightly. For owner households, average monthly shelter costs were $1,288, up 24.2% over five years. For renter households, the average was $800, down 1.6% over the same period. The gap between the two tenure types is substantial, with owner costs about $488 higher per month. A third tenure category, dwellings provided by the local government, First Nation or Indian band, is listed at $0. Taken together, the figures point to rising shelter costs for owners and a largely stable pattern for renters in this county.

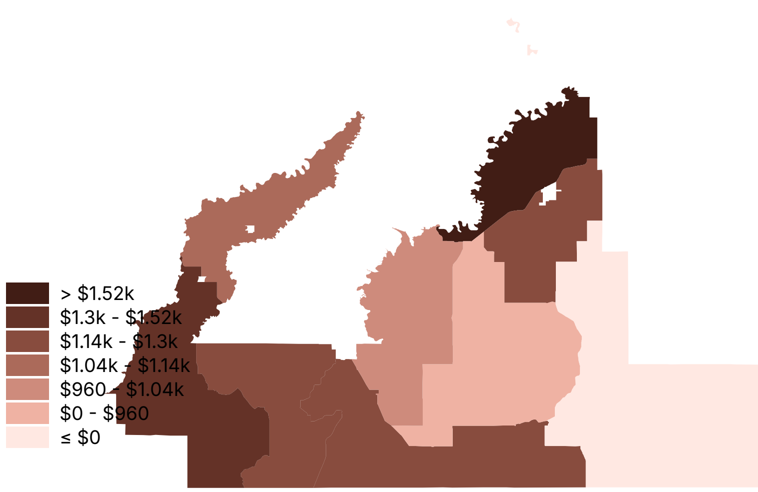

Figure 20.2: *Distribution of Largest Group: Housing Tenure - Owner (Cardston County)*[1]

In 2021, average shelter costs in Cardston County were higher for owner households than for renters, within non-farm, non-reserve private dwellings. Owners paid $1,288 per month, while renters paid $800. Households in dwellings provided by the local government, First Nation or Indian band were recorded at $0. Across the county's dissemination areas, owner costs ranged from $960 to $1,580, while renter costs ranged from $760 to $1,100 where values were reported. The spread points to clear local variation in monthly housing expenses.

Core Housing Need

Cardston County had 780 households not in core housing need in 2021, compared with 50 in core need. Households outside core need outnumbered those in core need by 15.6 to 1.

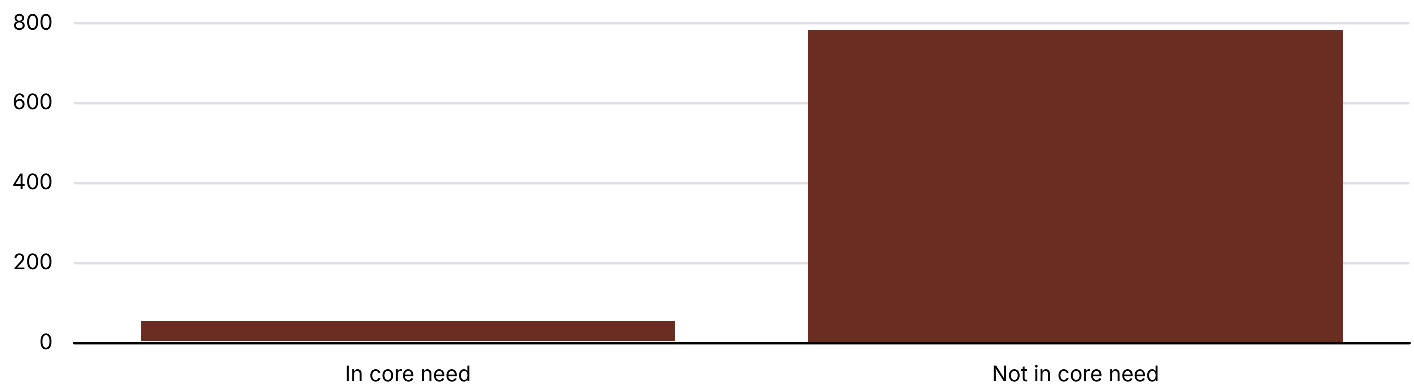

Figure 21.1: *Shows the share of households living in housing that is unaffordable, unsuitable, or in need of major repairs. It helps indicate overall housing stress in the community. (Cardston County, 2021)*[1]

In 2021, Cardston County had 50 households in core housing need and 780 not in core need among owner and tenant households counted in the census profile. The data points to a community where most households were not in core housing need, but a smaller group still faced housing stress. No earlier year is provided, so time trends cannot be assessed from this dataset alone. With only one observation, the clearest reading is the current snapshot: core housing need was present, but it involved a limited share of the households reported.

In 2021, core housing need affected a small share of households in Cardston County. The county recorded 50 households in core need, compared with 780 not in core need, within the specified household universe. That works out to about 6.0% of households. The pattern across descendant dissemination areas is uneven, with most showing no households in core need, while a few recorded small counts such as 20, 10, or 5. This suggests that housing stress was present but limited in scale and concentrated in only part of the county.

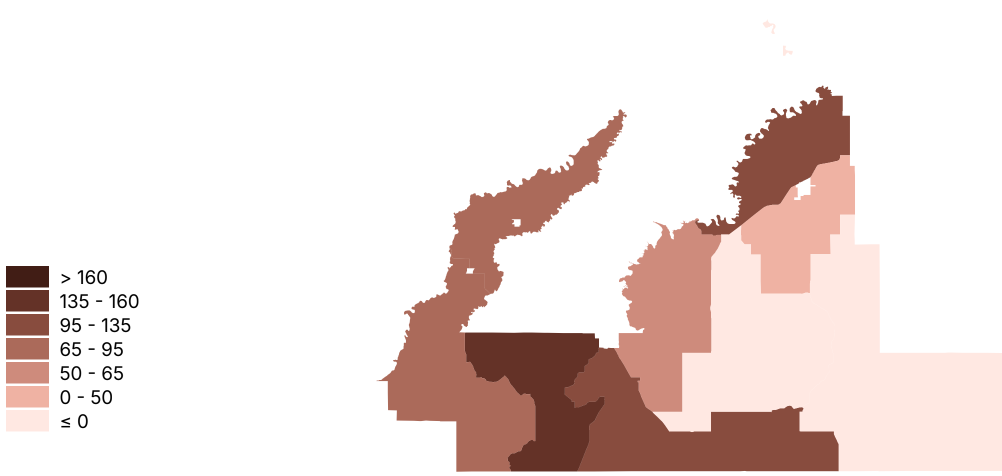

Figure 21.2: *Distribution of Largest Group: Core Housing Need - Not in core need (Cardston County)*[1]

Data Sources

1. Statistics Canada, Census Profile. Published in Dec 15, 2022.