



**VOLUME 3: Calgary and Region
Social Outlook 2008-2013**





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Introduction

Cities are made up of people, the places they live, the jobs they do, and the environment that supports them. Healthy cities achieve a balance between the economic, social and environmental aspects of the community and support the development of each. The City of Calgary supports each of these dimensions through its vision to “create and sustain a vibrant, healthy, safe and caring community”.

In 2004, the City of Calgary adopted a “Triple Bottom Line” (TBL) approach to decision-making, to enhance Calgary’s long-term sustainability by ensuring that social, economic and environmental considerations are taken into account in all City planning and decision-making.

This report focuses on the social dimensions of the Triple Bottom Line policy framework. Currently, there are five social themes within the framework.

These five themes are:

- *An Inclusive City*
- *A Cultural City*
- *An Active City*
- *A Safe City*
- *A City of Strong Neighbourhoods*

This Social Outlook provides information on these five themes. Each section provides a discussion of the issue as well as recent and anticipated policy developments.







Overview

A healthy Alberta economy has produced strong employment growth led by gains in full-time jobs in high-income sectors, leading to a rise in employment quality. Across Alberta, average hourly earnings are up while the proportion of low-wage jobs has dropped. For the average household, this has finally meant rising incomes after nearly two decades of stagnation. As a result, poverty rates and social assistance receipt remain at relatively low levels. Retirement savings are growing, providing greater income security in the future. Charitable donations are also on the rise and support for arts and cultural activities is increasing.



An Inclusive City

For the past ten years, children comprised 42% of emergency food hamper recipients – suggesting economic prosperity doesn't necessarily improve family food security. pp.43-4

While economic growth has produced benefits, growth pressures are being felt on a number of fronts. Although poverty rates are down, low-and-moderate income households are struggling to make ends meet. Recent income gains have not been evenly distributed as high-income earners have seen their incomes go up at a much faster rate than lower-income Calgarians. Inequitable

income growth is exacerbated by local inflation rates that remain considerably above the national average. Rising housing demand has increased cost and reduced affordability for both low-and-moderate income households, contributing to Calgary's growing homeless population. Rapidly escalating energy costs are further impacting the cost of most goods and services. Low-and-moderate income households will have difficulty absorbing continuing increases in food, utility and transportation costs, exacerbating ongoing trends of reduced household savings and growing levels of debt.

As income inequality grows, there is increasing concern about the effects of rising social and economic marginalization. A significant proportion of people feel that their personal circumstances are not improving while also being concerned about their personal safety. Calgarians also report the lowest sense of community belonging among major centres in Canada. Growing youth involvement in organized gangs is being attributed partly to growing marginalization, while marginalized populations, such as the homeless, are at much greater risk of being victims of crime. At the same time, rising income and wealth in the city is contributing to growing organized crime activity.

Accompanying Calgary's strong economic growth is an associated increase in the demand for labour leading to an ongoing labour shortage. This labour shortage is having a significant impact on the social fabric of the community. Social service, arts, culture, sports and recreation organizations are all facing a growing human resource crisis due to both the lack of available labour as well as their inability to compete with higher wages offered in other sectors. Ongoing labour shortages are also affecting workplace health and safety. Recent increases in the number of occupational fatalities across Alberta are being partly attributed to the use of inexperienced employees, as well as a failure by many companies to properly train new employees. A lack of human resource capacity is also a factor limiting the ability of companies to provide workplace fitness programs.

Overview



A Cultural City

Despite a strong economy which provides people with the income to spend on the arts, they tend to have less time in which to do so. p.63

With unemployment at record low levels, the labour market continues to seek to engage growing numbers of workers, with local labour force participation rates among the highest in Canada. This is leading to increasing numbers of workers per household along with increasing rates of overtime. Rising income is also contributing to increased vehicle ownership, leading to increased congestion and commuting time. These factors are resulting in growing levels of stress, affecting the physical and mental health of the population in the long term.

Ongoing time stress is having a significant impact on Calgary's quality of life. With less time available, rates of volunteering are down, impacting community organizations that rely heavily on volunteers. Lack of time also reduces the ability of people to participate in activities that contribute to mental and physical health. Time stress also impacts the ability to maintain a healthy family life as time available for family activities decreases. This may affect the ability of families to provide children and youth with the positive supports they require to make healthy lifestyle choices. Escalating living costs in the context of a tight labour market are likely to continue the pressure on

households to maintain or increase already high levels of work activity.

In response to local labour market shortages, there is increased attention being paid by employers across sectors to recruiting from groups that have historically been under-represented in the labour market, resulting in significant increases in the diversity of the workforce. Workplace diversity is also being driven by increasing levels of immigration, by growing migration of Aboriginal people from reserves, and by growing numbers of Temporary Foreign Workers. While this may potentially open new opportunities for historically disadvantaged groups, significant labour market inequalities persist. Further, as the number of Temporary Foreign Workers grows, there is increasing concern about their welfare due to growing reports of occupational and human rights abuses.

As with the rest of Canada, Calgary's population continues to age. Within the forecast period the first wave of the baby boom is set to retire, exacerbating current labour force challenges and their associated impacts. Population ageing is affecting leisure patterns as people increasingly



An Active City

Two important trends are emerging: one is a shift from active to passive pursuits and the other is a departure from organized, group activities to flexible, individual ones. p.72



A Safe City

Calgary has the highest rate of hate crimes among major Canadian cities, roughly three times the national rate – with race, sexual orientation, ethnicity and religion the order of concern. p. 89

prefer more passive recreational pursuits as they age. This is resulting in declining participation in organized sports while interest in arts and culture activities grows. An older population is also expected to produce important shifts in the housing market with growing demand for multi-family housing, and smaller units. This may lead to a growing demand for more choice in inner-city housing and in newer communities. Population ageing will also result in growing numbers of persons with physical limitations; providing facilities and services that are universally accessible will consequently become increasingly important. In Alberta, disability is the most frequent grounds for complaint to the Alberta Human Rights Commission, a trend that may grow if sufficient attention is not given to accessibility issues.

As Calgary's population grows and ages, it continues to become increasingly diverse. This diversity is reflected in the variety of ethnic backgrounds, languages, family types and sexual orientations in all parts of the city. As diversity grows, Calgary must ensure that it provides a safe and welcoming environment. Issues of racism and discrimina-

tion, including hate-crimes, remain an ongoing concern. Although human rights complaints have been declining across Alberta, recent hate-group activity within Calgary has raised concern. Minority groups also remain at greater risk of being victims of violent crime.

Due to an increasingly complex social environment, coupled with robust population growth and escalating costs, significant demand pressures are being placed on Calgary's community services. While growth pressures mount, social services, sports, recreational, arts and cultural organizations continue to feel the effects of previous reductions in funding while rising costs further constrain organizational capacity. Lack of investment in community services has resulted in a significant physical and social infrastructure deficit. This deficit is hindering the ability of public and community organizations to meet growing demands for services, affecting peoples' ability to engage in activities important for maintaining active and healthy lifestyles.

The ability to effectively manage the challenges presented by the pressures of population growth and change is affected by Calgary's pattern of urban development. Historically, population growth has been almost exclusively accommodated in new suburbs along the city's edges. Suburban developments tend to result in greater reliance on private automobiles. At the same time, strong income growth has resulted in rising rates of vehicle ownership, and Calgary remains one of the most auto-dependent cities in Canada. This is resulting in growing stress on Calgary's road network, deterioration in the local environment, and reduced levels of physical activity. In addition to these impacts, suburban development patterns also require substantial investments in new infrastructure, not only for traditional infrastructure such as roads, but for also for sports, recreational, arts and cultural facilities. Currently, the demand for new infrastructure is outstripping the capacity of providers to keep pace.

New emerging development challenges may result in fundamental changes to Calgary's traditional pattern of development. The combined pressures of rapid growth, population ageing, and increasing transportation costs may start to shift demand from suburban to inner-city and established areas, leading to further inner-city redevelopment. This shift will produce both opportunities

Overview

and challenges. In the past, inner-city redevelopment has been accompanied by conversions of rental stock to condominium ownership, exacerbating housing affordability challenges while altering the make-up of established neighbourhoods. Further, as the cost of inner-city housing has risen, lower-income households have migrated to more distant neighbourhoods. Escalating food and transportation costs may place such households under significant pressure due to the need for private automobiles in newer communities in order to access employment and services. This may result in growing isolation of low-income households and increasing disparity among Calgary neighbourhoods.

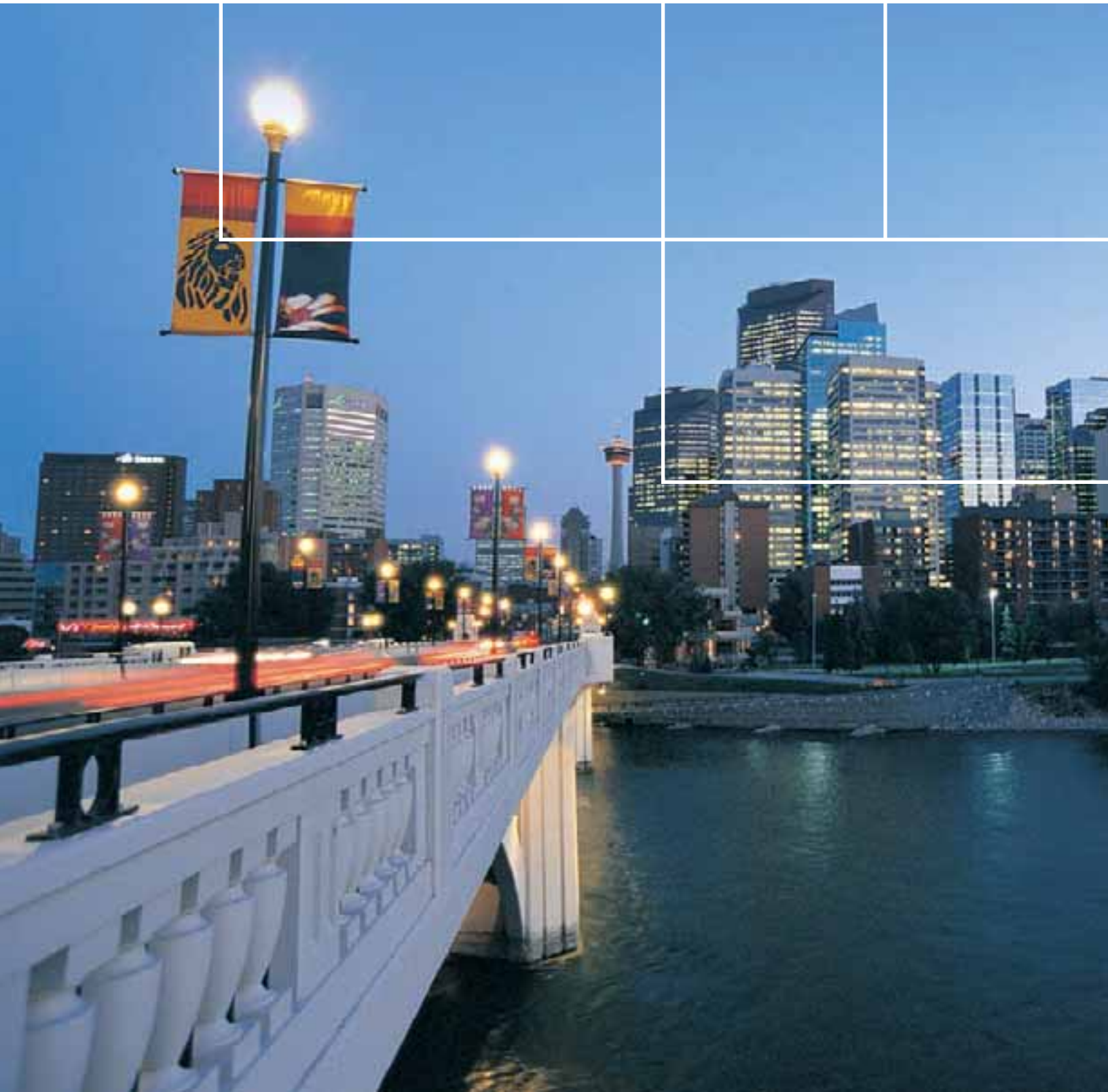
Over the forecast period, a slower rate of economic growth may alleviate some of the current pressures being felt by Calgary households. Reduced levels of migration and a cooling housing market may improve housing affordability, while slowing economic growth will likely deter interest rate hikes in the short term, a positive outcome for those struggling under high debt loads. Reduced population growth as well as recent increases in public funding may also alleviate some of the pressure on Calgary's voluntary sector. At the same time, ongoing cost pressures on low- and moderate income households will continue to cause considerable personal and financial stress. It is expected that significant current and new challenges will persist in meeting the needs of vulnerable households given the current capacity constraints facing Calgary's public and voluntary sectors.



A City of Strong Neighbourhoods

Calgarians are among the most auto-dependent in the county, with 77% relying on their cars to make all their daily trips. p. 99

1. An Inclusive City





1. An Inclusive City



1. An Inclusive City

"The City of Calgary values and promotes independence and is a vital partner in creating an inclusive city where all Calgarians have the opportunity to take an active part in the social, economic and cultural life of the community. To accomplish this The City of Calgary seeks to ensure equitable access to City services and amenities regardless of age, income, culture or physical ability, and fosters participation by persons from diverse populations and seeks to ensure that civic programs and services reflect and respond to the changing social and demographic structure of society.."

-Triple Bottom Line Policy Framework

An inclusive city is one in which all citizens have opportunities to participate in the life of the community, regardless of income, age, culture or ability. An inclusive city also ensures that people have access to the supports that they require. This section discusses these dimensions of inclusion, focusing on the ability of people to meet their basic needs, the respect for people's rights, and the strength of the voluntary sector that plays a critical role in fostering an inclusive community.

Recent research indicates that the sense of community belonging reported by Albertans and Calgarians is among the lowest in the country. According to Shields (2008), Albertans have the lowest sense of belonging among the provinces, apart from Quebec, with only about two-thirds (65%) feeling a strong sense of belonging to their community. Further, among Canadian Health Regions, people in the Calgary Health Region have the lowest sense of belonging, with only 61% of residents feeling a strong sense of belonging to their community. The sense of belonging to the community is related to a variety of factors including age, household income, visible minority status, home language and home ownership. This section explores some of these dimensions.

1.1 Basic Needs

1.11 Labour Force and Employment

Employment - At a Glance

Unemployment Rate, Calgary, 2007: 3.2% –

Youth Unemployment Rate, Calgary, 2007: 7.0% ↑

Labour Force Participation Rate, Calgary, 2007:
76.1% ↓

Full time employment rate, Calgary, 2007: 63.1% ↓

- **Employment growth strong nationally, with western provinces, particularly Alberta, leading the country**

Due to strong economic growth, the Canadian economy has continued to produce jobs throughout the current decade. Since the beginning of the decade (2001-06), Canada's employment growth was the fastest of the G7, growing at an annual average rate of 1.7% (Statistics Canada, 2008a). In addition to increases in paid employment, growth in self-employment has also been strong. Employment growth in Canada occurred in 2007 despite relatively weak economic growth. This is explained by the fact that a significant portion of new jobs (40%) were created in just two sectors – construction and public administration. Construction employment has been driven by strong housing demand due in part to relatively low interest rates. In addition, non-residential construction projects in the resource sector in western Canada further intensified demand for construction workers. The growth in public sector jobs reflects reinvestment by all levels of government, particularly in health care, as their fiscal position has improved (Caranci, 2008).

Although employment continued to increase nationally, job creation across the country was uneven. While job creation slowed in the east due to the slowdown in manufacturing, employment growth in the western provinces was strong, with Alberta leading the country



1. An Inclusive City

with an average annual employment growth rate of 2.9%. Calgary recorded the third greatest rate of employment growth (17.5%) among Canadian CMAs (Statistics Canada, 2008a). Strong gains in the 2001-06 period were followed by continued employment gains in 2007, with total employment in Alberta growing by 4.7%, adding 88,775 jobs, compared to an increase of 86,240 in 2006 (Government of Alberta, 2008a).

- **Resources and Construction drive employment growth**

Nationally, employment growth during this decade has been fastest in the mining, oil and gas extraction sector, which grew at an annual average rate of 7.5% between 2001 and 2006. Over the same period, manufacturing employment continued to decline while employment in retail trade increased, so that by 2006, retail trade employed almost as many workers as manufacturing. In Alberta, nearly half (45%) of all employment growth came from three sectors: mining, oil and gas; construction; and health care and social assistance. Of total employment growth in Canada's mining, oil and gas sector, 70% was accounted for by Alberta (Statistics Canada, 2008a).

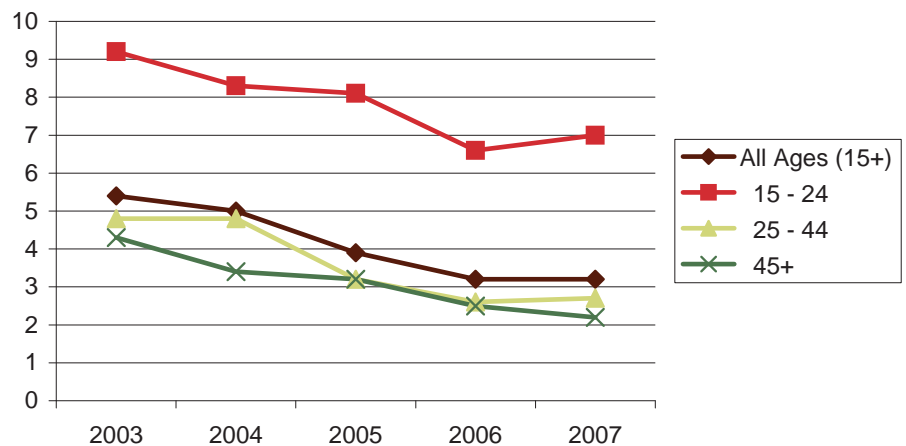
This pattern of employment growth continued in 2007 with the greatest employment gains coming from the Construction; Mining, Oil and Gas Extraction; and Management, Administrative and Other Support sectors. Occupations with the greatest job growth in 2007 were Trades, Transport and Equipment. This was driven by increased construction projects. Occupations employing the largest number of people in 2007 were Sales and Service Occupations, followed by Trades, Transport and Equipment Operators, and Business Finance and Administrative Occupations. (Government of Alberta, 2008a).

- **Unemployment remains historically low**

Nationally, the unemployment rate continued to fall across Canada, dropping to 6.0% in 2007 compared to 6.3% the previous year, and 7.6% in 2003. In Alberta, the unemployment rate in 2007 was almost half the national rate at 3.5% (Statistics Canada, 2007a). Calgary's unemployment rate remained consistently below the national and provincial rates at 3.2% in 2007, unchanged from the previous year. Among economic regions in Alberta, Calgary reported the lowest unemployment rate, tied with the Camrose-Drumheller and Red Deer regions (Government of Alberta, 2008a).

The unemployment rate has been declining in Calgary since 2003 when unemployment was running at a

Unemployment Rate by Age, Calgary CMA



rate of 5.4% (See Table 1). While the unemployment rate remained virtually unchanged in 2007 for core-aged workers (25-44), it increased marginally for youth (15-24) from 6.6 – 7.0%. At the same time, the long-term decline in unemployment rates among older workers (45+) continued in 2007, falling from 2.5% to 2.2%. Unemployment increased marginally for women between 2006 and 2007, rising from 3.3% to 3.7%, while the unemployment rate for men fell from 3.2% to 2.8% (Statistics Canada, 2008ac) Over the forecast period, unemployment is expected to remain at historically low levels.

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Table 1: Unemployment Rate by Age and Sex, Calgary CMA

	2003	2004	2005	2006	2007
Both Sexes	5.4	5.0	3.9	3.2	3.2
Men	5.5	4.8	4.0	3.2	2.8
Women	5.3	5.2	3.9	3.3	3.7
All Ages (15+)	5.4	5.0	3.9	3.2	3.2
15 - 24	9.2	8.3	8.1	6.6	7
25 - 44	4.8	4.8	3.2	2.6	2.7
45+	4.3	3.4	3.2	2.5	2.2

Source: Statistics Canada (2008ac). Labour Force Historical Review

- **Labour force participation remains high**

Canada's labour force participation rate has remained relatively stable at roughly 67% over the past five years with Alberta's rate being consistently above the national average at 74.1% in 2007. In Calgary, participation remains consistently above the provincial average, with a 2007 rate of 76.1%, virtually unchanged from the previous year (See Table 2). Due to ongoing labour supply constraints, labour force participation rates in Calgary are projected to remain historically high.

Participation rates in Calgary continue to be higher for men (82.2%) compared to women (69.8%). The labour force participation rate of seniors continued to increase in 2007, rising to 14.3% from 11.8% the previous year, and 10.3% in 2003 (Statistics Canada, 2008ac).

Labour force participation rate by age, Calgary CMA

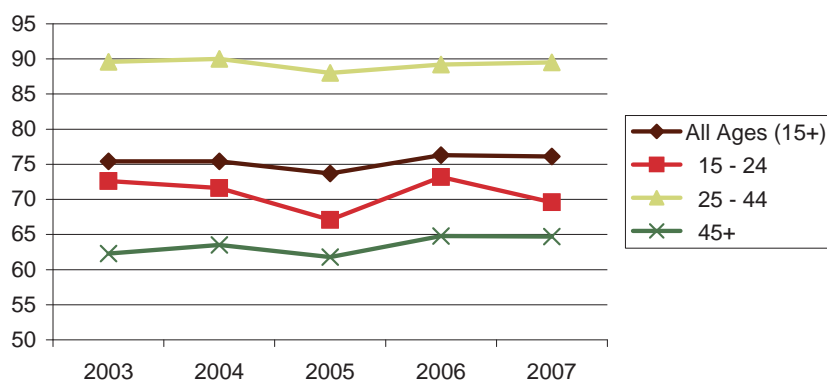


Table 2: Labour Force Participation Rate by Age and Sex, Calgary CMA

	2003	2004	2005	2006	2007
Both Sexes	75.4	75.4	73.7	76.3	76.1
Men	81	80.4	80.1	82.3	82.2
Women	69.9	70.3	67.3	70.1	69.8
All Ages (15+)	75.4	75.4	73.7	76.3	76.1
15 - 24	72.6	71.6	67.1	73.2	69.6
25 - 44	89.6	90	88	89.2	89.5
45+	62.3	63.5	61.8	64.8	64.7
65+	10.4	13.3	10.6	11.8	14.3

Source: Statistics Canada (2008ac). Labour Force Historical Review

- **The workforce continues to grow older**

Due to the ageing of the baby boom and the willingness of workers to stay in the workforce longer, Canada's workforce continues to grow older. Over the past ten years (1996-06), the percentage of Canada's workforce made up of older workers rose from 10% to 12%. In 2006, 59% of people aged 55 – 64 across Canada were working; in Alberta, 68% were working, the highest proportion among the provinces (Statistics Canada, 2007c).

Older workers are remaining in the workforce for a variety of reasons. Some workers simply enjoy their work and are not ready to retire. For others, financial constraints are requiring them to keep working. Although older workers may be choosing to continue to work, their preferences for work arrangements are changing. Increasingly, older workers are employed in non-standard work arrangements, such as self-employment. As the workforce continues to age, employers will need to consider alternative work arrangements that can accommodate the changing preferences of older workers.



1. An Inclusive City

- **Labour shortages continuing**

Alberta continues to struggle with an ongoing shortage of labour due to a strong demand generated by high levels of investment in the province's energy and related sectors. In 2007, 53 occupational groups in Alberta were experiencing a labour shortage and it is estimated that Alberta will experience a shortage of 111,000 workers over the next 10 years (Government of Alberta, 2008a). Calgary's current unemployment rate of around 3% is generally considered to be well below full employment. Over the next five years, employment growth in the Calgary Region is expected to outpace population growth, exacerbating the labour supply shortage.

- **Employment quality continues to improve**

Strong employment growth across Canada has been accompanied by increases in employment quality. Employment quality is rising due to increases in full-time work and in wages. These factors helped raise Canada's Employment Quality Index (EQI) by 2.8% (Tal, 2008a). Over the past five years, full time job growth in Canada has outpaced part-time growth, with the number of full-time jobs rising by 8.6% compared to a 3.2% increase in part-time jobs. Not only are most new jobs full-time, they are also largely unionized positions or in high-paying sectors, leading to a 2.5% increase in hourly wages nation-wide in 2007 (Caranci, 2008).

Alberta and Saskatchewan reported the greatest increase in employment quality in 2007. In Alberta, the vast majority (89%) of the 88,775 new jobs created in 2007 were full-time (Government of Alberta, 2008a), while in Calgary, the percentage of the labour force working full-time continues to grow (Statistics Canada, 2008d). At the same time, wage gains in Alberta of 6.1% were well above the national average in 2007, following solid gains of 6.9% and 6.6% the previous two years (See Table 3). Alberta's wage growth is attributed to gains in the mining and energy sectors where earnings exceed the national average by between 50% and 125%, as well as the effects of the labour shortage which is affecting all sectors (Tal, 2008a).

Although employment quality has shown improvement, there is concern that this may not be sustained. As the Canadian economy continues to shed manufacturing jobs, service sector employment is growing, equaling that of the manufacturing sector in 2007. This raises concerns that Canada's economy and labour market may become increasingly oriented towards lower paying and non-unionized service jobs.

Table 3: Average Hourly Wage Rate by Age and Sex, Alberta

	2003	2004	2005	2006	2007	5yr % Chg	1yr % Chg
Both sexes	\$18.13	\$18.54	\$19.76	\$21.12	\$22.40	24.9%	6.1%
Men	\$20.30	\$20.64	\$21.92	\$23.73	\$24.91	22.9%	5.0%
Women	\$15.76	\$16.24	\$17.36	\$18.24	\$19.63	28.0%	7.6%
15 years and over	\$18.13	\$18.54	\$19.76	\$21.12	\$22.40	24.9%	6.1%
15-24 years	\$10.84	\$11.08	\$11.81	\$13.21	\$14.40	37.1%	9.0%
25-54 years	\$20.03	\$20.54	\$21.93	\$23.20	\$24.44	22.9%	5.3%
55 years and over	\$19.86	\$20.14	\$21.05	\$22.99	\$24.09	27.6%	4.8%
Avg. weekly wage rate	\$688.04	\$703.63	\$757.32	\$814.24	\$859.94	26.2%	5.6%

Source: Statistics Canada (2008ac), Labour Force Historical Review

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- **Number of workers working long hours declining nationally, but overtime up in Alberta**

As the demand for labour grows, Albertans appear to be responding by working more. In Alberta, average hours worked has been steadily rising since 2003 when workers put in an average of 34.7 hours per week, reaching 35.8 hours in 2007 (See Table 4). Over the

same period of time, the number of workers working overtime has risen by 16.6%, with the percentage of workers working overtime rising from 24.9% to 27.7% (See Table 5) (Statistics Canada, 2008ac). Increasing work hours in Alberta goes against the national trend which has seen fewer workers putting in long hours on the job (Statistics Canada, 2008b).

Table 4: Average Actual Hours Worked (main job, all workers, pt and ft), by Age and Sex, Alberta

	2003	2004	2005	2006	2007
Both sexes	34.7	34.9	35.5	35.4	35.8
Men	38.9	39.3	39.9	39.8	39.9
Women	29.6	29.7	30.1	30	30.8
15 years and over	34.7	34.9	35.5	35.4	35.8
15-24 years	28.9	29.4	30.1	30.5	30.7
25-44 years	36.3	36.7	37.2	36.9	37.1
45 years and over	35.4	35.3	35.9	35.9	36.5
65 years and over	28.8	28.1	30.1	29.9	28.7

Source: Statistics Canada (2008ac). Labour Force Historical Review

Table 5: Workers Working Overtime, Alberta

Numbers...	2003	2004	2005	2006	2007	5 yr % Chg	1 yr % Chg
Total employees at work	1,311.5	1,333.2	1,339.2	1,422.8	1,496.9	16.5%	5.2%
Employees working overtime	326.4	326.2	381.3	386.8	415.1	17.6%	7.3%
Working unpaid overtime	161.3	148.7	179.4	168.5	174.6	-4.6%	3.6%
Working paid overtime	151.6	163.3	185.1	201.7	222.5	43.5%	10.3%
Both unpaid and paid overtime	13.9	14.7	16.8	16.5	18	19.2%	9.1%

Percentage of Workers Working Overtime, Alberta

Employees working overtime	24.9%	24.5%	28.5%	27.2%	27.7%
Working unpaid overtime	12.3%	11.2%	13.4%	11.8%	11.7%
Working paid overtime	11.5%	12.2%	13.8%	14.2%	14.9%

Source: Statistics Canada (2008ac). Labour Force Historical Review



1. An Inclusive City

- **Labour shortages contributing to labour mobility**

As a result of ongoing labour supply challenges, particularly in western Canada, a sizeable portion of the country's workforce is moving in search of work. Between 2001 and 2006, 3.4% of Canada's workforce moved to another province for work. In 2007, 8.6% of workers in Alberta had migrated from another province for work, the highest percentage in Canada (Statistics Canada, 2008a). During that year, 81,480 people came to Alberta including 58,186 inter-provincial migrants and 20,717 landed immigrants (Government of Alberta, 2008a). In addition, Alberta brought in 22,392 Temporary Foreign Workers, with 2007 being the first time that the number of Temporary Foreign Workers exceeded the number of landed immigrants (Alberta Federation of Labour, 2007).

- **Labour productivity in Alberta falls**

Although employment has been growing rapidly, labour productivity is lagging. Across Canada, labour productivity growth slowed in all provinces in 2006, rising by only 1.0% compared to a 2.2% increase in 2005 (Statistics Canada, 2007b). In 2007, after leading the country in productivity growth the previous year, Alberta posted the largest productivity decline, falling by 2.9% (Statistics Canada, 2007ad). Productivity in Alberta has been affected by a variety of factors

including the ongoing labour shortage (Statistics Canada, 2007b) as well as shifts from employment in the more productive conventional oil industry to less productive industries such as the oilsands and the service sector (Statistics Canada, 2007ad).

- **Occupational fatalities increasing**

Alberta's labour shortage may be having important impacts on the health and safety of Alberta workers. The use of inexperienced labour, as well as a lack of training, is being identified as a key factor accounting for a recent 24% increase in occupational fatalities. This increase greatly exceeded the 3.3% increase in labour force and is the highest number recorded in over a decade. Fines levied against employers for occupational health and safety violations also reached a record high in 2007 (Government of Alberta, 2008). For more discussion of workplace safety trends refer to Section 4.

- **Workforce becoming increasingly diverse ...**

The workforce of Canada, Alberta and Calgary is becoming increasingly diverse as immigrants and Aboriginal persons increase their share of the labour force. In 2006, immigrants accounted for 21.2% of Canada's labour force, up from 19.9% in 2001. Over the same period of time, the employment rate for immigrants improved from 63.4% to 67.0% (Statistics

Canada, 2008a). Between 2006 and 2007, employment among core working age immigrants (aged 25 – 54) in the Canadian labour force grew by 2.1%, compared to employment growth of only 1.6% among Canadian-born workers (Statistics Canada, 2008c).

...but recent immigrants see few employment gains

Despite recent employment gains for immigrants, employment growth has not matched population growth. As a result the gap between the immigrant employment rate and that of non-immigrants widened. At the



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same time, unemployment rates for immigrants remain substantially higher than that of non-immigrants. In 2007, the immigrant unemployment rate increased slightly from 6.5% to 6.6%, compared to a rate of 4.6% for Canadian-born workers. The unemployment rate for recent immigrants remained substantially higher than Canadian-born workers at 11.6%, and marginally higher than the 2006 rate of 11.5%. The higher unemployment rate for recent immigrants reflects the fact that almost all of the employment gains for immigrants accrued to established immigrants (in Canada 10 years or more) while recent immigrants saw few gains (Statistics Canada, 2007d, 2008c).

Most of the employment growth for immigrants occurred in Quebec, followed by Alberta. In 2007, immigrant employment in Alberta grew by 8.4%, with almost all of the gains in full-time jobs. At the same time, the unemployment rate for immigrants in Alberta was 3.6%, substantially lower than the national rate. Recent immigrants, though, had more difficulty finding work, with 7.0% being unemployed (Statistics Canada, 2008c). The lack of recognition of foreign credentials remains one of the key barriers to employment for recent immigrants.

- ***Aboriginal employment improving but inequities remain***

Employment prospects for Aboriginal people continue to improve. Between 2001 and 2006, the employment rate for Aboriginal people rose from 61.2% to 65.8% nationally. The employment rate for off-reserve Aboriginal people was even greater at 66.3%. Over the same period, unemployment rates declined from 17.4% in 2001 to 13.2% in 2006. The unemployment rate for off-reserve Aboriginal people was even lower at 12.3%. As a result of these trends, the gap in the employment and unemployment rates between Aboriginal and non-Aboriginal people throughout Canada narrowed over the period (Statistics Canada, 2008a).

In Alberta, the off-reserve Aboriginal labour force grew by 3,100 workers between 2006 and 2007, to a total of 65,900. Of those, almost one-quarter (23.4%) lived in the Calgary Economic Region. Despite employment

gains, the Aboriginal unemployment rate in Alberta in 2007 remained higher than the total rate at 7.7%. Aboriginal workers are predominantly employed in the Retail Trade, Construction, and Health Care and Social Assistance sectors (Government of Alberta, 2008a).

It is currently projected that Aboriginal Canadians will make up 4.0% of Canada's population by 2017, and account for 30% of Canada's annual natural population increase between 2011 and 2017. Based on this, there is the potential for Aboriginal peoples to contribute up to 7.4% of Canada's labour force growth over this period. Despite their growing potential contribution to Canada's labour force, however, Aboriginal Canadians continue to have lower labour force participation rates and higher unemployment rates than non-Aboriginal Canadians (Sharpe, 2007).

Overcoming employment inequalities between the Aboriginal and non-Aboriginal population could have significant economic benefits to Canada. It is estimated that if Aboriginal people could increase their level of education to the level of non-Aboriginal Canadians by 2017, this could increase Canada's GDP by 0.036 percent, representing an additional \$71 b. between 2001 and 2017. If the employment and income gap between the Aboriginal and non-Aboriginal population were eliminated, this could increase Canada's GDP by \$160 billion, a 0.081 percentage point increase in annual average output growth (Sharpe, 2007). In addition to enhanced GDP growth, investing in the Aboriginal work force may be an important strategy for overcoming current labour shortages in Calgary and Alberta.

- ***Complaints from Temporary Foreign Workers increasing***

In response to the growing labour shortage, the federal government has approved more than 40,000 Temporary Foreign Workers (TFW's) to come to Alberta, a 300% increase over the past three years. In 2005, just over 10,000 foreign workers came to Alberta, increasing to 22,000 in 2006. Between April 1, 2007 and March 31, 2008 there were requests for 94,123 foreign workers by Alberta employers (Cryderman, 2008a). This increase in the number



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of Temporary Foreign Workers reflects a change in the policy regarding TFWs from skilled workers who tend to fare reasonably well in the workforce to unskilled or semi-skilled workers. Across Alberta there are mounting concerns about the welfare of this new group of workers. Over the first three months of 2008, the Province of Alberta received 800 complaints from TFWs, and investigated 85 worksites (Cryderman, 2008b).

One of the primary rights issues faced by TFWs relates to wages as actual wages are often less than those promised. In addition, there are reports of illegal deductions for transportation, airfare and accommodation. Working conditions can also be different than expected. Further, employers of TFWs are supposed to provide housing, but there are complaints of housing being overcrowded and of poor quality, or of excessive rents being charged (Alberta Federation of Labour, 2007)

A second area of concern relates to the monitoring and enforcement of workers' rights. Although TFWs technically have the same labour rights as other workers, most TFWs are not aware of their rights. As well language barriers and misleading information by employers are problematic. There are also reports of racist behaviour, as well as threats of deportation or imprisonment, and demands from employers to perform inappropriate personal services.

One of the key issues with respect to the enforcement of labour rights for TFWs is a lack of monitoring and enforcement of employment contracts that employers must sign. Currently, the federal government is not adequately monitoring the approved TFW agreements. As a result, the Province of Alberta has assumed responsibility for the enforcement of provincial labour legislation. This is proving difficult, however, as The Province does not have a way of knowing where TFWs are located. Alberta Employment and Immigration is currently taking steps to obtain this information from Human Resources and Social Development Canada.

A significant source of vulnerability for TFWs is the fact that their work permits restrict them to working for one specific employer only. This means that, if a

worker quits their job, is fired, or laid off, they cannot simply find a job elsewhere as Permanent Residents can. Rather, they must find another employer who is willing and able to secure a Labour Market Opinion (LMO) that will enable them to hire the TFW. Once the employer has received this document, the TFW must apply for a new work permit that will tie them exclusively to this new employer. This process can take from four to five months, a period during which most TFWs would have few financial resources.

Although TFWs officially are entitled to apply for Employment Insurance (EI) regular benefits if they become unemployed, as they pay EI premiums like other Canadian workers, accessing those benefits is much more challenging. Not only do many TFWs face language barriers and limited knowledge of the rights and benefits to which they are entitled, they are also working under "closed" work permits, which require them to meet criteria above and beyond the normal eligibility criteria for EI regular benefits. Thus, TFWs are not only vulnerable to abuse, they cannot depend on EI or any other source of social assistance if they lose their jobs – making them doubly vulnerable to falling into poverty. This situation may in turn drive some of them to work illegally under conditions of even greater vulnerability.

There is, finally, concern about the impact of the Temporary Foreign Worker program on marginalized and disadvantaged groups in Calgary and elsewhere. While many argue that there appears to be a significant amount of systemic workplace discrimination against all classes of immigrant workers, as well as Aboriginal workers and workers with disabilities, there is simultaneously a willingness to recruit and use TFW's with the same qualifications. Such concerns may result in growing tensions between groups of workers.

Outlook

Employment growth across Canada is expected to slow in 2008 due to continued slower economic growth. This will result in slower growth in employment in the construction sector as the housing market slows. At the same time, weaker economic conditions may squeeze public finances and lead to reduced hiring in

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the public sector nationally. As employment growth slows across the country, gains in employment quality are also expected to moderate over the next year. In Alberta and Calgary, labour shortages are expected to persist as employment growth continues to outpace labour force growth, resulting in continued low unemployment rates, high participation rates and strong wage gains. As labour supply challenges persist, the demand for Temporary Foreign Workers will likely continue, while opportunities for immigrant and Aboriginal workers will remain good. Strategies to actively include non-traditional workers, however, will need to be pursued in order to effectively realize the abilities that such workers bring.

Policy Developments

- In 2007, the Government of Canada established the Foreign Credentials Referral Office (FCRO) to help internationally-trained individuals use their skills in Canada.
- In 2008, the Government of Canada introduced changes to the Post-Graduation Work Permit Program for international students who graduate from eligible programs which enables them to obtain a three-year work permit with no restrictions on the type of employment and no requirement for a job offer.
- In 2008, the Government of Canada announced proposed violence prevention provisions in the workplace regulations under the Canada Labour Code.
- In 2007, the Government of Alberta expanded the Alberta Provincial Nominee Program (PNP) by allowing employer applications in the transportation, manufacturing and tourism sectors. In the past the PNP only reviewed applications in occupations requiring post-secondary education.
- In 2007, the Government of Alberta announced a new, nine-year “Health Workforce Action Plan”, which outlines 19 key initiatives to address health workforce issues, including new services to make it easier for internationally educated health professionals to find work in their field.

- In 2007, the Government of Alberta announced a new, ten-year construction workforce strategy. The Alberta government has also worked with industry associations and labour groups on strategies for the retail, tourism and hospitality, energy, and manufacturing industries.
- In 2007, the Government of Alberta increased inspection and protection of employment standards and workplace safety for Temporary Foreign Workers.
- In 2008, Alberta Immigration and Employment is expected to release a Foreign Qualifications Recognition action plan for Alberta. In addition to issues related to Foreign Credential Recognition and the role of licensing bodies, this plan is expected to also address issues related to the recognition of prior work experience and non-professional credentials.

1.12 Income

Income At a Glance

Median Total Individual Income, Calgary, 2006: \$31,600 ↑

Median Total Family Income, Calgary, 2006: \$64,400 ↑

Median Total Family Income for Single-parent Families, Calgary, 2006: \$64,300 ↑

Median Total Income for Single Persons, Calgary, 2006: \$32,100 ↓

- ***Median earnings of workers in Canada and Alberta virtually unchanged over past 25 years***

The median earnings of Full-year Full-time (FYFT) workers in Canada were virtually unchanged over the past 25 years, increasing from \$41,348 in 1980 to \$41,401 in 2005. Median earnings of Alberta workers were, similar to the national trend, virtually unchanged between 1980 and 2006, rising by just 0.5% from \$43,732 to \$43,964. While the earnings of individuals

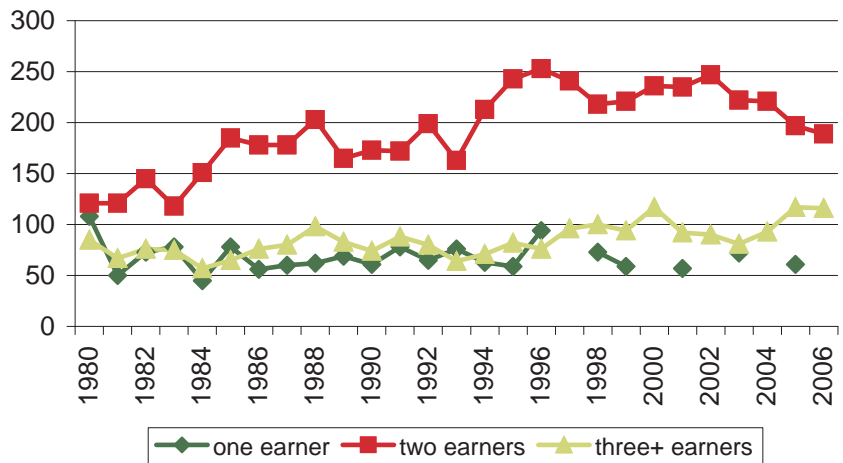


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were stagnant over the period, the earnings of families did show modest growth, increasing by 9.3% from \$58,293 to \$63,715 (Statistics Canada, 2008e).

Most of the gain in family earnings over the past 25 years was due to increasing labour force participation. Between 1980 and 2005, the proportion of couple families with children with two or more earners increased from 21.5% to 38.4% (Statistics Canada, 2008e). In Calgary, the proportion of couple families with children with only one earner fell by over half from 38.4% to 16.1% over that period of time, while the proportion of two earner families increased from 38.5% to 52.1%, and the proportion of families with three or more earners grew from 27.1% to 31.3%.

Two-Parent families with children by number of earners, Calgary CMA



Over the past five years (2002 – 06), the number of two-earner families has fallen by 23.5%, while the number of families with three or more earners has grown by 28.9% (See Table 6).

Table 6: Two-parent Families with Children by Number of Earners, Calgary CMA

	2002	2003	2004	2005	2006
Two-parent families with children (000s)	393	375	379	378	371
one earner	na	72	na	61	na
two earners	247	222	221	197	189
three or more earners	90	81	93	117	116
Two-parent families with children	100.0%	100.0%	100.0%	100.0%	100.0%
one earner	na	19.2%	na	16.1%	17.8%†
two earners	62.8%	59.2%	58.3%	52.1%	50.9%
three or more earners	22.9%	21.6%	24.5%	31.0%	31.3%

† estimated

Source: Statistics Canada (2008ac). Labour Force Historical Review

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- **Earnings of individuals improve over past five years**

Following stagnant and declining earnings between 1980 and 2000, median earnings for FYFT workers across Canada grew at a slightly greater rate between 2001 and 2006, increasing by 2.4% from \$40,443 to \$41,401. The situation was even more positive for Alberta workers who saw their earnings grow by 7.8% from \$40,782 to \$43,964, the second fastest growth rate among the provinces and territories. Despite strong earnings growth for individuals, the earnings of Canadian families showed little change, rising by only 0.6% over the past five years (Statistics Canada, 2008e).

Increased earnings in the workforce reflect strong wage growth. Between 2003 and 2007, average hourly wages in Alberta grew by 25% from \$18.13 to \$22.40 per hour (See Table 3). As a result the proportion of jobs paying less than \$10 / hr fell dramatically from 22% in 1997 to just 12% in 2007. At the same time, the proportion of high paying jobs (\$25 / hr or more) increased from 12% in 1997 to 24% in 2007 (Morissette, 2008). In 2007 there 17,767 minimum-wage workers in Alberta, representing 1.3% of the province's workforce, down from 1.9% in 2006. This was the lowest proportion of minimum wage workers in the country (Government of Alberta, 2007a). Despite growing wages and reductions in the number of low-wage jobs, there remains in Calgary a significant number of "working poor"; those who are working but still remain at or below the poverty line. In 2006, there were an estimated 66,577 working poor in Calgary (See Section 1.13).

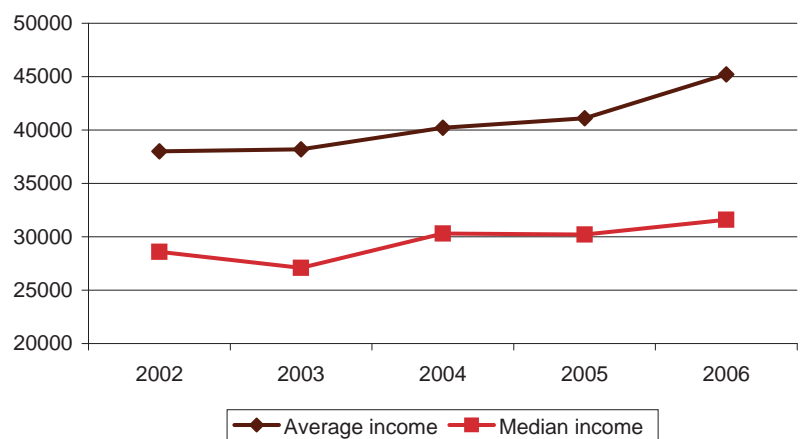
- **Incomes also show improvement over past five years**

As wages and earnings have risen, incomes have likewise started to trend upwards, with income growth in Canada outstripping that of the United States. Since 2000, real income has grown by 15.5% in Canada, compared to just 9.1% in the United States, reversing

a long-term trend which has seen income growth in the United States consistently exceed that of Canada over the past two decades. The principle driver behind Canada's rising income is the rise in commodity prices which has increased the value of exports and driven up the value of the Canadian dollar. This has led to relative reductions in the price of imported goods in Canada while simultaneously hampering income growth in the United States (Statistics Canada, 2007e).

Over the past five years, incomes of individuals have seen strong gains across the country. In 2006, median income grew by 5.0%, rising from \$24,100 in 2002 to \$25,300. Income growth in Alberta greatly exceeded national growth, jumping by 17.5% from \$26,300 to \$30,900 over the same period of time. In Calgary, incomes also grew in 2006, continuing a pattern of growth over the past five years (See Table 7). In 2006, the median total income of individuals rose to \$31,600, a 4.6% gain from the previous year, and a 10.5% gain from 2002. Statistics Canada (2007f) also reports that in 2004, 15% of Canada's high-income earners lived in Alberta, with 8% residing in Calgary.

Average and median income of individuals, Calgary CMA





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Table 7: Total Income of Individuals (2006 constant dollars), Calgary CMA

	2002	2003	2004	2005	2006	% Change 2002-06	% Change 2005-06
Average income	\$38,000	\$38,200	\$40,200	\$41,100	\$45,200	15.0%	10.0%
Median income	\$28,600	\$27,100	\$30,300	\$30,200	\$31,600	6.8%	4.6%
< \$10,000	20.3	21.9	19.6	18.8	16.3	-2.4	-2.5
\$10,000 to \$19,999	17.6	18.1	16.1	16.7	16.7	0.3	0.0
\$20,000 to \$29,999	13.7	13.7	14	14.2	13.8	-1.8	-0.4
\$30,000 to \$39,999	12.4	12.2	14	13.4	13.6	-0.6	0.2
\$40,000 to \$49,999	9.5	8.7	10	9.7	9	-0.8	-0.7
\$50,000 to \$59,999	6.6	7.5	7.2	8.2	8.1	2.6	-0.1
\$60,000 and over	19.8	17.9	19.1	19	22.6	2.8	3.6

Source: Statistics Canada (2008d), Income Trends in Canada.

Nationally, household incomes have also shown steady growth over the past four years after falling for much of the previous decade. In 2007, real average household income in Canada grew by 1%, following a 2.6% increase in 2006. Households in Alberta reported the highest median after-tax income among the provinces in 2006, growing by 7.0% from the previous year (Sauve, 2008). Family incomes across

Canada have also shown recent growth, rising by 2.1% between 2005 and 2006 (Statistics Canada, 2008f). In Alberta, family incomes grew by 7.7% between 2005 and 2006, with median family income rising from \$57,200 to \$61,600. Gains in family income in Calgary in 2006 were even greater, with median family income rising by 10.3% from \$58,400 to \$64,400 (See Table 8) (Statistics Canada, 2008d).

Table 8: Median Total Income (2006 constant dollars), by Economic Family Type, Calgary CMA

	2002	2003	2004	2005	2006	% Change 2002-06	% Change 2005-06
All family units	\$61,000	\$53,300	\$59,300	\$58,400	\$64,400	5.6%	10.3%
Economic families, two persons or more	\$79,300	\$75,000	\$78,500	\$83,100	\$88,500	11.6%	6.5%
Two-parent families with children	\$86,100	\$84,300	\$89,200	\$93,000	\$96,600	12.2%	3.9%
Lone-parent families	\$36,400	\$37,000	\$33,000	\$50,100	\$64,300	76.6%	28.3%
Unattached individuals	\$27,200	\$25,600	\$32,900	\$34,500	\$32,100	18.0%	-7.0%

Source: Statistics Canada (2008d), Income Trends in Canada.

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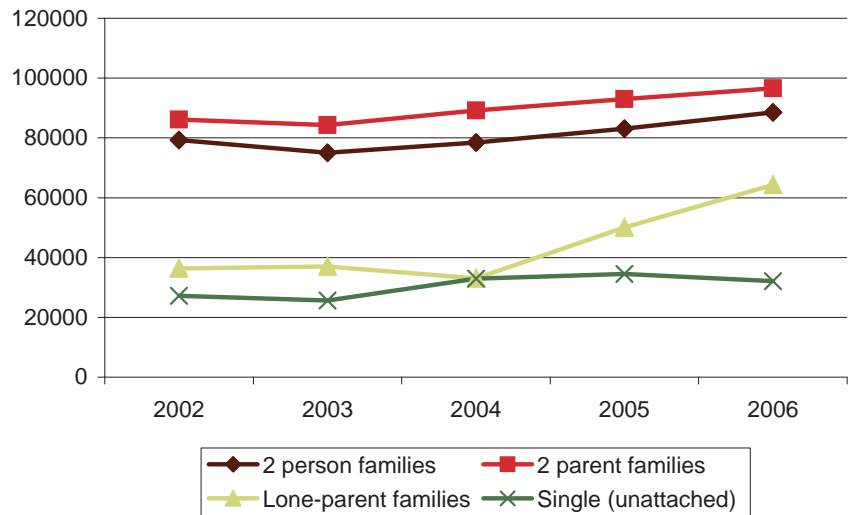


- Incomes grow for all family types, especially lone-parents**

While all family types have seen income gains over the past year, disparities remain. In Calgary, the average income for two-person families continued to exceed that of single (unattached) individuals, with two-person families receiving a median income of \$88,500, compared to single individuals who received less than half that amount, at \$32,100 (See Table 8). Similarly, two-parent families continued to receive substantially higher incomes than lone-parent families, with median incomes in 2006 of \$96,600, compared to \$64,300 for lone-parent families. Among family types, however, lone-parents have seen the most significant income improvement, posting income gains of 76.6% between 2002 - 2006. (Statistics Canada, 2008d).

Family income growth has been due to increases in both market income and government transfers. Market income gains have resulted from increasing hourly earnings and continued increases in the number of earners per household, as well as reduced tax payments (Statistics Canada, 2008f). Increases in government transfer income are the result of the introduction of new programs, particularly the Universal Child Care Benefit which benefits families with young children (Sauve, 2008). In Alberta, family incomes were also bolstered by the one-time Energy Rebate program that increased transfer income to all families in 2006 (Statistics Canada, 2008f).

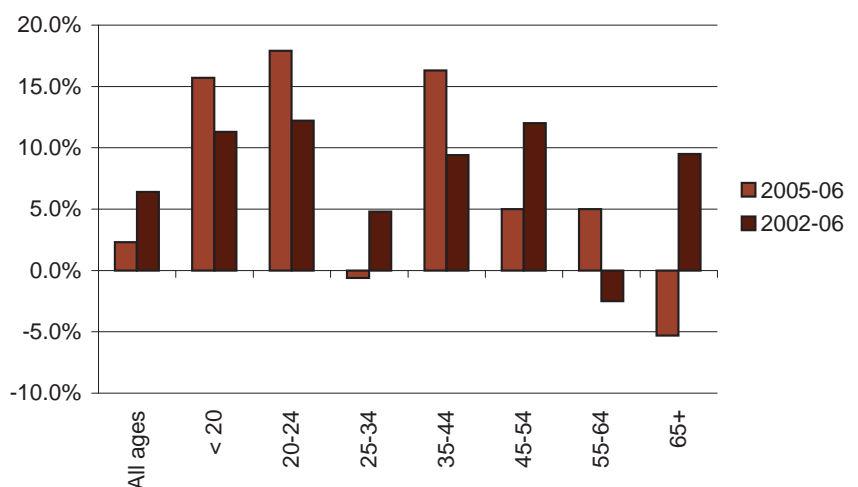
Median income by family type, Calgary CMA



- Incomes grow for youth, decline for seniors**

While incomes have grown overall, the gains have not been experienced evenly among all age groups. Over the past year, median income in Calgary grew the most for youth, advancing by 15.7% for those under 20, and by 17.9% among those aged 20 – 24 (See Table 9). Between 2002 - 2006, incomes for these groups grew by 11.3% and 12.2% respectively. At the same time, median income for seniors fell by 5.3% over the past year, although it remained 9.5% higher than in 2002 (Statistics Canada, 2008d).

% Change income by age, 2005-06, Calgary CMA





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Table 9: Median Total Income of Individuals by Age, Calgary CMA

	2002	2003	2004	2005	2006	05-06	02-06
All age groups	\$29,900	\$28,000	\$31,300	\$31,100	\$31,800	2.3%	6.4%
Under 20 years	\$5,300	\$6,000	\$5,200	\$5,100	\$5,900	15.7%	11.3%
20 to 24 years	\$14,700	\$13,800	\$14,700	\$14,000	\$16,500	17.9%	12.2%
25 to 34 years	\$33,000	\$33,900	\$36,200	\$34,800	\$34,600	-0.6%	4.8%
35 to 44 years	\$40,500	\$41,300	\$40,300	\$38,100	\$44,300	16.3%	9.4%
45 to 54 years	\$45,000	\$44,800	\$46,400	\$48,000	\$50,400	5.0%	12.0%
55 to 64 years	\$32,100	\$32,500	\$31,300	\$29,800	\$31,300	5.0%	-2.5%
65 years and over	\$21,000	\$21,600	\$23,300	\$24,300	\$23,000	-5.3%	9.5%

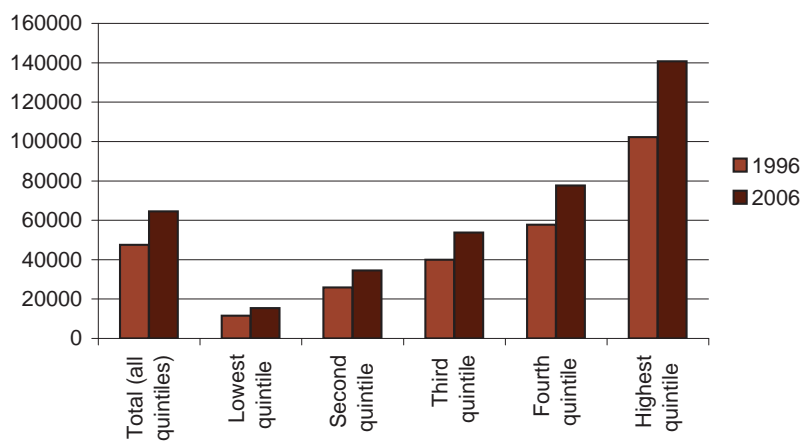
Source: Statistics Canada (2008d), Income Trends in Canada.

- Income inequality continues to grow**

Over the past twenty-five years, incomes have increased the most for high income earners across Canada, stagnated for the middle class and fell for low-income earners. Over that time, the earnings of high income earners grew by 16.4% while the lowest income earners saw their incomes fall by 20.6%. Similarly, high income earning families increased their income by 5.1% while the income of low income earning families fell by 9.1% (Statistics Canada, 2008e). This pattern continued over the past decade when the incomes of the top 20% of Canadians increased significantly while incomes among the rest of the population did not change (Statistics Canada, 2007f). Further, while the earnings of managers rose over the decade, blue collar, clerical and sales workers saw virtually no increase (Morissette, 2008).

In Calgary, growing income inequality is evidenced by the fact that average income has increased at a greater rate than median income (See Table 7). Over the past four years (2002 to 2006), average income

Average after-tax family income by Income Quintile, Alberta



grew by 18.9%, while the median advanced at less than half that rate, gaining only 10.5% (Statistics Canada, 2008d). This indicates that growth in average income is being skewed upwards by significant growth in the higher income brackets, compared to slower income growth in the middle and lower brackets. This pattern is also evident across Alberta where, over the past ten years (1996 – 2006), the gap between the highest and lowest income quintiles increased from \$90,000 to \$125,000 (See Table 10).

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Table 10: Average After-tax Total Family Income (\$2006) by Income Quintiles, Alberta

	1996	2006	% Change
Total of quintiles	\$47,500	\$64,500	35.8%
Lowest quintile	\$11,600	\$15,400	32.8%
Second quintile	\$25,900	\$34,500	33.2%
Third quintile	\$40,000	\$53,800	34.5%
Fourth quintile	\$57,800	\$77,700	34.4%
Highest quintile	\$102,200	\$140,700	37.7%
Gap (High - Low)	\$90,600	\$125,300	38.3%

Source: Statistics Canada (2008d). Income Trends in Canada.

- **Growing income gap between recent immigrants and Canadian-born**

Income inequality is also evidenced in inequality between social groups. In particular, the income gap between recent immigrants and the Canadian-born population remains a cause for concern. Over the past twenty-five years, the earnings gap between recent immigrants and the Canadian-born population increased significantly. Whereas in 1980, recent immigrants earned 85c for each \$1 earned by Canadian-born workers, by 2005, this had fallen to 63c, despite the fact that the educational qualifications of immigrants have increased significantly over this period of time. In fact, the earnings gap was larger for university educated immigrants than for those without degrees (Statistics Canada, 2008e).

- **Household spending grows faster than income and inflation**

Although household incomes rose over the past two decades, spending grew at an even faster rate. Between 1990 and 2007, average spending among Canadian households rose by 20%, while household income grew by only 7% (Sauve, 2008). Between 2005 and 2006, average expenditures of Canadian households grew by 4.6%,

more than double the 2.0% rate of inflation, while in Calgary, expenditures grew by 9.0% well above the Calgary inflation rate of 4.6% (See Table 11).

For Calgarians, shelter was the largest expense in 2006 after income taxes, accounting for 17% of household expenditures. This was followed by transportation (14%) and food (8%). As costs have escalated, household spending increased the most on transportation (+29%) and clothing (+17%) over the past year. At the same time, spending decreased on education (-22%), gifts of money and contributions (-7%), games of chance (-5%) and food (-4%) (Statistics Canada, 2008g).





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Table 11: Average Household Expenditures by Category, Calgary CMA

	2005 (\$2006)	2006	% Change 2005-06
Total expenditure	\$89,459	\$97,483	9.0%
Total current consumption	\$61,009	\$66,107	8.4%
Food	\$8,467	\$8,092	-4.4%
Shelter	\$15,967	\$16,794	5.2%
Household operation	\$3,935	\$4,198	6.7%
Household furnishings and equipment	\$3,203	\$3,464	8.2%
Clothing	\$3,629	\$4,256	17.3%
Transportation	\$10,551	\$13,598	28.9%
Health care	\$2,363	\$2,488	5.3%
Personal care	\$1,457	\$1,537	5.5%
Recreation	\$5,604	\$6,069	8.3%
Education	\$1,826	\$1,415	-22.5%
Tobacco products and alcoholic beverages	\$1,973	\$1,960	-0.7%
Games of chance (net amount)	\$296	\$281	-5.0%
Miscellaneous	\$1,387	\$1,571	13.3%
Personal income taxes	\$21,273	\$23,851	12.1%
Personal insurance payments and pension contributions	\$4,723	\$5,249	11.1%
Gifts of money and contributions	\$2,454	\$2,276	-7.3%

Source: Statistics Canada, Survey of Household Expenditures.

- **Household savings falls ...**

Spending increases in excess of income are coming at the expense of household savings, as Canada's personal savings rate has fallen from 10% in 1990 to about 1% in 2007 (Sauve, 2008). Of particular concern is the impact that reduced savings may have on financial security in retirement. A recent international survey (Beauchesne, 2008) reported that almost half (49%) of Canadians have reduced their retirement savings due to rising costs of food and gas, including roughly one-quarter of those of pre-retirement age.

Not only are people reducing their retirement savings, they are also increasingly dipping into them to make ends meet as increasing numbers of people are making withdrawals from their Registered Retirement Savings Plans (RRSPs) prior to retirement (CGA Canada, 2007). At the same time, participation in

employer-sponsored Registered Pension Plans (RPPs) is declining. In Alberta, the situation is brighter. Where only 1 in 5 people were reported to have reduced their retirement savings, less than half the national average. At the same time, increases in RRSP contributors and the value of contributions exceeded the national average in Alberta and Calgary in 2006 (Statistics Canada, 2007g).

- **... while debt grows**

While household savings are falling, debt loads continue to climb. Debt is being largely incurred for the purposes of meeting day-to-day expenses, as well as the purchase of durable goods. Between 1982 and 2005, the average debt per Canadian household grew by 54%, and has continued to rise, reaching a record \$1 trillion in 2006. Growth in consumer credit as a share of household debt is of particular concern as it is not

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backed by durable assets (CGA Canada, 2007). By 2007, the total “debt-service burden” accounted for roughly 24% of personal disposable income, up from about 19% during the late 1990’s (Sauve, 2008). By the end of 2007, the debt-to-income ratio had risen to 130%, while the debt service ratio (debt interest payments as a % of disposable income) ended up 30 basis points higher than it was in 2006 (Tal, 2008b).

While debt has increased, assets have also increased, largely due to the increase in the value of homes. While this has benefited homeowners, it has left those who do not own homes further behind. At the same time, the recent correction in the stock market and the slowing of the real estate market has slowed growth in the value of assets, resulting in an increase in the debt-to-asset ratio (Tal, 2008b).

This growing level of indebtedness may increase the exposure of many Canadian households to economic shocks and limit their ability to achieve their financial goals. Sauve (2008) notes that:

“almost one-third of households had a bank balance of less than \$500, with another 20% with a bank balance between \$500 and \$2,000. Some 28% of credit card holders did not pay off all their credit cards each month. About 11% were behind in a bill or payment and 3% were two or more months behind in a rental or mortgage payment.” (Sauve, 2008:13).

In a survey conducted by the Certified General Accountants of Canada, 40% of respondents indicated that their level of debt affects their ability to attain financial security, while 28% indicated that their debt affects their ability to achieve their retirement goals (CGA Canada, 2007).

- ***RRSP contributions and contributors continues to increase while RPP coverage declines***

In 2005, 60% of Canadian families held RRSPs, while close to three-quarters held either RRSPs, RPPs or both (Pyper, 2008). In 2006, the number of people making contributions to RRSP’s increased by 1.0% while the value of contributions grew by 5.8%. Alberta reported the largest gain in both number

of contributors (+3.7%) and value of contributions (+12.5%). Calgary reported the third largest gain in contributors among major cities in Canada as well as the highest median contribution among major cities in Canada (Statistics Canada, 2007g)

While RRSP contributions have been increasing, the coverage rate of occupational pension plans (RPPs) has declined over the past two decades, falling from 46.2% in 1997 to 39.3% in 2004. This is largely due to a decline in the coverage rate of male workers, where the rate fell from 52.2% to 39.4% over the period. At the same time, the coverage rate for female workers increased from 36% to 39.1% (Temagno, 2006).

Although higher-income Canadians tend to contribute more to RRSPs and RPPs, recent research suggests that such contributions may still be insufficient to maintain a pre-retirement income. A recent study reports that, for higher-income Canadians, disposable incomes actually declined significantly upon retirement, while the incomes of lower-income workers remained relatively stable due to the ability of the OAS / GIS and CPP to effectively replace the income of lower-income workers. As a result, financial well-being among seniors is likely to become an increasingly important issue as higher income households find it difficult to maintain their accustomed standard of living upon retirement (Statistics Canada, 2008h).

Outlook

Despite strong income growth, reduced savings and high levels of debt are producing some vulnerability, particularly if interest rates rise. While it is expected that the Bank of Canada will continue to reduce interest rates to buffer the economy from the effects of an economic slowdown in the United States, rising food and energy prices may result in higher levels of inflation in 2009 which may result in increasing interest rates then (Tal, 2008b). Certainly lower and middle income households are feeling the effects of higher costs related to resource driven inflation.



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As the labour market is expected to remain strong, increasing earnings may partially offset ongoing financial stress for those who are able to participate in the labour market. At the same time, the need to generate additional income may sustain pressure on families to increase the number of earners in the household or increase their working hours. This may exacerbate current stress levels, impacting the availability of households to engage in community activities, while also increasing the demand for support services such as childcare.

As the baby boom reaches retirement during the forecast period (in 2011), trends concerning the financial security of those about to retire suggest that retirement savings may be inadequate. Continued inflationary pressures may also pose a significant burden for those living on fixed incomes, such as retirees. If retirees indeed begin to experience financial constraints, this may result in continued increasing labour force participation among older workers. There may also be increasing demands for financial assistance for seniors in the form of subsidies and reduced fees for public goods and services.

Policy Developments

- In 2008, the Government of Alberta increased the minimum hourly wage to \$8.40 per hour; increased Alberta's minimum weekly wage for salespersons and professionals to \$336 per week, and increased Alberta's minimum monthly wage for domestic employees to \$1,601 per month.
- In 2008, the Government of Alberta's Budget 2008 announcement included the elimination of health care premiums effective January 1, 2009.
- In 2008, The City of Calgary moved ahead with the development of a Living Wage Policy that would apply to city staff and service contractors. This policy will be brought to Council for approval in 2009.

1.13 Low-income

Poverty - At a Glance

Persons Living in Low-income Households, Calgary, 2006: 113,000 ↓

Percentage of Population Living in Low-income Households, Calgary, 2006: 11.4% ↓

Income Support (IS) Recipients, Calgary, 2007: 8,237 ↓

Assured Income for the Severely Handicapped (AISH) Recipients, Calgary, 2007: 11,896 ↓

Guaranteed Income Supplement (GIS) Recipients, Calgary, 2007: 26,571 ↑

- ***Poverty rate for individuals continues to decline***

Poverty rates continued to fall nationally and provincially in 2006. Nationally, the poverty rate fell marginally to 14.5% from 15.3% the previous year, and 16.2% in 2002. Alberta's poverty rate also declined and was lower than the national rate at 10.2%, down from 11.9% in 2005 and 13.3% in 2002. This was the lowest poverty rate among the provinces. In Calgary, the poverty rate also continued to decline in 2006 to 11.4% from 12.7% the previous year (See Table 12), although it remained above the provincial rate. This is the third consecutive year of decline since peaking at 16.7% in 2003.

In Calgary, the child poverty rate also continued its decline, falling by over 4 percentage points from 16.4% in 2005 to 12.1% in 2006. At the same time, the seniors poverty rate has continued a slow increase over the past three years, rising to a rate of 9.4% from 9.1% the previous year. This is the second consecutive year in which the seniors' poverty rate has increased, increasing almost a full percentage point from a low of 8.5% in 2004. Increasing poverty rates among seniors are taking place in the context of falling incomes (See Section 1.12).

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Falling income and increasing poverty rates among seniors are of concern as this may have long-term impacts on the overall health and well-being of seniors. With increasing age usually comes an increase in chronic conditions that require seniors to hire persons to do chores around the house that they used to be able to do. Many seniors also need to pay for increasing medications. Such increased expenditures may ultimately compromise the ability of seniors to live independently.

Low-income rate by age, Calgary CMA

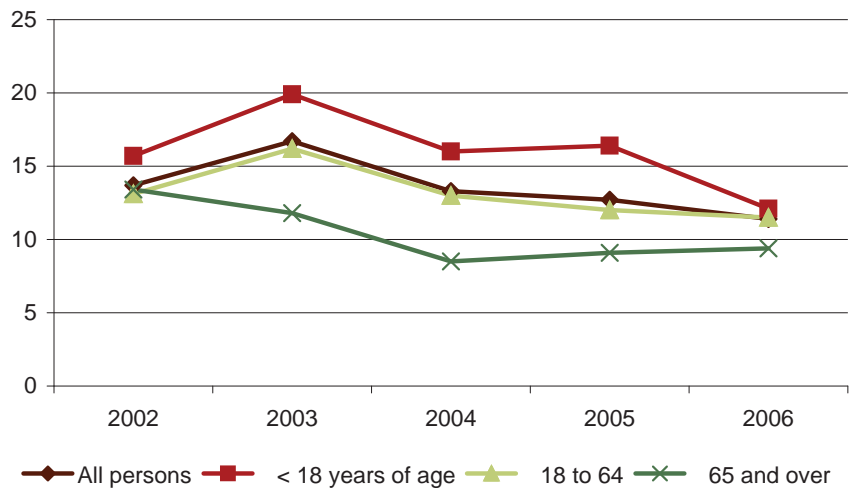


Table 12: Percentage of Persons in Low-Income Households (Pre-tax), Calgary CMA

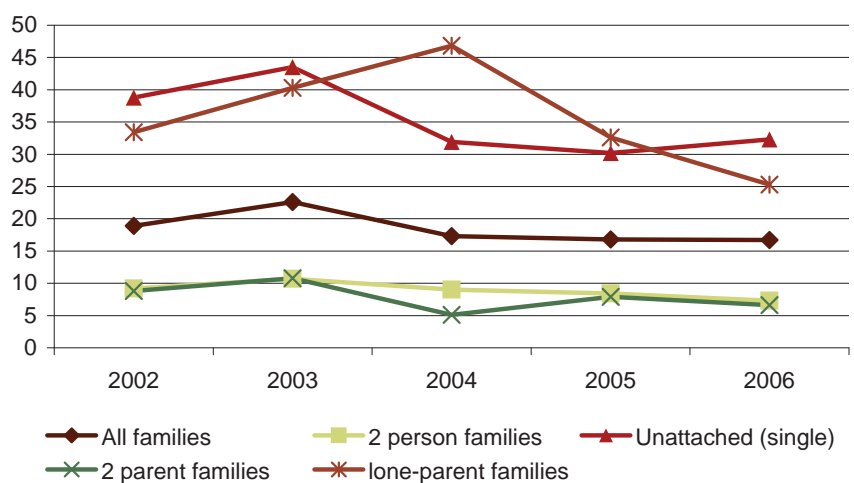
	2002	2003	2004	2005	2006	% Change 2002-06	% Change 2005-06
All persons	13.7	16.7	13.3	12.7	11.4	-2.3	-1.3
< 18 years of age	15.7	19.9	16.0	16.4	12.1	-3.6	-4.3
18 to 64	13.1	16.2	13.0	12.0	11.5	-1.6	-0.5
65 and over	13.4	11.8	8.5	9.1	9.4	-4.0	0.3

Source: Statistics Canada, Income Trends in Canada.

- Family poverty rate remains unchanged

The poverty rate for families in Calgary remained virtually unchanged in 2006 at 16.7%, compared to 16.8% the previous year (See Table 13). This remains almost 8 percentage points lower than the rate in 2003 when it peaked at 22.6%. The poverty rate for families of two persons or more, similar to individuals, continued to decline in 2006, falling to 7.3% after peaking at 10.7% in 2003. The poverty rate for single (unattached) individuals remained significantly higher than that of families of two

Low-income rate by family status, Calgary CMA





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persons or more, with roughly one-third (32.3%) of single people living in poverty.

Similarly, the poverty rate for lone-parent families continued to greatly exceed that of two-parent families, with one-quarter of lone-parent families living in poverty compared to only 6.6% of two-parent families. The poverty rate among lone-parent families, however, has declined considerably since 2004, falling by almost half from its peak of 46.8%. Despite improvements in incomes and poverty rates

among lone-parent families, attention still needs to be focused on these vulnerable families. While recent investments in childcare have provided some benefit to lone-parents with smaller children, parents with older children continue to require support. Basic needs expenses for parents with older children can dramatically increase with physical growth, extra-curricular and recreational activities much needed to prevent youth from resorting to gangs, substance abuse and various other criminal activities.

Table 13: Percentage of Families in Low-Income (Pre-tax), Calgary CMA

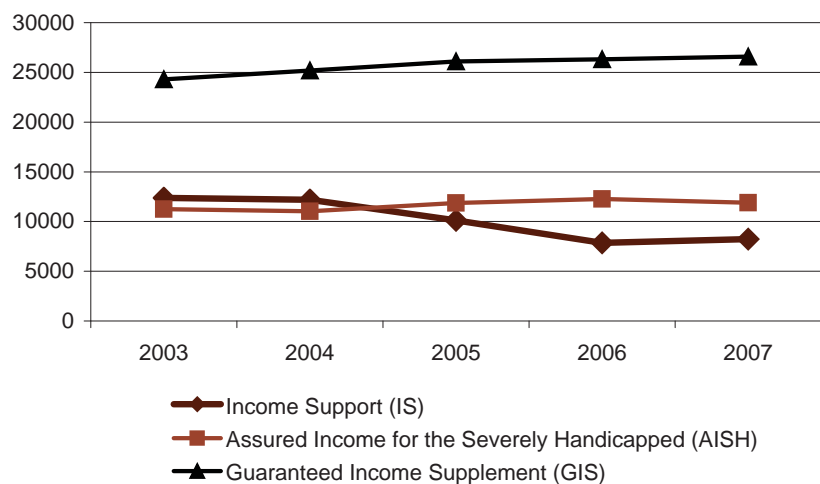
	2002	2003	2004	2005	2006	% Change 2002-06	% Change 2005-06
All family units	18.9	22.6	17.3	16.8	16.7	-2.2	-0.1
Economic families, two persons or more	9.2	10.7	9	8.4	7.3	-1.9	-1.1
Two-parent families with children	8.8	10.8	5.1	7.9	6.6	-2.2	-1.3
Lone-parent families	33.4	40.3	46.8	32.6	25.3	-8.1	-7.3
Unattached individuals	38.8	43.5	31.9	30.2	32.3	-6.5	2.1

Source: Statistics Canada, Income Trends in Canada.

- **Social Assistance receipt stable**

The number of persons receiving social assistance in Calgary remained virtually unchanged in 2007 at 46,704, up marginally from 2006 when 46,423 persons were in receipt of social assistance (See Table 14). The increase in total social assistance recipients was the result of increases in the number of persons receiving Income Support (+5.0%) and seniors receiving the Guaranteed Income Supplement (GIS) (+1.0%) being offset by reductions in the number of AISH recipients (-3.1%). The increase in the number of Income Support recipients was the first time in the past five years that the IS caseload has increased.

Social assistance recipients, Calgary



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Table 14: Persons Receiving Income Assistance, Calgary

	2003	2004	2005	2006	2007	% Change 2003-07	% Change 2003-07
Income Support (formerly SFI)	12,374	12,177	10,119	7,844	8,237	-33.4%	5.0%
Assured Income for the Severely Handicapped (AISH)	11,250	11,018	11,854	12,278	11,896	5.7%	-3.1%
Guaranteed Income Supplement (GIS)	24,288	5,178	26,100	26,301	26,571	9.4%	1.0%
TOTAL	47,912	48,373	48,073	46,423	46,704	-2.5%	0.6%
Population	922,315	933,495	956,078	991,759	1,019,942	10.6%	2.8%
Rate of receipt	5.2%	5.2%	5.0%	4.7%	4.6%	-0.6	-0.1

Source: Statistics Canada, Income Trends in Canada.+

- **Welfare incomes continue to decline nationally, particularly in Alberta**

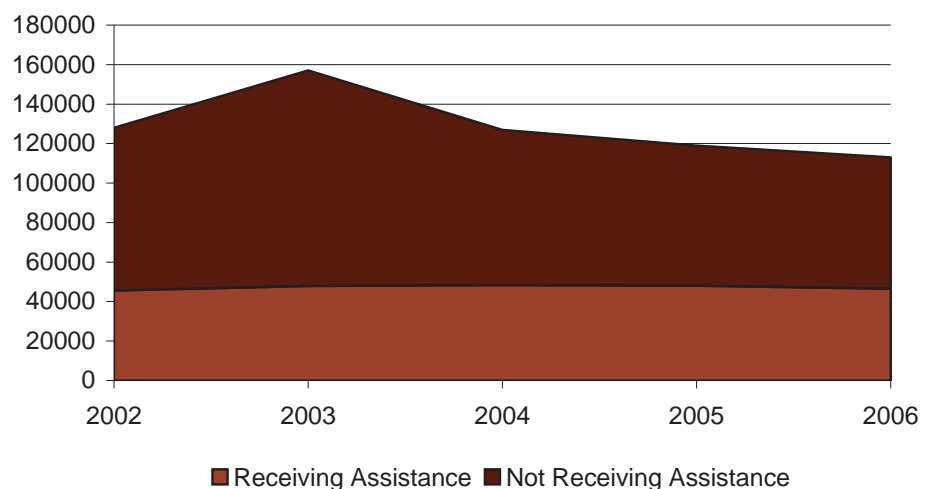
Welfare incomes across the country peaked in 1994 and have been steadily declining since then, currently averaging 33% below the poverty line. In Alberta, the welfare income of a single person declined by 46% between 1994 and 2006. In 2006, a single employable person in Alberta received \$5,454 including GST credit and resource rebate while a lone-parent with one child received \$14,108 while a couple with two children received \$21,837. At the same time, a single person with a disability (NEW) received \$8,509, less than half (48%) of the after-tax poverty line, while a person with a long-term disability (AISH) received \$12,543. Alberta reported the lowest income in the country for a single person with a disability (NEW) (National Council of Welfare, 2007).

- **Percentage of poor receiving income assistance improves**

As the low-income population continues to fall in Calgary, the number of low-income persons who aren't receiving Social Assistance also continues to decline (See Table 15). In 2006, there were an estimated

66,577 low-income persons who were not in receipt of any significant federal or provincial income assistance, accounting for 58.9% of Calgary's "poor". This represents a 12% decline over the previous year. It is expected that, without any income source, people not receiving significant government income assistance are working: the "working poor".

Low-income population by social assistance receipt, Calgary





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Table 15: Low-Income Individuals and Social Assistance Receipt, Calgary

	2002	2003	2004	2005	2006	% Change 2002-06	% Change 2005-06
Total Low-income Population	128,000	157,000	127,000	119,000	113,000	1.9%	-3.4%
Total Income Assistance Recipients	45,574	47,912	48,373	48,073	46,423	-2.5%	0.6%
Number of Low-income People Not Receiving Income Support	82,426	109,088	78,627	70,927	66,577	-11.7%	-5.0%
Percent of Low-income Population Receiving Income Support	35.6%	30.5%	38.1%	40.4%	41.1%	-19.2%	-6.1%

- **Decreasing number of minimum wage workers in Alberta**

As employment growth continues and wages advance, the number of minimum wage workers is falling. In 2007, there were 17,767 minimum wage workers in Alberta, representing 1.3% of the province's workforce, down from 1.9% in 2006. This was the lowest proportion of minimum wage workers in the country. Of minimum wage workers, 41% were working full-time. The proportion of full-time minimum wage workers increased slightly from 37% in 2006.

Although the number of minimum wage workers is declining, those who are working at minimum wage continue to struggle. Contrary to popular perception, many minimum wage workers rely on such employment for a significant portion of their income. Over three-quarters (76.5%) of minimum wage workers are permanent employees, while one-third are of prime working age (25 – 54) and over half (52.7%) have a high school education or higher. Women are more likely to work for minimum wage, accounting for two-thirds of the minimum wage workforce. Minimum wage workers are primarily concentrated in the accommodation and food services (25.5%), retail (24.7%), and information, culture and recreation (8.2%) industries, with the vast majority (92%) being non-union (Government of Alberta, 2007a).

One source of employment for low-wage workers is day labour through employment agencies that employ a large number of the most vulnerable people. Some agencies charge workers for transportation, hard hats,

a service fee for finding the day job, as well as contracts that preclude them from becoming employed by any businesses that might be impressed by their work. Additionally, some have started adding “cheque cashing” services that cash the cheque they just wrote for a fee. Such employment arrangements often serve to perpetuate vulnerability and may hinder workers' efforts to gain more secure or gainful employment.

- **Financial insecurity and debt burden of lowest income households grows**

Not surprisingly, lower income households are experiencing a greater level of financial insecurity. This is manifested, first, in a larger share of the income of such households being devoted to basic needs. Statistics Canada (2008g) reports that the lowest income quintile in Canada spent close to 50% of its income on basic needs (food, shelter and clothing) in 2006, whereas the top income quintile spent only 28% of their budget on such basic needs.

Lower-income households are also more likely to report that their debt levels are increasing. Between 1999 and 2005, the bottom 20% of households experienced the second fastest rate of debt growth among households in Canada. This may be due to the fact that this group of households has been able to increase access to credit at a faster rate than other households. Lower-income households generally do not have strong housing equity to back up mortgage debt, or other non-financial assets to back up consumer debt. Due to the lack of non-financial assets and the fact that most such households are reliant on wages

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and salaries for income, lower-income households are highly vulnerable to economic shocks (CGA Canada, 2007).

As lower-income households experience ongoing income security challenges, there is concern about their growing reliance on non-standard financial services such as payday loan companies. The Survey of Financial Security (2005) reported that users of payday loan services tend to be young families with low-incomes and little net worth. Such families tend to be renters with little savings and no credit cards whose spending exceeds their income and they are behind in their bill payments. Many payday loan users use such services on a monthly basis. One of the concerns about payday loans is that many loan companies charge high fees for their services which can reinforce the cycle of poverty and debt (Saulnier, 2008).

Not only do higher-income families have more current available resources, they also tend to have more savings in place for retirement. Of those families with incomes of \$85,000 or more, almost 90% owned RRSPs, while among lower-income families (<\$36,500), only 35% of families held RRSPs. The value of RRSP holdings was also higher for higher-income families with higher-income families' RRSPs having a median value of \$80,000 compared to a median value of just \$10,000 for lower income families (Pyper, 2008).

- **Impact of rising costs of living**

Inflationary pressures are having a significant impact on lower-income households. The rising cost of food, gas and utilities is disproportionately impacting those on lower or fixed incomes. A recent international survey (Beauchesne, 2008) reported that almost half (49%) of Canadians have reduced their retirement savings due to rising costs of food and gas. Another survey of Calgary seniors reported that the rising cost of utilities is one of the factors influencing their decision to move homes (HarGroup, 2008). For the working poor, gasoline costs are causing financial stress as transit service is often difficult due to distance from the workplace or low levels of service to certain parts of the city, notably industrial areas. At the same time,

access to major grocery stores in some lower income areas is limited, resulting in people needing to shop in corner stores or other more expensive alternatives as these are the only stores that they can access.

Outlook

Current economic forecasts do not anticipate significant economic shocks to the local economy. As a result, lower-income households that may be vulnerable to such shocks should not experience significant economic impacts over the short term. Consequently, significant increases in the low-income rate are not expected. However, the dual threat of either interest rate hikes or continued inflationary pressures on basic needs items may continue to place financial pressure on low and moderate-income Calgarians, particularly among seniors and others living on fixed incomes.

Policy Developments

- In 2007, the Government of Canada introduced the Working Income Tax Benefit (WITB) as a refundable tax credit to provide tax relief for eligible working low-income individuals and families.
- In 2008, The Government of Canada announced that they will: expand the list of eligible expenses under the Medical Expense Tax Credit; exempt training to help individuals cope with disabilities or disorders from the Goods and Services Tax/Harmonized Sales Tax (GST/HST); and expand the list of GST/HST-free medical and assistive devices to include service dogs, for instance.
- In 2008, the Government of Canada announced the coming into force of an amendment to the Canada Pension Plan (CPP) Disability legislation that will help thousands of Canadians qualify for disability benefits. CPP Disability applicants with 25 years or more of CPP contributions now require valid contributions in three of the last six years, instead of the current requirement of four of the last six years.
- In 2007, the Government of Alberta implemented changes to training benefits to help full-time students receiving income support earn more money while



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they are attending training programs through the Alberta Works program. Once qualified for Alberta Works training, a student's employment income will no longer be a factor in determining their benefit rate.

- In 2007, the Government of Alberta increased the fees for accommodations in Alberta's long-term care facilities by five percent. Government fully or partially covers the increase for low-income residents who receive financial assistance through the Alberta Seniors Benefit (ASB) and Assured Income for the Severely Handicapped (AISH) programs.
- In 2007, the Government of Alberta changed the way Alberta Seniors Benefit (ASB) benefits are calculated for seniors in long-term care to ensure seniors have \$265 in disposable income every month.
- In 2008, the Government of Alberta increased Assured Income for the Severely Handicapped (AISH) rates from a maximum monthly of \$1,050 to \$1,088. Employment supports for AISH clients are also now being offered.
- In 2008, the Government of Alberta announced the child care investment plan to help create 14,000 new child care spaces in a variety of settings, including family day homes, nursery schools, day cares and out-of-school care programs, by 2011. This plan also introduces two new out-of-school care subsidies for low- and middle-income families with children in Grades 1 to 6. These two new subsidies will replace the municipally administered and provincially funded Out-of-School Care Subsidy Program, which had been assisting low-income parents.
- In 2008, The City of Calgary approved a revised User Fees and Subsidies Policy, which provides a framework for decisions related to the pricing of user fees and subsidies.

1.14 Housing

Housing - At a Glance

Average Apartment Rent, Calgary, 2007: \$974 ↑

Apartment Vacancy Rate, Calgary, 2007: 1.5% ↑

Number of Rental Units, Calgary, 2007: 38,150 ↓

Homeownership Rate, Calgary, 2008: 71.7% ↑

- *Housing affordability declining*

Although the growth in rents was modest across Canada over the past five years, it still continued to outpace income growth among the most vulnerable populations (Federation of Canadian Municipalities, 2008). Statistics Canada (2008i) reports that between 2002 and 2004, nearly one-third (30%) of Canadians spent more than 30% of their income on shelter at some point. Of these, roughly one-third did so persistently. At the same time, house prices continued to increase faster than income for almost all families, including couples and two-parent families. The problem was even more acute for single people and lone-parent families who experienced slower income growth, and thus faced severe affordability challenges (Federation of Canadian Municipalities, 2008).

Apt. Vacancy Rate and Average Rent, Calgary CMA



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In Calgary, rapidly escalating house prices over the past several years, coupled with low vacancy rates and rising rents have contributed to a severe affordability challenge. In 2007, apartment rental vacancy rates increased slightly, rising to 1.5% from a historic low of 0.5% the year before (See Table 16). Increasing vacancy rates are the result of reduced net migration, which

dropped 31% between 2006 and 2007, as well as some tenants moving into home ownership. Despite higher vacancy rates, monthly apartment rents in Calgary continued to increase, rising by an average of \$123 for all unit types combined, from \$851 in 2006 to \$976 per month on average (CMHC, 2007).

Table 16: Selected Housing Indicators, Calgary

	2003	2004	2005	2006	2007	% Change 2003-07	% Change 2006-07
Overall Apartment Vacancy Rate (CMA)	4.4	4.3	1.6	0.5	1.5	-2.9	1.0
Average Rent (all units, CMA)	\$721	\$716	\$723	\$851	\$974	35.1%	14.5%
Average Rent as % of Average Monthly Earnings†	23.5%	21.3%	20.8%	22.2%	NA		
Total Apartment Rental Units (CMA)	43,244	42,335	41,416	40,333	38,150	-11.8%	-5.4%
Home Ownership Rate (Calgary - City)	70.4%	71.2%	71.6%	71.6%	71.7%	1.3	0.1

Source: Canada Mortgage and Housing Corporation (CMHC), 2007, Rental Market Report; City of Calgary, Civic Census.

While vacancy rates in the formal rental market have not increased significantly, a significant number of condominiums are being rented out by owners. It is estimated that 17.6% of condominiums were rented in 2006, increasing to 21.4% in 2007. The average rent for rental condominiums, however, continues to outpace the average rent for comparable units in the private rental market. In 2007, average condominiums rent was \$1,217 for a two-bedroom unit in the secondary market, compared to \$1,092 for a two-bedroom unit in the private rental market. At the same time, the condominiums rental vacancy rate held steady at 0.7%, less than half the 2007 vacancy rate in the private rental market.

In addition to the formal rental and condominiums rental markets, there is also a sizeable secondary rental market of single family homes, row homes, and duplex units in Calgary. There were 49,052 of these secondary units rented in 2007, which is greater than the number of purpose built apartments (38,150), rental row homes (4,122), and rented condominiums (6,447) combined, which together provide only 48,719 units (CMHC, 2007).

- **Lack of new rental stock contributes to housing challenge**

Across Canada, little new rental stock has been constructed over the past decade; this situation persisted in Calgary as well. The Federation of Canadian Municipalities (2008) notes that:

The sustained absence of new rental housing construction may hamper the ability of a city's housing market to respond quickly to future demand for rental housing. (Federation of Canadian Municipalities, 2008:10).

Horvath (2008), reports that the rental inventory per capita in Calgary is the lowest among major cities in Canada. Over the past number of years, the number of rental units in the formal rental market in Calgary has continued to decline, largely due to continued condominiums conversions. Between 2006 and 2007, Calgary's rental stock declined by a further 2,183 units (5.4%) to 38,150 units compared to 40,333 units the previous year (See Table 16). Condominiums conversions accounted for almost three quarters



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(72%) of the lost units (CMHC, 2007). While the number of existing rental units continues to decline, there is little new rental construction occurring. In 2007, there were only 20 rental starts in Calgary, of which only 4 units were targeted for market rental (CMHC, 2007). At the same time, both market rental and subsidized housing are growing older, and are suffering from a lack of investment in maintenance leading to deterioration in the quality of such stock (Federation of Canadian Municipalities, 2008).

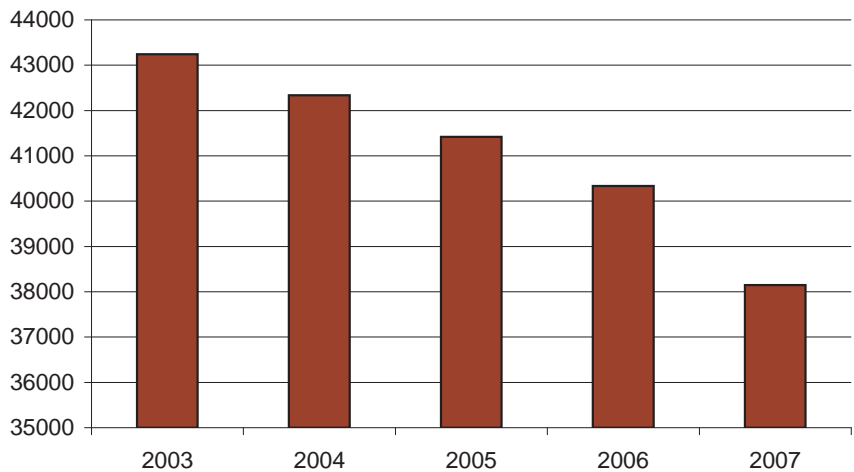
In addition to rental units, housing co-operatives and non-profit housing associations have brought significant long-term stability for affordable housing in jurisdictions where they have been actively supported. Cooperative housing can be mixed income and provide affordable housing in perpetuity with no risk of future conversion to condominiums. Despite the advantages of this housing form, with no funding available from governments to support cooperative housing, none is currently being built.

- **Lack of social housing exacerbates affordability needs**

As the need for affordable housing grows, the demand for social housing consistently exceeds supply, resulting in long waiting lists for subsidized housing. Renters, single persons, low-income families, lone-parent families, recent immigrants and people receiving social assistance tend to be in the greatest need (Statistics Canada, 2008i). Lone-parent families on social assistance are particularly vulnerable, being unable to afford even the least expensive form of rental housing in all major cities in Canada, leaving many to live in unaffordable, inadequate, illegal or overcrowded conditions (Federation of Canadian Municipalities, 2008).

The lack of affordable housing also affects seniors, persons with disabilities and others requiring supportive living. In 2001, 21% of households in Calgary with the presence of disability were in need

Total apartment rental units, Calgary CMA



of affordable housing (City of Calgary, 2007). While there is a lack of social housing in general, among currently subsidized units, only a small proportion are accessible for persons with disabilities. This has led to even longer wait lists for people requiring this form of housing. As a result, such persons often end up living in circumstances that may compromise their overall physical and mental well-being.

Aboriginal people are also in considerable need of affordable housing. In an effort to escape poor conditions on reserve, Aboriginal people are migrating to Canada's large cities for education and employment; however, it is the largest cities where rents and house prices are highest. Many are unable to find housing due to inadequate income and a lack of housing supply (Canadian Real Estate Association, 2006).

Of particular concern is the situation of female-headed lone-parent Aboriginal families. Due to poor housing conditions and women's lack of rights to matrimonial property on reserve, many single-parents end up migrating to urban areas in search of economic opportunities to support their children. Such families are particularly at-risk in the current housing environment (Canadian Real Estate Association, 2006).

Those who cannot find housing usually end up staying as guests in the homes of family or friends, often for an extended period of time. This may result in

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overcrowding, and eventually, homelessness. The long wait-list for affordable housing exacerbates this issue. For those who do find housing, it is often inadequate. In Calgary, 11% of Aboriginal people are living in homes requiring major repair, compared to 5% of the non-Aboriginal population (Statistics Canada, 2008j).

- **Homelessness continues to rise**

Due to the absence of new subsidized housing coupled with declining social assistance rates, homelessness increased significantly across Canada between 2001 and 2006. In Calgary, there were an estimated 4,060

homeless persons in 2008, a 18.2% increase from 2006 (See Table 17). Of this total, 3,491 (85.9%) were housed in shelters or enumerated with a service agency, with the remaining 569 (14.1%) on the street (estimated). Although a relatively small proportion of the homeless population, the number of people on the street increased significantly from the previous count, jumping by 14%. Also of concern is the number of homeless families with children, with 197 such families counted. Aboriginal persons also continue to be over-represented in the homeless population, with 12.9% of homeless persons being Aboriginal despite comprising only about 2.3% of Calgary's population. (City of Calgary, 2008h)

Table 17: Bi-ennial Count of Homeless Persons, Calgary

	1998	2000	2002	2004	2006	2008
Total Homeless	988	1,296	1,737	2,597	3,436	4,060
Enumerated by Shelters	950	1,128	1,620	2,470	3,007	3,491
On Street	38	168	117	127	429	569*

* Actual number of people counted on the street for 1998-2006; estimated street data for 2008

Source: City of Calgary, 2008 Count of Homeless Persons

As the number of homeless persons continues to grow, there is growing evidence of the impacts of homelessness on individuals. Recent research has noted that homeless persons remain at significantly greater risk of criminal victimization (See Section 5) and of experiencing mental disorders. In 2005-06, mental disorders accounted for 52% of acute care hospitalizations among homeless persons in Canada. The most common disorder was substance abuse (54%), followed by other psychotic disorders (20%) such as schizophrenia (Canadian Institute for Health Information, 2007).

Factors associated with the onset or duration of homelessness include income adequacy and the ability to cope; these are also factors linked to compromised mental health. There is a clear association between mental illness and homelessness that runs in both directions. People with severe mental illness may experience limited housing, employment and income options. On the other hand, people who are homeless

tend to report higher stress, lower self-worth, less social support, and different coping strategies, factors that are associated with depressive symptoms, substance abuse, suicidal behaviours, and poor self-rated health (Canadian Institute for Health Information, 2007).

In January 2007, the Calgary Committee to End Homelessness was established by 24 corporate, government and community leaders to develop a 10-year plan to end homelessness in the city. The committee has been building on a planning model promoted by the U.S. Interagency Council on Homelessness (2006), which is being implemented in over 230 American cities and counties. The Committee released Calgary's 10-Year Plan to End Homelessness on 2008 January 29. It includes "12 guiding principles, five strategies and one objective: ending homelessness in Calgary." It also sets key milestones for the short and long term in order to measure its success (Calgary Committee to End Homelessness, 2008: 9-12). As the implementation



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phase has now begun, a number of pilot projects are underway that affect how homelessness is addressed in Calgary.

Outlook

In 2008, housing price growth is expected to moderate largely due to reduction in demand as a result of declining affordability. Affordability has eroded due to both increases in mortgage rates as well as the fact that home price growth has significantly exceeded income growth, particularly in Calgary. This will limit new housing starts and result in smaller increases in the new and resale markets. Cost pressures on housing have included the increasing cost of materials, the shortage of skilled trades and high land values. Demand has also driven up cost due to high net migration in response to labour market supply conditions. While the cost of materials may remain high, employment growth and net migration is expected to ease, resulting in a moderating of demand which should also help to ease price growth. Home prices, however, are still expected to grow at a faster rate than income, but the gap between housing cost and income growth is expected to narrow (Gauthier, 2007).

While affordability challenges in the ownership market are expected to ease slightly, rental affordability is forecast to continue to decline in 2008 as the median income of renters is projected to grow at only a third of the rate of projected median rent increases (CMHC, 2007). However, rent increases in 2008 are expected to moderate with increases much slower than in 2006 and 2007, with moderate increases in vacancy rates. Vacancy rates, however, will remain relatively low (Horvath, 2008). At the same time, it is expected that the number of condominiums for rent in the secondary market will increase in 2008 as new condominium developments are completed (CMHC, 2007). This stock, however, will likely be at a price point that exceeds the resources of those most in need of affordable housing. New social housing units planned for construction as part of the 10 Year Plan to End Homelessness should provide some relief over the forecast period.

Policy Developments

- In 2008, the Government of Alberta appointed a 12-member Alberta Secretariat for Action on Homelessness to develop and oversee the implementation of a 10-year plan to address homelessness across Alberta.
- In 2008, the Government of Alberta announced that crown land and surplus provincial lands may be sold to municipalities and not-for-profit groups for a nominal sum for family and seniors' housing.
- In 2008, the Government of Alberta is expected to introduce legislative amendments that will allow surplus school reserves to be used for community-based infrastructure such as libraries, fire halls or affordable housing.
- The 10 Year Plan to End Homelessness outlines several key policy changes that will be pursued during implementation. Priority areas for policy change include federal tax changes and increased Income Support rates from the Provincial Government. Advocacy for further policy changes at various orders of government, and with the Calgary Health Region, may also be pursued during implementation.

1.15 Food Security

Food Security - At a Glance

Total Number of Food Hampers Distributed by the Calgary Inter-Faith Food Bank, Calgary, 2007: 32,747 ↓

Total Number of People Receiving Assistance from the Calgary Inter-Faith Food Bank, Calgary, 2007: 85,490 ↓

Total pounds of food distributed by the Calgary Inter-Faith Food Bank, Calgary, 2007: 2.3 million

In 2004, 9.2% of Canadian households (1.1m households) were food insecure at some time during the previous year as a result of financial challenges. In total, 2.7 million

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Canadians lived in food insecure households, roughly 9% of the population. In 2004, Alberta reported the second highest rate of food insecurity, with 10.7% of households being food insecure, with 3.5% being severely food insecure. Risk factors for food insecurity include low-incomes and relying on social assistance, or workers compensation benefits. Off-reserve Aboriginal persons and renters are also at greater risk. Among families with children, the prevalence of food insecurity is highest among female lone-parents. Among households without children, single people remain more likely to experience food insecurity (Health Canada, 2007).

Food distribution by Food Banks in major Canadian cities is increasing. Food donations, primarily through the food industry, serve as a source of resources to not only Food Banks and their programs but also to agencies around Food Banks who have meal programs or elements of food needs as part of their programming. In March 2007, Canadian Food Banks provided assistance to 720,231 individuals serving 2,344,462 meals, representing 2.2% of Canada's population. This food assistance was distributed through a known network of 656 Food Banks. In 2007 Food Bank usage declined slightly in Canada, but increased in Alberta (Canadian Association of Food Banks, 2008).

Calgary followed the national trend with a decrease of 3.9% in 2007 (See Table 18) (Calgary Inter-Faith Food Bank, 2008).

In 2007, the Calgary Inter-Faith Food Bank distributed 33,148 "Emergency Food Hampers" to 87,212 clients, of whom 43% were children. An additional 12,368 hampers were distributed through the Hampers for the Homeless Program. In addition to Emergency Food Hampers, the Calgary Inter-Faith Bank distributes food through the Regional and National Bulk Food Program and the BP Food Link Program which combined to deliver 5.7 million pounds of food in 2006-07. As well, the Childrens' Milk Program delivered 43,194 litres of milk and 2,374 containers of infant formula to close to 800 homes.

While demand at the Calgary Inter-Faith Food Bank has declined, the amount of food distributed through municipally based agencies has continued to grow. In 2007, over 2.3 million pounds of food were distributed through agency programs, making an estimated 5.5 million meals (Calgary Inter-Faith Food Bank, 2008). This suggests that declines in usage of the Food Bank indicate changes in the way that food assistance is delivered, rather than a reduction in need.

Table 18: Food Assistance Provided by the Calgary Inter-Faith Food Bank

	2003	2004	2005	2006	2007	% Change 2003-07
Total Clients	130,707	111,283	106,435	90,032	85,490	-34.6%
Total Hampers Distributed	51,820	44,497	41,832	34,070	32,747	-36.8%
Total Tonnes of Food Distributed	5,024.25	4,915.24	4,765.56	4,902.86	5,094.94	1.4%
Food Distributed through municipally based agencies	1,207.93	1,327.43	1,099.21	1,037.21	1,199.26	-0.7%

Source: Calgary Inter-Faith Food Bank

The continuing demand for food assistance in Calgary despite high levels of employment suggests that a strong economy does not, of itself, alleviate food insecurity, but rather shifts the focus of income source. In Calgary, there is an increase in the number of "working poor" seeking support from Food Banks. Forty two percent of individuals receiving Emergency Food Hampers in Calgary in 2007 indicated wages as their primary income source, up from 38.6% in 2001, compared to a rate of 27% in Alberta and 13.5% in Canada. It is evident, therefore, that wages are

not sufficient to keep ahead of rapidly rising costs of living in Calgary.

As the number of working people in Calgary turning to the Food Bank has grown, the number receiving Income Support has continued to fall. In 2007, 21.2% of clients to the Calgary Food Bank indicated social assistance as their primary income, a 4.1% drop from 2000. At the same time, the percentage of AISH recipients accessing the Food Bank has ranged from a low of 7.4% in 2000 to a high of 9.3%



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in 2004. In Alberta, 34.9% of food bank clients indicated that they were receiving some form of social assistance in 2007, while across Canada, the rate was 50.7%.

Over the past 10 years, 86% of Calgary Food Bank clients required three or less emergency food hampers. During the same period, of the total number of emergency food hamper recipients, 42% were children. The fact that this percentage has remained relatively stable despite changing economic conditions suggests that economic circumstances by themselves do not have as much influence on family food security as often suggested.

Recently, increased energy costs have resulted in increasing food costs, which may negatively impact low-income households. Recent increases in fuel, grain and produce have led to approximate increase of 20% on nutritious food costs. In the short term local produce should help reduce costs of vegetables and fruit. Food Banks are experiencing ongoing shortfalls in their donated inventory because suppliers are using more rigorous inventory management. Research in the United States has also shown that the average price of the lowest calorie foods (such as green vegetables, tomatoes and berries) has increased by almost 20% over two years, while the price of high calorie foods such as butter, potato chips, cookies and candy bars, has fallen by 2%. It is suggested that this may partly explain the rise in obesity rates and poorer health of lower-income people (Calgary Herald, 2008).

Policy Developments

- In 2007, the Government of Canada released the revised Canada Food Guide (now available in 10 different languages) and released Canada's first Food Guide for First Nations, Inuit and Métis.

1.2 Diversity

Diversity - At a Glance

Immigrants as a Percentage of Calgary's Population, 2006: 24.8 ↑

Visible Minority Persons as a Percentage of Calgary's Population, 2006: 23.7 ↑

Aboriginal Persons as a Percentage of Calgary's Population, 2006: 2.5 ↑

Total Number of Complaint Files Opened by the Alberta Human Rights Commission, Alberta, 2007: 659 ↓

Hate-bias Crimes, Calgary, 2007: 114 ↓

- ***Growing ethnic and cultural diversity in Canada, Alberta and Calgary***

Canada continues to become increasingly diverse in its ethnic composition. In 2006, there were over 200 different ethnic origins reported in the Census. As Canada's ethnic composition becomes more complex, the visible minority population continues to grow. Between 2001 and 2006, Canada's visible minority population increased by 27.2%, five times faster than the 5.4% growth rate of the total population. As a result, the percentage of Canada's population that is visible minority increased from 13.4% to 16.2%. Canada's visible minority population is predominantly urban, with 96% of visible minorities living in a CMA, compared to 68% of the total population. In 2006, persons of South Asian identity were the predominant visible minority group, surpassing those of Chinese identity (Statistics Canada, 2008k).

As Canada's population becomes increasingly diverse, it is also becoming increasingly complex. In 2006, the number of people reporting multiple ethnic ancestries continued to rise, with 41% of Canadians reporting multiple ancestries, compared with 38% in 2001. At the same time, mixed marriages between visible minority and non-visible minority persons are becoming more common. Between 2001 and 2006, the number of

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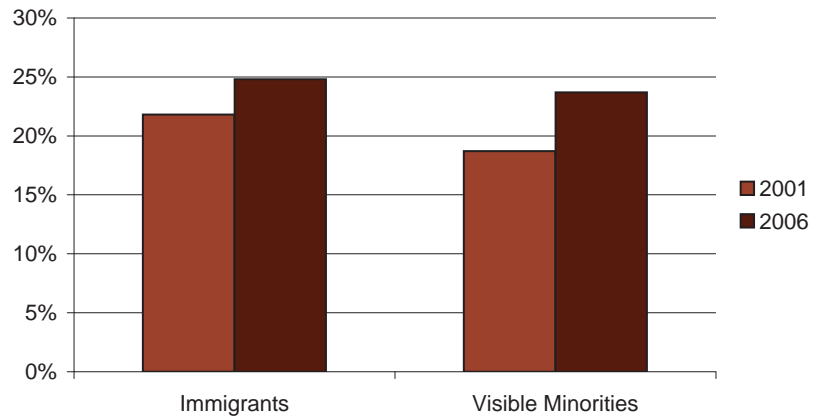


mixed unions increased by 33%, and now account for 3.9% of all unions in Canada (Statistics Canada, 2008k).

In the Prairie provinces, the number of visible minority persons increased by 34% between 2001 and 2006. By 2006, 11% of Prairie residents were visible minorities. The largest share of this population lives in Alberta which has the third highest visible minority population in Canada, after Ontario and British Columbia. In 2006, 14% of Alberta residents were visible minorities (Statistics Canada, 2008k).

Similar to national and provincial trends, Calgary's population continues to become increasingly diverse, with over 200 different ethnic origins reported in Calgary in the 2006 Census. At the same time, Calgary reported the fourth largest proportion of visible minority persons among major cities in Canada, after Toronto, Vancouver and Abbotsford (Statistics

Immigrants and visible minorities as a percentage of the population, Calgary



Canada, 2008k). In 2006, 23.7% of Calgary's population were visible minorities, up from 18.7% in 2001 (See Table 19). Between 2001 and 2006, Calgary's visible minority population grew by 42.7%, roughly two and half times the rate of growth of the total population. The largest visible minority groups in Calgary are Chinese and South Asian.

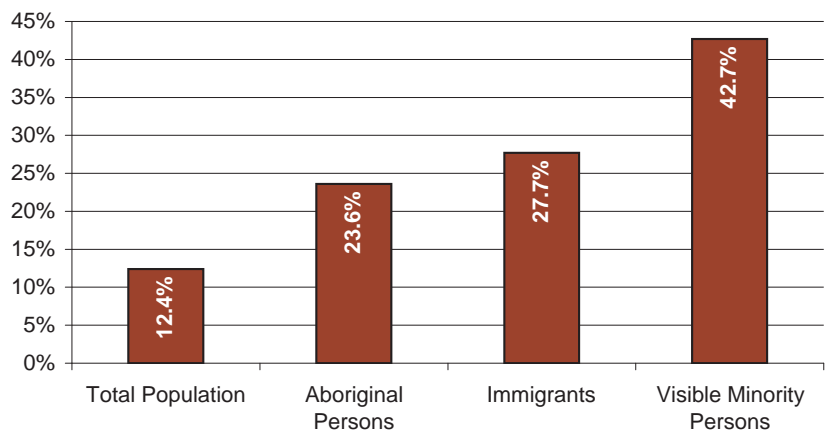
Table 19: Total Population by Visible Minority Status, Calgary (CSD)

	2001		2006		Change 2001-2006
	n	%	n	%	
Total Population	871,140	100.0%	979,480	100.0%	12.4%
Visible Minority Population	162,905	18.7%	232,465	23.7%	42.7%

Source: Statistics Canada, Census of Canada

The growth of Canada's visible minority population was largely due to immigration as three-quarters of immigrants to Canada were visible minorities in 2006. At the same time, however, one-third of visible minority persons were born in Canada. Similar to the national trend, immigration accounted for a significant share of the increase in Calgary's visible minority population, with two-thirds of Calgary's visible minority population born outside of Canada. Between 2001 and 2006,

Population change by selected populations, 2001-06, Calgary





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78% of immigrants to Calgary were visible minorities (Statistics Canada, 2008k).

- **Immigration contributing to increased diversity**

Between 2001 and 2006, the foreign-born population in Canada increased by 13.6%, four times faster than the growth rate of 3.3% for the Canadian-born population. As a result, immigrants increased their share of the population from 18.4% to 19.8%, the highest proportion in 75 years. Most recent immigrants continued to come from Asia, with China remaining the top source country. There was a slight increase in the share of newcomers from Central and South America, the Caribbean and Africa (Statistics Canada, 2008l).

The share of immigrants settling in the Prairie provinces increased between 2001 and 2006. Within

the Prairie provinces, Alberta was the predominant destination for immigrants, with the share of immigration increasing from 6.9% in 2001 to 9.3% in 2006. Alberta's immigrant population was the third highest after Ontario and B.C.

While the vast majority of immigrants continue to settle in Toronto, Vancouver or Montreal, Calgary's immigrant population is increasing significantly. Between 2001 and 2006, the immigrant population in Calgary grew by 27.7%, compared to a 12.4% increase among the Canadian-born population (See Table 20). This was one of the fastest growth rates in the country. As a result immigrants grew as a proportion of the population from 21.8% to 24.8%. China, India and the Philippines remained the three top source countries for immigrants to Calgary (Statistics Canada, 2008l).

Table 20: Total Population by Immigrant Status, Calgary (CSD)

	2001		2006		Change 2001-2006
	n	%	n	%	
Total Population	871,140	100.0%	979,485	100.0%	12.4%
Canadian-born	673,705	77.3%	725,365	74.1%	7.7%
Foreign-born	190,140	21.8%	242,750	24.8%	27.7%
Non-permanent residents	7,295	0.8%	11,370	1.2%	55.9%

Source: Statistics Canada, Census of Canada

As a result of increased immigration, linguistic diversity is increasing, with 150 different languages being reported as a mother tongue in Canada in 2006 (Statistics Canada, 2008l). In Calgary, there were 135,860 individuals who reported speaking a non-official language in 2006, 13.8% of the population. At the same time, there were 20,585 individuals who spoke neither English nor French, 2.1% of the population.

- **Aboriginal population continues to increase in Canada, Alberta and Calgary**

Between 1996 and 2006, the Aboriginal population in Canada increased by 45%, compared to an 8% rate of

increase for the non-Aboriginal population. By 2006, the number of Aboriginal people exceeded 1 million, accounting for 3.8% of the population in Canada, compared to 3.3% in 2001 and 2.8% in 1996. The Metis population was the fastest growing, reporting a 91% increase over the past ten years, followed by First Nations (29%) and Inuit (26%) (Statistics Canada, 2008m).

Several factors may account for the growth of the Aboriginal population. These include demographic factors, such as high birth rates. In addition, more individuals are identifying themselves as Aboriginal persons, and there has also been a reduction in the

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number of incompletely enumerated Indian reserves since 1996. (Statistics Canada, 2008m:9).

Eight of every ten Aboriginal persons lived in Ontario or one of the four western provinces. The largest population was in Ontario, followed by British Columbia, Alberta, Manitoba and Saskatchewan. Alberta accounted for 16% of Canada's Aboriginal population; this represented 6% of Alberta's total population (Statistics Canada, 2008m).

The Aboriginal population is becoming increasingly urban. Between 1996 and 2006, the proportion of Aboriginal people living in urban areas increased from 50% to 54%, with the largest proportion of urban Aboriginal people being First Nations (50%), while 43% are Metis. As the Aboriginal population becomes increasingly urban, the percentage living off-reserve is also increasing, growing from 58% to 60% between 1996 and 2006; in Alberta, 59% lived off-reserve. Of those living off-reserve nationally, roughly half (48%) lived in CMAs.

In Calgary, there were 10,875 First Nations people in 2006, the sixth largest First Nations population among Canadian CMAs. Calgary's Aboriginal population in 2006 reached 24,425 accounting for 2.5% of the city's population, up from 2.3% in 2001 (See Table 21) (Statistics Canada, 2008m). Between 2001 and 2006, the Aboriginal population in Calgary grew by 23.6%, almost double the rate of growth of the total population.

Compared to the non-Aboriginal population, the Aboriginal population is young, with half of the Aboriginal population comprised of children and youth, compared with 31% of the non-Aboriginal population. At the same time, seniors accounted for only 5% of the Aboriginal population compared with 13% of the non-Aboriginal population. Further, over one-third (35%) of Aboriginal children lived with a lone-parent in 2006, compared with only 17% of non-Aboriginal children (Statistics Canada, 2008m).

Table 21: Total Population by Aboriginal Identity, Calgary (CSD)

	2001		2006		Change 2001-2006
	n	%	n	%	
Total population	871,140	100.0%	979,480	100.0%	12.4%
Aboriginal Identity Population	19,760	2.3%	24,425	2.5%	23.6%

Source: Statistics Canada, Census of Canada

- **Increasing number of persons with disabilities in Canada**

In 2006, there were 4.4 million Canadians reporting a disability, a 21.2% increase over the previous five years. Over that time period, the proportion reporting a disability increased from 12.4% to 14.3%. The increase is partly attributable to population ageing, and partly to increased reporting due to increased social acceptance of disabilities (Statistics Canada, 2007h). In Alberta, the number of persons with disabilities grew by 22.9%, almost twice the rate of growth of the total population, accounting for 13.6% of Alberta's population (See Table 22).

Table 22: Persons with Disabilities, Alberta

	2001	2006	Change 2001-2006
Total Population	2,830,280	3,212,360	13.5%
Total Population with disabilities	354,740	435,820	22.9%
< 15 years	22,980	25,220	9.7%
15 - 64 years	209,470	255,620	22.0%
65 years and older	122,290	154,980	26.7%
Persons with disabilities as % of Population	12.5%	13.6%	

Source: Statistics Canada, Participation and Activity Limitation Survey

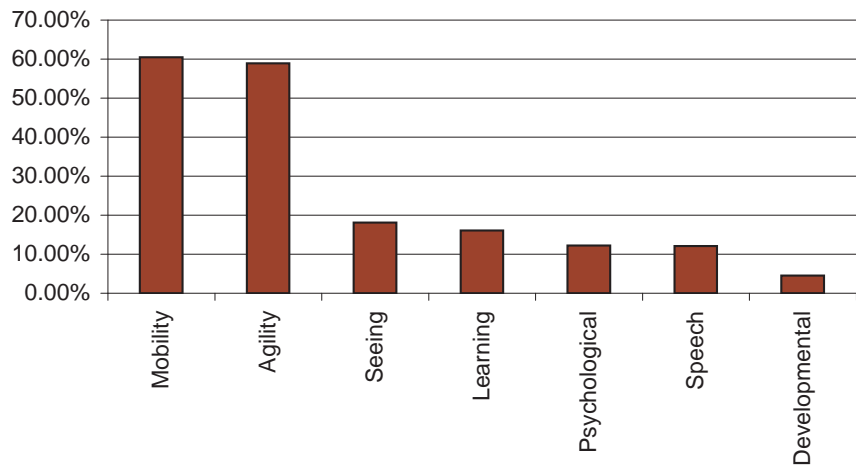


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Nationally, there was a slight increase in the proportion of children with disabilities between 2001 and 2006. In 2006, 3.7% of children aged 14 and under reported a disability compared to 3.3% in 2001. Among adults (15+), the disability rate rose from 14.6% to 16.5% (Statistics Canada, 2007h). In Alberta, the number of children with disabilities grew by 9.7%, while the number of adults (15-64) with disabilities increased by 22.0% and the number of seniors by 26.7%.

Of Canadian children with a disability chronic health conditions and developmental delays were the most common. This included asthma or severe allergies, attention deficit disorder and autism. Among adults, problems related to pain, agility and mobility were the most frequently reported. Among the working age population (15 – 64), pain was the most frequently reported, affecting 8.6% of working age people. Among seniors, the most commonly reported disability was mobility limitation, with over three quarters (76.4%) reporting. Chronic pain was the second most frequently reported disability (Statistics Canada, 2007h). (Statistics Canada, 2007h).

Disabled population by type of disability, Alberta, 2006



In Alberta, the most frequently reported type of disability in 2006 was mobility (60.5%), followed by agility (58.9%), seeing (18.1%) and learning (16.1%) (See Table 23). Between 2001 and 2006, the number of persons with speech disabilities grew the most, almost doubling over that time, increasing by 43.8%. Significant increases were also reported in the number of persons with a sight-related disability (+43.1%) and a learning disability (+38.5%)

Table 23: Persons with Disabilities by Type of Disability, Alberta

	2001		2006		Change 2001-2006
	n	%	n	%	
Total Population with Disabilities	354,740	100.0%	435,820	100.0%	22.9%
Mobility	220,550	62.2%	263,460	60.5%	19.5%
Agility	207,720	58.6%	256,720	58.9%	23.6%
Hearing	98,230	27.7%	137,460	31.5%	39.9%
Seeing	55,220	15.6%	79,010	18.1%	43.1%
Learning	50,560	14.3%	70,040	16.1%	38.5%
Psychological	53,330	15.0%	53,330	12.2%	0.0%
Speech	36,570	10.3%	52,570	12.1%	43.8%
Developmental	17,160	4.8%	19,590	4.5%	14.2%

Source: Statistics Canada, Participation and Activity Limitation Survey

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Chronic pain remains a significant limiting condition in the lives of many people, particularly seniors. In 2005, over a quarter (27%) of Canadian seniors living in private households reported experiencing chronic pain, with over half (53%) of those reporting that it interfered with their daily activities. A previous study (1996/1997) reported that 40% of seniors living in institutional care experienced chronic pain. Chronic pain was associated with decreased happiness and decreased self-perceived health. Chronic pain also tended to be associated with lower levels of education and income (Statistics Canada, 2008n).

Providing for the needs of persons with disabilities is becoming increasingly challenging. Statistics Canada (2008ae) reports that a significant percentage of persons with disabilities are experiencing difficulty in affording the aids to daily living that they require to maintain independence. Further, the current human resource crisis which is affecting the non-profit sector generally is specifically impacting disability services. Disability serving agencies are experiencing high turnover of support workers due to low wages and a lack of trained workers; this is compromising the care being received by persons with disabilities.

- ***Social and economic challenges for minority communities continue***

Social and economic challenges including reduced incomes, reduced employment opportunities, housing need and food insecurity remain for many of Canada's minority communities. Unemployment rates also continue to remain higher than the average for Aboriginal persons and recent immigrants. Recent immigrants, Aboriginal persons and persons with a disability also are at greater risk of food insecurity and housing need.

With respect to housing, Aboriginal people in urban areas continue to be at greater risk of living in housing in need of major repair. In Calgary, 11% of Aboriginal people lived in homes requiring major repair in 2006, compared to 5% of the non-Aboriginal population (Statistics Canada, 2008m). Similarly, persons with disabilities also remain in need of affordable housing. In 2001, 21% of households in Calgary with Presence

of Disability were in need of affordable housing. The percentage of single households with disabilities in need of affordable housing was much higher, at 39%. Of households with a disability that are in need of affordable housing, close to two-thirds (61%) are "extremely low-income households", with household incomes of less than \$20,000 per year. A further 25% are "very low-income households" with incomes of between \$20,000 and \$29,999 per year (City of Calgary, 2007).

- ***Human rights and discrimination issues increasing***

As Canada's population becomes increasingly diverse, there is concern that Canadian attitudes to multiculturalism may be changing. A recent survey commissioned by The Globe and Mail and CTV found that 48% of Canadians viewed the increasing number of visible minorities in Canada as a positive trend, while close to two-thirds (61%) felt that diversity is a "defining and enriching part of Canadian identity". At the same time, close to one-third (30%) felt that such diversity weakens our national identity, and close to two-thirds (61%) felt that Canada makes "too many accommodations to visible minorities". Further, almost half (45%) felt that new Canadians hold onto their customs for too long after coming to Canada. Generally, support for diversity tends to increase with age, education and income and is stronger in larger urban centres (Strategic Counsel, 2008).

Within Calgary, there is ongoing concern with respect to issues of social inclusion. A community forum organized in Calgary by the United Nations Association in Canada (UNAC) found a variety of issues of concern regarding diversity. One area of concern related to the education system where a lack of teachers and educators from diverse backgrounds was highlighted, as well as a concern that the current school curriculum does not reflect the diversity of the student population nor does it address issues of racism. Concerns were also expressed with respect to the media, as it was felt that the more diverse areas of the city are portrayed as the centre of criminal activity, while little positive news from these areas is reported. Similarly, it was perceived that people of colour were interviewed only when there were



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issues of diversity to report on, but not represented in general news stories.

The UNAC forum also reported a perception that diverse groups and visible minority persons are not well-connected in the community and so are excluded from power and decisions. At the same time, mainstream organizations are struggling to respond to the increasingly diverse community but are not equipped to deal with cultural competency and do not know how to respond to people who want to participate. Finally, the lack of public role models who are visible minorities is a challenge, particularly for youth (United Nations Association in Canada, 2007).

- ***Hate crimes an ongoing concern***

Amid growing concern about changing attitudes towards minority groups and ongoing systemic barriers to inclusion, there is also growing concern about hate-bias crime and activity in Canada and locally. Across Canada, in 2006, there were 892 hate-motivated crimes reported to police¹, of which the majority were related to race or ethnicity. Calgary was reported to have the highest rate of hate crime among major Canadian cities. Calgary's rate of 9.1 incidents per 100,000 population was roughly three times higher than the national average (Statistics Canada, 2008o).

Stewart (2007) also reports that there appears to be an increase in hate and extremist activity. This is being fueled in part by new technology which allows for the easy dissemination of hate materials as well as facilitating connections between extremists and extremist groups both across the country and internationally. The RCMP attributes part of the growth in supremacist activity to the increasing multicultural workforce in Alberta.

In 2007, Canada recorded its highest number of anti-Semitic incidents ever, with 1,042 such incidents nation-wide. This is an 11% increase since 2006. Since 2003, the number of such incidents has almost doubled. The most frequent type of incident in 2007 was

harassment, followed by vandalism and violence. The majority of anti-Semitic incidents occurred in Ontario, although incidents increased in all regions except Alberta. where, the number of incidents decreased by 38%. The number of incidents in Alberta declined in 2007 to 28 in 2007 compared to the 45 incidents reported in 2006. The largest share of incidents in Alberta occurred in Calgary (19), with 8 cases reported in Edmonton, and 1 in Lethbridge. Of the 28 reported cases, 18 were incidents of harassment, and 10 of vandalism. There were no incidents of violence reported in Alberta in 2007 (Klein and Bromberg, 2008).

White Supremacist groups continue to operate within Canada, with such groups publicly demonstrating in Montreal, London and Calgary. Reported incidents of anti-semitic harassment include the white supremacist rallies by the Aryan Guard in Calgary (Klein and Bromberg, 2008). The Aryan Guard was formed in Calgary in the beginning of 2007 after unsuccessful attempts to establish similar groups in Edmonton and Kitchener, Ontario. It is estimated that the Aryan Guard is made up of a core of approximately two-dozen members. During 2007 and 2008, the Aryan Guard staged a number of public demonstrations that were met with strong counter-demonstrations by anti-racist organizers. There is some indication that in-fighting within the new organization may be weakening it (Komarnicki, 2008).

As hate-bias crime continues to be a cause for concern, minority communities are reporting frustration with community responses to such activity. A recent study (Stewart, 2007) interviewed persons from the Aboriginal, ethnic and racial minority, and Lesbian, Gay, Bi-sexual and Transgendered (LGBT) communities. Interviews with Aboriginal participants found that they do not feel that they receive equitable treatment from law enforcement. This has led to an under-reporting of all crimes, including hate-bias crimes. Respondents also reported that, when hate-bias crimes were reported, they were not taken seriously. Ethnic and racial minority respondents reported that they felt that the war on terror and the conflicts in Iraq and Afghanistan have created a level of mistrust between

¹ Reporting police services covered 87% of Canada's population.

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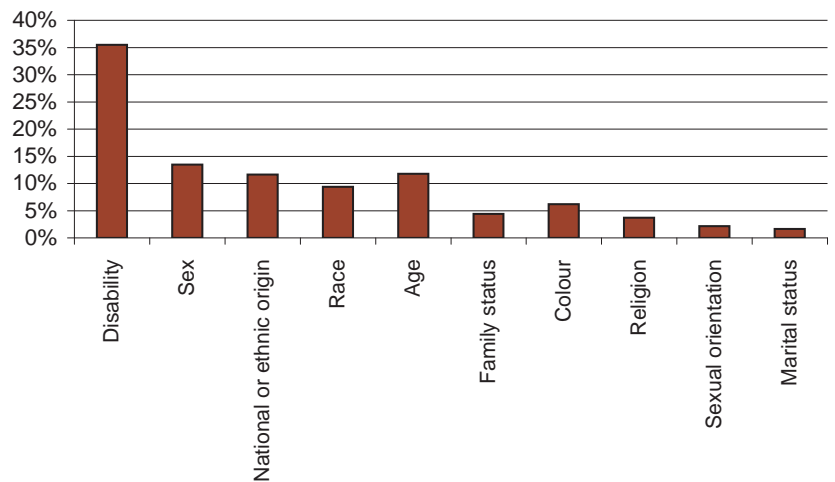


minority and mainstream communities. This is leading to increased victimization from hate-bias offences. Hate-bias offences often manifest themselves in bullying, particularly at elementary and secondary schools. Similar to the Aboriginal community, there was a feeling that hate-bias offences are not dealt with effectively by school or law-enforcement officials. Lesbian, gay, bisexual and transgendered (LGBT) persons are significantly more likely to experience physical and verbal abuse but are less likely to report such abuse.

- **Human rights complaints on the decline**

Across Canada, the number of human rights complaints is continuing to decline. In 2007, the number of complaints filed with the Canadian Human Rights Commission dropped by 26% to 638, while the number filed in the Alberta, NWT and Nunavut region fell by 32% to 61 (See Table 24). At the same time, the number of complaints filed with the Alberta Human Rights Commission fell by 15% to 659.

Signed Complaints with the Alberta Human Rights Commission by Grounds of Complaints, 2006/07



Disability was the most frequently cited grounds for complaint with the Canadian Human Rights Commission in 2007, accounting for 35% of all signed complaints (See Table 25). This was followed by sex (13%), national or ethnic origin (12%) and age (12%). Complaints declined in all categories between 2006 and 2007, with the exception of age, which saw a 46% increase in the number of complaints.

Table 24: Human Rights Complaints

	2003	2004	2005	2006	2007	% Change 03-07	% Change 06-07
Signed Complaints with the Canadian Human Rights Commission							
Canada	1084	828	752	717	638	-41.1%	-26.2%
Alberta, NWT, and Nunavut	133	98	77	57	61	-54.1%	-31.6%
Signed Complaints with the Alberta Human Rights Commission							
Total Signed Complaints	835	869	872	778	659	-21.1%	-15.3%

Source: Canadian Human Rights Commission; Alberta Human Rights Commission



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Table 25: Signed Complaints with the Canadian Human Rights Commission by Grounds of Complaint, Canada

	2006		2007		Change 2006-2007
	n	%	n	%	
Disability	372	34%	298	35%	-19.9%
Sex	160	15%	113	13%	-29.4%
National or ethnic origin	145	13%	98	12%	-32.4%
Race	112	10%	79	9%	-29.5%
Age	68	6%	99	12%	45.6%
Family status	56	5%	37	4%	-33.9%
Colour	82	8%	52	6%	-36.6%
Religion	39	4%	31	4%	-20.5%
Sexual orientation	36	3%	18	2%	-50.0%
Marital status	20	2%	14	2%	-30.0%
Pardon	0	0%	1	0%	NA
Total	1,090	100%	840	100%	-22.9%

Source: Canadian Human Rights Commission

Outlook

Over the past five years, immigrant, visible minority and Aboriginal populations have increased at a greater rate than the total population. Continued growth of such populations will result in Calgary continuing to become increasingly diverse over the short and long term. Canada aims to accept between 240,000 and 265,000 new immigrants in 2008. If Calgary continues to attract its typical share of national immigration (4.5%), this would result in a total of between 10,800 and 12,000 new immigrants, not including secondary migrants. Given recent incidents of hate-crimes and white supremacist activity, cultural tensions may escalate as population diversity continues to grow.

As the population continues to age, the number of persons with disabilities is also expected to grow. Accordingly, demands for accommodation for persons with disabilities may be expected to grow. As disability remains the most frequently cited grounds for complaint to the Alberta Human Rights Commission, increased attention will need to be paid to issues of access.

Policy Developments

- In 2008, the Government of Canada will enact changes to the Immigration and Refugee Protection

Act to modernize the immigration system. The new immigration reforms under discussion could impact where immigrants are coming from by placing a greater focus on skilled workers as opposed to family class immigrants.

- In 2008, the Canadian Transportation Agency ordered Air Canada, Air Canada Jazz and WestJet to implement a one-person-one-fare policy for persons with severe disabilities for domestic air travel.
- In 2007, the Government of Alberta removed the \$3,000 monthly funding ceiling for home care services. Eliminating the funding cap allows younger or middle-aged persons with disabilities to stay in their communities, rather than moving to an assisted living or long-term care facility to receive the care services they require.
- In 2007, the Government of Alberta launched a new, one-stop, on-line immigration web portal to attract new immigrants to Alberta and help new arrivals get settled.
- In 2008, Alberta Immigration and Employment is expected to release a Foreign Qualifications Recognition action plan for Alberta. In addition to issues related to Foreign Credential Recognition and

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the role of licensing bodies, this plan is expected to address issues related to the recognition of prior work experience and non-professional credentials.

1.3 Voluntary Sector

Voluntary Sector - At a Glance

Percentage of Households reporting Charitable Donations, Calgary, 2006: 80.0% ↑

Average Charitable Donation amount per household, Calgary, 2006: \$1,307 ↑

- *The non-profit sector remains a critical contributor to Canada's social and economic vitality*

Canada's non-profit sector remains a significant contributor to the social and economic health of the nation. The most recent estimates (2003) indicate that there are approximately 161,200 non-profit and voluntary organizations in Canada (Hall et al., 2005). Following significant growth in the number of charities in Canada during the 1980's and 1990's, growth slowed during this decade. Between 2001 and 2005, the number of charities in Canada increased by only 1.5% from 60,086 to 60,871 (Fowler, 2007).

The Calgary Chamber of Voluntary Organizations (2008a) estimates that there are currently 18,751 incorporated non-profits in the province of Alberta, with 5,153 located in Calgary. As not all non-profits are registered charities, the number of charities is less than the number of incorporated non-profit organizations. In 2007, there were an estimated 8,745 registered charities in Alberta, with 1,952 located in Calgary. The largest number

of registered charities is Religious Organizations accounting for 36% of all charities. This is followed by Social Welfare Organizations (20%), Education, Recreation and Playgrounds (19%), Libraries, Museums, Environmental, Historical, Culture and Arts (10%), Health (7%), Community and Service (6%), Animal Welfare (1%), and Other (1%) (Calgary Chamber of Voluntary Organizations, 2008a).

In 2004, the core non-profit sector (excluding hospitals, universities and colleges) accounted for an estimated 2.5% of Canada's GDP. Economic growth in the non-profit sector has exceeded average economic growth for the country over the past decade. Between 1997 and 2004, however, GDP in the sector grew by 7.3%, significantly greater than the 5.7% average rate of growth for the economy as a whole. Within the core non-profit sector, social services accounted for 24.2% of sector GDP, the largest share of the sector. This was followed by development and housing, culture and recreation, religion, business and professional associations, and health (other than hospitals) (Statistics Canada, 2008i).





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- **Overall financial position of the voluntary sector remains healthy ...**

Overall, the financial position of Canada's non-profit sector remains relatively healthy. Between 1997 and 2004, revenues for the core sector rose by 8.7% while income grew by 7.4%. Increasing revenues and incomes resulted from growth in a wide range of income and revenue sources.

Generally, organizations in the core sector rely on a broad range of revenue sources. Sales of goods and services remained the most important revenue sources (41.7%), followed by government transfers (20.3%), membership fees (17.2%), donations (13.7%), and investment income (5.3%) (Statistics Canada, 2008i).

Government funding for the non-profit sector continues to be primarily from provincial governments. However, over the 1997 – 2004 period, federal and local (municipal) funding has increased. As a result, the share of provincial funding declined from 82% to 75%, while federal funding increased from 17% to 26%, and municipal funding increased its share to 4% of total funding after being virtually negligible at the start of the period (Statistics Canada, 2008i).

... but challenges persist

Although overall, the voluntary sector has reported above average revenue and income growth, non-profit organizations continue to face significant financial challenges. In a recent survey of members by the Calgary Chamber of Voluntary Organizations (2008b), funding was identified as a significant issue by over half of respondents (58%), including strong concern with escalating operating costs, financial security / sustainability and fund development. Rice (2007a) reports that most programs in non-profit organizations in Calgary are not fully funded as most non-profits do not develop program budgets that account for all program and core costs. This is partly due to a feeling that core project costs would not be considered by funders, and that by including them, project bids would be less competitive (Rice, 2007a).

While the total amount of funding remains an issue, the conditions of funding are an equally important contributor to the sector's sense of financial vulnerability. Over the past decade, funders have moved largely to project-based funding which does not support the development of core organizational infrastructure and results in unpredictability of funding. Rice (2007a) notes

"Organizations are becoming a series of projects connected to a potentially hollow foundation which increases their organizational frailty". (Rice, 2007a:4).

Recently, organizations have begun also expressing concern about contract and funding delays and the impact that such delays are having on the ability of organizations to plan and deliver services (CCVO, 2008b).

As a result of funding shortfalls and instability, organizations are increasingly being required to fundraise to meet full program costs and / or to patch together various sources of funding for specific projects. Organizations are consequently required to devote significant time and energy to proposal development and other fundraising activity. This ability is itself compromised by the lack of organizational infrastructure. The lack of organizational infrastructure and focus on fundraising also hinders the development of a strategic outlook for organizations (Rice, 2007a).

As organizations often require multiple funders to cover full project costs, this makes the funding environment increasingly complex. In particular, this often results in multiple reporting and accountability requirements that are "ever-increasing, complex and onerous". In some cases, funding parameters are incompatible, while multiple funding arrangements can result in multiple salary levels within the same organization, or even the same program. Managing such relationships is also time and energy consuming, and serves to divert resources away from program development and delivery (Rice, 2007a).

- **Charitable donations increasing ...**

Given the important changes in the funding environ-

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ment discussed above, charitable donations remain a critical component of the fiscal sustainability of many non-profit organizations. Over the past several years, charitable donations have continued to increase both across Canada and in Alberta. Between 1997 and 2004, charitable donations across Canada increased by an average of 6.9% per year (Statistics Canada, 2007i). Fowler (2007), reports that between 2001 and 2005, charitable revenues grew by 20% (including hospitals and universities), with the largest growth in fundraising revenues occurring in Alberta. Between 2001 and 2005, fundraising revenues in Alberta grew by 33% from \$1.486m to \$1.976m, a trend which is expected to continue.

“Alberta’s philanthropy is expected to continue rising in the future, as wealth capacity within the province continues to grow.” (Fowler, 2007:10).

Statistics Canada (2007j) reports that, between 2005 and 2006, total charitable donations across Canada grew by 8.3% over the previous year to \$8.5b. The greatest increase in the amount of donations occurred in Alberta, where total donations increased by 15.5% to \$1,289,145,000. While total donations increased, so did the median donation rising to \$250 in 2006 from \$240 the previous year, continuing a trend of increasing median donations since 1998.

In Alberta, the median charitable donation was the fourth highest median donation among the provinces at \$320 per person (Statistics Canada, 2007j). At the same time, total campaign donations to the Calgary and Area United Way have grown by 57% over the past three years (See Table 26). Whereas in 2003, the annual United Way campaign raised \$32.3m, by 2007, this had grown to \$50.7m. Over the past year alone, donations increased by 24%, rising by roughly \$10m.

Table 26: Total Donations to the United Way of Calgary and Area

	2003	2004	2005	2006	2007
Campaign Achievement (\$ millions)	32.3	37.8	44.0	40.8	50.7

... but the number of donors falls

Although the value of charitable donations has been increasing, there are a couple of troubling trends for non-profits that rely on charitable contributions. First, while total and median donations have been trending upward, the number of people actually making charitable donations has been getting smaller. Between 2005 and 2006, the number of donors decreased in all provinces, falling by 1.4% to 5.8 million across Canada. In Alberta, the number of donors declined by 0.2% to 600,160. This represented 25% of all taxfilers (Statistics Canada, 2007j).

Secondly, the ability of organizations to raise charitable donations tends to be related to the size of the organization. Large charities continued to receive the largest amount of donations. In 2005, the largest charities accounted for just 0.3% of all charities, yet raised 29.4% of all fundraising revenues. At the same time, the smallest charities accounted for 76.5% of all charities, yet raised just 15.6% of all fundraising revenue (Fowler, 2007).

The ability of organizations to attract charitable donations may be related to their capacity to spend money on fundraising activities. Over the 2001-05 period, large charities increased their fundraising expenditures by 48%, resulting in an increase in revenues from \$3.8b in 2001 to \$4.7b in 2005. Fowler (2007) notes that “Canadians give overwhelmingly to charities they know and trust, making it very hard for new and small charities to raise significant revenues.” (Fowler, 2007:7).

- **Human resource challenges persist**

One of the important impacts of an insecure funding environment is ongoing difficulties in recruiting and retaining staff. As a result of under-funding, many non-profit organizations report that staff salary levels remain inadequate and this is contributing to challenges in recruiting and retaining staff. Further, there is little opportunity to invest in staff development or organizational infrastructure (Rice, 2007a). In a recent survey of members by the Calgary Chamber of Voluntary Organizations (CCVO, 2008b), three



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quarters of respondents indicated that staffing was their most important concern, while 12% identified volunteering. Of the key human resource challenges identified, compensation was the most critical, being identified by 79% of respondents as the key HR issue. This was followed by staff recruitment and retention, and volunteer recruitment and retention (CCVO, 2008b).

In order to address this issue, the Government of Alberta in 2006 provided funds to increase salaries of workers providing services to children and families by 3%. A subsequent survey to review the impact of this increase on the sector found that the increase had little effect on human resource challenges in the sector. Between 2006 and 2007, staff vacancies in the sector actually increased in spite of the salary increases. At the same time, agencies in the sector reported a decreased ability to meet standards or to honour contracts. This study suggests that a 3% salary increase has no impact, and that an increase of 16-26% would be required to significantly affect the human resource issues in the sector and enhance the sector's capacity to deliver service (Alberta Association for Children and Families, 2007).

In the 2007/08 budget, the Government of Alberta provided some funding increases to help organizations "remain competitive in a tight labour market". However, with increases near the 5% inflation rate, voluntary organizations note that these additional funds simply allow organizations to keep pace with basic wage increases, but do not address the wage gap or the growing demand for services. Without significant funding to address the wage gap between the voluntary and other sectors, the sector will continue having difficulty competing with other sectors for labour.

Human resource issues are expected to become increasingly important to the sector as the population ages. Many organizations lack succession planning for when their employees retire, taking considerable knowledge and skill with them. Further exacerbating this issue are anecdotal reports from the voluntary sector suggesting that many people do not want to take on Management and Executive Director positions due to the stress and the long hours of work that are involved.



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- **Volunteer rates dropping**

Given the challenges in the funding environment and their impact on agency staffing, non-profit and charitable organizations tend to rely heavily on volunteers to deliver their mandates. Volunteer rates, however, appear to be dropping, which should be a cause for concern in the sector. Between 2000 and 2004, the proportion of Albertans who reported they volunteer dropped from 44% to 41%.

Of those who volunteer, the majority (56%) volunteered a relatively small number of hours (between 1 – 5 hours per week), while 18% volunteered a bit more (6 – 10 hours). The most frequently reported organization that people volunteered for was a church (43%), followed by school (36%), community league or organization (35%), and local sports team or club (34%) (Government of Alberta, 2007b). Possible explanations for the reduced level of formal volunteering include the fact that many people

feel they do not have the time to volunteer. Many people are also volunteering more informally in their communities around activities that their children are involved in.

- **Number of social assistance agencies in Calgary declining**

Despite rapid population growth and growing demand for services, the number of social assistance agencies has continued to decline over the decade (See Table 27). In 2003, there were 555 social assistance agencies in Calgary according to the Canadian Business Register. By 2006, this number had dropped by 12% to 486, a loss of 69 agencies. The greatest loss of agencies was among child day-care services which saw a net loss of 39 agencies, followed by services for the elderly and persons with disabilities which saw a net loss of 16 agencies, falling from 97 such agencies in 2003 to 81 agencies in 2006. In addition, the number of vocational rehabilitation services was reduced by 9 agencies.

Table 27: Number of Social Assistance Agencies, Calgary CSD

North American Industrial Classification	2003	2004	2005	2006	Change 2003 - 06	Percent Change
2003-06						
624110 - Child and Youth Services	18	17	18	18	0	0.0%
624120 - Services for the Elderly and Persons with Disabilities	97	90	84	81	-16	-16.5%
624190 - Other Individual and Family Services	106	113	103	101	-5	-4.7%
624210 - Community Food Services	11	11	9	9	-2	-18.2%
624220 - Community Housing Services	3	4	4	4	1	33.3%
624230 - Emergency and Other Relief Services	1	2	2	2	1	100.0%
624310 - Vocational Rehabilitation Services	49	43	41	40	-9	-18.4%
624410 - Child Day-Care Services	270	250	245	231	-39	-14.4%
Total	555	530	506	486	-69	-12.4%

Source: Statistics Canada, Canadian Business Patterns



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As a percentage of the total number of agencies, the greatest loss of service was among vocational rehabilitation services which saw a loss of 18% of the total number of agencies. This was followed by agencies serving the elderly and persons with disabilities, which saw a loss of 16% of agencies. The loss of vocational rehabilitation agencies and agencies serving the elderly and persons with disabilities is of concern given the significant expected growth in both populations as the population ages over the coming decade.

- ***New issues emerging***

As Calgary's population continues to grow, non-profit organizations are concerned about their ability to keep up with the demand for services, particularly in light of significant funding and human resource challenges within the sector. At the same time, there is ongoing and growing concern about the ability of the sector to influence public policy decisions and maintain effective government relations. Issues with respect to government relations included financial support, awareness and understanding of the sector, and input on policy / influence. Related to this is a concern that the sector is becoming increasingly fragmented and that this may impact the ability of the sector to influence government (CCVO, 2008b).

Outlook

Forecasted strong economic growth is expected to benefit Calgary's non-profit organizations through continued growth in charitable donations. In addition, the launch of Alberta's Community Spirit Program is also expected to boost individual donations through the Enhanced Charitable Tax Credit. At the same time, continued high operating costs and inflationary pressures will continue to place stress on voluntary organizations.

As the current labour shortage is expected to continue over the medium term, the human resource challenges facing Calgary's voluntary sector are likewise expected to continue. Without significant funding to address the wage gap between the voluntary and other sectors, the sector will continue having difficulty

competing with other sectors for labour. This challenge may be exacerbated by the impending retirement of the current leadership of many organizations. The current economic environment is also continuing to place stress on individuals and families which may limit the ability of Calgarians to significantly increase their volunteer effort.

As the population ages and the number of elderly and persons with disabilities increases, Calgary will be challenged to continue to provide services to this population. Given the significant financial pressures such organizations are experiencing, coupled with the long term loss of such organizations, services for these populations may be compromised in the absence of initiatives to enhance the sustainability of the sector.

Policy Developments

- In 2008, the Canada Revenue Agency implemented new guidelines for the registration of umbrella organizations that support the charitable sector.
- In 2008, more than 60 non-profit organizations, with the support of the Government of Alberta, released A Workforce Strategy for Alberta's Non-profit and Voluntary Sector.
- In 2007, the United Way and the Family and Community Support Services program (FCSS) began to work jointly on human resource issues and to enhance salaries in the immigrant serving sector as a first approach to addressing inequitable salaries.



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“The City of Calgary seeks to promote and maintain a high quality of life through the provision and support of opportunities for recreation, leisure, artistic expression and appreciation, special events, and the preservation of the city’s heritage. The City of Calgary is a vital partner in creating an inclusive community where cultural diversity is embraced and valued as a community asset. The City of Calgary both initiates and supports projects aimed to enhance and support diverse cultures and traditions.”

-Triple Bottom Line Policy Framework

Cultural activity is an essential dimension of our quality of life, and increasingly, a critical aspect of our economic development and competitiveness as a city. According to the Canadian Framework for Cultural Statistics, culture is defined as “creative artistic activity and the goods and services produced by it, and the preservation of human heritage.” (Singh, 2005:6). This section examines trends and issues facing Calgary’s cultural sector.

- **Culture sector remains economically vibrant**

Canada’s cultural sector remains strong and economically vibrant. Over the past decade, Canada has moved from being a net importer to a net exporter of cultural services. Between 2000 and 2005, Canada’s exports of cultural services grew by 30.6% while imports grew by only 8.8%. As a result, Canada posted a \$1.2b trade surplus in cultural services in 2005 (Statistics Canada, 2008s). Canada remains a net importer of cultural goods, however.

Nationally, various sectors of the culture industry remain strong with film and video distribution, record production, publishers, heritage institutions, sports clubs and teams and event promoters all posting profits. In 2005, despite declining revenues in 2005, the Canadian Film and Video Distribution industry reported a profit, with declines in movie attendance being offset by increases in home video revenues (Statistics Canada, 2007l). Record production similarly recorded higher profits in 2005, despite a decline in revenues over the previous two years. At the same time, Canadian artists are producing more music, with

sales of music by Canadian artists increasing (Statistics Canada, 2007m).

Revenues for sports clubs and teams rebounded in 2006 following a decline the previous year. With revenue growth exceeding expenditures, the industry posted a net profit in 2006 following a net loss the previous year largely due to the NHL strike (Statistics Canada, 2008p). For publishers, revenue growth exceeded expenditure growth between 2005 and 2006, leading to increased profits in the industry, with profits in the Prairie region leading the country (Statistics Canada, 2008q).

Canada’s Heritage Institutions (excluding nature parks and archives) posted strong revenue gains in 2006, leading to an overall net profit for the industry. Revenue growth in Alberta led the nation at 14.2%. Close to half (43%) of the sector’s revenues were generated by history and science museums, exhibition centres, planetariums and observatories. For-profit institutions recorded the most significant revenue growth, while not-for-profit organizations broke even for the second year in a row (Statistics Canada, 2008r).

Canada’s performing arts industry also posted a healthy surplus in 2006, with operating revenues reaching \$1.2b and a profit margin of 5.7%. Revenues were equally split between for-profit and non-profit companies. In 2006, virtually all disciplines in the non-profit sector reported an operating surplus. The non-profit sector reported a profit margin of 1.2% in 2006 after reporting a loss of 0.4% in 2004 (Statistics Canada, 2008aa).

- **Cultural employment growth strong across the country**

Between 1981 and 2001, culture employment grew at a faster rate in Canada than in the United States. As a result, by 2001 the share of employment accounted for by culture was higher in Canada than in the U.S. Over that time period, cultural employment grew from 1.39% to 1.92% in Canada, and from 1.48% to 1.86% in the U.S. Compared to the U.S., Canada tends to have a larger share of its cultural employment in the



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performing arts, where the largest share of cultural employment in the U.S. is in the literary arts (Statistics Canada, 2007k).

- ***Culture continues to make a strong economic contribution***

The culture sector is a significant contributor to the local and provincial economies. In Calgary, it is estimated that arts organizations contributed between \$90.1m and \$167.7m to the local economy in 2005 (Calgary Arts Development, 2007). Provincially, the Alberta Foundation for the Arts (AFA) invested \$13m in the Alberta economy in 2003/04. A recent report details the significant economic benefit that this investment produced in Alberta. In 2003/04, the Arts sector in Alberta spent over \$120.2m on operations and productions. This expenditure permanently increased the province's Gross Provincial Product (GPP) by \$153.2m, including \$58.4m of direct spending by arts organizations, and \$94.7m in consumer expenditures.

This study also determined that the arts sector directly generates \$52.6m and \$54.1m indirectly in wages and salaries for an impact of \$106.8m. Further, AFA investment in the arts sector led to the creation of 3,500 jobs, with 1,816 of these being directly within arts organizations, with the remaining 1,962 jobs in industries that support the arts sector. As a result of these direct and indirect economic spin-offs, the arts sector was estimated to generate \$70m in tax revenue, of which the majority (\$41.7m) went to the federal government, while \$20m went to the provincial government, and \$6.6m to local governments (Alberta Foundation for the Arts, 2005).

- ***Cultural participation also associated with significant social benefits***

In addition to the economic contribution of the arts, participation in cultural activities is associated with a greater degree of social engagement. According to a recent report, art gallery visitors, performing arts attendees and book readers tend to have a stronger sense of social engagement than others as measured

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by rates of volunteering, donating, doing favours for neighbours and sense of belonging to Canada (Hill Strategies, 2008a).

- ***Cultural participation remains strong ...***

There was little change in the percentage of Albertans participating in most cultural and heritage activities between 1992 and 2005. Activities that saw an increase in participation over that time period included visiting historic sites, watching movies at a theatre and watching a video. Activities that saw a decrease in participation included performing arts attendance, visits to conservation areas or nature parks, and newspaper reading. In 2005, the most popular cultural and heritage activities among Albertans included reading newspapers (85%), watching a video (84%), listening to recorded music (83%), reading a magazine (79%), reading (68%), and watching a movie at a theatre or drive-in (66%) (Hill Strategies, 2007).

Across Canada, a decline in attendance was noted at Performing Arts Organizations and Public Museums and Art Galleries, with attendance falling by 8% and 22% respectively between 1997 and 2005 (Business for the Arts, undated). Statistics Canada (2008aa) reported that non-profit Performing Arts companies attracted an estimated 12.9 million spectators in 2006, down slightly by 1.1% from 2004. Theatres accounted for just over half (57%) of non-profit attendees, a 2.4% increase from 2004.

While cultural participation remains strong, there is an expectation that participation may increase over the next decade. As the baby boom reaches retirement age, there is an expectation that this generation will increase their level of participation in the arts upon retirement. At the same time, the younger generation appears less likely to subscribe to the arts leading to potential long-term challenges unless new ways to engage youth are developed (R. A. Malatest & Assoc., 2007).

... but patterns of cultural participation are shifting

Although cultural participation remains strong generally, there are certain social and demographic

factors affecting people's interest and ability to participate. Factors that influence participation include level of education and income as well as physical or other disabilities. While such factors are important, a recent study suggests that cultural experience or exposure may be a more important factor than demographic characteristics. Hill Strategies (2008b) reports that those who read are also most likely to visit art galleries, museums and performing arts. This suggests that people, if exposed to cultural activities, may be more likely to not only continue to participate in those activities, but also to possibly try new ones.

While social and cultural factors may affect people's interest or ability to participate in cultural activities, a variety of social and economic factors are also influencing the ways in which they get involved. First, increasing levels of time stress are affecting the leisure patterns of households and this is impacting the arts. Despite a strong economy which provides people with the income to spend on the arts, they tend to have less time in which to do so. This is having a significant impact on the type, quantity and scheduling of arts participation.

A second important factor impacting arts participation is technology. As people struggle with the increasing demands of contemporary society, technology is providing new opportunities for people to participate in the arts. New technologies are changing not only the way that arts are produced, but also the way that they are disseminated which is challenging traditional notions of "participation" (R. A. Malatest & Assoc., 2007). New information technology not only provides new opportunities for artistic expression, but also provides new opportunities for artists to connect with each other and with their audience(s). While new technologies provide significant new opportunities for both artists and cultural consumers, some artists and arts organizations also lack the skills and technical expertise necessary to leverage these opportunities (DECODE, 2007).

A third important factor impacting patterns of cultural participation is the growing cultural and ethnic diversity of Canada, and in particular, its largest



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cities. Differences in areas such as class, gender, ethno-cultural background, ability and sexual orientation are resulting in changes in the way people engage with the arts (DECODE, 2007). The process of globalization has also increased exposure to cultural diversity and choice among the general population, increasing the competition for cultural products in the marketplace. At the same time, funding agencies are being forced to re-evaluate their funding priorities and embrace new forms of art as the bulk of arts funding currently continues to be provided to traditional Euro-centric art forms (R. A. Malatest & Assoc., 2007).

As a result of the growing diversity of the arts community both in terms of its demographic composition as well as in the emergence of new media, the traditional distinctions between art forms are breaking down (R. A. Malatest & Assoc., 2007).

In this new context, artists and artistic organizations are increasingly seeking connections across the arts community beyond their specific discipline. At the same time, artists are increasingly defining themselves across multiple identities, which results in some confusion as to how they should present themselves and their work (DECODE, 2007).

In this new diverse artistic environment, funders are being challenged to respond in new and creative ways. Increasingly there is overlap between formerly discrete funding categories which may require a re-evaluation of traditional funding approaches (R. A. Malatest & Assoc., 2007). It is also perceived that the current arts establishment does not completely reflect the diversity of the emerging arts community. This creates challenges for artists from non-dominant communities as well as new and emerging artists in gaining an audience and funding (DECODE, 2007). In response, there is a growing role for public funders to

support emerging art forms and innovative or critical work that corporate funders or the marketplace may be less likely to support (R.A. Malatest and Assoc., 2007).

- *Increasing public and private funding providing support to the arts ...*



Following a prolonged period of under-funding of arts and culture, investment in the culture sector appears to be increasing once again. Between 1997 and 2005, government funding for Performing Arts Organizations and Public Museums and Art Galleries increased by 12% and 15% respectively. Over the same period of time, private sector support increased by 23% and 71% respectively. Earned income also increased, growing by 10% and 32% respectively (Business for the Arts, undated).

Despite increased levels of funding for the arts across Canada, municipal investment in the arts sector in Calgary is less than other Canadian cities, and is falling further behind. In 2007, The City of Calgary's per capita arts investment was \$2.56 compared to \$3.88 in Edmonton, \$4.01 in Vancouver, \$5.20 in Winnipeg and \$6.42 in Toronto. As a percentage of arts operating budgets, The City of Calgary's investment is also below that of other cities. In 2007, The City of

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Calgary's investment accounted for 3.4% of the arts community's operating budget, compared to 4.8% in Winnipeg, 5.4% in Edmonton, 7.0% in Toronto and 9.21% in Vancouver. Finally, Calgary offers the smallest number of granting programs for its arts community among major Canadian cities. Calgary currently has only two granting programs compared to eight, in Edmonton, nine in Winnipeg, fourteen in Vancouver and fifteen in Toronto (Calgary Arts Development, 2007).

In response to the perceived local funding shortfall, Calgary Arts Development reviewed its granting programs in 2007. A renewed set of granting programs for artists and organizations has been developed and will be presented to City Council in late 2008 for inclusion in the 2009-2011 budget cycle. In 2007, City Council approved \$300,000 in new support for

funding, Calgary arts organizations have benefited from a significant increase in private and corporate donations, with donations growing by 39% between 2000 and 2005. As a result, the share of donations to total budgets grew from 26% to 31% of budget in 2005 (Calgary Arts Development, 2007). This is consistent with national trends mentioned above which saw the growth of private sector investment being almost double that of public sector funding. Over the next several years, it is expected that the arts and culture sector may benefit from increased resources through the transfer of wealth as the population ages (R.A. Malatest and Assoc., 2007).

While revenue growth is a positive trend for the cultural sector, the increased reliance on donations and earned income also presents important challenges. There is a concern that emerging art

forms and innovative or critical work will suffer due to a lack of support from corporations or the marketplace. As well, donors tend to be less interested in funding core operating costs that support the continued operation and development of arts organizations. As a result, there is a growing role for public funders to provide funding for operating costs, as well as to support more innovative art forms that donors may be less likely to support. Recently, public funders are tending to provide more support for capacity building projects such as transition and succession planning in arts organizations (R.A. Malatest and Assoc., 2007).

Concern remains, however, about the capacity of the current funding system to provide adequate support to innovative and critical work (DECODE, 2007).

... but increasing costs remain a significant challenge

Escalating costs are continuing to put pressure on Calgary arts organizations. Cost increases continue to



Calgary arts festivals. This funding will support the "2008 Festival Special Project Grant" to facilitate the development of special projects that support the inclusion of a diverse range of communities in festival programming. Calgary currently hosts over 60 festivals annually (Calgary Arts Development, 2008).

While challenges persist with the level of public



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emerge both from increased demand due to Calgary's burgeoning population, as well as from operating cost increases related to rent and human resource costs. Calgary Arts Development (2007) notes:

"Calgary's extraordinary population growth, combined with a business environment characterized by the highest rate of inflation in the country, labour shortages, and escalating costs for an increasingly scarce supply of real estate, add to the risk of financial instability and pose significant challenges for arts organizations." (Calgary Arts Development, 2007:6).

Calgary arts organizations report that over half (54%) of their operating costs are directed to staffing compared to only 24% for programming and production. Staffing is difficult to fund through donations or sponsorship, emphasizing again the important role for public funders to support the organizational infrastructure required for a vibrant arts community (Calgary Arts Development, 2007). Human resource issues are expected to continue to pose challenges to arts organizations as the current leadership in such organizations is poised to retire (R.A. Malatest and Assoc., 2007).

In response to a challenging operating environment, non-profit arts organizations are under increasing pressure to establish partnerships with other arts organizations, resulting in increasing cross-sectoral collaboration. Arts organizations are also reaching out more and more to engage with community stakeholders. There is a growing interest among arts organizations in connecting more with the local community and to engage in community consultations to determine how the arts can address the community's needs and aspirations (R.A. Malatest and Assoc., 2007).

- **Cultural infrastructure deficit remains**

Nationally, investment in cultural

infrastructure remains a small portion of total government capital investment. However, as a percentage increase, investment in sports facilities and cultural capital increased the most between 1961 and 2005, rising by an annual rate 3.7% and 3.8% respectively (Statistics Canada, 2007s). In Calgary, capital issues continue to pose challenges for the cultural community. The lack of sufficient appropriate performing spaces continues to impact the capacity of arts and culture organizations. In 2007, Calgary Arts Development developed the "Arts Spaces Strategy". Two key recommendations of this strategy included, first, to develop complete communities that include purpose-built arts spaces and secondly, to develop a cultural cluster in the Centre City (Calgary Arts Development, 2008).

- **Priority needs to be given to heritage preservation**

While the development of new cultural spaces in the



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Centre City and new developments may enhance the cultural character of the city, the preservation of Calgary's existing cultural heritage must be given similar priority. Across Canada, inner-city redevelopment is posing challenges to the preservation of the character of heritage areas, including designated heritage districts. Heritage areas are under threat, in part, from the tearing down of older homes and their replacement with newer structures that don't fit the character of the neighbourhood. These structures often end up overwhelming their lots and the streetscapes, jeopardizing the character of the area (Ascroft and Quinn, 2007).

"Historic residential neighbourhoods are becoming highly desirable places to live. Increasingly, people are looking for alternatives to long, congested commutes, and attractive well-preserved urban neighbourhoods are in demand. Many, however, are bringing suburban-style housing preferences with them – which often means vast square footage, extensive amenities and multi-car garages." (Ascroft and Quinn, 2007)

In addition to the tearing down of heritage homes, a related trend is the development of large condominium towers within or on the edge of character residential

and commercial districts which tend to overshadow those districts and detract from their character (Ascroft and Quinn, 2007). In the face of significant inner-city development in Calgary, efforts to preserve Calgary's physical heritage will be an ongoing priority.

Outlook

Ongoing inflationary pressures in the Calgary economic environment may be expected to continue to exacerbate current operating cost pressures on non-profit arts and culture organizations. At the same time, the current labour shortage will similarly continue to place operational and financial stress on such organizations.

At the same time, strong economic growth may continue to support strong levels of giving to the arts and culture sector from corporations and individuals. Such support, however, may not offset the financial stresses being placed on such organizations due to the propensity for donors to not support core operating costs. Consequently, the demand for public funding of the arts is expected to continue in order to support core operating costs, as well as to provide support to more innovative art forms.



2. A Cultural City

Current time stresses being placed on households due to increased household labour force participation as well as ongoing transportation challenges may continue to constrain arts and culture attendance and participation. At the same time, new forms of technology may provide alternative opportunities for participation.

As (re)-development pressures remain strong in inner-city Calgary, heritage preservation will remain an issue of ongoing importance. Maintaining the character of heritage residential and commercial neighbourhoods will need to be stressed in the face of growing pressure for development as the population of the inner-city grows.

Policy Developments

- In 2007, the Alberta Creative Development Initiative was created. This initiative brings together representatives from the federal, provincial and municipal sectors to discuss issues. Through this initiative, an additional \$6m has been made available to Alberta artists and arts organizations over the next three years.
- In 2008, the Government of Alberta launched a new policy, the Spirit of Alberta – Alberta's Cultural Policy. The policy reflects Albertans' broad view of culture, which encompasses the arts, heritage, natural landscapes and recreation. The policy also responds to Albertans' expressed desire to see government take a leadership role in supporting culture.
- In 2008, Calgary City Council designated 5% of the \$3.3b provided by The Province of Alberta for infrastructure to cultural capital projects, providing an additional \$165m in civic funding for arts and culture space over the next 10 years.
- Calgary Arts Development is working to facilitate partnerships between the arts and business sector for the development of new arts infrastructure.

3. An Active City





3. An Active City



3. An Active City

“The City of Calgary strives to create and sustain a healthy community by promoting active living through the provision of a wide range of sustainable and accessible recreational programs, services, facilities, and amenities. The City of Calgary provides leadership and encourages physical activity through funding, capital, promotion, partnerships and appropriate urban planning and design.”

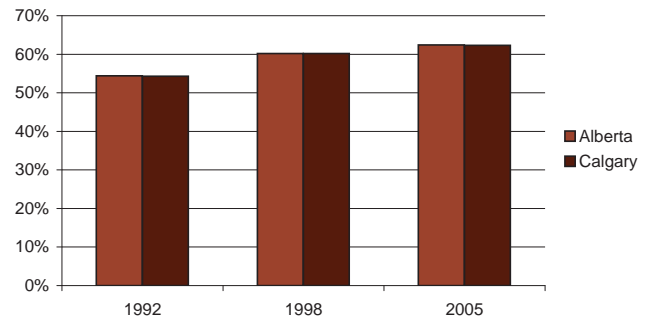
- Triple Bottom Line Policy Framework

Increasingly, recreation is coming to be understood as a necessary component of overall wellness, rather than just as discretionary leisure time. This coincides with a new understanding of health as a condition of overall personal wellness rather than focusing narrowly on disease. In this new environment, recreation is increasingly recognized as a critical element of the community’s quality of life. This section discusses trends and issues with respect to Calgary’s recreation and sporting environment.

- **Levels of reported physical activity slowly increasing ...**

Physical activity is an important contributor to optimal mental and physical health and well-being. Over the past decade, levels of physical activity among the Canadian population have been increasing, although activity levels remain below optimal. In 2005, just over half (52%) of Canadians aged 12 and older reported being at least moderately active, up from 43% in 1996. Residents of B.C. were the most active (59%) followed by the Yukon (58%) and Alberta (54%) (Statistics Canada, 2007n).

Percent of the population reported to be physically active



The proportion of physically active Albertans continues to increase in both Alberta and Calgary. In 2007, 62.4% of Albertans reported being physically active, compared to 60.2% in 2005 and 54.3% in 2000. In Calgary, 62.3% reported being physically active in 2007, compared to 60.2% in 2005 and 54.4% in 2000 (Alberta Centre for Active Living, 2007a). While participation rates remain strong, close to half (41%) of Albertans also indicated that there is at least one activity that they are interested in starting (Government of Alberta, 2007c).

In Calgary, participation in Calgary Recreation programs has remained virtually unchanged over the past five years. Despite rapid population growth, the number of participants registered in Calgary Recreation programs grew by only 2% between 2003 and 2007 (See Table 28).

Table 28: Calgary Recreation Program Participation

	2003	2004	2005	2006	2007	% Chg. 03-07	% Chg. 06-07
Number of Courses Offered	12,024	11,902	12,141	11,865	11,936	-0.7%	0.6%
Number of Courses Run	9,362	9,324	9,503	9,527	9,421	0.6%	-1.1%
Number of Participants	75,381	74,992	76,167	77,012	76,893	2.0%	-0.2%



3. An Active City

... but remain less than optimal ...

Of particular importance is the level of physical activity among children and youth, as physical activity is critical for healthy growth and development. In 2005, it was estimated that 90% of Canadian children were not meeting physical activity guidelines (Active Healthy Kids Canada, 2008). One measure of physical activity is the number of steps taken. Research shows that 9 in 10 Canadian children and youth do not accumulate sufficient daily steps for optimal health. One positive trend, though, is that Canadian parents report that, compared to 2000, their children are more involved in active pursuits after school (Cameron, Wolfe and Craig, 2007).

... as participation in organized sports declines

While levels of physical activity have been increasing, participation in organized sports has been declining. The number and percentage of Canadians who regularly participate in sports has declined successively over the past two decades. In 2005, 28% of the adult population actively participated in sports, compared to 34% in 1998 and 45% in 1992.

The decline in sports participation is evident across all age groups, education levels, income brackets, provinces and both sexes. While younger Canadians (age 15 – 18) continue to have the highest rates of sports participation, with over half (59.1%) reporting involvement, this age group also experienced the greatest rate of decline in participation between 1998 and 2005. Over that time period, participation fell by 9.1 percentage points from a rate of 68.2% in 1998 and 76.8% in 1992 (Statistics Canada, 2008t, Active Healthy Kids Canada, 2008).

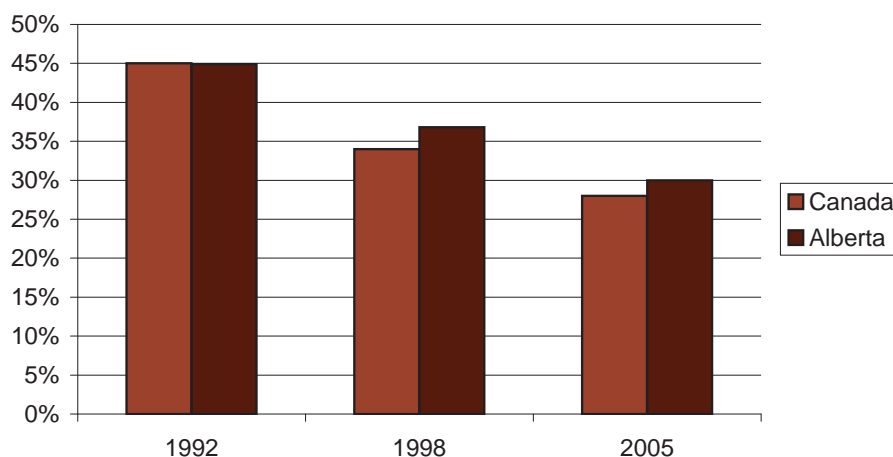
Sports participation rates in Alberta were above the national average in 2005 at 30%, the second highest rate of participation in Canada. However, this represents a

significant decline from the rate of 36.8% in 1998 and 44.9% in 1992. In fact, Alberta experienced the third greatest rate of decline between 1998 and 2005, with participation falling by 6.8 percentage points (Statistics Canada, 2008t).

- **Passive leisure activities replacing more active ones**

Over the past several years, there has been a shift in the types of activities Canadians and Albertans participate in and the ways in which they like to participate. In 2005, the most popular activities that Canadians participated in were walking (70%), gardening (46.8%), home exercise (34.4%), bicycling (23.9%), jogging (20.8%), dancing (19.3%), weight training (18.6%), golfing (11.4%), exercise classes

Participation in organized sports among the adult population, Canada and Alberta



(10.4%), and bowling (9.9%) (Statistics Canada, 2007n). Participation patterns of Albertans are similar to those of the rest of the country. In 2004, the most popular household leisure activities were (in order): walking, gardening, crafts / hobbies, sports spectator, attending a fair / festival, bicycling, swimming (in pools), video games, attending live theatre, and visiting a museum / art gallery (Government of Alberta, 2007c).

Two important trends are emerging. The first is the shift away from active to more passive pursuits, and the second is the shift away from organized activities to flexible ones that can be done individually. Regarding

3. An Active City



the shift to more passive activities, among adults, Statistics Canada (2008t) attributes declining sports participation in part to participation in other kinds of leisure activities such as watching TV and internet use. The Government of Alberta (2007a) also notes the growth in popularity of gambling activities over the past decade and questions what this means about “the value Albertans are putting on their leisure time, moving away from active pursuits to ones that are passive and that have economic and social implications.” (Government of Alberta, 2007c:3).

- ***Albertans increasingly prefer unorganized activities***

As Albertans shift their recreational activities from organized to more unorganized activities, either active or passive, there is increased demand for certain types of activities and reduced demand for others. As noted above, participation in organized sports is continuing a long-term pattern of decline. At the same time, the Government of Alberta (2007a) notes the recent increase in more individualized active pursuits such as walking for leisure / recreational purposes as well as fitness and weight training and jogging (Government of Alberta, 2007c).

As adults are shifting from organized to less organized activities, children apparently are doing the same. After school, roughly two-thirds (64%) of children participate in unorganized activities, while only one-quarter participate in organized activities such as soccer or swimming (Cameron, Wolfe and Craig, 2007). As previously noted, children's participation in organized sports has been declining and this is apparent among all sports, including hockey, with the exception of soccer which was the only sport that saw an increase in participation (Statistics Canada, 2008t). In a recent national survey, the majority of parents reported that their children prefer a combination of organized and unorganized activities, as well as of both competitive and non-competitive activities, a combination that tends to support higher activity levels. After school, roughly two-thirds (64%) of children participate in unorganized activities, while only one-quarter participate in organized activities such as soccer or swimming (Cameron, Wolfe and Craig, 2007).

As activity levels remain a concern among the population, and as people shift their recreational preferences from organized to less organized activities, there is increasing attention being paid to building physical activity into daily living. For children, commuting to school is an excellent opportunity for physical activity. However, 59% of Canadian parents report that their children use inactive modes of transportation (bus, train or car), and this number has increased since 2000 (Cameron, Wolfe and Craig, 2007). For adults, physical activity can be incorporated into work situations through activities such as stair climbing, or, similar to children, active commuting.

- ***Population ageing affecting participation in recreational activities***

There are a variety of factors that affect participation in recreation and leisure activities. First, as people age, their recreational preferences appear to change and their activity levels tend to decrease as they shift from more active to less active activities (Alberta Centre for Active Living, 2007; The Government of Alberta, 2007a). The Government of Alberta (2007d) reports that by 2004 those who were 35 to 44 in 1988 had increased their participation in more passive pursuits such as video games, gardening, crafts, hobbies, educational courses and spectator sports. At the same time, participation had declined in more active pursuits such as ice skating, fishing, skiing, and softball / baseball. As people age, their reasons for participation also tend to change, with spending time with family growing in importance, as well as the need for fitness / health and the desire to keep busy. At the same time, activity for the sake of doing something different from work tended to decline as a reason for participation (Government of Alberta, 2007d).

- ***Income and education remain important influences on the ability to participate***

A second important factor influencing activity levels and the ability to participate in recreational and leisure pursuits is income and education. Those with higher incomes and educations are more likely to be physically active in their leisure time (Statistics Canada, 2007n; Alberta Centre for Active Living, 2007), while higher income individuals are more likely to participate

3. An Active City



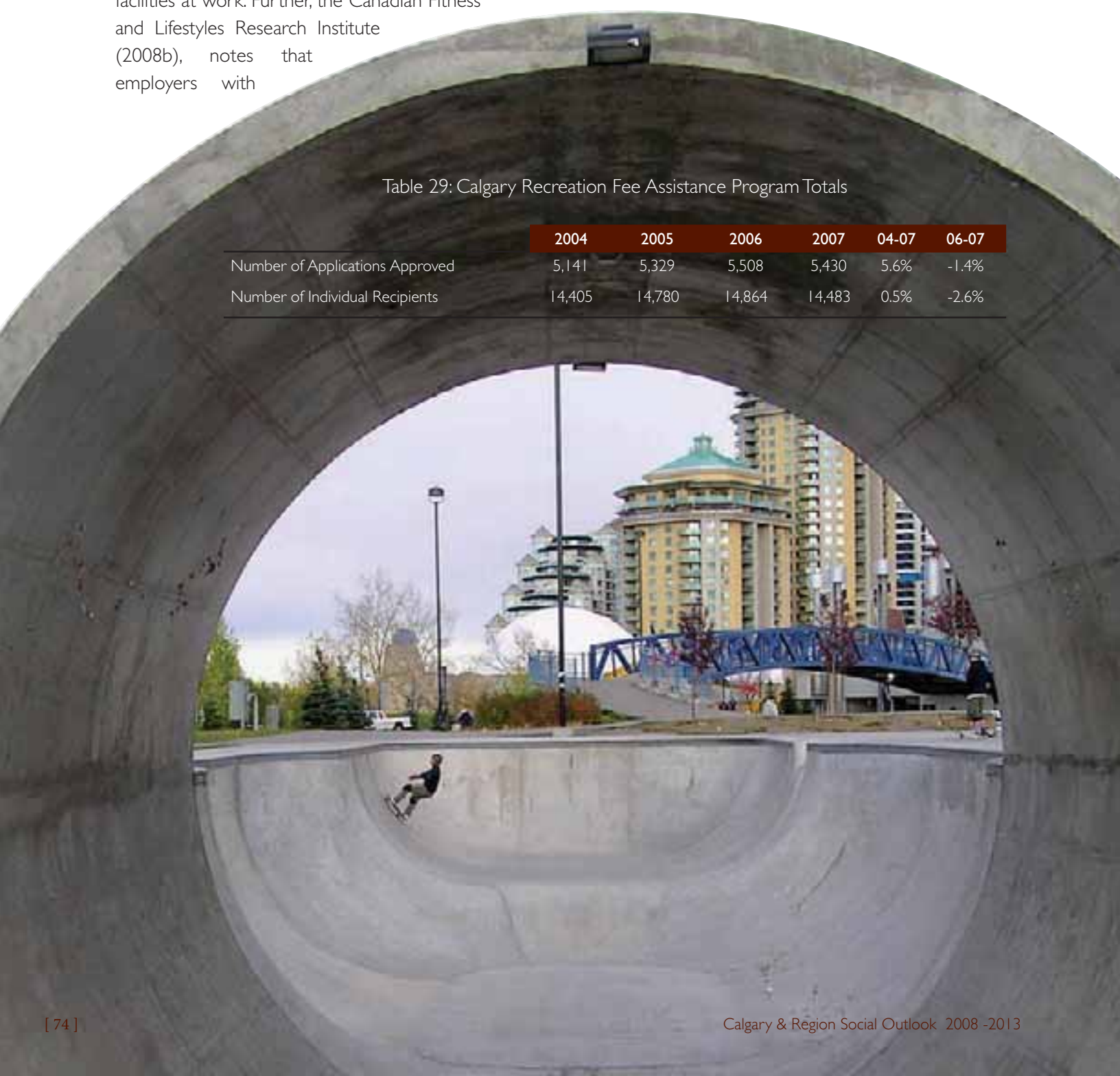
in sports (Statistics Canada, 2008t). The same relationship also appears to hold true for children, as low socio-economic status is associated with lower levels of activity (Active, Healthy Kids Canada, 2008).

The influence of income comes into play through a variety of means, including access to programs and facilities. Craig et al (2007), report that employees with the highest household income are most likely to have employers who are supportive of physical activity and have organized activities and / or fitness facilities at work. Further, the Canadian Fitness and Lifestyles Research Institute (2008b), notes that employers with

fewer professional positions are more likely to report inadequate space and facilities at the workplace as a factor limiting their ability to support physical activity. Such workplaces also tended to have shorter lunch breaks, a factor that can limit the ability of workers to engage in activities at work. Finally, lower income Canadians are more likely to have concerns with safety, with lower-income Canadians more likely to report that street traffic in the neighbourhood prevents them from walking (Cameron, Craig and Paolin, 2007).

Table 29: Calgary Recreation Fee Assistance Program Totals

	2004	2005	2006	2007	04-07	06-07
Number of Applications Approved	5,141	5,329	5,508	5,430	5.6%	-1.4%
Number of Individual Recipients	14,405	14,780	14,864	14,483	0.5%	-2.6%



In order to support access by low-income Calgaryans to recreational opportunities, The City of Calgary provides fee assistance to qualifying individuals and families. In 2007, Calgary Recreation approved 5,430 applications for fee assistance, providing access for 14,483 individuals. The number of applications for and recipients of Fee Assistance has remained largely unchanged over the past four years (See Table 29).

- ***Growing work and family stress impacts participation levels***

A third factor affecting participation is the level of time-stress being reported by many Canadian individuals and families. Among working Canadians, almost one-third (31%) report that most work days are quite or extremely stressful. In addition to work-related stress, work-life conflict is an important contributor to daily stress among the working population (Craig, Wolfe, Griffiths and Cameron, 2007). As physical activity is essential for managing / reducing stress, increasing physical activity may be an important strategy for stress management; the lack of time creating such stress, however, also limits people's ability to engage in physical activity.

Lack of time can affect the overall level of activity and participation, as well as influence people's choice in type of activity, and may account for the increased popularity of informal unorganized activities. Statistics Canada (2008t) reports that the decline in participation is partly attributable to factors such as time pressure, family responsibilities, and careers. Growing numbers of two-earner families also may add to time-stress in households (Government of Alberta, 2007a). Among non-active Canadians, time seems to be the most important factor, with almost one-third (30%) citing time as the primary factor limiting their ability to be more physically active; among those aged 25 – 34, 45% find lack of time to be the principal barrier (Statistics Canada, 2008t).

The overall level of activity and participation of adults can significantly impact the propensity of children to be active. Analysis of the number of steps taken by children indicates that children whose parents are inactive tend to take fewer steps per day. Not

surprisingly, children who participate in organized physical activity or sport after school take more steps, while those who participate in sedentary activities take fewer steps (Cameron, Wolfe and Craig, 2007).

- ***Participation improves with access to opportunities***

Access to opportunities for active participation is a significant further factor influencing people's ability to become and stay active. For children, school provides a critical opportunity for daily physical activity through physical education programs. It is suggested that children should receive a minimum of 30 minutes of physical education daily. However, less than one-quarter of children participate in physical education at school on a daily basis (Cameron, Wolfe and Craig, 2007).

For adults, work provides an important opportunity for daily physical activity. The Canadian Fitness and Lifestyles Research Institute (2008a) reports that over three-quarters (81%) of Canadian employers (50+) agree that physical activity is a joint responsibility of both the employee and employer. Opportunities available at work for physical activity include stair climbing, organized activities such as team sports or golf tournaments, or the provision of fitness facilities (Craig, Wolfe, Griffiths and Cameron, 2007).

Roughly half of Canadian employers report some corporate support for physical activity, even if they have no on-site facilities. Such support may include awards / recognition of physical activity, sponsoring events, or providing funds to local sports teams (Canadian Fitness and Lifestyles Research Institute, 2008a). In 2007, about one-fifth (18%) of Canadian workers had access to fitness facilities at work, while close to one-third (32%) reported having access to showers and 40% to change rooms. Over the past 5 years, the number of employers providing fitness facilities has increased slightly. At the same time however, the majority of working Canadians (55%) report that their employers are not supportive of physical activity. Of those who do not receive support, close to half (44%) suggest that such support would help them to become active (Craig, Wolfe, Griffiths and Cameron, 2007).



3. An Active City

Among working Canadians, perceived barriers to physical activity include lack of time due to work (42%), constant tight work deadlines (34%), unsafe roads near work (32%), and lack of pleasant places for activity near their workplace (26%). Slightly more than half (55%) of Canadian workers report having pleasant outdoor places for physical activity near work, while almost half (49%) report having community fitness or sports facilities near work (Craig, Wolfe, Griffiths and Cameron, 2007).

A 2007-08 survey of employers identified several barriers faced by employers to initiating or expanding at-work fitness programs (Canadian Fitness and Lifestyle Research Institute, 2008b). Key barriers included, first, inadequate space and facilities at the workplace. This was a key issue for 80% of employers with 50 employees or more; 63% also reported the lack of on-site supportive facilities (change rooms / showers etc...), while one-third reported the lack of nearby facilities as a barrier. Secondly, a lack of personnel or volunteers to manage a fitness program was an issue for two-thirds of businesses, while 42% reported low employee interest as a barrier; over half (54%) also cited lack of company funds. Lack of time on the part of management to initiate a program was identified as a factor by close to half (45%) of employers. Over the past five years, there have been increases in reported barriers such as lack of on-site facilities, lack of management time, low interest and the lack of trained staff. In particular, companies in western Canada were more likely than five years ago to cite lack of space and management time as issues.

Finally, the presence of locally available facilities and amenities that support physical activity is an important factor contributing to activity levels. In Alberta, people appear to be finding convenient access to neighbourhood centres of activity to be increasing (Alberta Centre for Active Living, 2007). Nationally, the majority of Canadians report that there are local opportunities for activity, with 92% reporting access to locally available public programs and facilities, and 95% reporting the availability of local parks and open spaces. However, despite reportedly high levels of availability, less than a quarter of parents say that their

children used them frequently (Cameron, Wolfe and Craig, 2007).

- **Infrastructure deficit remains**

Providing adequate sports facilities is an ongoing challenge as there exists a significant infrastructure deficit. Nationally, sports facilities comprise a relatively small share (5.5%) of all capital investment in Canada (Statistics Canada, 2007s). Locally, the Calgary Sport Council (2008) reports that “approximately 320,000 sport participants actively engage in 85 different sport activities that are administered by over 400 sport organizations in Calgary. And, participation is growing”. However, the development of new facilities has not kept pace with population growth, particularly in new communities. This has resulted in many organizations putting a cap on registrations, thus limiting participation.

In addition to a lack of facilities generally, existing facilities do not necessarily meet the needs of many sporting activities. Many are multi-purpose and not built for the specific needs of specific sports. Further, most are built for recreational rather than competitive purposes and do not meet international competition standards thus limiting opportunities to train for or host international competitive events. Finally, many facilities are ageing and require lifecycle maintenance or retrofitting. Investments in retrofitting existing or developing new facilities are costly, and tend to exceed the capacity of largely volunteer-run sports organizations (Calgary Sport Council, 2008).

- **Community safety and design affect activity levels**

Despite the availability of facilities and open spaces, there are a range of barriers that may prevent their more frequent use. First, perception of safety is an important limiting factor. Safety issues include both neighbourhood crime as well as perceived traffic safety. While Canadians generally feel safe, safety is an important issue for certain groups of Canadians. Although only 18% of Canadians indicated that neighbourhood crime makes it unsafe to walk at night, there are significant differences by age and sex, with women and older adults (65+) being more likely to

3. An Active City



express safety concerns (Cameron, Craig and Paolin, 2007).

As noted previously, while active commuting to school can provide an excellent opportunity for physical activity for children, only 41% of Canadian parents report that their children use active modes of transportation to school. Key barriers to increased activity levels among children include parental concerns about traffic, safety and maintenance of sidewalks (Cameron, Wolfe and Craig, 2007). On a positive note, the Alberta Centre for Active Living (2007) reports that between 2005 and 2007 concerns about safety and traffic have moderated across Alberta.

In addition to safety concerns, the appropriateness of facilities may influence their use. Parks and outdoor spaces tend to be used by younger rather than older children, leading to the suggestion that improving the use of public spaces and facilities requires:

“... offering appropriate facilities and programming that specifically target the needs of older children may be particularly useful for increasing usage among this group. In addition, providing safe and well-maintained equipment and facilities, lighting, water fountains, adequate shade, limited vehicular traffic, and neighbourhood safety programs may also contribute to increased park and outdoor space usage”. (Cameron, Wolfe and Craig, 2007: 77).

The physical design of communities, facilities and open spaces can also profoundly impact levels of physical activity. Among Canadians, those who are the least active are also the least likely to report that there are shops and other amenities within easy walking distance of their home. They are also less likely to report the existence of sidewalks on most of the streets in their neighbourhood, as well as the presence of walking trails and paths in their community (Cameron, Craig and Paolin, 2007).

In a study of Calgary neighbourhoods, it was found that new era neighbourhoods (1997 and newer) reflected a design which replaced the front yard with a garage and driveway, while increasing road widths. This has reduced the likelihood of children playing in

this environment due to the lack of visibility of the front yard from the home, as well as safety concerns related to traffic on larger streets.

The open space systems in newer communities also tend to scatter centres of activity connected with pathways. These systems tend to be designed for younger children with the assumption that older children will focus their activity on fixed facilities provided in the community (Doyle-Baker and Nolan, 2007). The older era neighbourhoods had many identified areas close to their homes where the children could interact and play with friends (where they were formally unsupervised but close to adults). The newer era neighbourhoods do not have a streetscape that supports this type of interaction.

Recently, there are indications that the design of neighbourhoods may be starting to change, as recent changes in the housing market and the increasing attention to environmental sustainability are starting to impact the design and use of open space. Higher residential building densities are increasing the building footprint and reducing available private amenity space, placing increased demand on public open space. As well, increasing housing cost is putting pressure on builders to provide more affordable products. As a result, the level of park and open space development may be reduced in order to keep costs lower (Serecon Management Consulting, 2007).

- **Sports and recreation organizations face significant challenges**

Sports and recreation organizations play a vital role in helping people become and remain active. However, these organizations are facing a number of stresses which are challenging their capacity to fulfill this important role. Compared to other types of non-profit organizations, sports and recreation organizations tend to have fewer financial resources, and are more likely to report difficulties in obtaining funds. Over half of such organizations report declining government funding, over-reliance on project funding and a reluctance to fund core operating costs as significant issues for them, similar to other non-profit organizations. Nationally, a few large organizations



3. An Active City

account for the bulk of revenues in the sector, with the 3% of organizations with revenues in excess of \$1m accounting for 60% of all revenues (Gumulka, Barr, Lasby and Brownlee, 2007).

Charitable donations remain a key source of revenue for sports and recreational organizations. In 2004, 3% of all charitable donations made by Albertans were directed to sports and recreation organizations, with 14% of Albertans donating to these organizations. Alberta's donor rate was lower than the national rate of 18%, but Albertans donated proportionately more, with an average donation of \$75, compared to only \$45 for the rest of Canada. The primary reasons cited by donors for not donating more are that they give volunteer time rather than money, they don't like the way requests are made or they are concerned that the money won't be used efficiently. Middle age (35 – 54) persons as well as those who are married, with children, and have higher incomes are the most likely to donate to sports and recreation organizations (Lasby and Sperling, 2007).

Volunteer effort is critically important to sports and recreation organizations, with fully 66% of total hours worked for such organizations coming from volunteers (Lasby and Sperling, 2007). In 2003, such organizations accounted for just 6% of the total paid workforce in the non-profit sector. Of all sports and recreation organizations, just slightly more than a quarter (27%) had paid staff, compared to almost half of other non-profit organizations. Those that do employ paid staff also tend to have relatively few, with only 11% having more than four staff members (Gumulka, Barr, Lasby and Brownlee, 2007).

Albertans are more likely than other Canadians to volunteer for sports and recreation organizations, with 14% of Albertans volunteering in 2004, compared to a rate of 11% nationally. Sports and recreation organizations in Alberta collectively accounted for 20% of total volunteer hours, the largest percentage of all organizations in the province. Similar to donations, however, while the percentage volunteering exceeded the national average, the average amount of time volunteered was below the national average. In 2004,

Albertans volunteered an average of 119 hours annually for sports and recreation organizations compared to a national average of 122 hours. Typically volunteers are primarily involved in organizing or supervising events, fundraising, or coaching, refereeing or officiating. Similar to charitable donations, factors influencing the propensity to volunteer include age, household income, marital status and the presence of children (Lasby and Sperling, 2007).

Although volunteers are critical to the ability of sports and recreation organizations to fulfill their mission, they are experiencing ongoing challenges with managing this volunteer workforce. Close to three-quarters (70%) of sports and recreation organizations report that they are having difficulties recruiting volunteers, while two-thirds report difficulty retaining volunteers (Lasby and Sperling, 2007).

Declining volunteer rates in the nonprofit and voluntary sector as a whole pose a serious risk for sports and recreation organizations, which are highly dependent on volunteers to deliver their mission. Sports and recreation organizations also tend to be smaller and less likely to report growing revenues. In a sector where larger organizations are more likely to grow, sports and recreation organizations may experience increasing difficulty generating revenues in the years to come (Lasby and Sperling, 2007).

Outlook

Calgary's current social and economic environment is contributing to considerable time-stress among households and families. Given the current situation of ongoing labour shortages, escalating costs and increasing commuting times, this pressure is not expected to significantly abate in the short-term. As a result, current preferences for less structured activities will likely continue, requiring recreation providers to respond with flexible, alternative programming options. This will also likely continue to place demands on Calgary employers for more workplace-based physical activity opportunities. At the same time, ongoing time-stress will continue to pose challenges to sports and recreation organizations that rely on

3. An Active City



volunteers, as the amount of time people have for volunteering is not expected to grow.

As Calgary continues to grow, the increasing demands for service being placed on sports and recreation providers will also continue, while current cost pressures are not expected to abate. Employers, as well, will likely continue to be challenged to respond to new demands for workplace-based activities due to ongoing human resource pressures that may limit their capacity to manage such programs. Space pressures that currently limit the delivery of such programs will also likely continue. This may open up new opportunities for partnerships between employers and municipal or community-based recreation service providers.

The current pace of growth is impacting the ability of Calgarians to become and remain active. Concerns about traffic safety which limit participation of both adults and children in unstructured neighbourhood activities will likely continue given the increasing volume of traffic on Calgary's streets. Similarly, concerns about neighbourhood safety may continue to limit such participation as safety remains an area of high public concern.

Recent patterns of rapid development in new communities will continue to challenge the ability of public providers to keep pace with infrastructure demands. Proposed changes to development patterns that focus on the development of "complete communities" (see Section 5) may help to address these pressures. As well, the forecasted slow down in population growth over the next five years may also ease growth-related pressures. At the same time, new patterns of development that encourage greater housing density will increase demands on the open space system in both new and redeveloping communities.

Growing income disparity (see Section 1.12) may continue to pose limitations for participation in physical activity for lower-income Calgarians. As cost pressures on lower-income households continue and perhaps grow, disposable income available for recreation expenditures may shrink. As lower-income people also tend to have fewer workplace opportunities, and tend to have greater concerns about accessing neighbourhood opportunities, these families may face great challenges to maintaining an active and healthy lifestyle. In this context, there will continue to be a significant role for public and community-based providers to provide programs and services for those who may be otherwise unable to afford them.





3. An Active City

As the population continues to age, recreation needs and preferences will also continue to shift. The growing preference for more passive activities will likely persist, challenging service providers to respond with new types of programming options. At the same time, the need to ensure that facilities and amenities are universally accessible will be a growing priority. Ensuring universal accessibility may require facility retrofits with associated capital costs. Balancing the capital cost requirements for the retrofit of existing facilities against the ongoing demands for lifecycle maintenance and the development of new facilities will remain a challenge.

Policy Developments

- In 2007, The Supreme Court of Canada ruled that sports organizations below the national level do not qualify as registered charities, significantly impacting the ability of local sports organizations to solicit donations.
- In 2008, the Government of Canada announced its new Federal Policy for Hosting International Sport Events, affecting the bidding and hosting of international sport events in Canada.
- In 2008, the Calgary Sport Council in conjunction with The City of Calgary developed a Strategic Plan to establish priorities for sport facility development and enhancement over the next ten years to further advance the benefits of amateur sport in the city and address future facility needs.



4. A Safe City





4. A Safe City



4. A Safe City

“The City of Calgary seeks to ensure a safe environment for individuals and families through the provision of emergency services (Police, Fire and Emergency Medical Services). The City also works with the community to promote safety and prevention through programs such as education and appropriate physical design.”

- Triple Bottom Line Policy Framework

Safety - At a Glance

Person crime rate, Calgary, 2007: 799.4 / 100,000 ↓

Property crime rate, Calgary, 2007: 5118.6 / 100,000 ↓

WCB Claims, Calgary, 2007: 44,256 ↑

Victim Reported Domestic Offences, Calgary, 2007: 3,564 ↓

... with violent and serious crimes on the rise

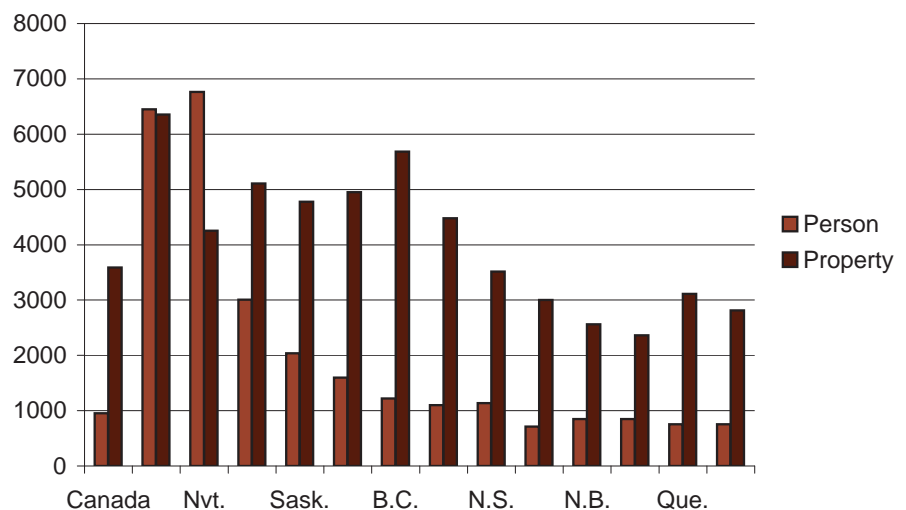
Nationally, various types of violent crime are increasing. Increases were reported in the number of attempted murders, serious assaults and robberies in both 2005 and 2006 (Statistics Canada, 2007p). In Alberta, the Criminal Intelligence Service of Alberta (CISA) reports an increase in the number of serious crimes over the past five years. Criminal offences showing the largest increase between 2000 and 2005 were homicide (+70%), disturbing the peace (+64%), offensive weapons (+61%), attempted murder (+47%), aggravated assault (+41%), motor vehicle theft (+31%) and assault with a weapon (+30%) (CISA, 2008).

In western Canada, the use of firearms in the commission of violent crimes also remains above the national average, although nationally there has been no appreciable increase in their use (Statistics Canada, 2008u). Despite the recent increase in violent crime, the number and rate of homicides continues to fall across Canada, although the western provinces continue to have the highest homicide rate among the provinces (Statistics Canada, 2007o). In 2007, Alberta and Saskatchewan also reported the highest rate of homicide involving a firearm (Statistics Canada, 2008u).

- **Crime rates in Alberta above the national average ...**

Continuing a long-term pattern, the crime rate in Alberta remained above the national average for both person and property crimes in 2006 (See Table 30). As in previous years, crime rates in the four western provinces were the highest among the provinces. In 2006, Alberta had the fourth highest property crime rate and the fifth highest person crime rate among the provinces. Property crime rates continue to exceed person crime rates.

Criminal code offences (per 100,000) by type of offences, Canada, provinces and territories, 2006





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With above average rates of crime, particularly violent crime, public concern about safety is high. In a recent survey of the attitudes of western Canadians, half of Alberta respondents felt that their sense of safety and security was declining and 44% felt that they were at

risk of physical harm. Further, almost three quarters of Alberta respondents (70%) reported there has been no improvement in their families' health or well-being, while roughly half (51%) felt that their community had either not improved or worsened (Bennet, 2008).

Table 30: Crimes by Offences, Rate per 100,000, Canada and Alberta, 2006

	Canada	Alberta
All Criminal Code Offences (excluding Traffic)	7,518.5	9,523.4
Crimes of Violence	951.2	1,101.0
Property Crimes	3,587.6	4,480.0
Other Criminal Code Offences	2,979.7	3,924.4

Source: Statistics Canada (2007). Crimes by Offences by Province and Territory.

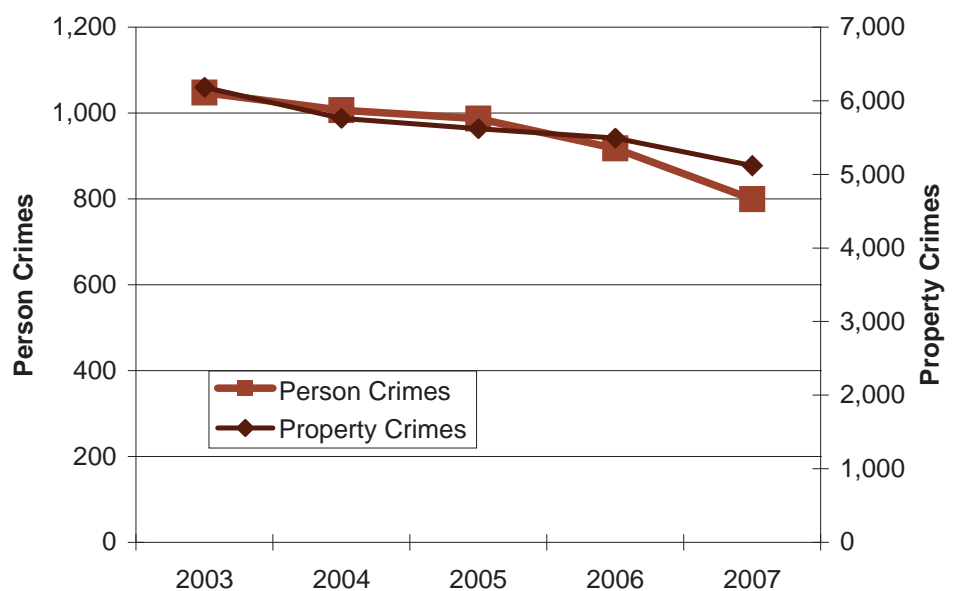
- **Crime rates in Calgary continue to fall**

Crime rates in Calgary continue to decline with a drop in the number and rate of both person and property crimes in 2007 (See Table 31). These decreases reflect a drop in the number of assaults, commercial robberies and break and enters while reports of street robberies and vehicle thefts were up (Calgary Police Service, 2008a).

In 2006, Calgary had the fourth highest homicide rate among major Canadian cities, following Edmonton, Winnipeg and Vancouver (Statistics Canada, 2007o). In 2007, the number of homicides in Calgary declined slightly though remained high, with 26 homicides committed compared to 28 the previous year (Calgary Police Service, 2008b).

Calgary also reported the fourth highest rate of firearms related violent offences in 2006, after Vancouver, Winnipeg and Toronto (Statistics Canada, 2008u).

Person and property crimes (per 10,000), C



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Table 31: Person and Property Crimes, Calgary

Person Crimes	2003	2004	2005	2006	2007
Rate / 1,000	1047.8	1006.3	986.5	917.8	799.4
Number of Offences	9,664	9,394	9,432	9,102	8,153
1yr % chg		-2.8%	0.4%	-3.5%	-10.4%

Property Crimes	2003	2004	2005	2006	2007
Rate / 1,000	6182.7	5762.3	5620.1	5493.1	5118.6
Number of Offences	57,024	53,791	53,733	54,478	52,207
		-5.7%	-0.1%	1.4%	-4.2%

Source: Calgary Police Service, Personal Communication

During 2007, concern with crime on Calgary's C-Train (LRT) system grew, with crime on the system increasing somewhat faster than ridership. The majority of crime on the LRT system is motor-vehicle related, attributable to theft of and from automobiles parked at LRT stations (Derworiz, 2008). There is also growing concern about increasing gang activity throughout Alberta, particularly in Calgary and Edmonton and their surrounding regions (RCMP, 2006).

- **Youth crime continues to fall ...**

In Calgary, the number of youth charged with offenses continued to fall in 2007. At the same time, the number of youth probation cases in Calgary has remained relatively stable, declining slightly in 2007 (See Table 32). In 2006, 2.7% of all Calgaryans age 12-17 were charged with a criminal offence. Of those charged, 70% were 15-17 years old and 73% were male. Just over half (52%) of reported chargeable incidents were property crimes, 16% were crimes against persons and 5% involved the use of a weapon (MacRae et al., 2008).

Table 32: Youth Probation Cases, Calgary

	2003	2004	2005	2006	2007
Monthly Average	683	619	643	683	671

Source: City of Calgary, Youth Probation Services

... but the number of youth accused of homicides grows

In 2006, there was an increase in number of youth accused of homicide across Canada. The number of youth (age 12 – 17) accused of homicide was at its highest point since 1961 with 84 youth accused in 2006 compared to 72 in 2005. The highest proportion of homicides attributed to youth was reported in Alberta and Manitoba where 1 in 4 homicides were attributed to youth (Statistics Canada, 2007o). Gun violence also appears to be increasing among youth, with the incidence rising by 32% since 2002 (Statistics Canada, 2008u).

- **Youth in custody continues to decline**

Across Canada, the number of youth in custody has continued to decline following passage of the Youth Criminal Justice Act. This is due in part to the diversion of less serious youth crimes and first time offenders away from the court process (Statistics Canada, 2007r). The Gateway Initiative, a court diversion program (operated by the City of Calgary Community & Neighbourhood Services and Calgary Police Service), saw an increase of youth referred by frontline police officers in 2007. Of the 580 youth referred since 2006, 78% have not had subsequent involvement with police.

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- **Youth gang activity a growing concern**

In Calgary, the RCMP is reporting growing concern about youth involvement in organized gangs in the Calgary area. In a Calgary study of 61 chronic and serious habitual youth offenders, 52% reported that they had at one time been a member of a gang (MacRae et al, 2008). Youth attraction to gangs is attributed to alienation resulting from poverty and other dimensions of socio-economic isolation (RCMP, 2006).

- **Social factors important influences affecting youth criminal involvement**

The likelihood of being seriously involved in criminal activity is significantly affected by a variety of social factors. When comparing the characteristics of 123 Calgary youth offenders involved at various points of the youth justice system, those youth who were more seriously criminally involved were considerably more likely to have experienced family violence, and were more likely to live somewhere other than with their parents. These youth were also far more likely to have run away from home at least once, and very few were engaged in social or leisure activities with their families. Those who have had contact with Children's Services, including living in foster care or group homes, were also more likely to be seriously involved in criminal activities. Very few of these youth were involved in sporting activities or clubs and were much less likely to be attending school (MacRae et al., 2008).

- **Increasing attention paid to the "critical hours"**

Providing support to youth during the "critical hours" is key to helping them make positive life choices. MacRae et al. (2008) reports that adolescents are more likely to break the law during the week when they should be in school or after school. According to this report, one-third of offences in Calgary took place between 9 a.m. and 3 p.m. and almost one-quarter occurred in the hours immediately after school, from 3 p.m. to 6



p.m. More than 78% of crimes took place Monday to Friday. Young people benefit from social engagement, highlighting the need for early intervention as crimes committed by the worst group of young offenders peaks at age 14. This suggests the importance of making available universal after-school care, support and youth engagement to Calgary's families during the "critical hours", when youth are more likely to commit crimes, experiment with substances, be sexually active, killed in a household accident, get hooked on violent video games, or be in (or cause) a car crash.

- **Growing presence of organized crime a concern**

Calgary's current socio-economic environment is creating social stresses that may be contributing to increased criminal activity. The RCMP (2006) reports that increases in disposable incomes are increasing the amount of money available for illicit purchases, such as drugs and alcohol, that fuel criminal activity. Increasing income and economic growth is also providing a favourable environment for organized crime, and there is reported to be increasing cooperation between organized crime groups. The Criminal Intelligence Service Alberta (CISA) also notes that:

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“The problems associated with harmful lifestyle choices facilitated by increased incomes may predominate law enforcement attention.” (CISA, 2007:1).

Illegal gaming houses are also reported to be being organized by small criminal elements as well as by outlaw motorcycle gangs. This poses a risk to lawful charitable groups who are inadvertently becoming involved in illegal gaming activities largely due to a lack of knowledge of the regulations. Gaming is also contributing to crime as a result of the effects of gaming addictions.

“Gaming addictions have a dramatic impact upon relationship violence, drug dependence, internal fraud and theft, as well as business and personal bankruptcies. Alberta has seen most of the crime associated with gaming centered among normally law-abiding people who are forced into crimes of desperation to cover their losses, or who turn to violence and / or drug and alcohol dependence to manage their high level of debt.” (RCMP, 2006:14).

- **Social and economic marginalization a factor**

While increased affluence may be contributing to some forms of crime, the associated marginalization of certain segments of the population is also a factor associated with criminal activity. CISA (2007) notes:

“In terms of social health, the quality of life – not only in Calgary, but throughout Alberta – is being impacted by unprecedented growth. The health of communities has a direct link to crime ... Unfortunately, prosperity in Alberta is uneven as there are people whose wages are far above the average and others who have been left far behind inflation. With rising costs, Calgary is home to a significant number of ‘working poor’. Increased housing costs are causing stress on low-income populations especially recent immigrants, women, youth and persons with disabilities. Moreover, rapid growth and change is contributing to increased levels of stress as people try to cope with balancing their lives”. (CISA, 2007: 8, 9)

The RCMP (2006), further note that lack of income, particularly where others are perceived to have more,

can contribute to feelings of shame, embarrassment and lack of self-respect. Crimes of violence often emerge from this when there is a real or imagined sense of disrespect, shaming or loss of status. This may also lead to the desire to obtain status through the acquisition of material goods. These factors may contribute to various types of crime, including involvement in gangs.

- **Lesbian, gay, bi-sexual and trans-gendered persons at greater risk of being victims**

Certain groups of people remain at greater risk than others of being victims of crime. Of particular concern, lesbians, gays, bisexuals and trans-gendered (LGBT) persons are at greater risk of victimization than heterosexuals for violent crimes including sexual assault, robbery and physical assault. In 2004, LGBT persons were between 2 and 4.5 times more likely than heterosexuals to be victimized (Statistics Canada, 2008v). Across Canada, 9% of all hate crimes committed in 2006 were committed against homosexual persons. Compared to other types of hate crimes, crimes against homosexuals were much more likely to be violent and to result in physical injury (Statistics Canada, 2008o). In Calgary, 19% of all reported hate crimes were motivated by sexual orientation. Hate crimes motivated by sexual orientation have been increasing over the past several years, jumping from 13 in 2006, to 22 in 2007 (Calgary Police Service, 2008).

- **Visible minorities at greater risk of being victims of crime**

Across Canada, visible minority persons are more likely to be victims of crime, particularly those born in Canada. Statistics Canada reports that Canadian-born visible minorities are almost three times more likely to be victims of violent crime than foreign-born visible minorities (Statistics Canada, 2008w). In Calgary, race was the leading motivation for hate crimes reported to the Calgary Police Service in 2007, accounting for almost half (44%) of all hate-bias crimes in the city. The number of racially motivated hate crimes fell in 2007, however, from 81 in 2006, to 50 in 2007 (Calgary Police Service, 2008). Racialized persons who are homeless are especially vulnerable. A recent survey of street persons in Toronto found that one-



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third of those who were visible minorities had been threatened or attacked due to their race or identity (Novac et al, 2007).

- **Homeless persons at greater risk of being victims of crime**

Throughout North America, there is increasing concern about the growing number of attacks on homeless persons. Across the U.S., attacks against the homeless are increasing dramatically, with such attacks rising by 65% between 2005 and 2007.

“Advocates for the homeless blame a society that they say shuns the homeless through laws that criminalize sleeping in parks, camping and begging. ‘I think it reflects a lack of respect for the homeless that has reached such extreme proportions that homeless people aren’t viewed as people ...’” (Green, 2008).

In response, legislation adding homelessness to hate-crime laws has been introduced in Alaska, California, Florida, Maryland, Massachusetts, Nevada, Ohio and Texas. Bills are also pending in Congress.

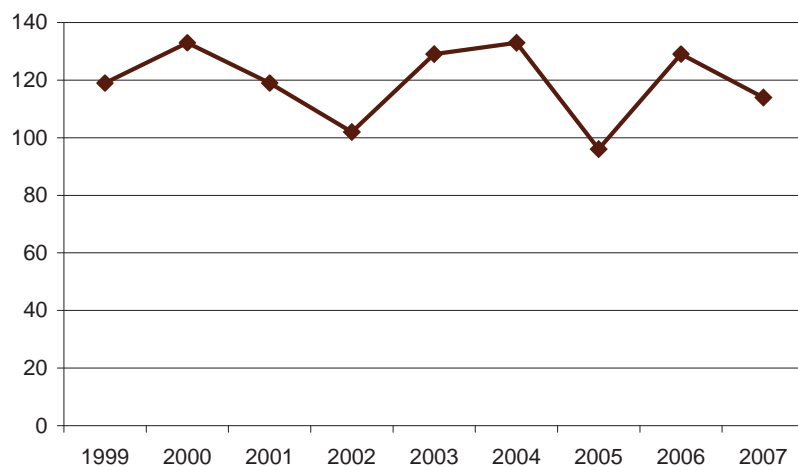
In Canada, recent studies of the homeless population report high rates of criminal victimization, ranging from one-third to three-quarters of homeless adults and youths in Toronto (Novac et al, 2007; Powell, 2007). According to these studies, crimes were equally likely to be committed by a stranger as by an acquaintance. In addition to criminal victimization, close to half (42%) had been verbally abused, largely for reasons of being homeless (Novac et al, 2007). In Calgary, a survey of clients at the Calgary Drop-in Centre revealed that close to three quarters (73%) had been a victim of a crime; of those, 71% reported that they had been victimized at least twice (Rowland and Gallagher, 2007).

In the Toronto studies, the most frequently reported crimes were theft of belongings or physical assault, with close to one-quarter (23%) reporting that they had been sexually assaulted during the previous year. In Calgary, of those who reported that they had been a victim of a crime, half reported that they had been assaulted, with the remainder reporting robbery and extortion (Rowland and Gallagher, 2007).

According to the Toronto studies, the vast majority of homeless victims of crimes do not report the crime to police due to both a distrust of the police as well as a fear of retaliation for reporting.

“The marginalization of homeless people leads them to believe they have no protection under the law, whether or not that perception is accurate, and to

Total hate/bias crimes reported to the Calgary Police Service



act in accordance with that belief. This behaviour is a factor in their relations with the police, the community and each other. It contributes to their victimization by placing them in a lawless context in which raw power holds sway.” (Novac et al, 2007: 3).

- **Hate-bias crimes down in 2007**

The number of hate-bias crimes reported by the Calgary Police Service fell in 2007, following a significant increase the previous year (See Table 33) (Calgary Police Service, 2008). A recent report by Statistics Canada, notes, however, that Calgary has the

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highest rate of hate crimes among major Canadian cities, roughly three times the national rate (Statistics Canada, 2008o). Race continues to be the primary motivating factor in hate-bias crimes both nationally and in Calgary, followed by sexual orientation, ethnicity and religion. In Calgary, there was a significant increase in the reported number of hate crimes motivated by sexual orientation, almost doubling from 13 in 2006 to 22 in 2007. At the same time, the number of reported hate crimes motivated by race declined by over a third, from 81 in 2006 to 50 in 2007 (Calgary Police Service, 2008).

Anti-Semitic activity continues to be a cause for concern across Canada. Statistics Canada (2008o) reports that hate crimes committed against Jewish persons accounted for 16% of all hate crimes in Canada in 2006. According to B'nai Brith, the number of anti-semitic incidents continued to increase in 2007, with the number of reported incidents across Canada almost doubling since 2003. Incidents in Alberta, however, dropped by 38% between 2006 and 2007. In Calgary, however, there were 19 such incidents, over half of the total 28 cases reported in Alberta as a whole (Klein and Bromberg, 2008). Recent activity by the white supremacist group the Aryan Guard is causing concern within Calgary (See Section 1.2).

Table 33: Total Hate-bias Crimes Reported to the Calgary Police Service

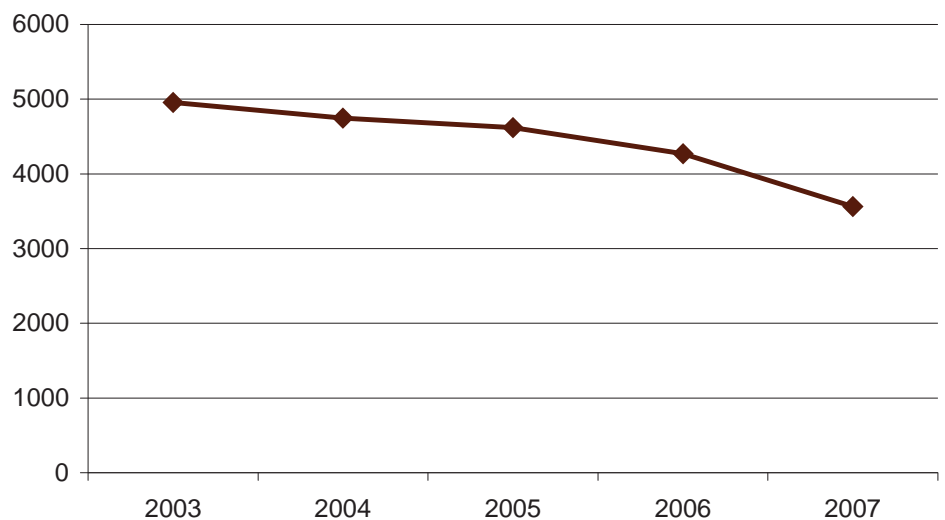
	2003	2004	2005	2006	2007	% Change 2003-07	% Change 2006-07
Total Hate/Bias Crime	129	133	96	129	114	-11.6	-11.6

Source: Calgary Police Service, Personal Communication

- **Rates of family violence continue to fall**

Reported incidents of domestic violence continued to decline in 2007. Over the past five years, the number of such offences has declined by 30.6%, from 5,135 in 2002 to 3,564 in 2007 (see Table 34) (Calgary Police Service, 2008). The effects of family violence can be far reaching. Family violence has been found to be a significant contributor to homelessness among women. Being a witness to family violence also has profound effects on children and youth. In a study of 103 Calgary youth offenders, 56% had witnessed or directly experienced domestic violence. Youth who were more seriously criminally involved, were considerably more likely to have experienced domestic violence (MacRae et al., 2008).

Total victim reported domestic offences, Calgary



Although reported incidents of domestic violence have been declining, concern remains about the persistence of spousal homicide in Calgary. Eight of Calgary's 26 homicides in 2007 were domestic; over the past 5 years, 25% have been domestic. While spousal homicide remains a local concern, the rate of spousal homicide is declining nationally. Since 1975, the



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rate of spousal homicides across Canada has declined by more than half (from 16.4 / million married women to 7.1, and from 5.9 / million married men to 1.4).

“Possible explanations for the decrease in spousal homicide rates include increased public awareness of spousal violence, the implementation of new criminal procedures and protocols to better respond to spousal violence and an increase in services for victims of family violence such as specialized domestic violence courts and emergency shelters for abused women.” (Ogrodnik, 2007: 10).

In 2007, spousal homicides represented 17% of all solved homicides in Canada, and 46% of all family homicides. The largest proportion (39%) was committed by and to people in common-law relationships. This may be due to socio-economic factors associated with common-law relationships such as being young, unemployed and having low levels of commitment to the relationship (Ogrodnik, 2007).

Table 34: Victim Reported Domestic Offences, Calgary

	2003	2004	2005	2006	2007	% Chg. 2003-07	% Chg. 2006-07
Total Reported Offences	4,956	4,748	4,621	4,268	3,564	-11.6	-28.1%

Source: Calgary Police Service, Personal Communication

- **Other forms of abuse more common than violence**

In addition to physical violence, abuse can take a variety of different forms. Across Canada, emotional and / or financial abuse is significantly more common than physical violence. Between 1999 and 2004, 17% of all Canadians who were married or living common

law experienced some form of emotional or financial abuse. This is a small decline from the rate of 18% reported for the period from 1994 – 1999. Rates of emotional and financial abuse are higher for Aboriginal people, as are rates of physical and sexual violence (Ogrodnik, 2007).

- **Workplace safety results mixed**

While the number of workplace injuries in Alberta declined in 2007, the number of occupational fatalities increased. The provincial lost-time claim rate declined for the seventh straight year, falling to 2.12 per 100 person years, compared to a rate of 2.35 in 2006. At the same time, the number of occupational fatalities increased to 154, up from 124 in 2006, a 24% increase. In Calgary, Workers Compensation Board (WCB) claims declined by 4.0% between 2006 and 2007, although claims remained higher than the number reported in 2005. Calgary continues to have the highest number of WCB claims among cities in Alberta (Government of Alberta, 2008).

Provincially, the largest proportion of workplace fatalities were occupational disease deaths (63),



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workplace incidents (47) and motor vehicle incidents (44) (Government of Alberta, 2008). The 24% increase in fatalities reported in 2007 exceeded the 3.3% increase in the size of the workforce. This increase is attributed to a number of factors including growing numbers of new workers who aren't ready for a particular line of work, as well as companies failing to properly train employees (Fekete and Richards, 2008).

- **Calgary Emergency Services calls increasing**

Calls for assistance from Calgary's Emergency Services (Emergency Medical Services (EMS) and Fire) continued to increase in 2007 (See Table 35). Requests for service by Calgary EMS grew at a slower rate in 2007, increasing by 1.6% compared to an 11.1% increase the previous year. Over the past five

years, however, requests for service have increased by 24.3%. At the same time, average response time has increased declined from 6:52 in 2003 to 7:03 in 2007. Over the same time, Delta Compliance dropped from 81.1% to 78.0% (Calgary EMS, 2008).

Calgary EMS and Fire Calls for Service

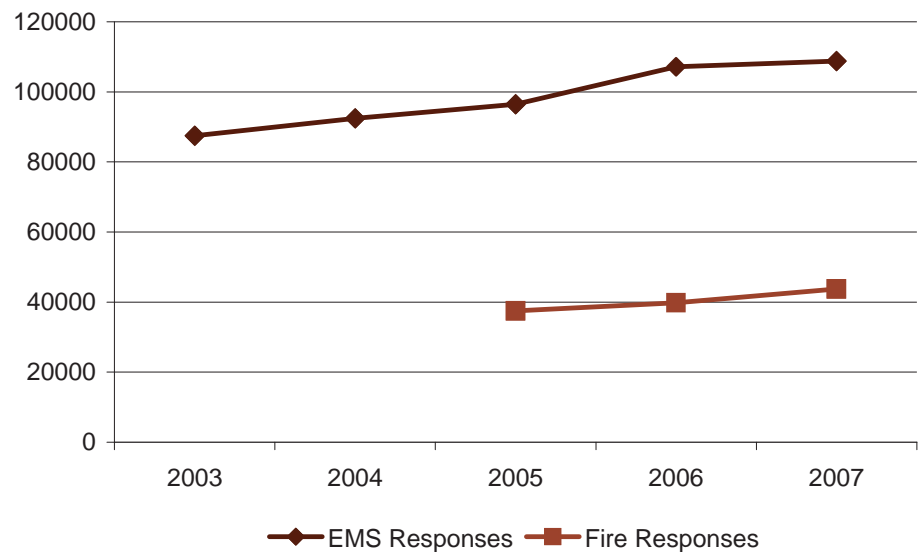


Table 35: Calgary Emergency Medical Services (EMS) Responses

	2003	2004	2005	2006	2007	% Change 06-07	% Change 03 - 07
Number of Responses	87,505	92,439	96,442	107,152	108,808	1.5%	24.3%
% Increase (Responses)	8.75%	5.64%	4.33%	11.11%	1.55%		
*Delta Compliance	81.10%	79.40%	80.90%	78.70%	78.00%		
Average Response Time**	0:06:52	0:06:56	0:06:46	0:07:00	0:07:03		

*Target: 90% of calls are completed in less than 7:59:59 minutes; number includes Delta calls only

** Average Response Time of Lights and Sirens



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In 2006-07, Calgary Fire Department frontline vehicles responded 96,707 times to 43,701 incidents, a 9.8% increase over the previous year (See Table 36). Almost half of all incidents (48.0%) were medical/rescue calls, while 5.1% were fires. Increases in the calls resulted from

increases in the number of severe weather events, medical /rescue responses and investigations. These increases were offset by declines in the number of fires which fell by 14.8% (Calgary Fire, 2008).

Table 36: Calgary Fire Department Incident Summary* by Major Incident Type

Major Incident Type	2004 / 2005**	2005 / 2006	2006 / 2007	Change 04/05 - 06/07	% Change 04/05 - 06/07	% Change 05/06 - 06/07
Fire	2,301	2,608	2,223	-78	-3.4%	-14.8%
Rupture/Explosion	43	30	25	-18	-41.9%	-16.7%
Medical/Rescue	16,352	17,985	20,994	4,642	28.4%	16.7%
Hazardous Condition	4,862	5,168	5,539	677	13.9%	7.2%
Public Service Assistance	3,373	3,287	3,591	218	6.5%	9.2%
Investigation	2,986	3,255	3,650	664	22.2%	12.1%
False Alarm	7,264	7,427	7,512	248	3.4%	1.1%
Severe Weather	269	46	167	-102	-37.9%	263.0%
Total	37,450	39,806	43,701	6,251	16.7%	9.8%

* Totals include all incident activity (including in-city and out-of-city responses). Fire counts do not include exposure fires.

** All one year periods are from September 1 to August 31.

Outlook

Ongoing strong economic growth and rising income and wealth may be expected to continue to attract organized criminal elements. There is rising concern about the level of gang activities and gang competition in Alberta's larger urban areas, including Calgary, leading to a continuation of the recent escalation of violence in these centres. At the same time, continued increases in income inequality may contribute to conditions of social and economic marginalization which have been attributed to involvement in gangs and other criminal activities, particularly among youth. Further, as the homeless population increases, there is an associated risk to that population of falling victim to criminal acts.

Ongoing stresses on the population arising from rising cost pressures on households and the related increase in multiple earner households may contribute to factors associated with involvement in crime. In particular, support for youth during and after school hours is of strong importance in order to enable them to make positive lifestyle choices.

As Calgary's population continues to become increasingly diverse, there is an associated risk of minority communities falling victim to criminal acts. In particular, LGBT persons, visible minorities and Aboriginal persons remain at risk of criminal victimization and hate crimes.

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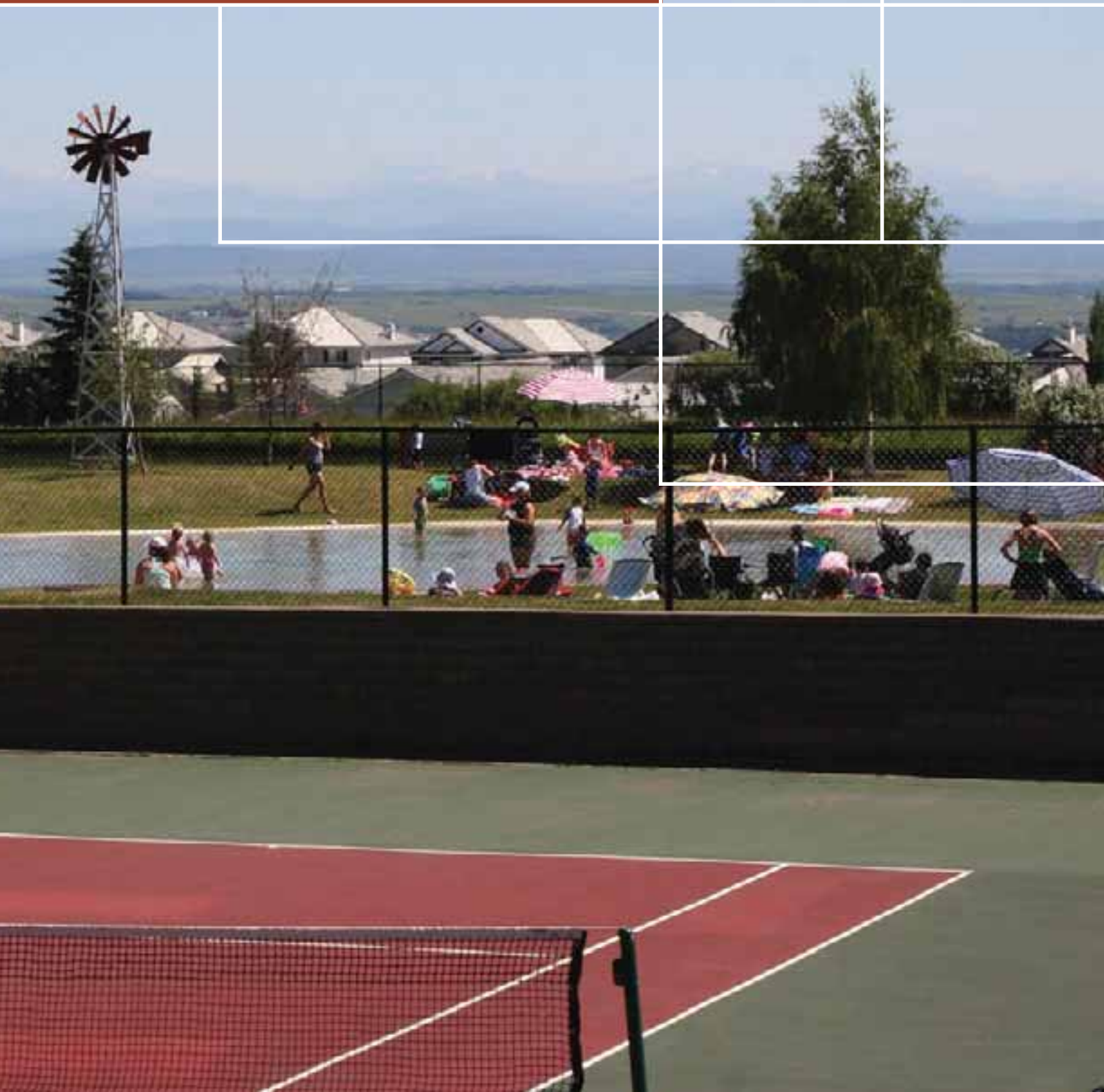


As labour shortages in the Calgary economy remains, concern persists about the well-being of workers. As employers seek to fill labour requirements, there is the ongoing risk that younger or inexperienced workers will be hired into positions without the appropriate training, or without knowledge of their rights or of proper safety procedures. This may result in continuing high levels of occupational injuries and fatalities.

Policy Developments

- In 2007, the Government of Canada launched a user-friendly and centralized Web site database at www.healthycanadians.gc.ca/recalls that allows Canadians to search recalled food and children's products that are unsafe or unhealthy.
- In 2007, the Government of Canada announced the National Anti-Drug Strategy. This was followed in 2008 by the Drug Prevention Strategy for Canada's Youth, which will be developed and implemented by the Canadian Centre on Substance Abuse (CCSA).
- In 2007, the Government of Canada announced a comprehensive review of the Youth Criminal Justice Act (YCJA). This was followed in 2008 by the passage of Bill C-2, the Tackling Violent Crime Act, which increases the age of protection for sexual activity from 14 years to 16 years, increases penalties for impaired driving and introduces tougher sentencing and bail for those who commit serious gun crimes.
- In 2008, the Government of Canada announced the final publication of new regulations under the Proceeds of Crime (Money Laundering) and Terrorist Financing Act to make it more difficult for criminals to launder money or finance terror in Canada.
- In 2008, the Government of Canada amended the Immigration and Refugee Protection Act (IRPA) regarding the use of security certificates to arrest and deport foreign citizens who pose a threat to national security.
- In 2008, the Government of Canada announced that new regulations will be implemented under the Explosives Act to restrict the sale of chemicals that can be used to make explosives.
- In 2007, the Government of Alberta announced that a new warrant apprehension unit is now operational. Its sole purpose is to find and arrest criminals with outstanding warrants who have evaded capture.
- In 2007, the Government of Alberta announced that the Alberta Relationship Threat Assessment and Management Initiative (ARTAMI) is now fully operational. ARTAMI is the first threat assessment unit in Canada to coordinate the efforts of police, prosecutors and community organizations to deal solely with reducing and preventing relationship staling and violence - including homicide and suicide.
- In 2007, the Government of Alberta passed, the Safer Communities and Neighbourhoods Act, which disrupts criminal activities such as drug dens, gang and prostitution houses by supporting local police in their efforts to shut down derelict properties.
- In 2008, the Government of Alberta announced the creation of one provincial governance board, the Alberta Health Services Board, to replace Alberta's nine regional health authority boards, the Alberta Mental Health Board, Alberta Cancer Board and Alberta Alcohol and Drug Abuse Commission (AADAC).
- In 2008, the Government of Alberta announced the establishment of a new Safe Communities Secretariat to oversee and coordinate the implementation of the government response to the Crime Reduction and Safe Communities Task Force report, "Keeping Communities Safe". Key initiatives include targeting chronic repeat offenders, streamlining administrative processes, and working harder to prevent root causes of crime like family violence and Fetal Alcohol Spectrum Disorder.
- In 2008, the Government of Alberta announced that it will transfer responsibility for ground ambulance services from municipalities to the new provincial health authority, the Alberta Health Services Board, effective April 1, 2009.

5. A City of Strong Neighbourhoods





HELP



5. A City of Strong Neighbourhoods

“The City of Calgary promotes strong neighbourhoods through the development and support of integrated communities with a varied social composition and a strong sense of place. Working in partnership with other stakeholders, The City achieves this through appropriate planning and design that provides easy access to a compatible range of public and private services and amenities that respond to the needs of a diverse population. A high quality of life in neighbourhoods is maintained through planning approaches that promote privacy, safety and quiet within residential areas, with easy access to transit, community services, parks, open space and amenities.”

- Triple Bottom Line Policy Framework

- **Growth continues to be accommodated in the new suburbs**

Over the next five years, Calgary's population is expected to grow by 109,208 people. Historically, Calgary's population growth has flowed to the new suburbs. Over the past five years, new suburban communities have accommodated 71% of new housing in Calgary (Slack, 2006) and 105% of the city's population growth. The reason that population growth in the new suburbs exceeds 100% is the fact that people continue to move from established areas to the suburbs (City of Calgary, 2008g).

Although population growth continues to flow to the new suburbs, there have been significant increases in recent years in Calgary's downtown and Centre City population. Despite this recent growth, however, population growth in downtown Calgary remains somewhat behind projections. Increased downtown population is important as it reduces traffic flowing into downtown as most people who live downtown also tend to work downtown (City of Calgary, 2008a).

- **Demand for new housing options expected to grow**

Currently, the predominant form of urban development in the new suburbs is single detached housing.

Newer suburbs have been characterized by a pattern of development which is based on low densities and the spatial segregation of land uses. While this pattern of development has largely met the needs of previous generations, important demographic shifts are occurring which may require new patterns of development. One of the most important changes happening within Calgary is the growth in non-family households and couples without children. The second important shift is the aging of the population, with significant growth in the number of people age 45 and older. These trends are expected to increase the demand for housing alternatives as new household types have different housing requirements (Slack, 2006).

New housing forms to meet this shifting demographic are expected to largely be in the form of multi-family units. Over the past five years, however, the proportion of multi-family units being constructed in the new suburbs has been declining. In 2007, 34% of new multi-family units were constructed in developing communities, down from 42% in 2006, and significantly less than the 57% share in 2003 (City of Calgary, 2008g). This suggests that current patterns of suburban development may not meet the emerging needs of Calgary's shifting population profile.

- **Suburban environments challenging for seniors**

Sustainable urban environments should provide support to people and enable them to remain in their homes and neighbourhoods throughout their life. Suburban environments, however, are challenging to seniors. Due to the low-density dispersed pattern of development, amenities and services tend to be located at greater distances from residences, which leads to the need to drive to access them. For seniors, access to such amenities and services becomes difficult once they are no longer capable of driving. As people grow older in these environments, there will be increasing challenges for them if they wish to remain in their homes (Gross, 2007).

In addition to the challenges of accessing amenities, housing affordability and maintenance pose critical



5. A City of Strong Neighbourhoods

challenges for seniors who wish to remain in their homes and neighbourhoods. In 2007, 8% of Calgary seniors reported that they had moved in the previous two years, while 9% indicated that they planned to move in the next twelve months. The primary reason seniors intended to move was the difficulty of paying the costs of living for their current residence (29%), with a further 6% indicating that it was increasingly difficult to pay the property taxes. The second most frequent reason was the desire for a smaller residence (14%) (HarGroup, 2008).

In the United States, a number of suburban communities with large numbers of seniors are setting up non-profit corporations to provide a range of services to residents for an annual fee. These “self-help communities” provide services such as trades-people, home maintenance, transportation, security and others. The first self-help community was established in Boston in 2001. Since then approximately 100 more have emerged across

the U.S. In New York State, the government of New York is organizing “Naturally Occurring Retirement Communities” (NORCs). Under this model, the state has, since 1995, funded social services in many apartment buildings with concentrations of seniors over the age of 60. It has recently extended this model to certain neighbourhoods (Gross, 2008).

While most of the self-help villages are being organized in more affluent communities by residents with higher incomes and education, the organization of such communities in lower-income areas is also emerging. In these areas, the organization is more likely to be taken on by a social service agency rather than residents themselves. Although the self-help community comes with a cost, proponents point out that membership fees in such communities are typically less than the cost of an assisted living facility. In lower-income areas, as well, some services can be provided by volunteer labour and barter (Gross, 2008).



5. A City of Strong Neighbourhoods



- ***Suburban environments becoming increasingly diverse***

Studies indicate that suburban areas are becoming increasingly culturally diverse. Whereas previously new immigrants tended to settle in inner-city areas, new immigrants are increasingly landing in or migrating to the suburbs. A recent study in Toronto found that new immigrants are settling into suburban areas rather than the inner-city. At the same time, established immigrants from the inner city are moving from the inner city to the suburbs. The reasons for this shift include the shift of low-paying jobs from inner-city to suburban areas. As well, gentrification of inner-city neighbourhoods has resulted in the loss of affordable housing options for new immigrants there (Murdie, 2008)

In addition to lower-income immigrants settling in lower priced, suburban areas, a significant number of new immigrants now land with substantial resources and prefer to directly purchase newer suburban homes. Similarly, more established immigrants who previously settled in the downtown and inner city have seen their property values appreciate and have used this increased equity to relocate to larger and newer homes in the suburbs. These trends are having significant impacts on the cultural makeup of the city, particularly the suburbs, which are becoming highly diverse, with the establishment of ethnic enclaves within some of these areas (Murdie, 2008).

- ***Calgary remains highly dependent on the automobile***

Canadians are highly dependent on automobiles for transportation, and this dependence is increasing. Over the past decade, the percentage of Canadians (age 18+) who relied on cars for all their daily trips increased from 68% in 1992 to 70% in 1998, and rose further to 74% in 2005. At the same time, the proportion of people who walked or cycled for transportation at least once per day dropped from 26% in 1992 and 25% in 1998 to 19% by 2002. Calgaryans are among the most auto-dependent in the country. In Calgary 77% of residents relied on their cars to make all their daily trips, the highest percentage in Canada. Even among those who lived close to the city centre (within 5km), Calgary still had

the highest percentage relying on automobiles (66%) (Statistics Canada, 2008y).

Calgary's dependence on the automobile is reflected in the city's vehicle ownership rate. Between 2005 and 2007, Calgary's vehicle ownership rate increased from 735 / 1,000 to 774 / 1,000. Since 2006, there have been more registered vehicles in Calgary than licensed drivers. This trend is contrary to the trend across North America where there has been little growth in vehicle ownership. This increase in ownership may reflect current affluence in the city which is enabling people to own more than one vehicle (City of Calgary, 2008f). Concurrent with the trend to increasing vehicle ownership is a drop in the number of people riding per vehicle. Vehicle occupancy in Calgary has been declining since the 1970s and has continued to fall during this decade despite a slight increase in the late 1990's (City of Calgary, 2008d).

As the population and number of vehicles grow, traffic congestion continues to increase. Recent studies indicate that the morning peak traffic period in Calgary is getting longer, with increased peak times into downtown, and across both Deerfoot and Glenmore Trails. Reasons for increased peak time include network congestion which is causing people to travel outside of peak times, as well as an increase in flexible work schedules that allow people to do so (City of Calgary, 2008b).

Traffic flow is being influenced by Calgary's pattern of development which tends to disproportionately concentrate employment in the downtown core. At a rate of 40,631 jobs per square kilometer, Calgary's downtown job density is among the highest in Canada. While downtown population growth has been slightly less than forecasted, downtown job growth has exceeded forecasts. In 2006, there were 138,500 jobs located in the downtown, 17,300 more than projected. This pattern of development results in higher commuter traffic into the downtown core during peak hours and reduced overall efficiency of the transportation network (City of Calgary, 2008a).



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- **Sustainable transportation options gaining ground**

Despite being a highly auto-dependent city, there is growing use of alternative, sustainable transportation options. In 2006, 22.4% of employed Calgarians used some form of sustainable transportation (transit, walking or cycling) to commute to work. This was higher than the national rate of 18.7% and the fourth highest rate among cities in Canada, following Ottawa (31.0%), Montreal (28.8%) and Halifax (23.0%). Between 2001 and 2006, the number of Calgarians using sustainable transit to commute to work grew by 27.7%, more than double the national increase of 12.5%. This was the second greatest increase in sustainable transportation use among Canadian Census Metropolitan Areas (CMAs), following Kitchener (+29.1%). Between 1996 and 2006, sustainable transportation use in Calgary grew by 67.5%.

Increased use of public transit accounted for the majority of the increase in sustainable transportation in Calgary, with usage increasing by 39.1% between 2001 and 2006, and 77.4% between 1996 and 2006 (Statistics Canada, 2008ab). In fact, over the past five years (2002-07), growth in transit use has exceeded population growth. Over that period of time, transit use increased by 19%, compared to a 13% population increase. As a result, transit trips per capita have increased, though remain below the targets set out in the 1995 Go Plan (City of Calgary, 2008e).

Growing interest in more sustainable transportation options is reflected in changes in the proportion of registered drivers. Although the vehicle ownership rate has increased, the number of licensed drivers per capita has been declining, despite a drop in the number of people below the legal driving age. This suggests that a greater proportion of people are choosing other transportation alternatives such as transit, walking and cycling (City of Calgary, 2008f). Statistics Canada (2008ab) reports that, over the past ten years in Calgary, walking has increased by 43.2%, bicycling by 75.1% and other modes of sustainable transportation by 62.9%.

While other modes of transportation such as walking and cycling are gaining ground, public transit remains the predominant mode of sustainable transportation commuting. Although this is a positive trend, capacity constraints within the transit system may curtail further growth in transit use. Over the past five years, the number of passenger trips has expanded quicker than increases in service suggesting that service levels may need to be increased. However, the current labour shortage is resulting in a shortage of bus drivers which may constrain the ability to enhance service (City of Calgary, 2008e). As an alternative, The City of Calgary is encouraging higher vehicle occupancy through a variety of strategies including the introduction of High Occupancy Vehicle (HOV) lanes as well as promoting carpooling. Currently, there are 3,000 commuters registered with The City's carpool program, the largest ride match database in Canada (City of Calgary, 2008d).

- **Automobile use related to urban design**

Dependence on the automobile is influenced by a variety of factors including distance from the city centre, neighbourhood population density as well as land use patterns. Distance from the city centre is a key factor, as residents who are further from the city centre generally tend to be more automobile dependent (Statistics Canada, 2008y). In Calgary, automobile use tends to increase with distance from the centre city. In the downtown area, only 19% reportedly drive to work, while 27% use transit and 51% walk or cycle. In the University Heights area (an inner suburb), 44% of people drive, while 28% walk or cycle and 24% take transit. In Coventry Hills (a new suburb), 78% drive, while 12% take transit and only 1% walk or cycle to work. The trend to increased car usage in newer suburbs reflects the fact that:

"... people living in University Heights and Downtown have many jobs in close proximity and walking and cycling are important options. The people living in Coventry Hills have very few jobs in close proximity and driving is often the only option." (City of Calgary, 2008c)

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The greater degree of automobile dependence in the suburban areas may reflect in part the pattern of development in these neighbourhoods. Newer neighbourhoods, first of all, tend to have lower population densities. There is a strong relationship between housing density and automobile dependence with over 77% of those living in low-density neighbourhoods being entirely reliant on their cars, compared to less than half (46%) of those living in high density neighbourhoods. In addition to density, the separation of land uses typical of newer developments increases the need for automobiles. Statistics Canada (2008y) notes:

“Usually, many locations in suburban neighbourhoods are zoned only for residential construction. As a result, places such as shopping centres, recreation centres, office buildings and other places of work become difficult to reach on foot or by public transit. In contrast, the central neighbourhoods of large cities are generally characterized by a greater mix of uses and by greater density, two conditions that favour adequate public transportation and travel on foot.” (Statistics Canada, 2008y)

In Calgary, there is a strong emphasis on increasing densities in suburban areas. Over the past decade, average densities in new communities have been increasing, with a Council goal of achieving a minimum density in new communities of 7 units per acre (City of Calgary, 2008g).

- ***Social and economic implications of urban design***

Low density suburban development patterns can produce a variety of social and economic costs. One of the first costs is traffic congestion. Slack (2006) notes:

“The lower densities in the suburbs mean that trip origins and destinations are farther apart and, therefore, distances traveled are increased. Daily distances traveled in the suburbs are three times farther than in the core ... Increased distances mean that other modes of travel (such as walking, transit and cycling) are less viable. The automobile has become the dominant form of travel.” (Slack, 2006:9).



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The costs of traffic congestion are many and encompass social, economic and environmental impacts. These costs include time delays (for both people and goods), dollar costs and pollution (Slack, 2006). Between 1990 and 2005, Canada's Greenhouse (GHG) emissions rose 25%, with over one-quarter (27%) of total GHG emissions being generated by the transportation of people or goods (Statistics Canada, 2008z). Air quality is thus affected by urban form as most air pollution is the result of transportation emissions.

Transportation and urban design has also been shown to affect population health. While increased pollution arising from increased traffic affects health directly, a recent study also found that people with long commutes (1 hour or more per day) sleep an average of 22 minutes less than people with shorter commutes (Statistics Canada, 2008x). Further, Cameron, Craig and Paolin (2007), report that neighbourhood design influences the propensity of people to engage in walking, a critical form of physical activity (See Section 3).

- **Community infrastructure deficit remains**

The pattern of urban development also has important influences on the costs of providing infrastructure. The density and location of development affects the cost of providing infrastructure as compact urban development tends to result in lower infrastructure costs and lower operating costs. This is significant given the current infrastructure deficit faced across the country. It was estimated in 2003 that the cost of replacing Canada's roads, bridges, water and sewer

systems would be more than \$50b (Slack, 2006). While government infrastructure funding has increased significantly during this decade, funding cuts during the 1990s resulted in delayed capital investment. Delayed investment occurred at the time that many assets that were built in the post-war infrastructure boom were reaching the end of their life-cycle (Statistics Canada, 2007s).

These two factors have resulted in a significant infrastructure deficit across the country. As a result, despite significant increases in government infrastructure investments during this decade, such funding has not been sufficient to halt the deterioration of the country's infrastructure. Roads comprise the largest share (40%) of government owned infrastructure. Between 1998 and 2005, government infrastructure investment in roads almost doubled from \$4.3b to \$7.3b. This investment, however, has barely offset the deterioration of the road network (Statistics Canada, 2007s).

In Alberta, the Community Facility Enhancement Program (CFEP) provides grants to local organizations to enhance community-use facilities. The program provides matching grants to municipalities, Indian Bands and Metis Settlements, and registered community non-profit groups to build, purchase, repair, renovate, or otherwise improve related family and community wellness facilities. Over the past five years, the number of CFEP grants provided to Calgary has dropped by 37%, while the value of such grants has declined by 23% (See Table 37).

Table 37: Community Facility Enhancement Program (CFEP) Grants, Calgary

	2003 / 2004	2004 / 2005	2005 / 2006	2006 / 2007	2007 / 2008	03/04 -07/08	06/07 -07/08
# of Grants	110	128	101	118	69	-37.3%	-100.3%
Total Grant Amount	\$7,828,678	\$11,705,292	\$8,695,636	\$10,383,825	\$6,057,654	-22.6%	-100.0%

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- **Quality of life perceived to be declining**

Despite Alberta's economic growth and recent affluence, there is growing concern about the quality of life in the province, with fears that it is diminishing. A recent survey of western Canadian attitudes commissioned by the Canadian Press found a high level of dissatisfaction with the quality of life in Alberta. According to the survey, almost three quarters of Alberta respondents (70%) reported there has been no improvement in their families' health or well-being, while roughly half (51%) felt that their community had either not improved or worsened. At the same time, half felt that their sense of safety and security was declining and 44% felt that they were at risk of physical harm (Bennet, 2008).

While concerns emerge about changes in our quality of life, the sense of community belonging reported by Albertans and Calgarians is among the lowest in the country. In 2005, the majority (64%) of Canadians felt a strong sense of community belonging in 2005, up from 58% in 2001. Alberta reported the lowest sense of belonging among the provinces, apart from Quebec, at 65%; an increase from 57% in 2001. Rates of belonging tended to be lower in urban than rural areas. The Calgary Health Region reported the lowest rate of belonging among all Canadian Health Regions at 60.9%, tied with the York Regional Health Unit (Shields, 2008).

Outlook

Over the forecast period, Calgary's population is expected to grow by 109,208 people. The vast majority of this growth continues to be expected to occur in the new suburbs, whose population is anticipated to grow by between 122,700 and 135,600 people. In order to accommodate that growth, an additional 57,390 new housing units are expected to be required, of which 80% are expected to be located in the new suburbs. Of these, the majority (34,440) are expected to be single or semi-detached units, with the remainder being multi-family.

The fact that most of the growth in the city is continuing to occur in new suburbs will continue Calgary's high

level of auto-dependence. This trend, compounded with overall city growth, will further degrade the city's transportation network unless additional investments are made beyond what is currently in the capital plan. This will continue to result in longer commuting times with corresponding reductions in personal time. Ongoing auto-dependence may also continue to contribute to reduced levels of physical activity and degraded air quality with corresponding health impacts.

While growth will predominantly occur in the new suburbs, demographic changes will continue to alter the pattern of development in newer areas. As the population ages, the demand for multi-units and smaller house / lot developments is expected to grow, leading to increasing unit densities. However, as people grow older in suburban environments, there will be increasing challenges for them if they wish to remain in their homes. Further, increasing transportation costs may retard housing price growth in suburban areas, while posing challenges for low-income households who may be unable to afford housing closer to the inner-city.

Policy Developments

- In 2007, the Government of Alberta removed the \$3,000 monthly funding ceiling for home care services. Eliminating the funding cap allows younger or middle-aged persons with disabilities to stay in their communities, rather than moving to an assisted living or long-term care facility to receive the care services they require.
- In 2007, the Government of Alberta announced the funding formula for a 10-year commitment through the Municipal Sustainability Initiative (MSI) to provide Alberta municipalities with \$11.3 billion in funding. Calgary will receive approximately \$3.3 billion over the next decade to invest in locally identified infrastructure and affordable housing priorities. City Council has already directed some of these dollars towards investment in the light rail transit (LRT) system, arts and recreation centres and affordable housing.



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- In 2008, the Government of Alberta announced that crown land and surplus provincial lands may be sold to municipalities and not-for-profit groups for a nominal sum for a variety of purposes including community services, such as libraries and fire halls. It is expected that further legislative amendments will be introduced to allow surplus school reserves to be used for community-based infrastructure such as libraries, fire halls or other community purposes.
- In 2008, the Government of Alberta released a draft Land-Use Framework to improve land-use planning and decision-making in Alberta following 18 months of consultation with stakeholders and the public. The Draft Land-use Framework includes a proposal to establish six new land-use regions with a requirement to develop regional plans for each. Municipal governments will still have the authority to make decisions at the local level, but those decisions will need to be consistent with the regional plan.
- In 2008, the Province of Alberta has announced \$30m in funding to help low and moderate income seniors and persons with disabilities to age in their communities. The program is called the “Affordable Supportive Living Initiative” (ASLI). The funds will be made available to support organizations with proposals for projects to assist people to live independently.
- In 2008, The City of Calgary is continuing its ongoing review of the Municipal Development Plan and the Calgary Transportation Plan. These statutory plans are being revised to reflect the vision of the Long-Range Urban Sustainability Plan that was approved by Council in 2006.



Conclusion

Due to the slowdown in the United States economy, weaker economic conditions are expected across Canada as exports, particularly of manufactured goods, decline. Impacts of this slowdown are most likely to be felt in Eastern Canada, while resource dependent economies such as Alberta's are expected to be less affected as commodity prices, particularly energy, are projected to remain high. Any reduced economic activity may be felt most acutely in the residential construction sector, as well as the public sector where reduced finances may lead to reduced hiring and funding, specifically at the federal level.

While economic activity is expected to slow, current economic forecasts do not anticipate significant shocks to the local economy. Rather, economic growth is expected to continue, albeit at a more moderate rate. As a result, lower-income households that may be vulnerable to economic shocks should not experience significant economic impacts over the short term and significant increases in the low-income rate are not expected.

As healthy, although more moderate, economic growth in Calgary is forecast to continue, Calgary's non-profit sector will benefit from sustained charitable giving, particularly from the corporate sector. Recent new provincial policy initiatives should also help boost non-profit revenues. This will provide important support to Calgary's social services, arts, culture, sports and recreation organizations who are struggling to meet ongoing demands of growth.

While producing positive benefits, Calgary's strong economy has also come with associated costs. Rising income and wealth has fostered increased organized crime, and the recent escalation of gang related violence is likely to continue. Continued economic growth is also expected to continue to create inflationary pressures, particularly as a result of sustained high energy costs. Ongoing inflationary pressures will exacerbate current operating cost pressures on non-profit organizations. Increased private giving may not offset such pressures leading to continued demands for public funding to cover both operating and capital costs, although slower economic activity may constrain public funders as revenue growth slows.

Continued inflationary pressures on basic needs items will also continue to place financial pressure on low and moderate-income Calgarians, particularly seniors and others living on fixed incomes. Growing cost pressures may also continue to pose limitations for participation in physical activity for lower-income Calgarians who face challenges to maintaining an active and healthy lifestyle. As a result, there will continue to be a significant role for public and community-based providers to develop programs and services for those who may be otherwise unable to afford them.

In response to current inflationary pressures in the economy, interest rate hikes are expected within the forecast period. While interest rate hikes have not occurred to date due to concerns about the weakening economy, it is expected that the Bank of Canada may raise rates in 2009 as rising food and energy prices may lead to higher levels of inflation. For lower-income households, monetary policies that reduce inflation would have a positive impact by reducing stress on household budgets arising from the continued escalation in the cost of basic needs items. At the same time, however, higher interest rates will also increase credit carrying costs which will affect many households who are carrying high levels of debt and little savings.

As the baby boom reaches retirement age during the forecast period (in 2011), there is concern that the retirement savings of those about to retire may be inadequate. Continued inflationary pressures would exacerbate any emerging financial insecurity among new retirees. If retirees indeed begin to experience financial constraints, this may lead to growing labour force participation among older workers. As well, there may be rising demands from seniors for financial assistance in the form of subsidies and reduced fees for public goods and services.

As economic growth across Canada slows in 2008, employment growth is also expected to slow. Slower employment growth may result in a slight deterioration in employment quality over the next year. In Alberta and Calgary, however, employment growth is still expected to outpace labour force growth, leading to ongoing labour supply challenges. As a result, unemployment is expected to remain low and labour force participation rates high,



Conclusion

leading to continued wage gains.

Calgary's tight labour market will produce both benefits and costs. As wages continue to rise, increased earnings may partially offset ongoing financial stress arising from the escalating cost of living, but only for those who are able to participate in the labour market. At the same time, the ongoing need to generate additional income to offset the rising cost of living may sustain pressure on families to increase the number of earners in the household or increase their working hours.

The continued need to generate additional income through increased work will likely exacerbate the current high levels of stress experienced by many households. This may in turn impact peoples' ability to engage in community, cultural and recreational activities and continue to constrain the time available for volunteer activities, significantly affecting the capacity of voluntary organizations. Lack of time will also continue current preferences for less-structured leisure activities, and community service providers will need to provide more flexible service delivery options.

As the current labour shortage is expected to continue over the medium term, the human resource challenges facing Calgary's voluntary sector are likewise expected to continue. Without significant funding to address the wage gap between the voluntary and other sectors, the sector will continue having difficulty competing with other sectors for labour. This challenge may be exacerbated by the impending retirement of the current leadership of many organizations. Constraints on voluntary effort discussed above will further impact the capacity of voluntary organizations to deliver their mandates.

As labour supply challenges persist, new strategies to attract labour will continue, leading to increased efforts to involve non-traditional workers. In particular, the demand for Temporary Foreign Workers will likely grow, while opportunities for immigrant and Aboriginal workers will remain good. Diversity strategies that aim to actively recruit and include non-traditional workers in the workforce, however, will need to be pursued in order to effectively realize the abilities that such workers bring.

There is concern that ongoing labour shortages are compromising workplace health and safety. As employers

scramble to fill labour requirements, there is the risk that younger or inexperienced workers will be hired into positions without the appropriate training, or without knowledge of their rights or of proper safety procedures. This may result in continuing high levels of occupational injuries and fatalities, a trend that may continue if proper attention is not paid to maintaining high health and safety standards.

Despite rapid economic growth in the Calgary region, income challenges persist for many households due to growing income disparities. It is not foreseen that current patterns of growing income inequality will be reversed in the short term. There is concern that continued increases in income inequality may contribute to conditions of growing social and economic marginalization. Feelings of marginalization have been attributed to involvement in gangs and other criminal activities, particularly among youth. Growing feelings of isolation, particularly in an environment that is requiring increased household work activity, may increase the risk of youth becoming involved in harmful activities. As a result, the need for positive supports for youth during and after school hours will be of strong importance to enable them to make positive lifestyle choices.

As economic growth moderates in 2008, housing price growth is also expected to moderate largely due to a reduction in demand as a result of declining affordability. Affordability has eroded due to both increases in mortgage rates as well as the fact that home price growth has significantly exceeded income growth, particularly in Calgary. This will limit new housing starts and result in smaller increases in the new and resale markets. Cost pressures on housing have included the increasing cost of materials, the shortage of skilled trades and high land values. Demand has also driven up cost due to high net migration in response to labour market supply conditions. While the cost of materials may remain high, employment growth and net migration is expected to ease, resulting in a moderating of demand which should also help to ease price growth. Home prices, however, are still expected to grow at a faster rate than income, but the gap between housing cost and income growth is expected to narrow.

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While affordability challenges in the ownership market are expected to ease slightly, rental affordability is forecast to continue to decline in 2008 as the median income of renters is projected to grow at only a third of the rate of projected median rent increases. However, rent increases are expected to moderate in 2008, growing at a much slower rate than in 2006 and 2007, with moderate increases in vacancy rates. Vacancy rates, however, will remain relatively low. At the same time, it is expected that the number of condos for rent in the secondary market will increase in 2008 as new condo developments are completed. This stock, however, will likely be at a price point that exceeds the resources of those most in need of affordable housing. New social housing units planned for construction as part of the 10 Year Plan to End Homelessness should provide some relief over the forecast period.

Over the forecast period, Calgary's population is expected to grow by 109,208 people. Due to slower economic growth and housing affordability challenges, net migration is expected to remain below the high levels of previous years. At the same time, the number of births continues to rise in Calgary leading to a growing population of pre-school children.

The vast majority of Calgary's population growth is expected to continue to be accommodated in the new suburbs, whose population is anticipated to grow by between 122,700 and 135,600 people. In order to accommodate that growth, an additional 57,390 new housing units will be required, of which 80% are expected to be located in the new suburbs. Of these, the majority (34,440) are expected to be single or semi-detached units, with the remainder being multi-family.

While the forecasted slowdown in population growth over the next five years may ease growth-related pressures, the current pattern of suburban development will continue to challenge the ability of public providers to keep pace with infrastructure demands. Further, the fact that most of Calgary's growth continues to occur in new suburbs will not reduce Calgary's strong auto-dependence. This trend, compounded with overall city growth, will further degrade the city's transportation network leading to ever increasing commuting times with corresponding reductions in personal time.

Ongoing auto-dependence may also continue to contribute to reduced levels of physical activity and degraded air quality with corresponding health impacts. Calgary's historically rapid pace of growth has also impacted the ability of Calgarians to become and remain active. Concerns about traffic safety limit participation in unstructured neighbourhood activities, and this will likely continue given the increasing volume of traffic on Calgary's streets.

Over the forecast period, economic and demographic shifts may begin to produce changes in Calgary's pattern of development. Increasing transportation costs may retard housing price growth in suburban areas while increasing the demand for inner-city housing. As (re)development pressures remain strong in inner-city Calgary, heritage preservation will remain an issue of ongoing importance to ensure that the character of heritage residential and commercial neighbourhoods is not compromised. At the same time, the demand for inner-city housing will keep housing costs in the Centre City high. For low-income households, inner-city housing will remain largely unaffordable. As a result, high transportation costs will be a growing burden as more affordable housing will likely remain in outlying communities located at greater distances from employment, services and amenities. Proposed changes to development patterns that focus on the development of "complete communities" may help to alleviate these pressures in the long term.

In addition to changes arising from economic shifts, demographic changes may also begin to affect development patterns in the near future. Suburban environments currently tend to be challenging to older residents due to the type of housing available as well as distance to amenities and services. As the population ages, there will be new demands for a variety of services and amenities by seniors who are aging in suburban communities and want to remain in their homes. This may result in a growing demand for multi-family units and smaller house / lot developments leading to increased unit densities. Increased housing density, however, will also increase demands on the open space system in both new and redeveloping communities.



Conclusion

As Calgary continues to grow, the ability of Calgarians to maintain an active and healthy lifestyle is being challenged. Sports and recreation providers are being challenged to meet the increasing demands for service being placed upon them, and these pressures are expected to continue, while current cost pressures are not expected to abate. Due to this trend, as well as the ongoing time pressures being faced by Calgarians, the demand for workplace based fitness activities may grow. Employers, however, will likely continue to be challenged to respond to these demands due to ongoing human resource pressures and space constraints that limit their capacity to deliver such programs. This may open up new opportunities for partnerships between employers and municipal or community-based recreation service providers.

As the population continues to age, recreation needs and preferences will also continue to shift. The growing preference for more passive activities will likely persist, challenging service providers to respond with new types of programming options. At the same time, participation in organized sports has been declining, while arts and cultural participation grows. A continuation of these trends may have important funding and capital budget implications.

Population ageing is also likely to lead to growing numbers of persons with disabilities. Accordingly, the need for accommodating persons with disabilities will increase along with the need to ensure that facilities and amenities are universally accessible. This may require facility retrofits with associated capital costs. Balancing the capital cost requirements for the retrofit of existing facilities against the ongoing demands for lifecycle maintenance and the development of new facilities will remain a challenge. However, as disability remains the most frequently cited grounds for complaint to the Alberta Human Rights Commission, increased attention will need to be paid to issues of access.

As the population ages and the number of elderly and persons with disabilities increases, Calgary will be challenged to provide adequate services that address these emerging needs. Given the significant financial pressures social service organizations are currently facing, coupled with the long term loss of such organizations, services for elderly and disabled persons may be compromised in the

absence of initiatives to enhance the sustainability of the voluntary sector.

As Calgary's population grows, it also continues to become increasingly diverse. Over the past five years, immigrant, visible minority and Aboriginal populations have increased at a significantly faster rate than the total population. Continued growth of such populations will result in Calgary continuing to become increasingly diverse over the short and long term. If Calgary continues to attract its typical share of national immigration (4.5%), a total of 10,800 to 12,000 new immigrants may be expected in Calgary each year, not including secondary migrants.

In the face of recent incidents of hate-crimes and white supremacist activity, cultural tensions may escalate as population diversity continues to grow. As Calgary's population continues to become increasingly diverse, there is an associated risk of minority communities falling victim to criminal acts. In particular, (Lesbian, Gay, Bi-sexual and Transgendered (LGBT) persons, visible and cultural minorities and Aboriginal persons remain at risk of criminal victimization and hate crimes. Ensuring that Calgary provides a safe and welcoming environment for all citizens will need to be a significant area of focus over the short and long term.



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About the Authors

John te Linde PhD

Dr. John te Linde has twenty five years of research and management experience in both academic and applied settings. His background includes work in social planning, social policy, community development, family therapy, population surveys, needs assessments, program evaluations, business planning, and experimental psychology.

Dr. te Linde has held academic appointments at the University of Western Ontario and the University of Calgary. He is currently Manager of Social Policy and Planning in Community and Neighbourhood Services within Community Services & Protective Services (CS&PS) Department of The City of Calgary. This position involves management and coordination of the research, policy and strategic planning functions in the CS&PS Department of The City. He has published research articles, reports and book chapters in the areas of psychology, program evaluation, needs assessment, social planning and social policy. His awards include academic scholarships from the Province of Alberta and University of Western Ontario, and two post-graduate scholarships from the National Research Council of Canada. In addition, John has been awarded postdoctoral research fellowships from the Natural Sciences and Engineering Research Council and the University of Calgary. John has been a Chartered Psychologist in the Province of Alberta since 1982.

Derek Cook M.Sc., RSW

Derek Cook is a Research Social Planner with the City of Calgary where his work involves conducting socio-economic research, trend analysis and policy development with specific expertise in issues of poverty, diversity and the labour force. Prior to his work with The City of Calgary, Derek worked as a community development worker with a variety of community organizations in Ontario, Saskatchewan, and Calgary. Derek is a Registered Social Worker with the Alberta College of Social Workers, holds an M.Sc. in Planning from the University of Guelph and a B.A. in Political Studies from McGill University.

For more social information please contact:

John te Linde, PhD, Social Policy and Planning Manager
Tel: (403)-268-5160
Email: John.teLinde@calgary.ca

Derek Cook, M.Sc., RSW, Research Social Planner
Tel: (403)-268-5157
Email: Derek.Cook@calgary.ca



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