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Introduction

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

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





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Highlights

Highlights

- Calgary's economy continues to grow at a rapid rate, with increasing average wages and incomes. At the same time, inflation is also high, with household spending increasing as inflation grows. As a result, household debt is increasing and savings are down. Income inequality is increasing in Calgary, and future financial security in retirement is in question for many.
- Employment growth in Calgary remains strong, led by growth in the resource sector and services industries. Unemployment rates continue to fall while labour force participation is rising. Work activity is also increasing, with all job growth being full-time. This has led to improved job quality in Alberta.
- The labour force is continuing to age. An ageing labour force, coupled with rapid employment growth, is resulting in growing labour force shortages. In this environment, traditionally under-represented groups are making limited labour force gains.
- Poverty rates continue to fall in Calgary, coupled with decreases in food bank usage and reliance on income supports. At the same time, however, Calgary has a significant number of working poor. This population is being impacted by the shortage of affordable housing, as rapid in-migration has resulted in decreasing vacancy rates and rapidly escalating rents.
- Human rights complaints are declining in Alberta, but human rights issues persist. Disability continues to be an important ground of discrimination, while hate-bias crimes increased in Calgary in 2006.
- Aboriginal people are reported to have made few gains over the past ten years from the Royal Commission on Aboriginal Peoples, with Aboriginal people remaining at increased risk of poverty, poor health and criminal victimization.
- As the population ages, the number of persons with disabilities will continue to grow. Agencies that are providing service to persons with disabilities, however, are increasingly stressed due to rising operating costs and a shortage of qualified workers.
- Immigration to Calgary continues to grow, while Calgary's share of Canada's immigrants is increasing. In response to the growing labour shortage, the number of Temporary Foreign Workers coming to Calgary is also increasing. As a result, Calgary's workforce is becoming increasingly ethnically diverse.
- Calgary's population of children and youth continues to grow, with a rapid increase in the number of pre-school children expected. Despite strong economic growth, child and youth poverty remain a concern, particularly among those from single-parent families. Also in response to the strong labour market, more youth are working, with concerns being raised about the long-term impact of increased work activity on educational outcomes.
- Calgary seniors are facing growing challenges as the cost of living escalates. Partly in response to the rising costs of living, more seniors are re-entering or remaining in the workforce. As the population ages, seniors serving agencies are struggling to meet the growing needs of this increasing population.
- Calgary's voluntary sector continues to struggle to meet the increasingly complex needs of a growing city. The lack of funding for core operating costs is a significant issue. Increasing operating costs and staff recruitment and retention challenges are also stretching their organizational capacity. At the same time, charitable giving continues to increase in Calgary.
- While arts and culture continue to be a major contributor to the local and provincial economy, culture funding continues to lag. Household spending on culture however is growing, even as participation in cultural activities is declining.
- The organizational capacity of arts and culture organizations to meet the demands of a growing city is being stressed. This is due to a significant deficit in cultural infrastructure, as well as serious human resource issues that are plaguing many sectors.
- Heritage preservation is an area of growing interest in Calgary. While gains have been made in the preservation of architectural heritage, there is concern about the loss of historical artifacts, visual arts and archaeological heritage.



Highlights

- Recreation continues to be a major economic contributor to Calgary, as participation in recreation activities grows and changes. While Calgary continues to have a relatively young and active population, physical inactivity and obesity are ongoing concerns. Time pressures on families resulting from increased work activity and reduced mobility are impacting the ability of people to participate in organized recreational pursuits.
- The organizational capacity of recreation providers is stressed due to the strong economy and increasing demands of a growing city. The infrastructure deficit for sports and recreation facilities continues, while competition among sports and recreation providers for participants, volunteers and staff is increasing.
- Calgary's open space system is well used, but barriers remain. As the population ages, Calgary's open space needs are expected to change, with a greater demand for passive open space with improved accessibility.
- Calgary continues to be a relatively safe city, as both person and property crime rates continue to fall, along with incidents of domestic violence. Injuries, however, are increasing slightly and workplace safety is a growing concern. Of concern also are ongoing issues of child abuse as well as prostitution.
- As a result of Calgary's recent rapid growth, many Calgarians perceive the quality of life in the city to be deteriorating. This is related in part to the challenges of growth including reduced mobility and increasing commute times. This is impacting people's ability to spend time with family, engage in recreational / leisure activities or to volunteer in the community. As the current pattern of suburban development continues, these issues are not expected to abate.





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. The City of Calgary also provides advocacy, planning, funding, capital, and preventive services as appropriate to support the social fabric of Calgary. The City of Calgary recognizes that the provision of social supports is a shared responsibility and actively works in partnership with public and private stakeholders and other levels of government to ensure that social support systems are adequate for the needs of all citizens."

- 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.

1.1 Basic Needs

The provision of basic needs is essential for full inclusion in the life of the community. This section discusses issues related to income, employment, poverty, food security and housing.

1.11 Income

Calgary's Economy Continues to Grow

Canada's economy continues to grow, led largely by commodities, particularly energy and mining. Consequently, resource rich regions are leading economic growth. While high commodity prices are benefiting resource rich regions, particularly in western Canada, they have negatively impacted the manufacturing sector, particularly in central Canada. There is concern that the slowdown

Income At a Glance

Average Total Individual Income, Calgary, 2005: \$41,400 ↑

Average Total Family Income, Calgary, 2005: \$75,500 ↑

Average Total Family Income for Single-parent Families, Calgary, 2005: \$57,800 ↑

Average Total Income for Single Persons, Calgary, 2005: \$42,900 ↑

in manufacturing will eventually impact other sectors of the economy (Canadian Centre for Policy Alternatives, 2007).

Alberta, as the leader among resource rich provinces, dominated economic growth in Canada. Between 2002 and 2005, Alberta's GDP grew by 43%, fuelled largely by increased export prices. Soaring oil and gas prices have resulted in profits more than doubling between 2002 and 2005 which has in turn resulted in rapid growth in business investment and accompanying strong employment growth (Statistics Canada, 2006a).

Calgary continues to benefit from the strong economic climate in Alberta. In 2006, Calgary ranked first among Canadian Census Metropolitan Areas (CMA's) on the CIBC World Markets' Economic Activity Index. This is due to Calgary leading the nation on factors such as population and employment growth, and low unemployment. Calgary was also strong on other factors in the index such as share of full-time employment, housing starts, and low consumer bankruptcy rate. Calgary's index score of 33.5 was followed by Edmonton (22.2), Ottawa (22.2), Toronto (21.9) and Vancouver (21.9) (Tal, 2006).

In Calgary, economic growth was led by Construction and Retail and Wholesale Trade. This trend is expected to continue in 2007, with continued high energy prices leading to sustained strong non-residential construction activity and strong consumer spending growth. As well, the strong housing sector should continue to result in gains in the Finance, Insurance and Real Estate sector. Ongoing energy investments are also expected to boost the Services industries, particularly Transportation and Communications as well as Commercial Services. While non-residential construction growth is expected to remain strong, residential construction is



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projected to ease slightly, particularly between 2008 and 2011 (Conference Board of Canada, 2007).

Average Wages Increasing

Strong economic growth has resulted in modest wage gains across the country. Nationally, average wages increased by 11.6% between 2002 and 2006, rising from \$17.66 per hour to \$19.72 per hour (See Table 1). Despite strong hourly wage increases, earnings growth lagged behind the rate of inflation for hourly paid workers in 2006. As a result, hourly workers earned a few cents less in 2006 than they did in 1991. Salaried workers, however, fared better, where real wages increased in 2006. If salaried and wage workers are combined, total hourly earnings are 25c higher than in 1991. Average earnings for women continue to be below that of men. In 2006, women working full-time for the full year earned 70% of the income of their male counterparts. Alberta had the second lowest male / female earnings ratio at 63% (Sauve, 2007).

While earnings growth remained sluggish in Canada as a whole, strong job growth and an accompanying labour shortage resulted in increasing wages in Alberta where hourly earnings were the highest in the country. Between 2002 and 2006, wage increases in Alberta exceeded the national average, rising by 17.4% from \$17.99 to \$21.12 (See Table 1), a 6.9% increase from 2005 and the largest single-year increase in almost 30 years (Government of Alberta, 2007a). Labour shortages are expected to continue to put upward pressure on wages in 2007, resulting in a projected growth in real disposable income of 6.3% (Conference Board of Canada, 2007).

Statistics Canada (2006a) attributes strong wage growth in Alberta to both wage hikes as well as jobs shifting to higher paying sectors. The potential shifting of jobs to higher paying sectors is causing concern among some analysts. Although wage gains are a positive development for workers, it is causing difficulty for some lower paying industries that are experiencing recruitment and retention challenges (Lovely and Bezic, 2006). Chan (2006a) notes:

"It's pretty clear that the lower paying industries are struggling to find workers and have had to increase wages at a more substantial rate to maintain their operations ... Fortunately for these firms, the additional income that has been flowing into the provincial economy still makes it profitable to pay their workers higher wages."

There is also concern that if wage gains are being realized primarily in the resource sector, those working in other sectors will be left behind as inflation accelerates while wages in non-resource sectors stagnate. However, this has not appeared to be the case, as wage gains have in fact been higher in non-resource sectors, leading to a narrowing of the gap between higher paying and lower paying industries. Wages in the energy sector grew by 5% over the past five years, while those in direct beneficiary industries grew by 20%, and in indirect beneficiary industries by 16%. Chan (2006a) suggests that if current trends continue, the narrowing of the wage gap between the resource and other sectors will continue to narrow.

Average Income Increasing

The Conference Board of Canada (2007) reports that real disposable income per Canadian household grew in both 2005

Table 1: Average hourly wage rate, Both sexes, 15 years and over, Canada and Alberta, 2002 – 2006

	2002	2003	2004	2005	2006	% Change 02 - 06	% Change 05 - 06
Canada	17.66	18.04	18.5	19.09	19.72	11.7%	3.3%
Alberta	17.99	18.13	18.54	19.76	21.12	17.4%	6.9%

Source: Statistics Canada (2007q), Labour Force Historical Review.



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and 2006, with a 4.7% growth rate in 2006. This growth is the result of higher resource prices that have led to growing after-tax household income and increased wealth, as well as increased labour market participation made possible by the creation of 500,000 new jobs during both of those years. It is expected that real disposable income will continue to grow, but at a slower rate, growing by 3.2% in 2007 and 2008 (Conference Board of Canada, 2007).

For individuals, average total income in Canada grew by 0.6% between 2004 and 2005 (See Table 2). In contrast, average total income grew by 3.5% in Alberta and by 1.5% in Calgary. Although

average incomes in Calgary grew, median income declined marginally by -0.3%. The discrepancy between increasing average income and declining median income indicates growing income inequality between individuals.

Income gains were greatest for individuals aged 65 and over, who reported an 18.2% increase in average income (See Table 3). Youth under the age of 20 also reported a significant income increase, with average incomes advancing by 10.6% between 2004 and 2005. At the same time, persons aged 20 – 34 experienced income declines over that period (Statistics Canada, 2007r).

Table 2: Average Total Income of Individuals, Canada, Alberta and Calgary, CMA, 2001 – 2005

	2001	2002	2003	2004	2005	% Change 01 - 05	% Change 04 - 05
Canada	\$33,300	\$33,200	\$33,100	\$33,700	\$33,900	1.8%	0.6%
Alberta	\$36,200	\$35,400	\$36,100	\$37,500	\$38,800	7.2%	3.5%
Calgary	\$39,800	\$38,300	\$38,800	\$40,800	\$41,400	4.0%	1.5%

Source: Statistics Canada (2007r). Income Trends in Canada.

Table 3: Average Total Income of Individuals by Age, Calgary, CMA, 2001 – 2005

	2001	2002	2003	2004	2005	% Change (2004-05)
All age groups	\$39,800	\$38,300	\$38,800	\$40,800	\$41,400	1.5%
Under 20 years	\$10,500	\$6,200	\$6,700	\$6,600	\$7,300	10.6%
20 to 24 years	\$18,300	\$20,400	\$17,900	\$18,700	\$17,300	-7.5%
25 to 34 years	\$38,800	\$38,400	\$36,700	\$44,700	\$40,700	-8.9%
35 to 44 years	\$50,300	\$47,400	\$48,100	\$46,200	\$47,500	2.8%
45 to 54 years	\$54,800	\$53,600	\$59,300	\$57,700	\$61,000	5.7%
55 to 64 years	\$44,900	\$38,900	\$39,800	\$42,600	\$41,500	-2.6%
65 years and over	\$29,000	\$28,400	\$27,000	\$29,700	\$35,100	18.2%

Source: Statistics Canada (2007r). Income Trends in Canada

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Family income across Canada increased marginally in 2005, growing by 0.8% between 2004 and 2005 (See Table 4). Average family income in Alberta and Calgary grew at a greater rate than the national rate. Between 2004 and 2005, average family income in Alberta grew by 4.0% and in Calgary by 2.0%. Similar to the pattern with individual income, median family income grew at a slower rate than average income, with median family income in Calgary actually declining by 1.6%. Once again, the discrepancy between declining median income and increasing average income indicates growing income disparity between families.

Incomes continue to be closely related to family type. In 2006, the income of 2 person families continued to significantly exceed that of unattached individuals, with 2 person families reporting an average income of \$95,700 compared to an average income of only \$42,900 for unattached individuals (See Table 5). Similarly, the income of 2 parent families with children continued to exceed that of lone-parent families, with 2 parent families reporting an average income of \$106,400, compared to only \$57,800 for lone-parent families. Of considerable note, however, is the significant income gains of lone-parent families who saw a 38% increase in

average income between 2004 and 2005. Unattached individuals also reported important income gains, with a 6.5% increase between 2004 and 2005 (Statistics Canada, 2007r).

Although average incomes are increasing, participants involved in the 2007 Conversation Calgary public consultation process (See Appendix A) felt that overall income gains are being driven by growth at the higher end of the income scale. At the same time, incomes for the lower end of the spectrum are not perceived to be increasing, yet the cost of living continues to rise. The growing divergence between the average and median income supports this perception. It was also perceived that incomes are not keeping up with the costs of living, particularly with respect to housing. As a result, the gap between the rich and poor is widening and it is feared that the middle class is shrinking. This, it was felt, is increasing stress on the health and justice systems. Calgary's rapid income growth was also suggested to be having negative social consequences, such as increases in drug and alcohol use, addictions, gambling and prostitution.

Table 4: Average Total Income of Families, Canada, Alberta and Calgary, CMA, 2001 – 2005

	2001	2002	2003	2004	2005	% Change 01 - 05	% Change 04 - 05
Canada	\$61,400	\$61,400	\$61,200	\$62,200	\$62,700	2.1%	0.8%
Alberta	\$66,200	\$64,900	\$65,600	\$67,900	\$70,600	6.6%	4.0%
Calgary	\$72,100	\$71,400	\$69,000	\$74,000	\$75,500	4.7%	2.0%

Source: Statistics Canada (2007r). Income Trends in Canada.

Table 5: Average Family Income by Economic Family Type, Calgary, CMA, 2005 Constant Dollars

	2001	2002	2003	2004	2005	% Change (2004-05)
All family units	\$72,100	\$71,400	\$69,000	\$74,000	\$75,500	2.0%
Families with 2 persons or more	\$93,400	\$87,800	\$89,300	\$93,200	\$95,700	2.7%
Two-parent families with children	\$108,300	\$95,200	\$102,600	\$104,100	\$106,400	2.2%
Lone-parent families	\$52,600	\$46,500	\$51,700	\$41,800	\$57,800	38.3%
Unattached individuals (single)	\$35,100	\$37,700	\$33,000	\$40,300	\$42,900	6.5%

Source: Statistics Canada (2007r). Income Trends in Canada



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Financial Security in Retirement in Question

The future financial security of Canadians continues to be a concern. Nationally, the proportion of paid workers participating in a Registered Pension Plan (RPP) continues to decline. Between 1977 and 2003, the pension coverage rate in Canada declined from 46.2% to 39.3% (Tamagno, 2006). In 2005, pension coverage declined further, falling to 38.5% (Statistics Canada, 2007d). While participation declined nationally, in Alberta the coverage rate between 2004 and 2005 grew by almost one percentage point to 33.1%, although this was still below the national average. Over that period of time, RPP membership increased by 4.4%, the strongest growth in the country (Statistics Canada, 2007d).

Nationally, the decline in coverage between 1977 and 2003 was almost entirely due to declines in the private sector, where coverage dropped from 35.4% to 26.8%. At the same time, the coverage rate in the public sector grew from 77% to over 86% (Tamagno, 2006). This pattern is consistent with current trends where growth in public sector plans of 1.4% was offset by a 0.5% decline in private sector membership between 2004 and 2005 (Statistics Canada, 2007d).

Changes in pension coverage were related to gender. Between 1977 and 2003, the coverage rate for men declined from 52.2% to 39.4% while the coverage rate for women increased from 36% to 39.1% (Tamagno, 2006). Increased female coverage has largely been the result of increased coverage in the public sector where 80% of increased coverage was accounted for by women (Statistics Canada, 2007d).

As pension coverage is declining, there is evidence that private pension savings are not sufficient to offset declining pension holdings. Despite a strong economy and labour market, Registered Retirement Savings Plan (RRSP) contributions have not kept pace with income growth. While there has been strong growth in overall contributions, only 38% of Canadians aged 25 – 64 actually made an RRSP contribution in 2005. Further, the size of contributions has not changed since 2003. This means that, when inflation is factored in, the median contribution amount is in fact falling, a trend that has been evident since the turn of the decade. This all translates into insufficient overall RRSP savings (Tal, 2007a).

At the same time, there is a growing inequality between pension contributors as the contributions gap between high income earners

and the rest of the population is widening. In fact, the only group that increased its contributions between 1999 and 2005 was those earning \$80k or more. This gap is being exacerbated by the declining relative importance of employer-sponsored RPPs. While RRSPs are important retirement income vehicles, RPPs account for close to 70% of reserves in Canada's principal retirement programs. RPP coverage rates, however, as discussed previously, have been declining. As a result, RPPs do not help to narrow the contributions gap; in fact, they exacerbate it. Tal (2007a) notes:

"... pension plans do not help to remedy the unequal distribution of RRSP savings in Canada. In fact, the opposite is the case. According to Statistics Canada, roughly 30% of family units with \$100,000 or more in private pension savings hold no less than 90% of the value of these assets. The inevitable consequence of this reality is that an estimated 2.5 million family units (age group 35 – 64) currently live with little or no retirement safety net and the vast majority of them do not own their own home." (Tal, 2007a: 4)

According to Statistics Canada (2006c) roughly 30% of Canadians had no private pension assets in 2005 at all. The proportion without coverage was somewhat lower for economic families (21.5%) but among unattached individuals, almost half (45.2%) reported having no pension assets. Most families with no private pension plans were relatively young, with 58% of such families having a major income recipient under the age of 45. The majority of families with no pension assets also had lower income from employment, with almost two-thirds of prime working age families with incomes of less than \$30,000 having no private pension plans.

As pension coverage and RRSP contributions are declining, there is growing concern among workers about their financial security in retirement. A recent survey found that 30% of Canadian workers are worried about retirement, and that two-thirds of those are worried about not having enough money to pay for basic expenses. Not surprisingly, those with lower incomes are the most concerned. Among those with savings of \$1,000 or less, roughly half are concerned about retirement (Desjardins Financial Security, 2006).

As financial and labour force pressures mount, there will likely be growing demand for workers to remain in the workforce beyond their normal retirement date. While this may provide positive



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opportunities for some workers, it is important to ensure that longer work time is voluntary and not out of necessity. Due to the financial challenges that may be emerging from insufficient retirement savings, more and more people may be forced to work because they have not saved enough for retirement and policy changes aimed at lengthening the worklife will impact these workers the most. Townson (2006) cautions:

"We should ... be concerned about the trend to move away from collective responsibility and societal concern for Canada's population, shifting responsibility to individuals to try and make it on their own. Many of them won't be able to do that and we could face growing rates of senior poverty in the future, reversing the gains we've made over the past 20 years or so." (Townson, 2006: 4)

Household Spending Increasing as Inflation Grows

Nationally, real average household spending has grown by 18% since 1990. The most rapid increase in household expenditures over that time period was education (45%), with tuition fees accounting for most of the increase. This was followed by health care expenses (32%), and insurance and pension fund payments (26%). High levels of employment and business investment have resulted in consumer spending in Alberta being the strongest in Canada (Statistics Canada, 2006a).

Despite national household expenditure growth of 18% between 1990 and 2005, incomes grew by only 5% over the same period of time. The high increase in spending relative to income has been facilitated by reduced savings and increased debt. Annual savings per household have declined from around \$7,300 per household in 1990 to around \$1,000 in 2006 (Sauve, 2007). In Alberta, however, despite high levels of consumer spending, the personal savings rate was the highest in Canada, at 5.1% (Statistics Canada, 2006a).

In Calgary, total average household expenditures increased by 7.6% between 2004 and 2005 while average household income grew by just 5.3%. As a result, expenditures as a percentage of income increased from 89.7% to 91.7%. The greatest increases in spending were in household furnishings and equipment (+41.8%), personal care (+35.0%), and education (+24.1%) (Statistics Canada, 2007s). While it is predicted that consumer spending will moderate across Canada over the coming year (CIBC, 2006), consumer spending in Calgary is expected to remain strong due to continued income growth (Conference Board of Canada, 2007).

Increases in spending are related in part to inflation. In Alberta, inflation has been nearly double that of neighbouring provinces due to escalating housing prices and wage gains (Lovely and Bezic, 2006). In Calgary, the inflation rate in 2006 was 4.6%. It is expected that inflation will peak in 2007 at 5.0%, before moderating slightly in 2008 and 2009, though still remaining at a high rate of 4.5% and 4.0%. Inflation is not expected to decline significantly until 2010, and predicted to fall to 2.0% by 2012 (City of Calgary, 2007a)

Rising inflation impacts different socio-economic groups differently. As low-income households tend to spend proportionately more of their income on basic necessities such as food, shelter, health care and transportation, increases in these items will have a proportionately greater impact. In 2005, the bottom 20% of households by income in Alberta spent almost half (45.2%) of their income on food and shelter, compared to the top 20% who spent only one-fifth of their income (20.7%) on food and shelter (Statistics Canada, 2007s). Since these prices have increased at a different rate, differences in inflation may appear between high and low-income households. Since 2001, inflation has in fact been higher for low-income households, particularly in Alberta, B.C. and Saskatchewan (Chiru, 2005).

Conversation Calgary participants felt that the rising cost of living is an issue that continues to worsen, leading to greater income polarity. Discretionary spending, it was felt, is dropping dramatically for middle class families. The move towards user fees by public bodies further exacerbates this situation. It was felt that there is a misconception about Calgary as being a city of wealth, when the reality is that most people are finding it hard to keep up, with a growing class of working poor emerging. Of concern was the fact that people lose benefits when leaving social assistance programs. However, the rising cost of living is forcing them to enter the work force at low wages, despite the fact that they will lose certain benefits. The lack of benefit plans in most such lower waged occupations exacerbates this issue, and may lead to reduced health.

Participants also felt that financial stress was skyrocketing. With the increasing cost of living people are having to work double shifts or longer hours in order to meet their family's basic needs. At the same time there is increasing personal debt as people are



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living beyond their means, particularly using credit card debt. While many families are able to cover their basic needs, there is often no cushion for emergencies. People are also less able to save in order to build up a cushion. One of the impacts of this stress is reduced family cohesion. It was noted that many families don't eat together, while family interactions are compromised due to stress. This is exacerbated by a lack of family supports such as childcare.

Household Debt Continues to Grow

As spending has increased faster than incomes, debt per household continues to rise. Nationally, collective debt has increased by 42% since 1990, compared to an increase of only 4.8% in real earnings. As a result, the ratio of debt to disposable income has increased from 91% in 1990 to 127% in 2006 (Sauve, 2007). During the third quarter in 2006, overall household debt grew by 2.3% compared to an increase of only 1.4% in personal disposable income. As a result, the debt to income ratio increased from 117% to 122% between 2005 – 06. At the same time, the debt service ratio (debt interest payments as % of disposable income) increased and is at its highest level in 2 years (CIBC, 2006). Over the period 1999 - 2005, total debt increased by 47.5%, with $\frac{3}{4}$ of this debt being held in mortgages. This was due to both the increased cost of housing as well as the fact that a greater proportion of families owned a home with a mortgage. Between 1999 and 2005, median debt for Canadian families increased by 38.0%.

"On average, Canadians had \$13.52 in debts for every \$100 in assets in 2005, up from \$13.06 in 1999. This debt burden rose as high as \$39.40 per \$100 of assets for younger family units in which the major income recipient was under the age of 35." (Statistics Canada, 2006c).

Other important debt held by Canadians was in Personal Lines of Credit (PLC), with $\frac{1}{4}$ of families reporting PLC debt, up from 15% in 1999. Most of this debt was secured by residential assets in the form of home equity. Credit card debt also increased by 58% over the period, vehicle loans by 41% and student loans by 15% (Statistics Canada, 2006c).

Despite record levels of debt, the number of insolvencies in Canada declined in 2006, although it remains double the number in 1990 (Sauve, 2007). Nationally, consumer bankruptcies declined by 5% between 2005 and 2006 with the largest drop in bankruptcies

realized in Alberta, where they fell by 28%. If Alberta is taken out of national figures, the decline in bankruptcies nationally was only 2.7% (CIBC, 2006). At the same time, the arrears rate in residential mortgages is currently at a record low due to low interest rates and a strong labour market, and it is not expected that arrears will increase appreciably over the next year. Growth in consumer credit (non-credit personal loans) is slowing, with PLCs remaining the primary credit vehicle. While there is no trend with respect to write-offs with PLCs, write-offs for Direct Loans are trending upward and there is a moderate upward trend in write-offs for credit card debt predicted over the next 12 months. Between 2005 and 2006, the number of credit cards outstanding increased by 4.5% in Alberta, the second highest increase in Canada, second only to Ontario and Quebec which posted a 6.5% increase each (CIBC, 2006).

Conversation Calgary participants felt that the increased debt load of families was getting worse. Savings are decreasing and the ability of people to save is going down. This is particularly problematic for persons with disabilities, recent immigrants, and Aboriginal households who tend not to have assets or investment opportunities. A related issue is high levels of student debt. This is being exacerbated by high housing costs with people now able to purchase homes with \$0 down on 40 year mortgages. These factors were perceived to be contributing to a deteriorating quality of life, with people needing to work more resulting in more stress and less family time. This may result in increased depression and even suicide. There was also a concern that growing debt loads may be passed on to children.

Income and Wealth Inequality Increasing

Income inequality continues to increase nationally. Between 1990 and 2004, the richest 20% of families increased their share of total income from 37% to 40%. At the same time, the share of income held by each of the other four quartiles declined. In fact, the bottom 20% had a net income of -\$2,400, down from -\$1,500 in 1999. On average, these families held only about \$400 in deposits in a financial institution in 2005, with few other highly liquid financial assets to fall back on. This group also was supporting \$1.19 in debt for every \$1.00 of assets (Sauve, 2007). A recent study compared earnings in the period 1976-79 to the 2001-04 period. Between these two time periods, the share of total earnings



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accruing to the bottom half of families with children dropped from 27% to 20.5% while the share of earnings of the top 10% increased from 23% to 29.5%. In fact, the top 10% was the only group to increase their share of earnings. A similar pattern was observed with respect to after-tax earnings, where the bottom half of families saw their after-tax share of earnings fall from 31% to 28%, while the top 10% saw their share of after-tax earnings increase from 21% to 24.5% (Yalnizyan, 2007).

As a result of these changes, the gap between the richest and the poorest has grown significantly. In 1976, the richest 10% of families earned 32 times the income of the lowest 10%. By 2004, this gap had nearly tripled, with the top 10% earning 82 times the income of the bottom 10%. In terms of real earnings, the top 10% of families experienced a 32% increase in earnings between 1976 and 2004, while the bottom 10% saw more than an 80% decrease in average earnings (Yalnizyan, 2007).

The growing income gap comes despite increased work effort. Families in all income categories except for the top 10% have increased their work weeks. However,

“Families in the bottom of the income scale are putting more time into the labour market, with more families dependent on two full-year workers. At some point there is no more “reserve” time to throw at the problem. How will family incomes be kept afloat then? And what happens if there is a downturn in the economy and unemployment rates go up?” (Yalnizyan, 2007: 23)

Between 1999 and 2005, wealth inequality also grew significantly. Over that time period, total net worth increased by 41.7% to almost \$1.5 trillion in 2005, fuelled largely by the housing boom. However, these gains were not shared equally among the population as the highest income quintile received 71% of the total increase in wealth. At the same time, the lowest quintile experienced a 9.1% decline in wealth as an increase in liabilities exceeded growth in the value of assets.

“When compared to the degree of income inequality, it is clear that wealth inequality is much more highly concentrated among a smaller proportion of the population. What is of even greater concern is that there is a significant portion of the population with little wealth or who carry more debt than assets resulting in negative net worth.” (Drummond and Tulk, 2007).





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Sauve (2007) also reports that between 1999 and 2005, the highest income families (top 20%) increased their net worth (wealth) by 30.9%, while the net worth of the bottom 20% declined by 40. Morissette and Zhang (2007) similarly report that between 1984 and 2005, median net worth stagnated or fell for the bottom 40% of the wealth distribution and rose substantially for the top 40%. However, only families in the top 10% of the distribution actually increased their share of total wealth. At the same time, the proportion of families with zero or negative wealth increased. In 2005, 14% of families had more debts than assets, compared to 11% in 1984. The proportion of families with no financial wealth also grew from 18% in 1984 to 25% in 2005.

There are several defining characteristics of the wealthy (top 20%). First, they tend to have higher incomes. Drummond and Tulk (2007) state that

“... the relationship between wealth and income creates a virtuous circle: Higher incomes allow for greater savings which in turn can be used to accumulate greater wealth. This larger pool of wealth then generates higher incomes through investment returns and the process begins again.” (Drummond and Tulk, 2007).

Secondly, the wealthy tend to be older as younger families tend to have higher expenses and reduced home equity. This is supported by research by Morissette and Zhang (2007) who report that wealth inequality grew much more among non-elderly couples with children and lone-parent families than among unattached individuals and non-elderly couples with no children. Families with children saw their wealth increase over the period, although this was not uniform. Young families (25 – 34) saw their median wealth fall by 50% or more while older families (45 – 54) saw their median wealth grow by 45% over the period. At the same time, elderly unattached individuals saw their median wealth double (Morissette and Zhang, 2007).

A further defining characteristic of the wealthy is that they tend to have higher levels of education. The portfolios of the wealthy also tend to be more diversified, with less reliance on the primary residence, while holding more secondary properties. The wealthy also are more likely to hold private pension assets, and greater holdings of stocks. Drummond and Tulk (2007) caution:

“If investment returns rise the trend towards growing wealth disparities will likely intensify. This could be compounded by sluggish wage gains





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in the low end and the financial challenge of immigrants – the main source of growth in the younger less affluent population.” (Drummond and Tulk, 2007)

Two factors are primarily responsible for increasing wealth inequality. First, home equity has increased more for high income families, while stagnating for those at the bottom. Second, the value of holdings in RRSPs and Locked-in Retirement Accounts (LIRAs) holdings changed very little among those in the bottom fifth, while increasing by about \$100,000 for those in the top fifth. The strong growth in the value of RRSPs is also consistent with the sharp increase in RRSP contributions made by high income families over the period (Morissette and Zhang, 2007). A recent report by the Canadian Centre for Policy Alternatives (CCPA) also suggests that growing wealth inequality is the result of compensation being concentrated at the upper end of the income scale while a large and growing component of the workforce is comprised of precarious low-quality, low-paying jobs. This is leading to a segmentation of the labour market into two groups: those with high quality secure employment, and those with low-quality and low-wage employment (CCPA, 2007).

In Calgary, Conversation Calgary participants perceived that the income gap in Calgary is increasing, leading to a shrinking middle class, with the top 10% being the only group actually making more money. It was also perceived that the affluent are becoming more oblivious to the needs of low-income individuals. At the same time, the economic challenges are great for single individuals living alone and lone-parent families. This is resulting in increasing homelessness and risk of homelessness, while also deterring women from leaving abusive relationships. As well, it was perceived that younger family members are dropping out of school to support their families, while seniors are re-entering the workforce to support families. Young adults are also unable to afford to start their lives, delaying child birth and the normal family cycle. Due to the economic challenges facing families at the lower end of the income spectrum, many require two incomes. Due to the cost and availability of affordable childcare, some children may be left in inappropriate care, or self care. The need for two incomes also impacts the work-life balance, and this is exacerbated by transportation challenges that further reduce non-work time.

Policy Developments

- In 2007, the Government of Canada enacted Bill C-36 which made amendments to the Canada Pension Plan and Old Age Security Act to improve access to benefits for seniors and persons with disabilities.
- In 2007, the Government of Canada announced the creation of Registered Disabilities Saving Plan.
- In 2007, the Province of Alberta announced that it is increasing the minimum wage to \$8.00 / hour and indexing the wage to changes in the average annual weekly wage.

1.12 Employment

Employment Growth Remains Strong

Nationally, employment growth was strong in 2006, with a 2.1% increase in employment from 2005, an increase of 345,000 jobs, with 80% being full-time. Alberta continued to lead the country in employment growth. This was due primarily to the development of the oil sands, with economic spin-offs being felt across the province, reflected in strong retail sales growth and non-residential construction. As a result, employment in Alberta grew by 4.8% in 2006, an increase of 86,000 jobs (Statistics Canada, 2007a). This was the greatest rate of growth of any province in nearly a decade, the greatest rate of growth recorded in Alberta since the oil boom of the 1980s, and close to the highest rate of job growth ever recorded in Canada (B.C. recorded growth rate of 5.1% in 1989) (Burleton, 2007).

Calgary led the province in employment growth, adding 47,717 people to the labour force, a 7.3% rate of growth. This far surpassed

Employment - At a Glance

Unemployment Rate, Calgary, 2006: 3.2% ↓

Youth Unemployment Rate, Calgary, 2006: 6.6% ↓

Labour Force Participation Rate, Calgary, 2006:
76.3% ↑

Full time employment rate, Calgary, 2004: 82.9% ↑



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the city of Edmonton, which was second with a total employment growth of 10,817 people between 2005 and 2006 (Government of Alberta, 2007a). Over the same period, the youth labour force grew considerably, increasing by 18.7% from 2005, following a decline the previous year.

The seniors labour force also continued to grow, posting an 18.8% increase between 2005 and 2006, following a decline the previous year (Statistics Canada, 2007q).

Employment Growth Led by Services Industries

Employment growth in Alberta in 2006 was led by growth in the Services industries which increased by 54,478 jobs compared to an increase of 31,762 for Goods producing industries. Specific industries that reported high employment growth included Public Administration; Mining, Oil and Gas Extraction; and Construction (Government of Alberta, 2007a). In 2006, Mining became the sixth most important employer in Alberta (Statistics Canada, 2006a). In terms of occupation, the greatest increase in employment was experienced by the Trades, Transport and Equipment Operators and Related Occupations group. Employment growth among these occupations was the result of increased construction projects in the province. The next two occupations with significant employment gains were Business, Finance and Administration; and, Occupations in Social Science, Education, Government Services, and Religion (Government of Alberta, 2007).

Unemployment Rates Continue to Fall

Despite impressive national employment growth during this decade, there are significant regional disparities. Generally, unemployment rates have been consistently low in the Western region, while regions in Central Canada and the Maritimes have had higher rates. These disparities have tended to increase over past six years, rather than decrease as expected during a period of economic growth (Akyeampong, 2007).

Alberta has the largest share of its population employed and the lowest unemployment rate of any province or state in North America (Statistics Canada, 2006a). In fact, Alberta has had the highest employment rate among all provinces in Canada for the

past 30 years. In 2006, Alberta's employment rate was 70.8%, compared to the national rate of 63.0%. This is the highest employment rate ever recorded since Statistics Canada revised its survey in 1976 (Burleton, 2007). Once again, Alberta recorded the lowest unemployment rate in the country at 3.4% (Government of Alberta, 2007a). In Calgary, unemployment continued to decline, falling to 3.2% in 2006, down from 3.9% in 2005 (See Table 6). Youth unemployment also continued to fall, dropping to 6.6% from 8.1% the previous year (See Table 7) (Statistics Canada, 2007q). Unemployment is predicted to remain at historically low levels over the next five years, varying between 3.3% and 3.5% between 2007 and 2012 (City of Calgary, 2007a).

While unemployment rates have varied significantly across the country, the duration of unemployment has declined in all regions. At the national level, duration fell from 19.8 to 16.7 weeks between 2000 and 2006. In Calgary, the duration of unemployment fell from 13.7 to 9.1 weeks. This was the second lowest duration among Provinces and CMAs in Canada, only slightly higher than Edmonton, which had an average duration of just 8.4 weeks in 2006 (Akyeampong, 2007).



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Table 6: Labour Force Estimates, Population Age 15+, Calgary CMA, 2002 – 2006

	2002	2003	2004	2005	2006	% Change 02-06	% Change 05-06
Population	800,700	817,500	835,500	855,600	887,400	10.8%	3.7%
Labour force	607,600	616,800	630,000	630,800	676,900	11.4%	7.3%
Employment	573,000	583,500	598,700	605,900	655,100	14.3%	8.1%
Full-time employment	480,600	483,500	492,800	508,300	561,300	16.8%	10.4%
Part-time employment	92,500	100,000	105,900	97,500	93,900	1.5%	-3.7%
Unemployment	34,600	33,300	31,300	24,900	21,800	-37.0%	-12.4%
Not in labour force	193,000	200,700	205,500	224,800	210,500	9.1%	-6.4%
Unemployment rate	5.7	5.4	5	3.9	3.2		
Participation rate	75.9	75.4	75.4	73.7	76.3		
Employment rate	71.6	71.4	71.7	70.8	73.8		
Percent full-time	79.1%	78.4%	78.2%	80.6%	82.9%		

Source: Statistics Canada (2007q). Labour Force Historical Review

Table 7: Labour Force Estimates, Population Age 15-24, Calgary CMA, 2002 – 2006

	2002	2003	2004	2005	2006	% Change 02-06	% Change 05-06
Population	145,900	150,200	163,200	143,900	156,800	7.5%	9.0%
Labour force	105,400	109,000	116,900	96,600	114,700	8.8%	18.7%
Employment	92,100	99,000	107,200	88,900	107,100	16.3%	20.5%
Full-time employment	59,500	60,500	67,300	55,700	72,600	22.0%	30.3%
Part-time employment	32,600	38,500	39,800	33,100	34,500	5.8%	4.2%
Unemployment	13,200	10,000	9,700	7,800	7,600	-42.4%	-2.6%
Not in labour force	40,500	41,300	46,300	47,300	42,100	4.0%	-11.0%
Unemployment rate	12.5	9.2	8.3	8.1	6.6		
Participation rate	72.2	72.6	71.6	67.1	73.2		
Employment rate	63.1	65.9	65.7	61.8	68.3		
Percent full-time	56.5%	55.5%	57.6%	57.7%	63.3%		

Source: Statistics Canada (2007q). Labour Force Historical Review

Table 8: Labour Force Estimates, Population Age 65+, Calgary CMA, 2002 – 2006

	2002	2003	2004	2005	2006	% Change 02-06	% Change 05-06
Population	84,300	88,600	90,000	90,200	96,900	14.9%	7.4%
Labour force	7,800	9,200	12,000	9,600	11,400	46.2%	18.8%
Employment	7,700	8,900	11,600	9,300	11,100	44.2%	19.4%
Full-time employment	4,500	4,100	6,000	4,900	6,000	33.3%	22.4%
Part-time employment	3,200	4,800	5,600	4,400	5,100	59.4%	15.9%
Unemployment	0	0	0	0	0		
Not in labour force	76,400	79,400	78,000	80,600	85,500	11.9%	6.1%
Unemployment rate	0	0	0	0	0		
Participation rate	9.3	10.4	13.3	10.6	11.8		
Employment rate	9.1	10	12.9	10.3	11.5		
Percent full-time	57.7%	44.6%	50.0%	51.0%	52.6%		

Source: Statistics Canada (2007q). Labour Force Historical Review



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Labour Force Participation Improves

Nationally, overall labour force participation growth is being sustained by increasing labour force participation among women. Since 1999, female labour force participation nationally has risen 3.2 percentage points, reaching 62.1%. Youth employment rates are also improving. These trends are in contrast to the United States where both female and youth participation and employment rates are declining (Statistics Canada, 2007a).

In Calgary, the overall labour force participation rate increased to 76.3%, up from 73.7% in 2005 (See Table 6). The youth labour force participation rate increased by 6 percentage points from 67.1% in 2005 to 73.2% in 2006 (See Table 7). The seniors labour force participation rate also increased, rising from 10.6% in 2005 to 11.8% in 2006 (See Table 8). The female labour force rebounded in 2006 following a decline in 2005, rising by 7.1% between 2005 and 2006. As a result, the female labour force participation rate rose from 67.3% to 70.1%, following a decline the previous year (See Table 9) (Statistics Canada, 2007q)

Conversation Calgary participants expressed concern about increasing seniors labour force participation, suggesting that more seniors are working more hours to meet basic needs. It was perceived that many seniors may be falling into low-income and need to work as pensions are not high enough, and the cost of

living is increasing rapidly. In addition to seniors increasingly participating in the formal labour market, many are also being required to babysit because families can't afford to pay for childcare. While some workers are perceived to be working out of necessity, there is also a class of seniors workers who work by choice. For these, there needs to be a cultural shift to encourage the private sector to re-train seniors and include them in the work force. As well, there is a need to remove financial barriers preventing seniors from re-entering the labour market.

Participants also expressed concern about the increasing labour force participation of Calgary youth, particularly a perceived increasing high school drop out rate due to the strong economy which is luring youth from school to work. There was concern expressed that within 5-10 years these youth will be adults who will be raising families and will have little education, with low levels of literacy. It was suggested that training programs need to target these workers, both drop-outs and people with few tangible skills, to ensure that they are able to adjust if the economy weakens. It was also suggested that many children / youth are in fact working to supplement family incomes. A related issue is the fact that those in school / university need to work 2 jobs in order to pay for tuition and the rising cost of living, and are overstressed. As a result, degrees are taking a longer time to finish which may result in increased debt loads upon completion.

Table 9: Unemployment and Labour Force Participation Rates by Gender, Calgary, CMA, 2001 – 2006

	Both sexes		Men		Women	
	Unemployment rate	Participation rate	Unemploy-ment rate	Participation rate	Unemploy-ment rate	Participation rate
2001	4.5	75.8	4.8	81.3	4.2	70.3
2002	5.7	75.9	5.9	81.7	5.5	70
2003	5.4	75.4	5.5	81	5.3	69.9
2004	5	75.4	4.8	80.4	5.2	70.3
2005	3.9	73.7	4	80.1	3.9	67.3
2006	3.2	76.3	3.2	82.3	3.3	70.1

Source: Statistics Canada (2007q). Labour Force Historical Review



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Work Activity Increasing

The level of work activity continues to increase in Alberta. In 2006, all job growth was full-time, as part-time positions decreased by 6,237 while the number of full-time positions grew by 92,476 (Burleton, 2007). In Calgary, full-time employment increased by 10.7%, offsetting a -3.4% loss in part-time employment. As a result, the percentage of work that is full-time increased from 80.6% in 2005 to 82.9% in 2006. Full-time employment increased for both seniors and youth. In 2006, 63.3% of youth and 52.6% of senior workers were employed full-time. Full-time employment also increased for women, with three quarters of female workers employed full-time, compared to a rate of 72.1% the previous year. Albertans continued to increase their hours worked in 2006, working an average of 38.3 hours per week, up from 38.1 in 2005. This was the third highest average hours worked among all provinces, after Newfoundland and Prince Edward Island (Government of Alberta, 2007a).

Conversation Calgary participants expressed concern about increasing work hours, particularly as it affects lower income families. They noted that many lower-income families are working second jobs, resulting in more work hours, but spread over two jobs so they are not paid overtime. Related to this is the perception that there are an increasing number of youth who are working, and working more hours. Transportation problems are increasing these challenges as workers face long commutes, further reducing non-work time including family time.

Job Quality Improves in Alberta

Despite record employment growth and unemployment rates, Canada's GDP growth continues to lag. This conundrum is explained in part by low job quality. The CCPA (2007) notes:

"Undoubtedly at the root of this anomaly is the rapid replacement of high-value-adding / high-paying jobs within the manufacturing sector by low-value-adding / low-paying jobs in other sectors." (CCPA, 2007: 6).

The apparent erosion of job quality was affirmed by the CIBC Employment Quality Index (EQI) which reached its lowest point since the early 1990's during the second half of 2006 (Tal, 2007b). If this trend continued, it was feared that this may have

an impact on domestic purchasing power, a critical component of the Canadian economy given the recent US economic slowdown (CCPA, 2007). However, during the first half of 2007, the EQI rebounded due to strong full-time job growth in high paying sectors. During the first half of 2007, Alberta led the nation not only in job creation but also in job quality, with increases in the EQI following strong increases during 2004 and 2005 and the first half of 2006 (Tal, 2007b,c). Over the past year, union coverage also increased in Alberta after several years of stagnation. In 2006, union membership increased by 10.8%, with unionized industries accounting for the greatest percentage increase in total employment (Government of Alberta, 2007a).

Educational Attainment Improving

The quality of the labour force is related in part to its level of education. Nationally, university enrolment increased for the seventh consecutive year in 2005, following declines during the 1990s, reaching a record 1.01 million registrants. Full-time enrolment increased by 2.6%, while part-time enrolment grew by just 0.9% (Statistics Canada, 2006e). In 2004, the number of degrees, certificates and diplomas rose for the sixth consecutive year, growing by 5.3% from 2003. The number of Bachelor degrees increased by 4.7%, Masters degrees by 9.0% and Doctorates by 7.7%. Women accounted for 60% of total graduates in 2004 (Statistics Canada, 2006g).

Increasing university enrolment is partly due to the increasing numbers of students aged 18 – 24, a result of the boom-echo, as well as increases in the number of foreign students who reached record levels in 2004/2005. The largest group of foreign students is from Asia, particularly China. This growth is attributed to strong economic growth in Asia accompanied by aggressive recruitment campaigns by Canadian universities, changes in immigration policies, and provincial agreements with other countries to attract foreign students (Statistics Canada, 2006g).

Alberta continues to have a relatively well-educated workforce. In 2006, close to two-thirds (61.4%) of Albertans in the labour force had a university degree, post-secondary certificate or diploma, or some form of higher education. The percentage of workers with a university degree also continued to climb, rising by 3.2 percentage points (Government of Alberta, 2007a). Between 2004 and 2005, part-time university enrolment grew by 6.2%, while full-time enrolment grew by just 1.1% (Statistics Canada, 2006e).



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Registrations in apprenticeship programs increased nationally in 2004 for the ninth consecutive year, with a record 267,775 people registering. This was a 6.8% increase from 2003. Since 1999, apprenticeships have increased by 43.7%. Ontario, Alberta and Quebec accounted for over three quarters (77.4%) of all registrations. Alberta itself accounted for 20% of registrations. The increase in apprenticeships is being driven largely by the construction industry, with construction apprenticeships accounting for 40% of the total increase in apprentices in 2004. The other fields driving increasing apprenticeship registrations were metal fabricating trades; electrical, electronics and related trades; and motor vehicle and heavy equipment. Together these trades plus the construction trades accounted for 80% of total registrations in 2004 (Statistics Canada, 2006d).

The cost of education continues to be a concern. Nationally, tuition fees are expected to increase by an average of 3.2% in the coming school year. Since 1990/91, tuition fees have increased by an average of 7.0% per year. Over that period, tuition fees increased at almost four times the rate of inflation. In some provinces, fees doubled or almost tripled, with the greatest increases in fees occurring in Alberta, Nova Scotia and Saskatchewan. However, since 2000, tuition fee increases have slowed to an average of 3.9%, largely due to increased government regulation of fees. In 2006/2007, fees will remain virtually unchanged in Alberta for both undergraduate and graduate students. For international students in Alberta institutions, however, fees will increase by 9.8%, the second highest fee increase among the Provinces (Statistics Canada, 2006f)

The Labour Force Continues to Age

Nationally, the labour force continues to age. In 2006, the share of the prime aged labour force (aged 25 – 54) fell below 70% for the first time in nearly two decades as the baby boomers turned 60 (Statistics Canada, 2007a). The average preferred retirement age for Canadian workers (aged 40+) is age 60, with 60% of workers believing that this is attainable. At the same time, 62% of workers aged 40+ report that they would consider delaying retirement if there is no one to fill their position. If an attractive salary and benefits package were offered, 79% reported being willing to delay retirement. Once retired, only 8% of Canadians continue to work (Desjardins Financial Security, 2006).

As the baby boom generation approaches retirement, there is growing concern about the impact of high levels of retirement on the economy. First there is concern about the labour force impact and potential shortages that may arise. Second there is concern about the sustainability of public pension plans. In this context, there is growing pressure on policy to increase work time to offset both the potential labour force and fiscal challenges that workforce and population ageing present. Public policy options being considered include raising the age of eligibility for public pensions. This option, however, would negatively impact lower-income seniors who rely on these pensions as their major source of income. These workers would be forced to continue working, while higher income workers with private pension plans would be able to retire (Townson, 2006).

As public policy becomes more flexible with respect to retirement, the nature of retirement is changing. Now, workers have a variety of options available to them to transition into retirement, including moving from full-time to part-time work, returning to their employer as a contractor, or starting a business. Retirement, thus, has become more of a process than an end point where work stops and leisure begins. If the worklife is to increase, programs and measures need to be put into place to support older workers (Townson, 2006).

Labour Shortages Continue to Grow

Strong employment growth coupled with workforce ageing has resulted in a growing labour shortage across Canada, particularly in western Canada where job growth has been strongest. A recent survey found that over half of private and public sector managers, and almost two-thirds of labour leaders described skills shortages as a serious problem. Concern about skills shortages was greatest in western Canada, particularly in Alberta, where 67% of private sector, and 75% of public sector managers described this as a serious issue. Among private sector managers in Alberta, 60% reported having a current occupational shortage (Workplace Partners Panel, 2006).

In Alberta, one quarter of Alberta manufacturers reported a shortage of unskilled labour in 2006 (Statistics Canada, 2006a), while 31 of 53 occupational groups in Alberta were reporting skill shortages with unemployment rates of less than 3.0%



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(Government of Alberta, 2007a). Concern about skills shortages tends to be greatest in the Forestry, Mining and Oil and Gas Extraction; Education Services; Health Services and Public Administration Sectors. Among private sector managers, concern was greatest with respect to Trades, Production Workers, General Labourers, Front Line Supervisors and Technicians occupations. Among public sector managers, concern was greatest with respect to Professionals, Technicians and Trades occupations (Workplace Partners Panel, 2006).

Skills shortages can have several important consequences for the economy, including limiting opportunities for business to grow and innovate, and limiting the availability of goods and services required by consumers. While competition for skilled labour may benefit some workers by increasing wage rates, it may also exacerbate existing wage inequalities between workers with and without desired skill sets. Labour shortages may also result in increased overtime work. Attracting and retaining workers is also becoming problematic for some firms due to competition from other employers, leading to increasing wage compensation. In this environment, some firms are finding it difficult to compete at higher wage rates (Workplace Partners Panel, 2006).

Conversation Calgary participants perceived the labour shortage to be getting worse. One important result of the labour shortage is increasing work hours which is having negative impacts on families and communities. For many workers, achieving an appropriate work-life balance is an issue, and recruitment and retention strategies will need to account for this and employ new flexible work arrangements. Retention strategies will need to focus on reducing stress for families and establishing a positive work environment that is inclusive. In addition to employer practices, public strategies will be required to address the issue. Most importantly, quality affordable childcare needs to be provided in order to facilitate greater labour force participation, particularly by women. The provision of adequate maternity and paternity benefits will also be required.

Under-represented Groups Make Limited Labour Force Gains

In order to address the growing shortage of labour, employers and analysts have identified a variety of strategies. These include

upgrading the skills of current employees, increasing the working careers of older workers, and increasing labour force participation from traditionally under-represented groups of workers, including Aboriginal workers, recent immigrants and persons with disabilities. To date, however, the labour force gains made by these groups have been mixed.

In Alberta, the number of off-reserve Aboriginal people in the labour force continued to increase in 2006, growing by 3,117 to 62,717. The largest share of the Aboriginal labour force was in Edmonton (33.4%) followed by Calgary (25.0%). Calgary, however, reported the greatest increase in the off-reserve Aboriginal labour force. Between 2005 and 2006, Calgary's Aboriginal labour force grew by 3,750 (31.5%) to 15,650 (Government of Alberta, 2007). Although Aboriginal unemployment rates remain higher, and participation rates lower than the rest of the population, there is evidence that the current tight labour situation, particularly in Alberta and B.C. is starting to benefit Aboriginal workers. As Alberta has led the west in job growth, off-reserve Aboriginal people in Alberta had the highest participation (70.0%) and employment rates (64.1%) and lowest unemployment rate (8.5%) among Aboriginal people in western Canada. As the Aboriginal employment rate increased, the non-Aboriginal employment rate remained virtually unchanged, resulting in a narrowing of the gap between Aboriginal and non-Aboriginal people (Luffman and Sussman, 2007).

One of the factors accounting for the increased labour market success of Aboriginal people is increasing educational levels. Between 2001 and 2005, the number of Aboriginal people in western Canada with university degrees jumped by 60%, from 5% in 2001 to 7% in 2005. Over the same period of time, the proportion of 20-24 year old Aboriginal people without a high school education dropped from 41% to 31%. Among the very well educated (university degree), Aboriginal employment rates surpassed that of non-Aboriginal people in 2005 (84% compared to 77%). While university education is important, much of western Canada's job growth has been in occupations that require a college education or trades apprenticeship training. These types of occupations accounted for 60% of western Canada's job growth between 2001 and 2005. Among Aboriginal people, about one-third were employed in such jobs, and these jobs accounted for 46% of Aboriginal job growth over the period. In Alberta, the



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number of Aboriginal apprentices grew from 200 in 2002 to 1,100 in (Luffman and Sussman, 2007).

Although employment prospects for Aboriginal people have improved, the occupational profile of Aboriginal workers has not changed significantly. Aboriginal workers continue to be largely concentrated in Sales and Service; Trades Transport and Equipment Operation; and Business, Finance and Administration occupations. These three occupational sectors accounted for about two-thirds of Aboriginal workers. These three sectors also accounted for most of the growth in the off-reserve Aboriginal labour force. One particular highlight is the opportunity that may be emerging in the construction industry. As it is expected that more than 62,000 construction workers across Canada are expected to retire in the next 10 years, this will present a tremendous opportunity to Aboriginal youth due to their strong representation in this sector (Luffman and Sussman, 2007).

Despite the growing importance of the Aboriginal labour force both in terms of numbers and the critical shortage of labour, a recent survey of managers and labour leaders found that few private sector managers or labour leaders identified hiring Aboriginal people to be a “very important” action to address labour shortages. Among public sector managers and labour leaders in western Canada, however, a majority did identify this action as very important (Workplace Partners Panel, 2006). This ambivalence to targeting Aboriginal workers for recruitment is reflected in the results from the Canadian Human Rights Commission (2007) that examined the impact of employment equity measures in the public and private sector. According to the Commission, the share of Aboriginal people in the Public Service remained unchanged in 2006 at 4.2%, while the share of new hires declined from 4.3% in 2005 to 3.8% in 2006. In the private sector, the share of Aboriginal people increased from 1.3% in 1997 to 1.8% in 2005, although this was still considerably lower than the availability rate of 2.6%. Aboriginal people made up 2.0% of new hires in 2005.

A second strategy for employers to address labour shortages is to hire recent immigrants. However, in the Workplace Partners Panel (2006) survey, about half of all managers surveyed stated that this strategy was “not important”, even in larger urban centres. Perceived barriers to hiring recent immigrants included a belief that immigrants lack the necessary language and communication

skills; a lack of resources available to organizations to help them assess newcomers education and credentials; immigrants’ lack of Canadian work experience; and a belief that immigrants would require additional training beyond what would be required of a Canadian born employee (Workplace Partners Panel, 2006). Participants at a 2007 public consultation noted that in order to effectively integrate immigrants into the labour force, the government will need to more aggressively work to solve the issue of foreign credential recognition as well as promote positive work environments and reduce racism.

While there is no data on progress with respect to the hiring of immigrants, the Canadian Human Rights Commission (2007) reports on the progress of hiring Visible Minorities. As recent immigrants tend to be predominantly Visible Minorities, this provides some insight. According to the Commission, the representation of Visible Minority persons in the public service improved from 8.1% of jobs in 2005 to 8.6% of jobs in 2006. However, representation remains significantly lower than the availability rate of 10.4%. Visible Minority representation in the private sector was considerably better, where the share of jobs held by Visible Minority persons increased from 9.7% in 1997 to 14.1% in 2005. This was higher than the availability rate of 12.6%. Since 1997, the Visible Minority share of new hires has been consistently above the availability rate.

In addition to official immigration, there is increasing interest in and reliance on temporary foreign workers. While the use of temporary foreign workers may provide additional labour, their presence in the labour marker is an emerging area of concern. Conversation Calgary participants expressed concern that temporary foreign workers are vulnerable to abuse, particularly as there is no available data on the wage rates of such workers. It was noted that an increase in the use of temporary foreign workers must be accompanied by increases in the associated supports, such as training for workers and their families, including English as a Second Language (ESL) training.

Finally, persons with disabilities represent a third potential labour source as persons with disabilities have traditionally been under-employed. Once again, the Canadian Human Rights Commission (2007) reports on progress being made by persons with disabilities in the public and private sectors. According to the



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Commission, the share of persons with disabilities in the public service remained unchanged in 2006 at 5.8%, considerably higher than the availability rate of 3.6%. However, the share of persons with disabilities remains well below their availability rate for new hires at 2.6%. This suggests that increases in the number of persons with disabilities in the public service is related to existing employees reporting disabilities, rather than through increased hiring of persons with disabilities. In the private sector, the share of persons with disabilities increased slightly from 2.5% in 2004 to 2.7% in 2005. However, their share of new hires remained low at 1.2%, up just slightly from the rate of 1.0% in 1997. Due to the low rate of new hires, growth in the private sector is, similar to the public service, likely related to more self-reporting by existing employees.

Policy Developments

- In 2007, the federal government enacted Bill C-62 which contains changes to the Bankruptcy and Insolvency Act and the Companies Creditors Arrangement Act. These changes will enable implementation of the Wage Earner Protection Program Act that ensures that workers receive wages owed in the event of bankruptcy.
- In 2007, the Government of Canada announced changes to the Temporary Foreign Worker program to reduce the period of time employers need to wait to obtain Temporary Foreign Workers, while extending the length of time that Temporary Foreign Workers can remain in Canada.
- In 2007, the Government of Canada and the Province of Alberta announced a Memorandum of Understanding with respect to Temporary Foreign Workers to ensure that the rights of Temporary Foreign Workers are respected.
- In 2006, the Province of Alberta and the Province of British Columbia signed the Trade, Investment and Labour Mobility Agreement (TILMA) which came into effect in 2007. TILMA is intended to eliminate barriers to trade, investment and labour mobility between the two provinces.
- In 2006, the Province of Alberta announced that post-secondary tuition fee increases will be limited to the rate of inflation, beginning in the fall of 2007.

1.13 Poverty

Poverty Rates Continue to Fall

In 2005, there were 119,000 persons in Calgary living in low-income households, a 6.3% decline from the 127,000 reported in 2004 (See Table 11). This resulted in a poverty rate of 12.7%, lower than the rate of 13.3% in 2004. This is the second consecutive year that poverty rates have declined. Poverty rates remained virtually unchanged for children and youth at 16.4%, while increasing marginally for seniors from 8.5% to 9.1%.

Poverty - At a Glance

Persons Living in Low-income Households, Calgary, 2005:
119,000 ↓

Percentage of Population Living in Low-income Households, Calgary, 2005: 12.7% ↓

Income Support (IS) Recipients, Calgary, 2006: 7,844 ↓

Assured Income for the Severely Handicapped (AISH) Recipients, Calgary, 2006: 12,278 ↑

Guaranteed Income Supplement (GIS) Recipients, Calgary, 2006: 26,301 ↑

While poverty rates for individuals declined, poverty rates for families remained unchanged at 20.6% (See Table 12). The risk of poverty is related to the number of earners available to bring income into the household. The poverty rate for unattached individuals (single persons) in 2005 was 39%, more than three times as high as that of families of two persons or more. Among two parent families with children, single-earner families were more than four times as likely to be living in poverty in 2005, with a poverty rate of 24.9%, compared to a rate of only 5.7% among two-earner families (Statistics Canada, 2007r).

Lone-parents remain at considerably higher risk of poverty than others. In 2005, the poverty rate for lone-parent families was 38.2%. While this was lower than the previous year's rate of 43.1%, it remains roughly four times as high as the rate of 9.7%



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for two-parent families with children (Statistics Canada, 2007r). In 2004-05, lone-parents made up 36% of Alberta's Income Support caseload, the vast majority of whom were females. Of these, most (84%) had only a grade school level of education. Many of these lone-parents are employed in low-wage employment which is often part-time, unstable and / or seasonal. Most do not have access to employment benefits (Wyllie, 2007).

Childcare remains an important barrier to lone parents. Research indicates that women with parenting responsibilities face significant disadvantages when competing with other low-wage workers due to lack of affordable childcare. For those who do find childcare, it tends to consume a large proportion of income. Transportation is a further barrier for lone parents who often face lengthy daily commutes between home, work and childcare, while presenting a further employment cost. Other barriers to lone parents include housing affordability, low Income Support benefits, the need for training and education, and low wages (Wyllie, 2007).

Table 10: Pre-tax Low-income Cutoffs (LICOs), Cities 500,000+, 2006

1 Person	2 People	3 People	4 People	5 People	6 People	7 People +
\$21,202	\$26,396	\$32,450	\$39,399	\$44,686	\$50,397	\$56,110

Table 11: Percentage of Persons in Low-income Households Pre-tax, Calgary, CMA, 2001 – 2005

	2001	2002	2003	2004	2005
All persons	13.1	13.7	16.7	13.3	12.7
Persons under 18 years	12.2	15.7	19.9	16	16.4
Persons 18 to 64 years	12.9	13.1	16.2	13	12
Persons 65 years and over	16.5	13.4	11.8	8.5	9.1

Source: Statistics Canada (2007r). Income Trends in Canada.

Table 12: Percentage of Families in Low-income (pre-tax) by Family Type, Calgary, CMA, 2001 – 2005

	2001	2002	2003	2004	2005
All family units	19	18.9	22.6	17.3	16.8
Economic families, two persons or more	8.5	9.2	10.7	9	8.4
Two-parent families with children	6.3	8.8	10.8	5.1	7.9
Two-parent families with children, no earners	F	F	F	F	F
Two-parent families with children, one earner	21.1	F	38.5	F	23.4
Two-parent families with children, two earners	4.5	8.1	6.3	F	F
Two-parent families with children, three or more Earners	F	F	F	F	F
Lone-parent families	31.4	33.4	40.3	46.8	32.6
Unattached individuals	37.2	38.8	43.5	31.9	30.2

Source: Statistics Canada (2007r). Income Trends in Canada.



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While Calgary's poverty rate remains relatively low, the impacts of poverty on those experiencing it and on society are significant. A recent report on the sex trade in Calgary notes that many of those involved in the sex trade are trapped in it due to poverty. San Patten and Associates (2007) reports that:

"It was ... noted by several agencies that there are women involved in the sex trade who are single mothers and are trying to provide for their children and trying to come out of poverty." (San Patten and Associates, 2007: 20)

Further:

"Two agencies reported working with women who will leave the sex trade and then return to the sex trade work in order to meet basic living needs such as food, shelter (rent), and basic living needs for themselves and their children." (San Patten and Associates, 2007: 24)

In the winter of 2007, the National Council of Welfare conducted a national survey of low-income people to understand their priorities for action for addressing poverty in Canada. Respondents' greatest concerns with respect to their current situation included being seriously ill, injured or disabled (15.0%); not having enough money and support in old age (14.8%); and not having enough savings or assets to get by in difficult financial circumstances (MiroMetrica, 2007).

Participants in the 2007 Conversation Calgary consultation felt that poverty related needs are growing in all quadrants of Calgary.

This includes the need for breakfast programs, community kitchens, and tax assistance. However, services remain located downtown even though they are needed in other areas. As a result, a perceived lack of access to services was identified as a particular concern. Specifically, lack of access to recreation programs was seen as problematic, as was a lack of access to computers for children from low-income families. At the same time, the City of Calgary's Recreation Fee Assistance Program and Low-income Transit Pass were identified as positive actions that have helped to increase service access. The lack of affordable childcare, however, remains an obstacle.

Income Support Recipients Continue to Decrease

In 2006, there were 46,423 people in Calgary in receipt of benefits from one of the three primary federal and provincial income support programs (See Table 13). This was a 3.4% decrease from 2005. This decrease was driven entirely by a 22.5% decline in the number of people receiving provincial Income Support (IS) benefits, which offset marginal increases in the numbers of people receiving Assured Income for the Severely Handicapped (AISH) benefits and Guaranteed Income Supplement (GIS) benefits for seniors.

Participants in the Conversation Calgary consultation noted that, while there may be fewer Social Assistance Recipients, the

Table 13: Federal and Provincial Income Benefit Recipients by Program, Calgary, 2002 – 2006

	2002	2003	2004	2005	2006	% Change 02 - 06	% Change 05 - 06
Income Support (formerly SFI)	11,235	12,374	12,177	10,119	7,844	-30.2%	-22.5%
Assured Income for the Severely Handicapped (AISH)	10,816	11,250	11,018	11,854	12,278	13.5%	3.6%
Guaranteed Income Supplement (GIS)	23,523	24,288	25,178	26,100	26,301	11.8%	0.8%
TOTAL	45,574	47,912	48,373	48,073	46,423	1.9%	-3.4%

Source: Alberta Human Resources and Employment
Human Resources and Social Development Canada



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conditions that they are moving into in the workforce may not be good. Participants suggested that as people exit Social Assistance for the workforce, low wages are resulting in people working longer hours per week and this is compromising safety. Further, as people leave the Social Assistance system, they also lose their support systems. Irrespective of the number of Income Support recipients, it was also pointed out that assistance rates remain grossly inadequate.

Respondents to a survey from the National Council on Welfare ranked current income security programs¹ highly in terms of importance, but lower in terms of effectiveness. Respondents similarly ranked social programs and services as being of high importance, and felt that those that were most important were working less well. Priority social programs and services included minimum wage laws, job-related training programs, childcare supports, elder care and family supports, and subsidized housing. Priority areas for investment and action regarding income security included establishing a Guaranteed Annual Income, setting higher minimum wages, providing greater flexibility in combining work and welfare, increasing welfare rates based on the real cost of living, and providing income supplements for persons with employment limitations. Priority areas for investment and action regarding social programs and services included more affordable housing and housing subsidies, better jobs and skills training, greater access to higher education, and more quality affordable childcare spaces (MiroMetrica, 2007)

Calgary Home to Large Number of Working Poor

In 2005, while there were 119,000 people living in low-income

households, only 46,423 were in receipt of federal or provincial income support benefits, 40.4% of the low-income population (See Table 14). The proportion of the low-income population in receipt of benefits increased from 2004 when only 38.1% were in receipt of benefits. This is the second consecutive year where the percentage in receipt of benefits has grown. While the percentage in receipt of benefits has improved, there remained 70,927 low-income individuals not in receipt of support benefits in 2006. It is assumed that this population is receiving income from other sources, most likely employment. This then provides an estimate of the “working poor” population in Calgary, including their dependents.

A recent study of the labour force in Canada found that, in 2001, 5.6% of all workers in Canada were low-income, representing 653,300 workers. Including dependents, 1.5 million Canadians lived in a low-income working family, accounting for 40% of all low-income Canadians. In 2001, 18.4% of Canada’s working poor lived in the three Prairie Provinces, accounting for 6.0% of the Prairie workforce (Fleury and Fortin, 2006). A recent report by Public Interest Alberta (2007) estimated that there were over 60,000 Albertans working at the minimum wage, of whom one-third were 25 years of age or older. In addition, one quarter of workers in Alberta were earning less than \$12 / hour. Of those, over half (184,400) were over the age of 25. In Calgary, Fleury and Fortin (2006) estimated that 5.2% of workers were working poor in 2001. This represented just over half of the total poor population (51.7%) and accounted for 19,600 workers. Including dependents, working poverty was estimated to affect 39,564 people in Calgary.

According to Fleury and Fortin (2006), the working poor were more likely than non-poor workers to be single, divorced or widowed, and about twice as likely to be a recent immigrant, an

¹ Income security programs included Employment Insurance, Maternity and parental benefits, Social Assistance, CPP / QPP retirement and disability pensions, OAS / GIS, child related benefits, and student loans.

Table 14: Income Benefit Recipients as a Proportion of the Low-income Population, Calgary, 2001 – 2005

	2001	2002	2003	2004	2005
Total Low-income Population	114,000	128,000	161,000	127,000	119,000
Number of People Receiving Support Benefits	45,574	47,912	48,373	48,073	46,423
Percent of Low-income Population Receiving Income Support	37.7%	35.6%	29.8%	38.1%	40.4%

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Aboriginal person living off-reserve, or to have a disability (work limitation). One of the key factors affecting working poverty included the number of earners in the family and the family size. Of the working poor, over three quarters (76%) worked full-year / full-time. However, despite strong work effort, they received lower wages, averaging \$12 / hour, 65% of the wages of the non-poor. In addition to lower wages, the working poor also worked in positions with fewer benefits such as dental or health insurance (Fleury and Fortin, 2006).

For individuals earning the minimum wage (\$7/ hr), this amount is less than half of their average daily living costs, and only one-quarter of what is required for a family of four. For workers earning \$12 / hour, individuals and dual income families of four earn just two-thirds of their living costs. Single-income earners supporting families earn just one-third of the income required to provide a safe and healthy standard of living. In order to assess the adequacy of minimum wages, Public Interest Alberta (2007) produced costs estimates for Alberta (See Table 15).

Table 15: Basic Living Costs Estimates for Various Family Types, Alberta, 2007

	Couple / 2 children age 15 and 17	Single parent / 3 children ages 3, 6 & 9	Couple / 2 children age 1 and 4	Individual (mid-30's) living alone
BASIC COSTS	2,524	2,528	2,384	1,380
Food	746	664	693	304
Housing	1,083	976	1,030	662
Transportation	348	285	324	173
Utilities	347	333	337	241
HOUSEHOLD COSTS	726	643	681	339
Clothing	251	212	222	92
Furnishings	115	118	124	78
Housekeeping	110	119	117	66
Recreation	250	194	218	103
COSTS OF SERVICES	378	1,217	753	270
Childcare	0	767	288	0
Healthcare	190	197	222	102
Primary Education	78	100	63	0
Continuing Education	110	153	180	168
LONG TERM EXPENSES	627	517	524	362
Post-secondary Education	191	174	140	74
Retirement	251	192	206	179
Savings	185	151	178	109
TOTAL	4,255	4,905	3,294	2,351
ANNUAL	51,060	58,860	39,528	28,212
HOURLY†	26.20	30.21	20.29	14.48

† Based on 37.5 hour work week.



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According to Public Interest Alberta, the average family of four requires approximately \$2,400 per month just to cover basic necessities, and an additional \$690 to cover household costs. Due to the rising cost of housing, low-income earners are often forced to share housing to reduce costs. In addition to rent, the cost of utilities is presenting a burden:

“Skyrocketing costs of basic utilities have caused financial difficulties for low-income individuals and families. Despite government subsidies to offset high prices, the average power bill has increased between 60 and 100% since 2001. The reality that many low-income families are forced to live poor-quality housing is an additional concern. Poor insulation and leaky windows, for example, lead to higher utility costs.” (Public Interest Alberta, 2007).

In addition, families are facing costs for primary education which vary between schools. Employees earning low wages typically have to cover continuing education costs themselves, making it difficult for them to obtain the skills they need to move to a higher paying position. Many families also have health care expenditures in excess of Provincial health premiums, reflecting costs for medication, dental care and other medical needs. Despite the importance of post-secondary education to future financial well-being, many parents and families are finding it very difficult to save for their children’s education. Finally, families must try to save for retirement as the income received from CPP / OAS is insufficient. Consequently, individuals must save now for retirement, especially as fewer employers are offering RPPs. However, the report notes that “Retirement savings are often a ‘luxury’ that low-income families, who may be barely meeting their basic daily needs, cannot contribute to.” (Public Interest Alberta, 2007).

Participants in the Conversation Calgary consultation noted that the working poor are increasingly accessing basic needs supports. It was pointed out that a significant proportion of food bank recipients are working, as are people living in the city’s homeless shelters. It was also pointed out that many people working in the not for profit sector are themselves working poor. One of the consequences of a growing working poor population was suggested to be compromised workplace safety. As people work more hours per week or more than one job, safety on the job suffers. As well, there may be persons with health conditions working when they shouldn’t. This may lead to more disabilities as people are

potentially injured on the job. A second consequence of working poverty is more young people going to work. It was suggested that many of the 12-14 year old workers are from poorer families, and this may be affecting high school completion rates as youth drop out to work because of the need to help support the family.

Policy Developments

- In 2007, the Province of Alberta announced a \$50 increase in monthly AISH benefits and a 5% increase in monthly benefits for Income Support clients considered not able to work, and for all learners.
- In 2007, the Province of Alberta introduced Bill 12, the Income and Employment Supports Amendment Act which strengthens and clarifies provisions around debt recovery, child support services, prosecutions and appeals for people receiving income supports.

1.14 Food Security

In 2006, food bank usage in Canada dropped by 8.5% to a total of 753,458 users in a typical month. Food bank usage dropped most significantly in Quebec and Alberta, declining by 26.7% and 15.1% respectively. One of the reasons that food bank usage declined in Alberta in March 2006 (the month of the count) was the rebate cheques issued to Albertans in early 2006 (Tsering, 2007).

Food Security - At a Glance

Total Number of Food Hampers Distributed by the Calgary Inter-faith Food Bank, Calgary, 2006: 34,070 ↓

Total Number of People Receiving Assistance from the Calgary Inter-faith Food Bank, Calgary, 2006: 36,500 ↓

In Calgary, both the number of hampers and number of clients receiving hampers from the Calgary Inter-faith Food Bank declined in 2006 (See Table 16). The number of hampers distributed dropped by 18.6% from 41,832 in 2005 to 34,070 in 2006. Similarly, the number of clients receiving hampers declined



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by 14.9% from 42,883 in 2005 to 36,500 in 2006. These declines resulted in a drop in the rate of hamper receipt from 44.9 / 1,000 in 2005 to 36.8 / 1,000 in 2006. However, if we focus on the low-income population, those that would be expected to be using food bank services, we see that the rate of receipt has actually been increasing over the past four years. In 2003, the rate of receipt among the low-income population was 302.1 / 1,000. By 2005 (the latest year for which low-income population data is available), the rate of receipt had increased to 360.4 / 1,000.

Nationally, children accounted for 41% of food bank users in 2006. The largest proportion of children served was reported in Manitoba (46%), followed by Alberta (45%) and Saskatchewan (43%) (Tsering, 2007). In Calgary, there were 39,033 children who received food bank hampers in 2006, 43.4% of all food bank users (See Table 17). This represented a decline of 13.7% from 2005. Although the number of children receiving food bank hampers has been declining, the proportion of food bank clients who are children has been steadily increasing over the past five years from 41.0% in 2002 to 43.4% in 2006.

Seniors are also a population of concern. In 2006, there were 1,298 seniors who accessed the Calgary Interfaith Food Bank (See Table 17). Conversation Calgary participants expressed concern about this population, noting that the nutritional content of the

food available from the food bank is very low, which raises health issues, particularly for those suffering from chronic illnesses. It was also noted that many seniors may be in need of food bank services but are reluctant to access it due to pride and cultural stigma. As well, for seniors from diverse cultural backgrounds, the cultural differences in food may pose a barrier.

Nationally, the majority of food bank users are Social Assistance Recipients (53%). The second most common source of income is employment (13%), followed by disability income (11%) and pension (6%). In Alberta, one-third of food bank users are Social Assistance Recipients, while 28% are those with employment income. Tsering (2007) states:

“It is interesting to note that in spite of the economic boom and lower food bank use in Alberta, it is the province with the highest percentage of employed clients visiting a food bank.” (Tsering, 2007)

In Calgary, this trend was consistent with the provincial trend. In 2006, the largest proportion of food bank clients (40.2%) were earning wages, an increase from 2005 when 38.9% of clients were wage earners (See Table 18). The second largest proportion of clients (23.0%) was Social Assistance Recipients, followed by those reporting no income (14.3%).

Table 16: Calgary Inter-faith Food Bank Service Statistics, Calgary, 2002 – 2006

	2002	2003	2004	2005	2006	% Change 02 - 06	% Change 05 - 06
Number of Hampers Distributed	53,462	51,820	44,497	41,832	34,070	-29.3%	-18.6%
Number of Unique Clients Receiving Hampers	48,311	47,422	44,598	42,883	36,500	-16.4%	-14.9%
Population	904,987	922,315	933,495	956,078	991,759	13.1%	3.7%
Low-income Population	128,000	157,000	127,000	119,000	na		
Rate of Receipt (per 1,000) of total population	53.4	51.4	47.8	44.9	36.8	-26.1%	-17.9%
Rate of Receipt (per 1,000) of low-income population	377.4	302.1	351.2	360.4	na		
% Increase in Unique Clients	10.7%	-1.8%	-6.0%	-3.8%	-14.9%		
% Increase in Hampers	11.0%	-3.1%	-14.1%	-6.0%	-18.6%		

Source: Calgary Interfaith Food Bank.



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One of the possible reasons for high numbers of employed clients at Alberta food banks is the high cost of living, particularly housing. Tsering (2007) notes:

“A thriving economy has increased rents and other basic services while vacancy rates have decreased, making it difficult for marginalized groups of people to afford and find accommodation. These groups include those on fixed incomes – some seniors and people with multiple barriers to employment – as well as low-wage earners in the service sector.”

Participants in the 2007 Conversation Calgary consultation noted that access to food from the food bank remains an important issue as transportation remains a barrier to access. It was noted that nutritious lunches are being delivered to all parts of the city and there is a need to review how food is being distributed in Calgary. The quality of food was also raised as an issue, as there is a perceived decline in the quality of food available from the food bank, and that clients want healthier food and more choice.

Table 17: Number of People Receiving Food Hampers by Adult / Child, Calgary, 2002 – 2006

	2002	2003	2004	2005	2006	% Change 02 - 06	% Change 05 - 06
Number of Adults	79,953	76,975	65,089	61,218	50,999	-36.2%	-16.7%
% of Adults	59.0%	58.9%	58.5%	57.5%	56.6%		
Number of Children	55,634	53,732	46,194	45,217	39,033	-29.8%	-13.7%
% of Children	41.0%	41.1%	41.5%	42.5%	43.4%		
TOTAL	135,587	130,707	111,283	106,435	90,032	-33.6%	-15.4%

Source: Calgary Interfaith Food Bank.

Table 18: People Receiving Food Hampers From the Calgary Interfaith Food Bank by Income Source, Calgary, 2005 – 2006

	2005		2006	
	Number	Percent	Number	Percent
Wage	16,168	38.9%	13,672	40.2%
Social Assistance	9,393	22.6%	7,818	23.0%
None	6,168	14.8%	4,856	14.3%
AISH	3,810	9.2%	2,978	8.8%
Pension	1,955	4.7%	1,720	5.1%
Student Finance	1,379	3.3%	1,160	3.4%
EI	1,663	4.0%	1,065	3.1%
Child Support	665	1.6%	462	1.4%
WCB	402	1.0%	285	0.8%
Total	41,603	100.0%	34,016	100.0%

Source: Calgary Interfaith Food Bank.

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1.15 Housing

Nationally, housing affordability improved slightly toward the end of 2006 due to income growth, moderating house price increases, a small decline in mortgage rates and lower utility bills. Moderating house price increases are resulting from slower resale time and increased inventories. This suggests that there will be affordability improvements in 2007, particularly in western Canada. It is expected that price growth has peaked in B.C., Alberta and Saskatchewan.

“While Alberta saw its fifth consecutive across-the-board affordability deterioration, the latest numbers indicate that the pace is trending downward with the potential for affordability improvements this year.” (Holt and Goldbloom, 2007).

Housing - At a Glance

Average Apartment Rent, Calgary, 2006: \$851 ↑

Apartment Vacancy Rate, Calgary, 2006: 0.5% ↓

Number of Rental Units, Calgary, 2006:
40,333 ↓

Homeownership Rate, Calgary, 2007: 71.7% ↑

In Calgary, housing demand moderated slightly toward the end of 2006 (See Table 19). Although affordability in Calgary continued to deteriorate throughout 2006, it did so at a slower pace.

Calgary still remains relatively more affordable than Toronto or Montreal due to strong household income growth. It is expected that house price increases will moderate and volumes decline throughout Alberta in 2007, although they will remain at near record high levels (Holt and Goldbloom, 2007).

Rental Vacancy Rates Down and Average Rents Up

With respect to rental accommodation, nationally, the rental vacancy rate declined to 2.6%, with Calgary and Victoria having the lowest vacancy rates among major Canadian centres, at 0.5% each. Reduced rental vacancy rates are attributed to high demand resulting from strong job creation and income gains, increased immigration, and the increasing gap between the cost of home ownership and renting. Nationally, the highest average monthly rents among major Canadian centres were found in Toronto (\$1,067) followed by Vancouver (\$1,045) and Calgary (\$960). The average rent for a two bedroom apartment in an existing structure increased 3.2% nationally. The greatest increase was in Calgary, where 2 bedroom rents in existing structures increased by 19.5% (CMHC, 2007). According to the Canadian Housing

Table 19: Housing Affordability, Canada and Calgary, 2006 (Q4)

Canada	Average Price (\$)	y/y percent change	Qualifying income (\$)
Detached bungalow	279,869	11.6	67,168
Standard 2 storey	318,214	9.5	76,384
Standard townhouse	224,425	10.7	53,906
Standard condo	194,389	12.6	46,893
Calgary	Average Price	y/y percent change	Qualifying income
Detached bungalow	408,833	50.1	90,480
Standard 2 storey	425,644	50.4	95,258
Standard townhouse	314,544	59.4	69,712
Standard condo	259,400	57.1	57,607

Source: Holt and Goldbloom (2007)



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and Renewal Association (CHRA), Calgary, however, recorded the greatest shift in the overall affordability ranking, rising from the 7th most expensive place to rent in 2005 to 3rd place in 2006 (CHRA, 2007).

Calgary's vacancy rate dropped from 2.6% in 2005 to 0.5% in 2006, equalling the lowest vacancy rate on record that occurred in 1997 (See Table 20). Low vacancy rates are attributed to high net migration resulting from strong economic growth. This has been compounded by escalating prices in the new and resale ownership market. As a result of low vacancy rates, average rents climbed in 2006. Between 2005 and 2006, the average rental price for all units was \$852, a 17.8% increase from the previous year's average of \$723. It is expected that rent increases will continue in 2007 given continued strong demand, although at a more moderate rate, with a projected average price increase of 6.9% to a projected average of \$911 (CMHC, 2007).

Rental Stock Continues to Dwindle

While rental demand increased, supply continued to dwindle. In 2006, the number of rental units in Calgary declined by 1,083 units (-2.6%) to 40,333 units. This is largely the result of conversions

to condominium. In 2006, there were 946 such conversions. At the same time, there has been virtually no new rental construction in Calgary. Calgary's condominium stock, however, does provide a source of rental stock as some condominiums are purchased by investors who rent them out. It is estimated that there were 4,686 rental condominium units in Calgary in 2006 out of a total of 26,539 total units. The vacancy rate for condominium units is similar to the rental apartment vacancy rate, at 0.7%. Condominium rental rates tend to be higher than that of rental apartments (CMHC, 2007).

Lack of Affordable Housing a Growing Crisis

The Canadian Housing Renewal Association (CHRA) reports that in Calgary, a person would be required to earn a wage of at least \$11.87 / hour in order to afford a bachelor apartment, and \$15 / hour to afford a one-bedroom apartment (See Table 21). In Calgary, roughly one-quarter of families have an annual income insufficient to afford a one-bedroom apartment based on these thresholds.

Table 20: Apartment Vacancy Rates and Average Rent, Calgary, 2002 – 2006

	2002	2003	2004	2005	2006	Change 02 – 06	Change 05 – 06
Overall Apartment Vacancy Rate (CMA)	2.9	4.4	4.3	1.6	0.5	-2.4	-1.1
Average Rent (all units, CMA)	\$716	\$721	\$716	\$723	\$851	\$21.2%	17.7%
Average Rent as % of Average Monthly Earnings	22.0%	21.8%	20.8%	20.8%	n/a		

Source: Canada Mortgage and Housing Corporation (2007)

Table 21: Minimum Housing Wage, Calgary, 2006

	Bachelor	1 bedroom	2 bedroom	3 bedroom
Average Rent	\$617	\$780	\$960	\$884
Required Wage	\$11.87	\$15.00	\$18.46	\$17.00

Source: Canadian Housing Renewal Agency (2007)



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Across Canada, despite increasing housing costs, rent increases in most provinces have been offset by increases in the minimum wage. Alberta, however, did not increase its minimum wage in 2006. Although Alberta did not increase the minimum wage, strong wage gains (+6.3%) helped to offset price increases (CHRA, 2007).

In 2007, the Government of Alberta's Affordable Housing Task Force (Government of Alberta, 2007b) released its report which recognized that the current economic situation of Alberta is impacting housing availability and affordability. Strong economic growth has led to increased migration resulting in record low vacancy rates. At the same time, the ability to construct affordable housing is being impacted by high construction costs due to tight supply, high demand and the ongoing labour shortage, as well as the lack of affordable and serviced land available for development. It is projected that labour shortages will intensify, leading to ongoing migration and immigration with an associated need for housing.

The opinion expressed in every municipality consulted was that the shortage of affordable housing was a severe crisis. The report noted that, increasingly, the homeless are comprised of the working poor, temporary and new workers, families who were living in affordable apartments until rents escalated, seniors affected by condo conversions and people lacking the supports and services necessary to move out of shelters. Those most impacted by the housing shortage are those on fixed incomes, particularly seniors, people with severe disabilities, students and AISH / IS recipients. The report further noted that there is a need for barrier-free units, single-family homes, rental units, condominiums, subsidized housing, transitional housing and shelter space (Government of Alberta, 2007b).

Participants in the 2007 Conversation Calgary consultation noted that the failure of wages to keep up with cost increases, particularly housing, is resulting in the growth of informal and potentially unsafe housing such as illegal suites, squatting and people living in RVs, tents and trailers in trailer parks, or renting out parking lots. At the same time, it was stated that households in poor neighbourhoods are getting larger as children and grandparents can no longer choose to live separately. It was also noted that certain groups are experiencing particular challenges in the

housing market; in particular, seniors and persons with disabilities. Similarly, it was perceived that seniors are having to move out of their own communities to find affordable housing alternatives and this removes important community social supports.

While 2007 homelessness data is not available, participants in the 2007 Conversation Calgary consultation considered the issue of homelessness to be getting worse. In particular, there is a perception that there are an increasing number of homeless families or families at risk of homelessness. This is compounded by long wait lists for subsidized housing, particularly for families with larger numbers of children. One of the key contributing factors identified is the lack of affordable housing stock and the growing number of working poor. In addition, it was stated that there are not enough social and financial supports for people living with a mental illness or struggling with addictions. It was questioned whether we have the diversity of services required to accommodate the needs of a changing homeless demographic.

In addition to the visible homeless, it was identified that there is a substantial population of hidden homeless, and that the definition of homelessness should be changed to reflect this population. One particular dimension of this is the increasing number of people living in campgrounds. While the number of homeless has grown, it was also noted that there is now more awareness about the issues of homelessness and poverty. In particular, there seems to be more coverage of these issues in the press. At the same time, there was still perceived to be a certain amount of apathy in the community around these issues.

Immigrants are being particularly affected by the housing crisis. Growing numbers of immigrant families are facing severe difficulties in finding rental accommodation and Calgary settlement workers report that immigrants are increasingly housed in secondary suites in lower income areas. These housing arrangements may leave occupants vulnerable as such suites are often illegal, lack basic health and safety standards, and may be overcrowded. Tenants in such situations also lack the legal protections and benefits of formal tenure, and are often unaware of their rights as tenants (Tanasescu, 2007). Ferguson (2007) reports:

"A single mother who recently arrived from Colombia had to stay in a shelter for several days before finding a small basement suite in the northeast. She has a two year old daughter with asthma who finds the



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cold and damp quarters make her feel sick. She pays \$850 a month for rent, more than 80% of the student finance cheque she receives for the upgrading course she's taking at Bow Valley College." (Ferguson, 2007).

Several factors may account for the housing challenges experienced by immigrants. Ferguson (2007) reports that many immigrant families have larger numbers of children and landlords are often unwilling to rent to them due to concerns about increased utility usage, noise, damage and safety issues. This is also reinforced by the Alberta Public Health Act that has strict rental regulations regarding overcrowding that limits the number of children that can be in a bedroom. Discrimination is another factor. Ferguson (2007) quotes a support worker from the Calgary Immigrant Women's Association who states: *"If a landlord has to choose between a Canadian family and an immigrant one, he will often take the Canadian family. It's just easier, no accents to deal with, communication is easier. There's that familiarity with a Canadian family, and because it's so competitive right now for housing, immigrants aren't being left with much."*

Finally, wait lists for affordable housing are long. Currently, the CHC wait list is 2,100 families. Of those, 200 – 350 are larger families, and a large proportion of those are new immigrants (Ferguson, 2007). Finally, many new immigrants lack a credit history or co-signer (Tanesescu, 2007).

As a result of these challenges, many immigrants are left technically homeless, although they have tended to be under-represented in the visible homeless population. This may be due to larger social networks and a greater tendency to live in larger family units. Immigrants, therefore, may be able to use cultural and social resources to access places to stay. Ferguson (2007) reports:

"... there's a tacit hidden homelessness among immigrants. You don't see them in shelters or on the streets. They are instead living in basements with friends, family, bunking with aunts, uncles. They may have a roof over their heads, but essentially somebody there is homeless, because they cannot access homes of their own. For immigrants there is a shame in homelessness. So friends and family will take each in, at all costs." (Beba Svigir, Executive Director, CIWA, quoted by Ferguson, 2007).

However, the current housing crisis may be putting strain on this social system. Service providers are now reporting increasing numbers of immigrants accessing shelters. At the same time, shelter

providers are increasingly dealing with immigrants and secondary migrants who do not speak English. Shelters are referring such clients to immigrant serving agencies who are neither equipped nor funded to deal with housing issues (Tanesescu, 2007).

The lack of affordable housing is impacting other sectors as well. Lenk (2007) reports that as many as 30% of individuals incarcerated in Canada will have no home to go to upon release. Characteristics of this population make it harder for them to secure housing, such as lack of education, lack of stable employment, previous homelessness, and mental health or addictions issues. This is complicated by the fact that landlords can legally discriminate against persons with criminal records. As a result, many offenders find themselves at a great risk of homelessness and this increases the likelihood of re-offending and re-incarceration.

Women are reported to be especially vulnerable as they particularly require housing that is safe and secure. Often these women also have children that have been in alternate care during their incarceration, so women need to find housing that is safe for themselves as well as their family. Very few resources are available to such women, as most emergency shelters cater to women fleeing domestic violence. Many ex-offenders are also experiencing mental health issues, and require specialized housing that is generally unavailable. As a result, many end up living in unsuitable accommodations such as rooming houses where they do not get the supports they require, particularly support to ensure continued use of medications (Lenk, 2007).

San Patten and Associates (2007) reports that the lack of affordable housing may be contributing to prostitution in Calgary. He reports that many sex trade workers

"... live on the streets in unstable housing conditions; many women and individuals cannot afford housing in Calgary, which has contributed to their involvement in the sex trade."

Further:

"Often, ... the lack of affordable housing coupled with poverty have been described as complex factors contributing to continued involvement in the sex trade. One of the women felt that the short of affordable housing in Calgary is a significant factor for sex trade workers attempting to 'square up'."

Finally, the lack of affordable housing is impacting the non-profit sector and the arts community. The lack of affordable housing is



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thought to be contributing to the movement of workers from the non-profit sector to higher paying sectors as they cannot afford the cost of housing. Similarly, the cost of housing is thought to be impacting young and emerging artists, who may be leaving Calgary due to the high cost of living.

Policy Developments

- In 2007, the Province of Alberta introduced changes to the Residential Tenancies Act that limits rental increases to once per year, and requires landlords to provide one year's notice to tenants for conversion to condominium

1.2 A Diverse Population

Calgary's population continues to become increasingly diverse. An inclusive city embraces this diversity and values all dimensions of cultural expression. This section discusses human rights issues, and issues impacting Aboriginal persons, immigrants, visible minorities and persons with disabilities.

Diversity - At a Glance

Total International Migration, Calgary, 2006: 11,635 ↑

Calgary Share of National Immigration, 2006: 4.6% ↑

Percentage of Immigrants Without Knowledge or English Or French, Calgary, 2006: 37% ↓

Total Number of Complaint Files Opened by the Alberta Human Rights Commission, Alberta, 2006: 778 ↓

Hate-bias Crimes, Calgary, 2006: 129 ↑

Human Rights Complaints Declining ...

In 2006, there were a total of 717 signed complaints with the Canadian Human Rights Commission, compared to 752 the previous year. This is the third consecutive year of decline in the number of complaints. In the Alberta / Territorial region, there were 70 signed complaints in 2006, down from 84 the previous year. Consistent with the national trend, this marked the third

consecutive year of decline in the number of complaints. Disability continues to be the most frequently cited ground for complaint. Discrimination on the basis of national or ethnic origin and race combined was the second most frequently cited ground. Employment related complaints accounted for the vast majority of complaints (73%), followed by complaints related to services (10%) (Canadian Human Rights Commission, 2007).

- In 2005-06, the Alberta Human Rights and Citizenship Commission opened 778 complaint files, 94 fewer than the previous year. Similar to complaints to the Canadian Human Rights Commission, physical disability accounted for the largest proportion of complaints (36%), while mental disability accounted for 14% of complaints. Combined, physical and mental disability accounted for half of all complaints to the Commission. Gender was the second most frequently cited ground for complaint, accounting for 19% of all complaints. Combined, discrimination on the grounds of race / colour, ancestry / origin or religion accounted for 20% of all complaints. Similar to the Canadian Human Rights Commission, employment practices was the most frequently cited ground for complaint, accounting for 82% of all complaints (Government of Alberta, 2006a).

Important current issues identified by the Alberta Human Rights and Citizenship Commission include increasing pressure on the complaint process due to the nature and volume of cases. Human rights cases and diversity issues are also becoming increasingly complex and there is a need for programs and services that meet the needs of an increasingly diverse population. As well, human rights case law is continuously evolving within the context of an increasingly litigious environment. (Government of Alberta, 2006b).

... But Human Rights Issues Persist

In 2007, the United Nations Committee on the Elimination of Racial Discrimination released a report evaluating Canada's progress with respect to its commitments under the International Convention on the Elimination of Racial Discrimination. The Committee raised several concerns about Canada's progress, including the heightened risk of racial profiling and discrimination on the ground of race or ethnic / cultural origin, in the context of increased national security measures and the lack of legislation that



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criminalizes and punishes acts of racist violence. The Committee was also concerned about the lack of substantial progress on the issue of discrimination against First Nations women and their children pertaining to Indian status, band membership, and matrimonial real property on reserve.

The Committee also noted that minority groups, particularly African Canadians and Aboriginal people continue to face discrimination in recruitment, remuneration, access to benefits, job security, and qualification recognition, and are significantly under-represented in public offices and government positions. As well, there are significant difficulties in accessing justice for Aboriginal persons, African Canadians and persons belonging to minority groups, particularly in light of the cancellation of the Court Challenges Program. Finally, the Committee expressed concern about the disproportionate use of force by the police against African Canadians and the disproportionately high incarceration rate of Aboriginal peoples compared with the general population (Committee on the Elimination of Racial Discrimination, 2007).

Participants of the 2007 Conversation Calgary consultation echoed some of these concerns. Participants questioned the effectiveness of the Alberta Human Rights and Citizenship Commission due to backlogs in processing human rights complaints which were felt to be restricting access to justice. It was suggested that complaints of discrimination are often not filed due to the perceived length and complexity of the process, fear, and a lack of support. Participants felt that advocates are needed to support various communities in making human rights complaints. It was also stated that in order to effectively combat racism and discrimination there is a need for increased cultural awareness and competence within the community and various community services, not just a reliance on the Human Rights Commission.

Hate-Bias Crime Increases in Calgary

In Calgary, hate / bias crimes² reported to the Calgary Police Service increased by 39%, jumping from 93 in 2005 to 129 in 2006 (See Table 22). This is the second highest number of reported hate/bias crimes since reporting began in 2002, just slightly less than the record 133 crimes reported in 2004.

Assault accounted for just over half (51%) of all reported crimes, followed by mischief which accounted for 29% (Calgary Police Service, 2007).

According to B'nai Brith, 2006 was a year in which there was an increase in hate-motivated activity against Jewish communities worldwide. In Canada, international conflicts resulted in increased hate-motivated activity against Jews. In particular, there appeared to be a spike in incidents during July and August of 2006, coinciding with the war in Lebanon. This pattern was evident in other countries as well (Klein and Bromberg, 2007).

In 2006, there were 935 total anti-Semitic incidents reported in Canada, a 12.8% increase from 2005. This represents an all-time high for Canada. Over the past five years, the number of incidents has more than doubled, while over the past ten years, incidents have increased more than fourfold. Of total incidents, 588 were incidents of harassment, 317 of vandalism, and 30 of violence. The number of violent incidents increased by 20% over 2005, while the number of incidents of harassment increased by 10.7% and the number of incidents of vandalism by 16.1% (Klein and Bromberg, 2007).

² "Hate-bias is a criminal offence committed against a person or property that is motivated in whole or in part by bias, prejudice or hate, race, national or ethnic origin, language, colour, religion, gender, age, mental or physical disability or sexual orientation of the victim. These types of offences are particularly susceptible to under-reporting given the sensitive nature and motivations of some of the crimes. Offences range from assault and robberies to break and enter and mischief, to threats" (Calgary Police Service, 2006: 17).

Table 22: Hate-Bias Crimes Reported to the Calgary Police Service, Calgary, 2002 – 2006

	2002	2003	2004	2005	2006
Total Hate/Bias Crime	102	129	133	96	129
One-year Percentage Change	-14.3%	26.5%	3.1%	-27.8%	34.4%

Source: Calgary Police Service (2007)

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In Alberta, 45 incidents were reported, accounting for 4.8% of incidents nationally. This is a 22% decrease from 2005, although over the past five years, there has been a steep upward trend from the 6 incidents reported in 2002. Of total incidents, 23 took place in Calgary, and 22 in Edmonton. Of the total number of incidents in Alberta, 24 were incidents of harassment, and 21 of vandalism. No violent incidents were reported in Alberta in 2006 (Klein and Bromberg, 2007).

B'nai Brith expressed concern about where these incidents took place, with incidents occurring in new venues such as fitness clubs, doctors offices and other relatively benign places. Of concern is the increased incidence of targeting Jewish places of worship as well as private homes. There is also a sustained trend toward increasing discrimination in the workplace. The incidence of web-based hate activities with a Canadian connection in terms of content,

perpetrators or victims has increased steeply. In 2003, there were only 32 such cases identified. By 2005, this has had increased to 164, and in 2006, the number grew by another 54% to 253. There is also a reported resurgence of Nazi and white supremacist activity. Of the 317 vandalism cases reported nationally, swastikas and nazi-related symbols featured prominently in 188, a 17% increase from 2005. In Calgary, for example, swastikas were etched onto two portable classrooms at an Orthodox Jewish day school (Klein and Bromberg, 2007).

Immigration to Calgary Continues to Grow

Immigration to Calgary continued to grow in 2006 with 11,635 immigrants landing in Calgary, 5.3% more than in 2005 (See Table 23). While immigration to Calgary increased in 2006, overall immigration to Canada fell by 4.0%. As a result, Calgary's share

Table 23: Immigration to Canada and Calgary, 2002 – 2006

	2002	2003	2004	2005	2006	% Change 2002 - 06	% Change 2005 - 06
Canada	229,939	221,462	239,116	262,237	251,649	9.4%	-4.0%
Calgary	9,021	9,248	9,281	11,047	11,635	29.0%	5.3%
Calgary Immigration as Percent of National	3.9%	4.2%	3.9%	4.2%	4.6%		

Source: Citizenship and Immigration Canada

Table 24: Immigration to Calgary, Top 15 Countries, 2005 – 2006

Country	2005	2006	% Change
India	1,409	1,645	16.7%
China, People's Republic of	1,999	1,582	-20.9%
Philippines	1,352	1,169	-13.5%
Pakistan	799	909	13.8%
England	377	439	16.4%
Nigeria	230	387	68.3%
United States of America	351	368	4.8%
Colombia	287	336	17.1%
Vietnam, Socialist Republic of	155	300	93.5%
Iran	135	247	83.0%
Korea, Republic of	204	232	13.7%
Romania	146	192	31.5%
Ethiopia	172	186	8.1%
Sudan, Democratic Republic of	183	181	-1.1%
Russia	230	180	-21.7%

Source: Citizenship and Immigration Canada



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of national immigration continued to climb, reaching 4.6% in 2006. This indicates that Calgary is increasing its competitiveness for immigrants with other centres in Canada.

In 2006, India was the top immigrant source country, replacing China which has traditionally been the top source country (See Table 24). Between 2005 and 2006, immigration from India increased by 16.7% while immigration from China dropped by 20.9%. Immigration from the Philippines also fell, dropping by 13.5%. Significant increases were reported in immigration from Vietnam (+93.5%), Iran (+83.0%), Nigeria (+68.3%) and Romania (+31.5%).

In 2006, the percentage of immigrants landing in Calgary without the ability to speak either of Canada's official languages declined

dramatically, falling to 37.3% from 43.2% in 2005 (See Table 25). This is the second consecutive year of decline, representing an overall improvement in the language ability of newcomers to Calgary.

In 2006, Skilled Workers represented the largest immigrant category, accounting for almost half (46.7%) of immigrants to Calgary (See Table 26). The number of Skilled Workers, however declined from 2005 by 6.6%. At the same time, the number of Family Class immigrants grew by 19.9% between 2005 and 2006, accounting for almost one-third (31.2%) of immigrants to Calgary. The number of Provincial Nominees has increased dramatically over the past five years, from only 11 in 2002 to 306 in 2006, increasing by 86.8% between 2005 and 2006 alone. At the same time the number of government sponsored and private refugees

Table 25: Immigration to Calgary by Language Ability, 2002 – 2006

	2002		2003		2004		2005		2006	
	n	%	n	%	n	%	n	%	n	%
No Official Languages	4,442	49.2%	4,744	51.3%	4,772	51.4%	4,770	43.2%	4,341	37.3%
English	4,317	47.9%	4,247	45.9%	4,252	45.8%	5,766	52.2%	6,677	57.4%
French	53	0.6%	32	0.3%	32	0.3%	80	0.7%	137	1.2%
Bilingual	209	2.3%	225	2.4%	225	2.4%	431	3.9%	480	4.1%
Total	9,021	100%	9,248	100%	9,281	100%	11,047	100%	11,635	100%

Source: Citizenship and Immigration Canada

Table 26: Immigration to Calgary by Immigrant Class, 2002 – 2006

Immigration Category	2002	2003	2004	2005	2006	% Change 2002 - 06	% Change 2005 - 06
Skilled workers	4,774	4,414	4,618	5,819	5,433	13.8%	-6.6%
Family Class	2,725	3,160	2,727	3,030	3,634	33.4%	19.9%
Provincial Nominees	11	78	162	205	383	3381.8%	86.8%
Government Refugees	424	409	338	422	382	-9.9%	-9.5%
Private Refugees	221	276	267	347	306	38.5%	-11.8%
Humanitarian & Compassionate / Public Policy	0	0	111	133	228	na	71.4%
Business	266	169	108	254	168	-36.8%	-33.9%
Inland Determination	216	240	371	na*	na*		
Live-in Caregiver Programme	222	335	393	na*	na*		
Refugee Dependents	155	128	264	na*	na*		
TOTAL	9,014	9,248	9,363	11,047	11,635		

na* - not listed as category

Source: Citizenship and Immigration Canada



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declined. Some analysts are speculating that climate change could result in a growing number of people seeking refugee status as “environmental refugees” due to impacts such as desertification and rising sea levels. Gorrie (2006) speculates:

“The number of people fleeing the spread of deserts or climate change impacts such as drought and flooding is likely to hit 50 million within a decade, and soar to between 135 million and 200 million by 2050 ... That would far exceed the current global total of 19 million refugees from war, genocide and all other threats.”

Temporary Foreign Workers Increase to Fill Growing Labour Shortage

As Alberta’s labour shortage increases, there is growing demand for Temporary Foreign Workers. These are workers who are brought to Canada by a specific employer to work for a limited period of time. While this may have positive benefits to the economy, there are growing concerns about the treatment and rights of Temporary Foreign Workers. Temporary Workers have a more limited range of rights than Canadians or permanent landed immigrants and their continued right to remain in Canada is entirely contingent on their employment, so they are at the mercy of the employer who brings them here. The Alberta Federation of Labour (2006) points out that there is a dangerous power imbalance in this relationship. While there are some safeguards for Temporary Foreign Workers provided in the legislation, there are no real mechanisms for investigation and enforcement.

Participants of the 2007 Conversation Calgary consultation reported that immigrant serving agencies are continuing to experience more demand from Temporary Foreign Workers. However, the current services provided by immigrant serving agencies are not well geared to the needs of Temporary Foreign Workers. In contrast to other immigrants, Temporary Foreign Workers have a job, contract, and some also have benefits from their employer. However, the working conditions of Temporary Foreign Workers were perceived to be getting worse. There is the perception that workers aren’t aware of their rights and that employers may be being taken advantage of them.

Immigrants Continue to Face Important Challenges

Immigrants continue to face many barriers when attempting to integrate into Canadian society. Participants of the 2007 Conversation Calgary consultation noted that the complexity of issues faced by immigrant clients is increasing. Key issues faced by immigrants include basic needs issues such as poverty and housing. These challenges are felt to be having an impact on health, particularly mental health, which is an area of growing importance and concern.

Employment remains one of the key challenges facing newcomers. Statistics Canada (2007b) reported that almost half (46%) of immigrants to Canada reported finding a job to be a significant difficulty. The most frequently cited problems were lack of Canadian work experience (50%), lack of contacts in job market (37%), lack of recognition of foreign experience (37%), lack of recognition of foreign qualifications (35%), and language barriers (32%). Failure to effectively integrate new Canadians into the Canadian labour force can have important social and economic costs. Wayland (2006) notes:

“The costs of not utilizing newcomers’ skills are numerous, and they impact Canada, the sending countries, and the immigrants themselves and their families. Economic costs include labour shortages, unnecessary retraining, a greater burden on social programs, the loss of potential tax revenue, and an overall increase in immigrant poverty rates. In social terms, the exclusion of newcomers has costs in terms of ethnic and race relations, human rights, the settlement process and mental health.”

Conversation Calgary participants noted that the lack of recognition of foreign credentials remains a critical issue for immigrants. This results in under-employment rather than unemployment, and in lower incomes. As well, lower paid jobs usually lack benefits, further disadvantaging immigrant workers. Another impact of underemployment is that it poses barriers for low skilled immigrant workers as they are competing with higher skilled immigrants who cannot find work in their field. However, it was also suggested that those coming to Canada now seem to be less disadvantaged than those who have been here several years as the system seems to be catching up to their credentials.

In addition to employment, 32% of immigrants reported learning English or French to be a significant difficulty. Language proficiency, however, does tend to improve over time. After six



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months, 58% of immigrants reported being able to speak English well or very well. Four years after arrival, this had increased to 69% (Statistics Canada, 2007b). Challenges may still persist, however. Newcomer adolescents who lack English skills often have considerable difficulty in catching up to their peers in the education system, a fact that may contribute to high drop-out rates among immigrant youth.

“Schools are accommodating increasing numbers of children with little or no formal schooling background, some of whom come from situations of trauma or multi-generational illiteracy. These challenges are far greater than language acquisition alone.” (Wayland, 2006: 13)

Cooper (2006) reports that the number of ESL students enrolled in the Calgary Board of Education has grown by 400% over the past decade, with 17,673 ESL students enrolled in 2005-06. Of these students, almost half were born in Canada, usually to immigrant parents. This student population continues to struggle, with a high-school drop-out rate of between 60% and 75%.

Many immigrants are ineligible for language training as such training is available to Permanent Residents and Convention

Refugees only. Others such as refugee claimants, those awaiting residency status and Canadian citizens are not eligible for federally funded language training. Conversation Calgary participants likewise identified literacy as an important issue, as some immigrants are not literate in their own language as a result of trauma or societal barriers that they have experienced which have limited their access to education.

Partly as a result of these challenges, immigrants remain at a substantially higher risk of poverty. In 2004, immigrants were 3.2 times more likely to be in low-income than Canadian born persons nationally. This is higher than any time during the 1990s. The increase in low-income was concentrated among those who had recently immigrated (within the past two years). For many, the period of low-income was short, although one-third remained in a low-income situation after three years. Nearly one in five (18.5%) remained in low-income after five years. The likelihood of experiencing low-income was unrelated to educational qualifications. In fact, by the early 2000s, immigrants in the Skilled Economic Class were more likely to experience low-income than Family Class immigrants. This is partly due to the downturn in the technology sector, where many immigrants are concentrated. Overall, economic conditions were the primary





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reason for low-income rates, while immigrant characteristics were largely unrelated (Statistics Canada, 2007c).

Wayland (2006) notes that lower incomes are presenting challenges to many new immigrants in finding housing. This was also perceived to be an issue in Calgary by Conversation Calgary participants. A lack of financial resources, lack of available social housing, discrimination and a lack of information about services results in many immigrants living in core housing need. Often this means that their rent-to-income ratios are high and they end up forgoing purchases of basic needs such as clothing, medicine and food in order to pay for rent. This is exacerbated by the fact that ongoing immigration to Canadian urban centres has not been accompanied by the construction of new social housing units.

Conversation Calgary participants noted that immigrants are reacting to the shortage of affordable housing by sharing places, resulting in overcrowding and compromised safety. It was pointed out that, as long as the housing crisis among immigrants is masked by overcrowding, immigrants aren't targeted for service because the problem isn't visible. Eventually, however, the networks that are taking care of these people will break down. Tanasescu (2007) reports that service providers are now reporting increasing numbers of immigrants accessing shelters, many of whom do not speak English. Shelters are referring such clients to immigrant-serving agencies who are not equipped or funded to deal with housing issues.

In addition to economic and housing challenges, Wayland (2006) notes that an increasing number of refugees in Canada are living in legal limbo as their claims for refugee status have been accepted, but they have yet to acquire Permanent Resident status due to delays in processing. Family reunification processes are also under-resourced and subject to delay resulting in lengthy family separations. This is causing stress and mental health issues among new immigrants. A related concern is that settlement services are only available to Permanent Residents and Convention Refugees. As a result, some people may reside in Canada for years before becoming eligible to access these services. Many immigrants and refugees are also ineligible for provincial health insurance coverage. This issue was raised by the United Nations Committee to End Racial Discrimination as a concern, noting:

“undocumented migrants and stateless persons, particularly those whose application for refugee status is rejected but who cannot be removed

from Canada, are excluded from eligibility for social security and health care, as it requires proof of residence in one of the provinces...”
(United Nations, 2007: 7)

Participants in the 2007 Conversation Calgary consultation reported that the demand being placed on immigrant serving agencies is growing. This is felt to be related in part to perceived significant growth in secondary migration from other cities in Canada. Secondary migration poses a challenge as funding does not follow the migrant, resulting in local under-funding, particularly for English as a Second Language programs. While the demand for services continues to grow, the capacity of the sector to meet the new demands is limited due to the current economic situation. In particular, human resources issues are a growing area of concern; while the needs of clients are growing, workers in the sector are not compensated properly and this is affecting service. At the same time, many clients are not informed about available services and the structures to help immigrant families overcome barriers are not in place.

The difficulties experienced by immigrants during their first years may account for the decision by many new immigrants to subsequently leave Canada. Statistics Canada (2006h) reported that among male immigrants, the chances of leaving Canada within the year of landing were 10 times greater than those of a non-immigrant with similar characteristics. These rates actually rose during the early years in Canada, and only began to decline after six years in the country. Immigrants who had been in the country for 16 years or more were still twice as likely as non-immigrants to leave the country. Recent immigrants were found to be not only more likely to leave Canada after immigration, but also less likely to return.

Despite the challenges encountered by immigrants, the majority (84%) of recent immigrants to Canada are reported to be positive about their decision to immigrate, four years after arrival. A Statistics Canada (2007b) study found that about two-thirds of immigrants to Canada reported a positive congruence between expectations and experience. The most frequently cited reasons for immigrating to Canada were quality of life (32%), being close to family / friends (20%), future prospects for their family (18%) and the peaceful nature of the country (9%).



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As immigration becomes increasingly important to Calgary's population and labour force growth, the perception of Calgary as a welcoming community will be an important factor in the city's ability to attract and retain immigrants. A recent survey (Berdahl, 2007) reported that the large majority of Calgarians agreed that Calgary is very welcoming to newcomers, with 85.8% either somewhat or strongly agreeing. This, however, was the lowest level of agreement among western cities, tied with Saskatoon. At the same time, 83.6% of Calgarians agreed that immigration is good for the city, the third lowest level of agreement among western cities, virtually tied with Edmonton at 83.2%, but higher than Vancouver where only 80.2% of residents agreed.

Calgary Labour Force Becoming Increasingly Ethnically Diverse

As immigration continues to increase, the diversity of Calgary's population is also growing, as the majority of immigrants are visible minorities. This is being reflected in the labour force which is likewise increasing in diversity. Although the labour force is becoming increasingly diverse, this diversity has not been accompanied by equal pay and compensation, and there remains a lack of cultural competency within the workforce. Conversation Calgary participants perceived a disparity between an employer's willingness and ability to support a diverse work force.

The Canadian Human Rights Commission (2007) reports that the representation of visible minority persons in the Canadian workforce is improving. Visible minority representation in the public service improved from 8.1% of jobs in 2005 to 8.6% of jobs in 2006. However, representation remains significantly lower than the availability rate of 10.4%. Visible minority representation in the private sector was considerably better, where the share of jobs held by visible minority persons increased from 9.7% in 1997 to 14.1% in 2005. This was higher than the availability rate of 12.6%. Since 1997, the visible minority share of new hires has been consistently above the availability rate.

Aboriginal People Make Few Gains from RCAP

Aboriginal People represent an important and growing segment of Calgary's diverse population. However, Aboriginal People

continue to face considerable challenges. The Assembly of First Nations (2006) reported on Canada's progress with respect to the implementation of recommendations arising from the 1996 Report of the Royal Commission on Aboriginal Peoples (RCAP). Key elements of RCAP included new royal proclamations to reaffirm respect for Aboriginal people and treaty rights, the recognition of inherent First Nations jurisdiction, replacement of the Department of Indian Affairs and Northern Development (DIAND) with a Ministry of Aboriginal Relations and a Ministry of Indian and Inuit Services, the establishment of Treaty Commissions and an Aboriginal Land Claims and Treaties Tribunal, enhanced financial support to First Nations communities, redistribution of lands and resources and the establishment of a network of healing centres and lodges. These recommendations, for the most part, remain unfulfilled.

At the same time, the situation of Aboriginal / First Nations people on reserve continues to be a cause for concern. The conditions of the First Nations is of relevance to urban areas such as Calgary as poor conditions on reserve often result in migration from reserves to urban areas by people in search of better opportunities. It is reported that one in four First Nations children live in poverty. In 2005, 10% of First Nations children were in Child Welfare compared to less than 1% of non-Aboriginal children. First Nations homes are 4 times more likely to require major repairs, while mold contaminates half of all homes. Further, one in three First Nations people consider their drinking water to be unsafe to drink, while 12% of First Nations communities have to boil their water, while six percent of homes lack sewage service (Assembly of First Nations, 2006).

This pattern of systemic disadvantage for First Nations and Aboriginal people is having important effects. First, a report from the House of Commons Standing Committee on Health on childhood obesity reports that over half of First Nations children are overweight or obese. The Assembly of First Nations attributes this to overcrowding, lack of access to healthy foods and a lack of opportunities to be physically active in First Nations communities. It is predicted that this trend will result in increased rates of adult obesity and chronic diseases such as obesity, cardiovascular disease and cancer (Assembly of First Nations, 2007).



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While on-reserve conditions continue to be less than ideal, urban Aboriginal people face similar challenges. Holmes (2006) reports that, across the Prairie / Territorial Region, urban Aboriginal households are much more likely to be in core housing need, with an average of 25% being in core housing need compared to 9.9% of the non-Aboriginal population. Continued income disparity between Aboriginal and non-Aboriginal households may explain this discrepancy. At the same time, while Aboriginal people represent 26.5% of the homeless population in the nine prairie cities for which data was available, they make up only 4.8% of the entire population. Aboriginal households are similarly more likely to live in crowded conditions. In 2001 Aboriginal households in the region had 2.6 bedrooms for 2.9 occupants while non-Aboriginal households had 2.8 bedrooms for 2.5 occupants. This may be due to the prevalence of multi-family households in the Aboriginal community. At the same time, the Aboriginal home ownership rate across the region is only 40.7% compared to the non-Aboriginal rate of 70.1%.

The Canadian Human Rights Commission has also pointed out a pattern of disadvantage with respect to employment. Across Canada, the share of Aboriginal people in the Public Service remained unchanged in 2006 at 4.2%, although the share of new hires declined from 4.3% in 2005 to 3.8% in 2006. In the private sector, the share of Aboriginal people increased from 1.3% in 1997 to 1.8% in 2005, although this was still considerably lower than the availability rate of 2.6%. Aboriginal people made up 2.0% of new hires in 2005 (Canadian Human Rights Commission, 2007). A recent survey of managers and labour leaders also found that few private sector managers or labour leaders identified hiring Aboriginal people to be a “very important” action to address labour shortages (Workplace Partners Panel, 2006). At the same time, the position of Aboriginal people in the Calgary labour market has improved over the past decade (See Section 1.12).

Aboriginal People Remain at Greater Risk of Criminal Victimization

Aboriginal people experience an increased risk of being either victims or offenders of crime. Brzozowski, Taylor-Butts and Johnson (2006) report that in 2004, Aboriginal people were much more likely than non-Aboriginal people to be victims of crime. Over the previous 12 months, 40% of Aboriginal persons aged 15 and older

reported having been victimized, compared to only 28% of non-Aboriginal people. Aboriginal people were also more likely to be repeat victims of crime. In addition, Aboriginal people were about three times more likely than non-Aboriginal people to be victims of violent crime. Most violent crimes tend to go unreported, with only 4 in 10 incidents reported to the police. Aboriginal people are also more likely than non-Aboriginal people to be victims of homicide. Between 1997 and 2004, Aboriginal people made up 17% of all homicides nationally, despite comprising only 3% of the population. At the same time, Aboriginal people were also more likely to be accused of homicide than non-Aboriginal people (Brzozowski et al, 2006).

Aboriginal women are at a particularly high risk of victimization, with a victimization rate 3.5 times higher than that of non-Aboriginal women. In 2004, close to 25% of Aboriginal women experienced some form of spousal violence, compared to only 7% of non-Aboriginal women. Aboriginal victims of spousal violence were also more likely to suffer the most severe forms of violence, such as being beaten, choked, threatened with or had a gun or knife used against them, or being sexually assaulted. Aboriginal victims were also more likely to sustain injuries.

Aboriginal people continue to be over-represented in the correctional system. In 2004, Aboriginal people accounted for 39% of admissions to correctional facilities, despite making up only 4% of the adult population. The reasons that Aboriginal people may be more likely to be victims or perpetrators of crime are related to social factors. These include being young, having low educational attainment, being unemployed, having low-income, being a member of a lone-parent family, living in crowded conditions and having high residential mobility (Brzozowski et al, 2006).

The Number of Persons with Disabilities Grows

Persons with disabilities comprise a third important dimension to Calgary's growing diverse population. In 2001, 14.8% of Albertans reported a disability, roughly the same as the national average of 14.6%. The proportion of Calgarians reporting a disability in 2001 was the same as the national average at 14.6%. It is projected that there will be 180,142 persons with disabilities in Calgary in 2012 (See Table 27).



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Disability tends to increase with age, with 44% of Alberta seniors reporting a disability, slightly higher than the national rate of 41%. Disability rates also tend to be higher for females than males. The most prevalent types of disabilities in Alberta are agility (9.1%), mobility (9.7%) and pain (11%) (See Table 28). Most Albertans with disabilities (65%) report them to be mild to moderate, roughly equivalent to the national average. However, among seniors, only 15% reported severe disabilities, among the lowest rates in the country (Government of Alberta, 2006c). People with mental disabilities tend to report lower levels of well-being than those with physical disabilities, while sense of well-being also tends to decrease with the severity of the disability (Statistics Canada, 2006i).

Persons with disabilities continue to face economic challenges. Generally, persons with disabilities tend to have lower incomes than those without, although Alberta reported the highest income in the country for persons with disabilities. In 2001, total income for persons with disabilities in Alberta was \$24,508 in 2001, the highest average total income in the country (Government of Alberta, 2006c).

Lower incomes are largely the result of difficulties integrating into the labour market. The Canadian Human Rights Commission

(2007) reported that the share of persons with disabilities in the public service remained unchanged in 2006 at 5.8%, while in the private sector, their share increased slightly from 2.5% in 2004 to 2.7% in 2005. In both the public and private sectors, however, persons with disabilities are not well-represented in new hires, suggesting that increases in the number of persons with disabilities in the public and private sectors is likely related to more self-reporting by existing employees (Canadian Human Rights Commission, 2007). In Alberta, the employment situation of persons with disabilities is somewhat better than the national average, with Albertans with disabilities reporting the second highest employment rate (52%) among the provinces, and the lowest unemployment rate (6.0%). Albertans with disabilities also reported the third highest labour force participation rate at 55.6% (Government of Alberta, 2006c).

Capacity of Disability-Serving Agencies Being Compromised

As the number of persons with disabilities grows, the capacity of agencies serving persons with disabilities is being strained. Service providers report concerns about low wages, difficulties with the recruitment and retention of qualified staff, excessive number

Table 27: Projected Activity Limited Population, Calgary, 2001 – 2012

	2001 (Actual)			2012 (Estimated)		% Change 2001 – 12
	Total Population	Activity Limited	Percent of Population	Total Population	Activity Limited	
0-4	53,455	2,060	3.9%	86,363	3,368	63.5%
5-14	115,940	7,305	6.3%	138,946	8,754	19.8%
15-24	125,505	8,700	6.9%	149,334	10,304	18.4%
25-44	307,910	30,420	9.9%	351,281	34,777	14.3%
45-64	192,580	38,755	20.1%	302,139	60,730	56.7%
65-74	46,030	19,830	43.1%	63,154	27,219	37.3%
75+	29,715	20,185	67.9%	51,531	34,990	73.3%
TOTAL	871,135	127,255	14.6%	1,142,748	180,142	41.6%

Source: City of Calgary (2002)



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of hours being worked, and competition from other industries (VRRI, 2006). The Alberta Council for Disability Services (ACDS) reports that currently there are 17,000 part-time and full-time disability workers in Alberta providing services to over 15,000 disabled children and adults. However, these workers, specifically those in the community, receive lower wages with fewer benefits (ACDS, 2006). The Vocational Rehabilitation Research Institute (VRRI) reports that, among community-based service providers, 70% of employees are earning \$30,000 per year or less, with 19% earning \$10,000 or less (VRRI, 2006).

Due to inadequate wages, many service workers are leaving the industry for jobs and sectors with higher wages and benefits. Employees who remain in the field must often work second jobs, working in excess of 50 hours per week to obtain an adequate income. This increases stress and fatigue and compromises the quality of their work. As a result of these factors, staff turnover is high. In 2005, the provincial average staff turnover rate in the sector was 40.4% (ACDS, 2006). The Vocational Rehabilitation Research Institute (VRRI) has estimated that the staff turnover rate among government-based and community-based organizations was 37.6% in 2005, up from 31.1% the previous year. In Calgary, the turnover rate was higher at 42.8% (VRRI, 2006).

Table 28: Prevalence of Disabilities by Type, Alberta, 2001

	Canada	Alberta
Hearing	4.4	4.3
Seeing	2.5	2.4
Speech	1.5	1.3
Mobility	10	9.7
Agility	9.7	9.1
Pain	10	11
Learning	1.9	1.8
Memory	1.8	1.8
Psychological	2.2	2.1
Developmental	0.5	0.5
Unknown	0.4	0.5

Source: Government of Alberta, 2006c

As the population ages and grows, the demand for services will also increase. By 2010, it is estimated that the number of adults receiving services will grow by 8%, and the number of children by 8.2%. This will require the hiring of an additional 2,000 staff positions. At the same time, the physical, medical and developmental needs of disabled individuals are increasing in complexity. This will require a better trained and higher skilled work force. However, while the demand for service is expected to increase, enrolment in rehabilitation programs at post-secondary institutions in Alberta has decreased by 20% between 1998 and 2003, while overall postsecondary enrolment grew by 16%. This is largely due to inadequate wages in the field (ACDS, 2006).

Inadequate wages and reduced numbers of graduates are negatively impacting individuals in need and their families. As a result of lower enrolment and high staff turnover, agencies have been hiring younger and less experienced workers. However, these workers may lack the experience to recognize workplace hazards, and this may be contributing to rising injuries and WCB claims in the sector. The VRRI report similarly reported concerns by agencies about human resource pressures resulting in the hiring of under / un-qualified staff (VRRI, 2006). This places individuals in care at risk as these employees lack the experience to respond appropriately to health and safety issues. High turnover also results in a lack of consistency of care which compromises skill development, self-determination and quality of life. Staff shortages at agencies are also resulting in less community inclusion, increased isolation and decreased quality of life, while making it difficult for families to find short term relief or respite services, increasing stress within the home. Given these emerging pressures, if staff shortages cannot be alleviated, it is speculated that individuals will be forced to live in larger congregate care settings where staff to client ratios are lower (ACDS, 2006).

A Growing Population of Children and Youth

Over the next five years, the number of children and youth (0-24) living in Calgary is expected to grow by 12.5%, from 332,951 to 374,643. As a percentage of the population, children and youth are expected to account for 32.8% in 2012, unchanged from 2007. Of particular note is the increase in the number of pre-school children, with an expected 41% growth rate over the next five years. This growth may exacerbate the current shortage of daycare spaces which are already in high demand, which may in



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turn compromise the quality of care due to the current shortage of workers. Participants in the 2007 Conversation Calgary consultation expressed concern that the increased demand for daycare will not be met with increased spaces. The key issue with capacity is lack of staff. It was noted that there is no shortage of operators, but there is a lack of staff which is leading to the closure of some programs. The critical staffing issue is pay, which is related in turn to insufficient funding. In addition to childcare, more attention is now being paid to programming for the critical hours. This includes 10-12 year olds, and requires more non-traditional care models. Despite the growing need for more after school community based programs, some of these programs are in jeopardy due to lack of staff.

In addition to challenges regarding capacity, there are also issues with respect to access to existing programs. Key access issues include cost, transportation, and information about available programs. It was noted by Conversation Calgary participants that current childcare funds and subsidies are inadequate and often difficult to access. This is resulting in low and middle-income families being restricted from accessing childcare. For many families, multiple incomes are essential due to the high cost of living. However, the cost of childcare limits the opportunities for second incomes in lower-income households, as one parent often needs to quit the labour force to take care of the children. Alternatives to formal childcare do exist, such as babysitting co-ops, however, this option is difficult for people who are not well connected with the community, a situation which is prevalent in the city due to the high rate of migration. The strains on the capacity of and access to the childcare system are raising concerns about the safety and quality of care. Quality and safety are a concern not only within childcare settings, but also in informal care. Family and friends who may be looking after children due to access challenges may not be trained to provide learning environments and opportunities that will prepare children for school.

Child and Youth Poverty Remains a Concern

The income situation for youth continued to improve in 2006. Average total income for youth grew by 10.6% between 2004 and 2005, and by 17.8% between 2002 and 2005, a significantly greater rate of increase than for that of the total population (See Table 3). Meanwhile, average wages for youth age 15 – 24 have increased by 11.9% between 2005 and 2006, and by 25.8% over the past five years (See Table 29). Again, the rate of wage growth for youth has been significantly greater than that of the total population.

While youth have experienced wage and income gains, income challenges continue to persist for many families, particularly lone-parent families that have the highest rate of poverty in Calgary. Despite the presence of more jobs, income for many of these families is insufficient to meet the cost of living, particularly housing, gas, and school fees. For lower income families, rent is the priority expenditure, and increased housing costs usually result in reductions in other expenditure areas such as health care and food. Due to the cost of housing, Conversation Calgary participants noted that in some cases, multiple families are living in a single home. These conditions are affecting the quality of family life. In addition to increases in housing costs, school fees and the cost of education are also on the rise. As a result of these growing income pressures, parents are often working multiple jobs which restricts available family time. In response to the financial challenges being experienced by many families, there is a growing need for support services such as school lunch programs and affordable recreation activities which can build social opportunities.

Children and Youth Increasingly Diverse

The child and youth population continues to become increasingly diverse. This increasing diversity refers to more than cultural /

Table 29: Average Wages, Total and Age 15 - 24, Calgary CMA, 2002 – 2006

	2002	2003	2004	2005	2006	% Change 01-05	% Change 05-06
All Ages	\$17.94	\$18.13	\$18.54	\$19.76	\$21.12	17.7%	6.9%
15-24 years	\$10.50	\$10.84	\$11.08	\$11.81	\$13.21	25.8%	11.9%

Source: Statistics Canada (2007r). Income Trends in Canada.



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ethnic diversity, and includes issues of gays / lesbians as well as emerging youth subcultures. There are also issues of socio-economic marginalization. Conversation Calgary participants suggested that diversity is most acutely experienced in the education system. It was noted that while programs are required to support children and educate them about diversity, there are limited resources available to assist with integrating multiple cultural groups. This is especially important as global issues are played out in school yards. At the same time, the needs of diverse ethnic youth are increasing as there are more children arriving as refugees and parents often do not have access to information about the supports that may be available to them.

In addition to the school environment, there are challenges to diverse youth participating in the community. Many of these challenges are related to cultural barriers that must be acknowledged. There are also economic challenges due to the increasing gap between the rich and poor, which results in some being able to access the resources to meet their needs, while others do not have the same opportunities. This is resulting in increased marginalization of Aboriginal, immigrant and poor youth populations. In this context, creating a sense of belonging will be challenging. While programs to support diverse youth are required, they must respond to the specific needs of each group. Programs need to pay attention to the barriers experienced by diverse youth and work to build the necessary support networks by including transportation support, childcare, etc.

More Youth Joining the Labour Force

The youth labour force continues to grow, with an additional 17,800 youth aged 15 – 24 joining the labour force between 2005 and 2006 (See Table 7). As a result, the youth labour force participation rate continues to increase, rising from 67.1% in 2005 to 73.2% in 2006. At the same time, youth unemployment

continues to plummet, being cut virtually in half since 2002, dropping from 12.5% to 6.6%.

Conversation Calgary participants expressed concern that some youth are working out of necessity rather than choice. It was suggested that youth may feel a need to work either to augment family income, or to pay for the rising cost of tuition. For current post-secondary students, the high cost of rent is also creating financial pressure leading to increased work activity. As well, it was suggested that some youth are dropping out of school to work simply due to wages that are increasing in a booming economy. While leaving school early may produce short term financial gain, there is concern that this will leave school leavers vulnerable when there is an economic downturn, and this will perpetuate poverty in the long run.

Increased work among youth was also identified as problematic as there is increased stress on youth, both in and out of school, who are working. Conversation Calgary participants noted that children and youth should have a right to play as play is important to childhood development, and this is being compromised by the stress that children and youth are under, particularly as they increase their work activity. Finally, there are safety issues that need to be addressed as most youth are not knowledgeable about appropriate working conditions or about their labour rights, and lack the confidence to inquire.

Calgary Seniors Face Growing Challenges

Although Calgary remains one of the youngest cities in Canada, the seniors population nevertheless is continuing to grow. Over the next five years, the number of seniors living in Calgary is expected to grow by 20%, from 95,527 to 114,686. As a percentage of the population, seniors are expected to account for 10% in 2012, compared to 9.4% in 2006.

Table 30: Average Wages, Total and Age 65+, Calgary CMA, 2002 – 2006

	2002	2003	2004	2005	2006	% Change 02-06	% Change 05-06
All Ages	\$17.94	\$18.13	\$18.54	\$19.76	\$21.12	17.7%	6.9%
55 years and over	\$18.88	\$19.86	\$20.14	\$21.05	\$22.99	21.8%	9.2%

Source: Statistics Canada (2007r). Income Trends in Canada.



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As the seniors population is growing, the economic position of seniors is showing improvement. Seniors incomes have shown important growth over the past five years. Between 2001 and 2005, average total income of seniors grew by 21.0%, compared to a growth rate of only 4% for the total population (See Table 3). Much of this growth occurred between 2004 and 2005, where seniors' incomes reportedly rose by 18.2%. Among older workers (age 55+), wages have also shown important growth, with a 21.8% increase between 2002 and 2006, and a 9.2% increase between 2005 and 2006 alone (See Table 30).

Despite growing incomes, one of the most important issues facing seniors presently is the rising cost of living which is causing stress for those living on a fixed income. The rising cost of living impacts people in many ways. First, cost of living increases may impact health as people may need to make difficult consumer decisions that may impact their long term health. Secondly, the rising cost of living may limit transportation and thereby accessibility to services and social opportunities which may in turn lead to increased isolation.

Access to transportation for seniors is critical for maintaining independence and well-being. In 2005, the vast majority of seniors (98%) in Canada had access to some form of transportation, with over three quarters of seniors (77%) having a valid driver's license and access to a car. While almost all seniors had access to some form of transportation, those with more ready access to transportation (a car) were two times less likely to have remained home all day, and twice as likely to have volunteered as those without a license and access to a car (Statistics Canada, 2006j).

Access to transportation tends to vary by gender and income. Senior women tend to be much more disadvantaged with respect to transportation than men, as senior women are less likely to have a driver's license and access to a vehicle. It is expected that this gap will narrow over the coming years as more baby boom generation women do have driver's licenses. Seniors with household incomes of \$20k or less were the most limited in getting around, while 90% seniors with incomes of \$40k or more had drivers licenses and access to a vehicle (Statistics Canada, 2006j).

More Seniors Are Working

As discussed in Section 1.12, senior labour force participation continues to grow. Between 2002 and 2006, the seniors' labour force has grown by 46.2%, including an 18.8% gain between 2005 and 2006 alone. As a result, the seniors labour force participation

rate has increased from 9.3% in 2002 to 11.8% in 2006 (See Table 8).

Conversation Calgary participants expressed concern about increasing senior labour force participation, noting that, while some seniors may be working by choice, there are some who may be working because their public and private pensions and retirement savings are insufficient to meet their needs. This trend is expected to increase as a large proportion of baby boomers do not have adequate pensions (See Section 1.11). At the same time, it was noted that there are positive aspects to senior labour force participation as seniors now largely remain in good health at the age of 65 and many have a desire to stay in the workforce. This may be an important source of labour given the current labour shortage.

If seniors are to continue to become an increasingly important component of the labour force, supports will need to be put in place to facilitate this. First, there needs to be more attention paid to retraining, particularly with respect to technology. Secondly, employers need to provide flexible schedules to allow seniors to balance work with medical and other appointments. Thirdly, the current practice of clawing back pensions serves as a disincentive to working. It was stated that there needs to be a cultural shift in the private sector to increase seniors employment.

Seniors-Serving Agencies Struggle to Meet Growing Needs

Of concern to Conversation Calgary participants were issues of abuse and mental health that were perceived to be increasing among the senior population. Mental health issues may be related to the fact that we are a mobile population and families are often separated. Seniors were felt to represent a vulnerable population and abuse, including verbal abuse, is escalating. This may be related to the pressures that are placed on families who are trying to support seniors in their homes, given the lack of home supports available to seniors and the fact that the number of seniors service providers is declining.

Participants of the Conversation Calgary consultation expressed concern that there is a loss of focus on seniors' issues. A significant increase in funding is required for seniors serving non-profit organizations. The lack of funding was felt to be impacting the human resource capacity of seniors' organizations, as wages are



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not competitive making it increasingly difficult to attract and retain staff. As a result, there is a significant shortage of workers in this sector. The same applies to health services.

While funding has decreased, there have also been changes in the type and volume of service demand. It was noted that the needs of seniors today may be different than in the past. One of the critical issues that agencies are dealing with now are the effects of poverty, with many seniors requiring financial help to keep up with property taxes, medications, utilities etc. which have all vastly increased. There is increased demand for basic needs services that will allow people to remain in their homes. It was also noted that fewer seniors are accessing services. This may be due to the fact that many seniors are going into care as they cannot afford to remain in their homes.

Policy Developments

- In 2006, the United Nations adopted the Declaration on the Rights of Indigenous Peoples. Canada, however, reversed its support of this Declaration and voted against it. Canada's position is opposed by the Assembly of First Nations, the Metis National Council and the Inuit Tapiriit Kanatami.
- In 2006, the Government of Canada introduced legislation to repeal Section 67 of the Canadian Human Rights Act which excludes Aboriginal people on reserve from protection under the Act.
- In 2007, the House of Commons passed Bill C-292 which calls on the Government of Canada to honour its commitments to Aboriginal people under the Kelowna Accord.
- In 2007, the Government of Canada announced the creation of a Registered Disabilities Saving Plan.
- In 2006, the Government of Canada issued an apology to survivors of the Chinese Head Tax and began making ex-gratia payments to survivors and conjugal partners of deceased survivors.
- In 2007, The Government of Canada and the Province of Alberta signed the Agreement for Canada-Alberta Cooperation on Immigration to reduce processing time for immigrants to Alberta and increase access to foreign workers.

- In 2006, the City of Calgary adopted the Fair Calgary Policy which is intended to support and strengthen The City's contribution to the social infrastructure of Calgary by ensuring that all Calgarians have equal access to The City's programs, facilities and public spaces, and have meaningful input into City decision-making processes.
- In 2006, The City of Calgary joined the Canadian Coalition of Municipalities Against Racism and Discrimination.
- In 2007, The City of Calgary approved the Corporate Accessibility Policy which provides direction on how The City of Calgary can reduce barriers to City provided services for people with disabilities with respect to access to City services, access to transportation services and communication access.

1.3 The Voluntary Sector

The Voluntary Sector is critical to maintaining Calgary's vital social infrastructure. In this capacity, the Voluntary Sector serves a crucial integrative function that supports an inclusive city. This section discusses the vitality of and issues facing the Voluntary Sector in Calgary.

Voluntary Sector - At a Glance

Percentage of Households reporting Charitable Donations, Calgary, 2005: 76.6% ↑

Average Charitable Donation amount per household, Calgary, 2005: \$1,219 ↑

The Funding Environment Continues to Evolve

It is estimated that the Voluntary Sector in Canada represents as much as 6% of the Canadian economy. Over the past decade, the number of charitable organizations has been steadily increasing and it is expected that the number and activity of charities is likely going to continue to increase (Alexander, 2006). There are an estimated 2,300 registered charities and 4,000 non-profit organizations in Calgary (Eakin, et al, 2006).

As the sector evolves, significant changes are developing in the funding environment. Scott (2006) suggests that there are three approaches to funding evident in Canada at the present time:



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giving, shopping and investing. Giving involves providing open-ended transfers of resources to organizations (the provision of unconditional grants). Shopping involves providing payment for the delivery of specific activities or outcomes. This form of funding is accompanied by increased monitoring and control. Investing is characterized by a long-term view of desired outcomes with a goal of building equity in the organization and to create assets against which other resources can be leveraged. Often this is accompanied by significant technical and managerial support. This form of funding is relatively new in Canada, but is more well established in the U.S. and U.K.

Canada's funding is very diverse, with the mix between giving, shopping and investing varying between regions and cities. However, as concerns with accountability have increased, generally giving has diminished as a form of funding in favour of project-based funding, or "shopping". According to Eakin et al. (2006), one third of Calgary organizations reported that more than 20% of their funding was related to project-based funding for short-term programming.

The growing importance of project-based funding has important consequences for the stability of organizations and of the sector.

"As 'shopping' has become more prevalent, funding time frames have become shorter, funding arrangements have become more prescriptive and less collaborative, and the types of allowable expenses have narrowed considerably and now exclude many essential core organizational functions. There is a greater emphasis on accountability to funders and risk management." (Scott, 2006: 12).

While project-based funding has increased in importance, the nature of giving has also changed. Alexander (2006) notes that donors are increasingly viewing their donations as strategic investments and are more actively involved with the operations of the charity, having an interest in seeing their funds going to programs and services, with minimal administrative costs. This is putting pressure on charities to become more transparent, adopt more business-like accounting practices and to minimize costs.

In this new funding regime, non-profit organizations are becoming increasingly frustrated with the intensity of funder scrutiny and the stress related to multiple reporting and accounting requirements. Current reporting and accountability requirements have a tremendous impact on organizations and the sector in

terms of time and cost, when agencies are currently short of both time and staff. Participants of the Conversation Calgary consultation expressed a related concern regarding the short time frame for groups to apply for funding, which, it was noted, is not conducive to community building. Participants also noted that funders tend to support more established groups which creates difficulties for less established organizations to obtain funds for new and innovative programming.

In response to challenges arising from the current funding regime, many organizations are turning towards earned revenues as an important income source. This revenue stream is less restrictive and potentially more stable than other forms of funding (Scott, 2006). A recent report by the Calgary Chamber of Voluntary Organizations (CCVO) notes that the largest source of funding for Alberta charities is earned income, rather than government, unlike other provinces. Earned income includes fees for services, membership fees, gaming and investment income. These sources of revenue accounted for almost half the revenues reported by Alberta based non-profit and voluntary organizations in 2003 (Eakin et al., 2006).

Current funding practices in Calgary are resulting in insufficient resources available to organizations to meet their mandates. Participants of the Conversation Calgary consultation noted that increases in funding tend to be less than the cost of living and organizations generally do not have sufficient funding to allow them to fulfill their mandate. This perception is supported by a recent report by the CCVO that examined the sufficiency of program funding compared to program expenses for Calgary non-profit agencies. According to this analysis, when program revenues were compared against program expenditures, in only one case did program revenues meet program expenses, with revenues ranging from a low of 45% of program costs to one case where revenues exceeded costs.

This funding gap represents funds that the organization must raise from other sources to cover the costs of program delivery. In total, less than one-third (31%) of programs were adequately funded while the remaining 69% had to supplement program revenues from other sources in order to meet program costs. Funding shortfalls were most significant in small organizations, and least significant in large organizations (Eakin et al., 2006).

Program expenditures are primarily related to staff salaries and benefits, accounting for 67% of total expenses. Many organizations



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receive no funding to provide benefits and most organizations receive little funding for core operating costs. Of the 229 programs included in the surveyed organizations, 72% had a shortfall of revenue for core expenses.

“... shortfalls in core cost recovery are a serious challenge for most organizations. The large organizations fared best with 40% of their programs covering core costs, the small organizations had 22% of programs covering core costs and the mid-size organizations had only 20% of their programs covering core costs.” (Eakin et al, 2006: 27).

As a result, agencies tend to have difficulty negotiating funding to provide for project management / supervisory staff as program funding often only covers service delivery personnel.

“If program management is not recognized, as the organization acquires additional programs, the cumulative pressures on the core staff to provide program management mounts. Small organizations also have the greatest levels of program underfunding and funding instability, placing additional pressures on senior staff.” (Eakin et al, 2006: 28).

One of the impacts of this is that senior staff are providing significant amounts of uncompensated overtime, and / or are relying on volunteers to provide essential organizational and program functions.

Overall, the funding shortfall among agencies surveyed was estimated to be \$3.6 million. In order to bridge this gap, organizations rely on undesignated revenues including gaming revenue, undesignated fundraised revenue, undesignated United Way funding, and other miscellaneous revenue. Due to the program shortfalls, therefore, the lions share of undesignated revenues are being used to absorb program deficits, rather than

being used to pursue other community or organizational priorities such as meeting emerging community needs, building partnerships or developing innovative new programs.

In order to address funding shortfalls, organizations are increasing their fundraising activities. Fundraising, however, is risky. Eakin et al. (2006) found that most organizations are only modestly successful at fundraising, while one-third of organizations surveyed either lost or made little money fundraising. Conversation Calgary participants expressed concern about increased competition in fundraising. Increasingly, large charities are competing with small ones, creating greater inequity between big charities, foundations and small non-profits. While large entities have an existing infrastructure on which they can draw for fundraising, small, under-resourced organizations spend a disproportionate amount of time to raise needed funds. Conversation Calgary participants expressed a particular concern with respect to the trend to decreasing government funding for what seems to be basic services such as hospitals, schools, etc... resulting in these quasi-public bodies needing to raise funds in the community leading to competition between the public sector and the non-profit sector. It was also noted that there continues to be some competition from organizations from outside Calgary who are fundraising in Calgary, as there is growing recognition of the economic power of the west and a desire to tap the economic resources that are perceived to exist here.

Charitable Giving on the Rise in Calgary

In Calgary, average charitable contributions per household grew by 11.1% between 2004 and 2005, rising to \$1,219 per household reporting charitable contributions (See Table 31). In 2005, 76.6% of households reported charitable expenditures, a 5.7 percentage

Table 31: Average Household Charitable Contributions, Calgary CMA, 2004 – 2005

	2004	2005	Change 04-05
Households Reporting Charitable Expenditures	70.9%	76.6%	5.7
Average Expenditure per Household Reporting	\$1,097	\$1,219	11.1%
Percentage of Total Household Expenditure	1.0%	1.1%	0.1

Source: Statistics Canada (2007s). Survey of Household Expenditures



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point jump from 2004. Roughly two-thirds of charitable donations were directed to non-religious charitable organizations, while one-third was directed to religious organizations.

It is speculated that charitable giving may increase significantly in the future for a variety of reasons. First, globally, the number of billionaires has increased significantly. If even a small portion of these individuals give more, the impact on charities may be significant. Secondly, as the baby boom reaches retirement, they are expected to receive a huge wealth transfer from their parents in the form of inheritance. Charities may be able to benefit from this through additional donations from estates or from inheritance recipients. Baby boomers also hold significant financial assets such as stocks. Consequently, donations of stocks and other financial assets are expected to become an increasingly important source of charity financing. In response, charities will need to develop policies and practices to deal with such donations (Alexander, 2006).

Human Resource Issues Impacting Calgary Voluntary Agencies

The recruitment and retention of staff remains a critical issue for the voluntary sector. According to the CCVO (2007), compensation is one of the critical factors affecting employee decisions to remain with an organization. In the current environment, other industries are able to offer higher salaries with greater opportunities for advancement and other benefits compared to the non-profit sector. Conversation Calgary participants noted that wages in the non-profit sector are very low, with support staff generally getting paid less than a living wage. This is exacerbated by the rapid increases in the cost of living, particularly housing.

The increasing cost of living in the face of relatively low wages is having a number of important impacts on the sector. Conversation Calgary participants noted that some agency staff are having to work multiple jobs in order to survive, compromising their quality of life and potentially their ability to deliver the highest quality of service. Secondly, many agency staff are leaving the sector for better paid positions in other sectors. Competition from the government sector was particularly noted as being problematic as higher wages in this sector are drawing staff from the voluntary sector. The CCVO (2007) also reports that organizations are increasingly

recruiting from each other for staff. In this environment, larger organizations will have the advantage over smaller organizations, and this will further limit the capacity of smaller organizations to be effective due to higher staff turnover and an inability to recruit staff with higher qualifications. Core funding is the key to managing recruitment and retention issues as core funding can provide a level of stability that project funding is unable to do.

Due to labour shortages, there is a reportedly high degree of work related stress in the sector as staff must often fill multiple and often conflicting roles, while trying to deliver services with inadequate resources. Management skills are also cited as a reason for poor staff retention. This is attributed to the push to eliminate middle management positions as a response to funding cuts. This has reduced management capacity in organizations and has led to the creation of organizations with poor work dynamics. At the same time, there are few resources available for professional development, training or mentoring (CCVO, 2007).

The high cost of commercial real estate is also impacting the sector as some organizations have been forced to relocate, while others have been unable to expand services to meet community needs. As well, the high cost of rent is resulting in many organizations being housed in inadequate facilities, where there is shared office space and overcrowding. This affects staff morale and can also compromise client confidentiality and security, depending on the nature of the organization (CCVO, 2007).

While in-migration has been seen by other sectors as a strategy for meeting labour needs, the CCVO cautions that this approach may not work for the non-profit sector. Although Alberta continues to attract high numbers of migrants, those who stay tend to have an entrepreneurial spirit that values free enterprise.

“Though these action oriented risk takers may become a good source of volunteer labour, incompatible career objectives and monetary expectations would preclude successful recruitment from this population for paid positions in much of the nonprofit community.” (CCVO, 2007: 3)

While the use of volunteers may be a strategy for addressing some of the human resource pressures faced by the sector, recruiting and retaining volunteers is also a key challenge for voluntary organizations in Calgary. Conversation Calgary participants noted



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that the average length of time that a person volunteers with an organization is three years. Challenges regarding recruitment of volunteers were felt to be related to the current social and economic stress of the community. It was noted that people working several jobs have no time to volunteer. Similarly, the number of dual income families is increasing, and this also restricts time available for volunteering. At the same time, the costs of volunteering are escalating, such as parking, gas, childcare, etc. The costs to the organization are also growing, including the costs of time, training, and nurturing. Nurturing volunteers is critical, and many organizations do not have the time and resources to do this effectively, which impacts volunteer retention. Other factors that may account for declining voluntarism may include a perceived weakening of the social fabric of the community. This may be related to a perceived increased transience, with people feeling less connected to their community. At the same time, the growing number of organizations in Calgary was felt to be contributing to this challenge as there are more organizations competing for volunteers.

Population Ageing to Impact Non-profit Sector

Alexander (2006) discusses the implications of an ageing population on the charitable sector. First, an ageing population will result in increased demand for health services, likely resulting in increased government funding to charities in the health sector. At the same time, there will be increased demand for services from charities in the health sector and the expected increase in funding may not be equal to the increased demand. As a result there may be an increased need for private and corporate donations which will have an impact on the non-health charities as they will be competing with the health sector for public and private funds.

Secondly, as the population ages, immigration will become increasingly important, a trend that may have important impacts for charities. As immigrants become an increasing share of users of the services of charities, organizations will be required to effectively deal with language barriers and cultural issues. Immigrants may also form a larger share of the pool of volunteers available, as well as a larger share of donors. The increasing demand for services and the larger donor activity of the immigrant community may also result in the creation of new charities aligned with the specific needs of various cultural communities (Alexander, 2006).

Finally, population ageing may impact the operations of non-profit organizations as they will face growing human resource challenges as their staff approaches retirement age. In addition to the challenge of retirement of the baby boom, there is the related challenge of early retirement. This is an issue for the non-profit sector particularly, as women tend to retire earlier than men, and the non-profit sector is comprised of primarily women. Consequently, projections of the impact of baby boom retirement on the sector may underestimate this impact (CCVO, 2007).

Anti-Terrorism Legislation Impacting the Voluntary Sector

The introduction of anti-terrorism legislation in Canada and abroad has changed the environment for charities operating internationally. This affects charities that participate in international initiatives, as

well as those that solicit funds from donors overseas, engage in cross-border fund transfers, work with international partners or use foreign financial institutions. Under Canada's current anti-terrorism legislation, there is risk that charities may unwittingly become involved in violations of the legislation by facilitating a terrorist activity without intending to directly or indirectly support any terrorist activity. This is a particular risk when attempting to orchestrate aid for regions that are involved in conflict. Violations of the legislation could involve criminal charges, de-registration and seizure of assets. This in turn could result in liability on the part of the charity's Board of Directors (Carter, 2006).

The impact of the legislation goes beyond the actual exacting of such measures, but the fact that the state could enact such measures has cast a chill over legitimate charitable activities. Increasingly, charities are being urged to adopt international best practice guidelines that establish due diligence for international charitable operations. While due diligence is not a defense against breaches of the legislation, it may be a defense against liability on the part of the Board of Directors. One of the emerging first policies of due diligence is an anti-terrorism policy statement (Carter, 2006).



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Policy Developments

- In 2007, the Province of Alberta announced the launch of the Community Spirit Program which is intended to increase private charitable donations through tax credits, as well as establishing a fund to provide matching grants for eligible philanthropic donations to Alberta-based charities.
- In 2007, the Province of Alberta increased the provincial tax credit for charitable donations from 12.75% to 21%.



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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 a Major Contributor to Alberta and Calgary's Economy

Nationally, culture accounted for 3.8% of Canada's GDP between 1996 and 2003. Over that period of time, all provinces reported growth in both imports and exports of culture goods. Alberta was one of only three provinces to report growth in culture output that was higher than the national average, and one of 7 provinces whose growth in culture output exceeded provincial GDP growth. Alberta reported the largest increase in culture output over the period, with an increase of 74%, compared to GDP growth of 47%. The largest share of Alberta's culture output was written media (31%), followed by broadcasting (28%) and advertising (9%) (Statistics Canada, 2007f).

Despite growth in imports and exports of goods, Canada's trade deficit in cultural goods continues to grow. In 2006, due to a decline in exports, Canada's trade deficit widened. Canada's imports of cultural goods fell by 3.2%, while exports fell by 12.7%. This was the third consecutive year that cultural exports declined. Canada's trade deficit with the U.S., Canada's largest trading partner, widened due to a steep decline in exports of 12.4%, due largely to the increasing value of the Canadian dollar. The United States

continued to be Canada's largest cultural trading partner, followed by China, France and the United Kingdom. Imports from China continued to grow, increasing by 5.9%. Almost half of imports from China were printed books. Cultural imports were led by writing and published works (73%), followed by film and video (7.3%). Cultural exports were led by books (19%), film (18%) and advertising (16%). Despite overall declines in exports, there were gains in the export of visual arts, architecture and heritage. However, these gains were not enough to offset losses in video, printed materials, advertising and photography (Statistics Canada, 2007e).

In Calgary, in 2005, there were over 5,500 establishments primarily engaged in the Creative Industries³, the majority (82%) in the area of Applied Arts and Design, with 4,503 establishments. Within this category, over three quarters of these establishments were architecture and design. There were 1,058 establishments primarily engaged Traditional Arts and Culture, with the majority being engaged in the visual and performing arts (879), and 179 establishments engaged in motion picture and video recording (Calgary Economic Development, 2007).

Culture Funding Continues to Lag

Statistics Canada reported that in 2003, the three levels of government combined spent approximately \$7b on culture in Canada in 2003. The federal government contributed the most with \$3.2b, followed by provincial governments at \$2.2b and municipal governments at just over \$2b. Over the period 1996-2003, Alberta was the only province to report a decline in federal culture funding, with Alberta having the second lowest level of per capita federal culture funding among the provinces. Total federal funding was \$149m in 2003. Provincial culture funding was also below the national average. Per capita provincial funding in 2003 was \$63, the third lowest in Canada. Total provincial funding was \$199m in 2003. At the same time, municipal per capita funding at \$59 was the fourth largest in Canada, with the majority of funding directed to libraries. Total municipal funding was \$186m in 2003 (Statistics Canada, 2007f).

³ Calgary's Creative Industries include Traditional Arts and Culture (visual and performing arts, film and video recording) and Applied Arts and Design (advertising and marketing, architecture and design, publishing and printing, and software, research and development).



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In Calgary, total government funding to the Creative Industries from federal, provincial and municipal sources totaled \$25,817.76 in 2004/05. Of this, 14% was from the municipal government, 72% from the provincial government, and 14% from the federal government (Calgary Economic Development, 2007). In addition to government funding, private philanthropy in Calgary remains strong and may be making up for shortfalls from orders of government. Private and corporate donations to arts organizations in Calgary increased by 39% between 2000 and 2005, rising from 26% of budgets to 31% over that time period. Over that same period of time earned revenues grew by 9% while expenses grew by 16% (Calgary Arts Development, 2006).

While philanthropic funding is growing, its nature is changing. Increasingly, donors are interested in capacity building (mentoring / training) as opposed to productions. While the growth of private philanthropy is a positive trend, Conversation Calgary participants expressed some concerns. First, it was noted that philanthropic funding incurs a cost to organizations who must continually write proposals to obtain funds. Further, reliance on private / corporate philanthropy may leave organizations vulnerable in the event of an economic downturn, particularly in the energy sector. Calgary's boom-bust economy often results in cyclical funding, making sustainment difficult. The city's lack of economic diversity thus contributes to arts sustainability challenges. As well, a lot of foundations are not accepting applications from organizations that have not received funding before.

Participants noted that the rest of Canada may be looking at Calgary in a different way with different expectations of the city's arts and culture sector. As a result, people in the cultural sector may be moving to Calgary as there is an expectation that there will be financial supports here. While this presents an opportunity, the expected support to the sector must also be forthcoming if Calgary is to be able to retain these cultural workers.

Household Spending on Culture Grows

In 2005, total consumer spending on culture in Canada was \$25.1 billion, accounting for 3.1% of total spending in the country (Dugas, 2006). In 2005, Alberta reported the highest per capita spending on culture, with an average expenditure of \$971 per person, compared to the Canadian average of \$821.

This represents 3.3% of total spending in the province, slightly higher than the Canadian average of 3.1%. Alberta also reported the highest per capita spending on art works and events, with an average expenditure of \$114 per person, compared to the Canadian average of \$88. Per capita spending on cultural goods and services in Calgary was \$997 in 2005, the third highest per capita expenditure among Canada's 15 largest CMA's, significantly greater than the Canadian average of \$821 (Hill Strategies, 2007).

Home-based activities dominate national cultural spending, with home entertainment and reading materials accounting for almost three quarters of cultural spending. In 2004, cablevision and satellite TV accounted for the largest share of spending on culture goods, representing 32% of total expenditures. This was followed by spending on music and movies, and reading materials (Dugas, 2006). Over the 1997 – 2005 period, the greatest increases in spending were in art works and events, movie theatre spending, and photographic equipment and services, while home entertainment spending recorded the fourth highest increase. Spending on live performing arts is now more than double spending on live sporting events. Spending on museums has also increased significantly over the past five years, with over one-third (34%) of Canadians spending money on museum admissions (Hill Strategies, 2007).

Similar to the national picture, home-based activities dominate Albertans' cultural expenditures. In 2005, 52% of expenditures in Alberta were made on home entertainment equipment and services, followed by reading materials at 18%. Art works and events accounted for 12% of Albertans' cultural expenditures, with spending on art works and events being 75% greater than spending on live sports events (Hill Strategies, 2007). In Calgary, home entertainment equipment and services accounted for 48% of expenditures in 2005, followed by reading materials (19%), art works and events (14%), photographic equipment and services (9%), movie theatre admissions (6%) and art supplies and musical instruments (4%) (Hill Strategies, 2007).

Nationally, household cultural expenditures increased by 25% between 1997 and 2005, over three times the population growth rate of 8% over the same period (Hill Strategies, 2007), although the share of household spending devoted to culture declined from 3.1% to 2.9% between 1994 and 2004 (Dugas, 2006). In Alberta,

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cultural expenditures continue to grow. In 2003, annual household spending on culture in Alberta was \$2.3b, a 49% increase from 1996 (Statistics Canada, 2007f). Over the 1997 – 05 period, Alberta also recorded the greatest growth in household cultural spending, increasing by 59% from \$1.9b to \$3.0b. This is nearly six times the \$540m spent by all levels of government on culture in the province. Between 1997 and 2005, cultural expenditures grew by 59%, the greatest increase among the provinces (Hill Strategies, 2007). In Calgary, average expenditures between 2004 and 2005 increased the most for musical instruments, parts and accessories, growing by 29.3% despite a slight decline in the percentage of households reporting such expenditures (See Table 32). This was followed by increases in expenditures on movie theatres (+17.4%), and live performing arts (+14.9%). The greatest decrease in expenditures was on artists' materials and supplies (-27.6%) (Statistics Canada, 2007s).

In 2005, the percentage of households in Calgary who reported expenditures on entertainment increased from 2004 by almost

two percentage points, from 95.7% to 97.6%. This included a 4.4 percentage point increase in live performing arts and a 1.1 percentage point increase in admissions to museums (See Table 33). At the same time, the percentage reporting expenditures on reading materials declined by 2.9 percentage points, including an 11.9 percentage point decline in newspapers. The percentage reporting expenditures on live sporting events also declined, dropping by 2.5 percentage points (Statistics Canada, 2007s).

Conversation Calgary participants noted that expenditures are not necessarily the right way to assess participation in arts and culture as this does not account for free public programs, fee assistance programs, subsidized programs, or volunteer hours. This is important as there has been an increase in the number of free events, such as festivals, in Calgary over the past few years. As well, many items that used to be expenditure items are now available for free on the internet. Average household expenditure also does not account for corporate purchases. For performing art, demand may also be "flat" because venues are at capacity. It was also noted

Table 32: Average Expenditure per Household Reporting Expenditures on Cultural Goods and Services, Calgary CMA

	2004 (\$)	2005 (\$)	% Change
Entertainment Services	980	1,055	7.7%
Movie theatres	192	225	17.4%
Live sports events	352	369	4.9%
Live performing arts	255	293	14.9%
Admission to museums and other activities	160	161	0.6%
Artists' materials, handicraft and hobby-craft kits and materials	331	240	-27.6%
Photographic goods and services	348	379	9.0%
Musical instruments, parts and accessories	621	803	29.3%
Home entertainment equipment and services	1,002	857	-14.5%
Reading materials and other printed matter	430	398	-7.5%
Newspapers	161	160	-0.7%
Magazines and periodicals	155	141	-9.0%
Books and pamphlets (excluding school books)	261	261	0.0%
Maps, sheet music and other printed matter	82	70	-14.2%
Services related to reading materials (e.g., duplicating, library fees)	58	46	-20.9%

Source: Statistics Canada, Survey of Household Spending



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that the upper end of the income spectrum is consuming art at an unprecedented rate. Recently there has been a trend to more galleries opening in Calgary as commercial sales are robust. Due to an aging population there has also been an increase in art sales through estate auctions.

Participation in Cultural Activities Declining

Calgary Arts Development (2007) reports that cultural spending and attendance in Calgary remains strong. However, while paid attendance grew between 2000 and 2005 from 1 million to 1.1 million, per capita attendance declined by 9.7%. Over the same period of time, attendance at free events declined from 1,202,764 to 886,122. This represents a 26% decline in attendance, and a 34% decline in per capita attendance. When paid and free attendance are combined, there was a 22% overall per capita decline in attendance (Calgary Arts Development, 2006). Attendance rates are affected by a variety of social factors including age, income, education and location. As Calgary is a relatively young city,

there is a great opportunity to continue to expand the city's audience base (Calgary Arts Development, 2007).

Conversation Calgary participants noted that there has been a noticeable rise in community-based festivals over the past few years and a growing public awareness about them. Over the past 6 years the number of City-assisted festivals has increased from 14 to 130. In addition, the fact that many of these are multi-year operations indicates a certain level of sustainability. It was suggested that the increasing number of culturally diverse groups in Calgary is increasing the number of festivals. Festivals often emerge as a way for new communities to adjust, especially refugee communities, and this helps with the settlement process. Participants also noted that there has been a movement of festivals out of the City Centre into the larger Calgary community. This is due to the fact that a lot of people have the perception that it is difficult to get into and park downtown and this has limited participation.

Table 33: Percentage of Households Reporting Expenditures on Cultural Goods and Services, Calgary CMA

	2004	2005	% Point Change
Entertainment Services	95.7%	97.6%	1.9
Movie theatres	72.1%	72.0%	-0.1
Live sports events	26.2%	23.7%	-2.5
Live performing arts	44.0%	48.4%	4.4
Admission to museums and other activities	51.4%	52.5%	1.1
Artists' materials, handicraft and hobby-craft kits and materials	22.9%	22.9%	0.0
Photographic goods and services	74.1%	65.3%	-8.8
Musical instruments, parts and accessories	10.1%	7.4%	-2.7
Home entertainment equipment and services	84.0%	85.1%	1.1
Reading materials and other printed matter	87.8%	84.9%	-2.9
Newspapers	62.6%	50.7%	-11.9
Magazines and periodicals	56.3%	54.1%	-2.2
Books and pamphlets (excluding school books)	58.8%	58.6%	-0.2
Maps, sheet music and other printed matter	19.1%	19.5%	0.4
Services related to reading materials (e.g., duplicating, library fees)	34.0%	30.9%	-3.1

Source: Statistics Canada, Survey of Household Spending



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While cultural participation in Calgary remains strong, Conversation Calgary participants expressed concern about deteriorating accessibility to arts and culture programs. It was noted that many outreach programs are being closed for cost reasons. Inadequate funding also affects access due to the need for cost recovery as reductions in funding usually require an increase in fees which further restricts participation.

As Calgary becomes increasingly culturally diverse, the need for this diversity to be reflected in the arts and culture sector grows. The issue of diversity itself however is becoming more complex. It was perceived by Conversation Calgary participants that there is more diverse ethno-cultural artistic activity occurring in the city, but it is culturally specific as opposed to there being better ethno-cultural representation in mainstream cultural activities. It was suggested that this may be reflective of a lack of diversity in the leadership of cultural organizations. This may also reflect the available workforce. It was reported that since diverse performers have not been used, they haven't had the same opportunity to develop their skills which further limits their access. Further, when cultural organizations recruit artists / performers through professional organizations, this may result in systemic barriers as immigrants often don't belong to, or are not aware of such organizations.

Cultural Infrastructure Deficit Remains

When compared with other cities of similar size, Calgary has the lowest total number of visual and performing arts spaces as well as the lowest per capita seats. Despite rapid population growth over the past ten years, there has not been an accompanying growth in the number of cultural facilities. As a result, Calgary's seats per capita declined from 14.5 to 10.9, a 25% decrease. The nature of Calgary's growth has also caused challenges, as population growth has been largely accommodated in new suburbs (See Section 5). Ensuring access to cultural space requires the development of both large-scale spaces as well as a network of smaller spaces located throughout the city (Calgary Arts Development, 2007).

Gaps continue to exist in the availability of performing spaces. Currently, performing spaces are operating at 93% capacity, not including rehearsal spaces that are also in short supply. In many cases, existing rehearsal spaces are being returned to use for

office / commercial purposes. In particular, medium and smaller spaces are highly utilized. As a result, many performers are using adapted spaces rather than purpose built venues. This also limits opportunities for new organizations and / or organizations that do not have dedicated space as a resident tenant or owner. Many venues are being used for multiple activities during the same day, resulting in additional costs for set-up and take-down. Such high usage is also resulting in increased maintenance activities, and most spaces in Calgary are ageing and in need of re-investment. Most venues are consistently booked by their resident companies, leaving little space available for non-resident bookings. Due to the shortage of rehearsal space, some companies are required to book time in prime rental performance space which cuts into revenues. Further, due to the high cost of real estate, facility operators have difficulty keeping rental costs low for non-profit arts organizations. Consequently, many organizations with smaller budgets can no longer afford many of the prime small to mid-sized performance spaces. In addition, increasing real estate costs have made it difficult for artists to maintain studio / performance space and / or find affordable housing. The lack of live/work space is particularly acute (Calgary Arts Development, 2007).

Calgary Arts Development conducted a public engagement process which highlighted priorities for cultural development. Priorities included the development of vibrant public spaces, an increase in the total amount of facility space, including incubator space to provide low-cost space and access to shared services, adaptive re-use of heritage buildings for arts purposes, an increase in live-work space through mixed-use zoning and the development of signature "iconic" spaces (Calgary Arts Development, 2007).

Human Resource Issues Impacting Culture Sector

Between 1996 and 2003, the culture workforce in Alberta grew by 16%, the second highest growth rate among Canadian provinces, tied with Ontario. However, this compares to total employment growth of 22%, reflecting slower culture employment growth than total growth. Over the same period, Alberta was one of only three provinces where full-time culture employment grew. Alberta's culture sector is increasingly entrepreneurial. Between 1996 and 2003, the proportion of self-employed culture workers grew from 26% to 29%, with Alberta having the second highest proportion



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of self-employed culture workers in Canada. Over the same period of time the proportion of culture workers in the private sector fell from 71% to 69% (Statistics Canada, 2007f).

In Calgary, there were over 43,000 people employed in the Creative Industries in 2005, 13.5% of the city's total workforce. Over the past five years the number of people employed in the Creative Industries in Calgary has grown by 8.2% (Calgary Economic Development, 2007). Between 1991 and 2001, the arts labour force in Calgary grew by 46%, compared to a 27% increase in the labour force as a whole. Currently, there are approximately 3,000 graduates per year from Creative Industry programs at Calgary post-secondary institutions. Calgary Arts Development (2007) notes:

"Calgary has a strong "emerging scene" characteristic of a young population, driven, in part, by the new artists graduating from the post-secondary institutions, resulting in increasing demands on low cost, informal, creative spaces."

Calgary's Creative Industries include Traditional Arts and Culture and Applied Arts and Design. The Traditional Arts and Culture labour force is comprised of workers in the visual and performing arts and motion picture and video industries. While consistent data is unavailable for the motion picture and video industries, employment in the visual and performing arts has increased from 1,800 in 2001 to 2,200 in 2005, a 22% increase. The Applied Arts and Design labour force has grown from 34,900 in 2001 to 38,300 in 2005, a 10% increase. In 2004, Calgary's 4 post-secondary institutions awarded an estimated 2,818 degrees in fields related to the Creative Industries (media, communications, architecture, fine arts, design, software development, and others). This does not include the Mt. Royal Conservatory of Music which trains 4,000 students annually (Calgary Economic Development, 2007).

Conversation Calgary participants noted that, as the population ages, new and younger artists are emerging, bringing new and different skills and methods. Many new artists graduating from arts programs are in fact not intending to work for arts organizations, but are more entrepreneurial and this may suggest that more entrepreneurial supports for graduates are required.

Although the arts labour force is continuing to grow, Conversation Calgary participants expressed concern about ongoing low wage rates for artists in the city. It was stated that it is now largely not viable to live as a full-time artist in Calgary due to low wages and the rising cost of living, particularly housing. For artists in particular, the gentrification of neighbourhoods is a challenge, as the arts community is being driven out of those areas of the city where an arts community flourished due to the presence of affordable housing. Calgary Arts Development (2007) notes that, in the past, relatively affordable housing was one of the factors that kept artists in Calgary as housing tended to be more expensive in other large urban centres, stating:

"Housing costs are making it very difficult for artists, especially emerging artists, to put down roots in Calgary, increasing the likelihood that artists will take their artistic human capital to other cities."

In addition to low wages for artists, workers in arts and culture organizations also experience low wages, and it is difficult for producing art-related organizations to offer living wages. At the same time, competition for labour in Calgary makes it difficult for arts organizations to retain staff. To compensate for lower wages, arts organizations need to offer other rewards / recognition and respect, but many organizations do not have the capacity to do this. As well, the new generation of culture workers has different expectations and appears to be less willing to work long hours. It was suggested by Conversation Calgary participants that this issue will become more acute as 40% of senior managers in the arts and culture sector in Canada are expected to retire in the next five years and there is an urgent need to replace them.

Heritage Preservation an Area of Growing Interest

Support for heritage preservation in Calgary is strong. In a recent survey of western cities, over three-quarters of Calgary residents supported the preservation of historic buildings (Berdahl, 2007). In Calgary, 79.2% of residents felt that preserving historic buildings was a good or very good idea, the second highest level of support in western Canada, second only to Edmonton where 80% of residents expressed support. Conversation Calgary participants perceived there to be a greater appreciation of the built heritage in Calgary as well as increasing attempts to incorporate heritage



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preservation into new developments. For example, the Arriva, Ramsay and Bow developments have significant architectural preservation. At the same time, there is a danger of “facadism” where the buildings are gutted and only the façade remains to provide the appearance of preservation. It was also noted that while key buildings are being better preserved, older neighbourhoods are being “clear cut”. It was also noted that Calgary doesn’t have a tradition of walking tours, which can make heritage accessible to the public. It was thought that perhaps this may grow as it is important in other large cities.

Despite increasing success in preserving Calgary’s architectural heritage, Conversation Calgary participants expressed concern about the loss of historical resources, an issue that was perceived to be growing. It was noted that the increasing appreciation of the monetary value of artifacts has resulted in a decline in donations to public institutions. As a result, they are lost to public. This is also impacted by a change in policy that prohibits stipulation of use of the item donated as donation now involves relinquishing all ownership rights. This issue has also been impacted by eBay where items that may have previously been donated are now able to be sold for monetary gain. Similarly, the heritage belongings of immigrants from passage to Canada often disappear as children do not realize the value of these items; often they become garbage. There is an attempt to promote awareness to encourage and increase donations of such items.

In addition to artifacts, other heritage resources are reportedly being lost to the community. It was noted that there is not a lot of attention being paid to collecting / preserving Calgary’s visual history. Because there is no actively collecting agency with exhibit space, a lot of visual history is being donated outside of Calgary. There is further a considerable loss of intangible heritage – oral history and a loss of the “stories”. Calgary’s archaeological heritage was also reported to be overlooked. It was noted that it is difficult to find information about archaeological history which makes it hard to provide interpretive information about sites. Calgary’s boom-bust economy is also challenging heritage and archaeological site preservation as the economic pressure for development often overwhelms conservation interests. It was perceived that there is a general lack of awareness / appreciation of Calgary history / heritage that seems to exist among all age groups and cultures. This may be the result of Calgary’s unique situation as a city of

migrants, as many people who move here don’t feel connected to the community.

In addition to artistic, architectural and archaeological heritage, Conversation Calgary participants noted an increased level of concern and awareness of the natural heritage and increased efforts to preserve it. Examples cited include the Reader Rock Garden and Memorial Drive trees. In fact, it was suggested, Calgarians tend to place more importance on the natural environment than the built / cultural environment. It was suggested that the notion of cultural landscapes needs to be expanded to include trees, and that heritage trees should be considered for designation.

Policy Developments

- In 2007, the UNESCO Convention on the Protection and Diversity of Cultural Expression came into force to which Canada is a signatory.
- In 2007, the Government of Canada passed Bill C-59 which amends the criminal code to stop film piracy.
- The Government of Alberta announced in 2007 that it intends to develop a Cultural Policy for Alberta and will be conducting public consultations to provide input. A draft policy is expected in the Fall of 2007.
- In 2007, the Province of Alberta announced the establishment of the Major Community Facilities Program to provide funding support to municipalities, not-for-profit agencies and Aboriginal communities for priority sports, recreational and cultural facilities.



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“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.

Recreation a Major Economic Contributor to Calgary

Recreation continues to be an important and growing contributor to the provincial and local economy. In 2001, recreation accounted for 1.9% of Alberta's GDP, with total expenditures of \$2.817b, a 30% increase since 1997. Of this, 71% was from households, 27% from government, and 3% from private investment. Total household spending on recreation in Alberta was close to \$2b in 2001, up 26% from 1997. Total public expenditures by all three



orders of government and education were \$749m in 2001, a 34% increase since 1997. Provincial expenditures increased the most (+45%) followed by municipal expenditures (+42%). Municipal expenditures continue to account for the majority of public recreation expenditures. Recreation is also an important employer in Alberta. In 2001, recreation accounted for 1.4% of Alberta's labour force, growing by 30% over the previous decade. Retail sales and leaders / instructors were the largest job categories. The estimated total economic impact of the recreation sector included

Table 34: Average Household Expenditures on Recreation, Calgary CMA, 2004 – 2005

	2004		2005		Percent Change 2004-05
	% Reporting	Avg. Expenditure	% Reporting	Avg. Expenditure	
Recreation	98.2%	5,017	99.2%	5,401	5.6%
Recreation equipment and associated services	89.3%	1,630	87.7%	1,680	1.1%
Recreation vehicles and associated services	26.7%	2,669	27.3%	3,427	25.9%
Home entertainment equipment and services	84.0%	983	85.1%	857	-14.5%
Recreation services	96.8%	1,995	98.0%	2,265	11.3%
Use of recreation facilities	57.2%	930	53.2%	1,017	7.3%
Reading materials and other Printed matter	87.8%	422	84.9%	398	-7.5%

Source: Statistics Canada (2007s). Survey of Household Expenditures.



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\$2,239m in GDP, \$1,015m in labour income and 34,025 FTE positions (2.1% of the provincial total) (Berret, 2006).

In Calgary, average household expenditures on recreation grew by 5.6% between 2004 and 2005, rising from \$5,017 to \$5,401 per household reporting recreation expenditures (See Table 34). The greatest increase in recreation spending was accounted for by recreation vehicles and associated services which saw a 25.9% increase in spending. This was followed by an 11.3% increase in spending on recreation services, including a 7.3% increase in expenditures on the use of recreation facilities. The percentage of households reporting expenditures on the use of recreation facilities, however, declined by 5 percentage points, from 57.2% to 53.2%. The greatest decline in recreation expenditures was in home entertainment equipment and services, which saw a 14.5% decline in average expenditures, despite a marginal increase in the percentage of households reporting such expenditures (Statistics Canada, 2007s).

Participation in Recreation Activities Grows and Changes

As Calgary's population continues to grow, the demand for recreation programs and services is also increasing. In 2006, Calgary Recreation provided 9,527 courses for a total of 77,012 participants (See Table 35). The number of participants in Calgary Recreation courses increased by 1.1% from 2005, the second consecutive year of increase.

Changes in the demand for recreation programs and services are not related solely to population growth. First, while overall demand may not be growing rapidly, there is demand growth at

peak times which poses challenges for operations. Secondly, as the population grows it is also changing with emerging new demands from specific populations such as seniors and recent immigrants. This may affect not only total demand but also the way in which programs are delivered. Services for seniors, for example, may be more labour-intensive. As the city becomes more culturally diverse, there will be a requirement of recreation providers to respond with new programs and service delivery models.

Conversation Calgary participants felt that recreation / sports programs were slow in responding to Calgary's growing diversity, although recently there have been new initiatives. For example, the Go2 partnership recognized that it needed to reach out effectively to diverse populations. Similarly, Village Square Leisure Centre has developed a program responsive to the Muslim community allowing different clothing in pools. In addition to responding to the needs of participants from diverse cultures, it is also recognized that staffing of recreation / sports programs also needs to reflect the diversity of the community.

Recreation programming is also being challenged by other social forces that are impacting the form of recreation. There continues to be a shift away from formal recreational activities in favour of more informal activities. This is resulting from a variety of factors including increased time pressure due to increasing work hours and responsibilities that are resulting in less time available for recreation. Time challenges particularly affect organized sports as there is a need to commute to facilities that are dispersed across the city. Longer commuting time affects scheduling resulting in later times of play. Transportation barriers are particularly acute for transit users as transit is oriented to work week schedules that may not be convenient for those using transit to participate in

Table 35: Calgary Recreation Courses and Participants, Calgary, 2002 – 2006

	2002	2003	2004	2005	2006	Chg. 02-06	Chg. 05-06
Number of Courses Offered	12,200	12,024	11,902	12,141	11,865	-2.7%	-2.3%
Number of Courses Run	10,193	9,362	9,324	9,503	9,527	-6.5%	0.3%
Number of Participants	82,110	75,381	74,992	76,167	77,012	-6.2%	1.1%

Source: City of Calgary, Calgary Recreation



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organized sports. Formal organized activities also tend to cost more, so they are more challenging to lower income groups as they have less discretionary income for recreation. Lower socio-economic groups also tend to have working longer hours due to lower incomes and therefore have less time for organized activities. Finally, as the population ages, there is less demand for organized activities as seniors are not as receptive to organized activities.

These factors are impacting the way that recreation programs are planned and delivered. First, there is increased pressure on less-organized programs (i.e. drop-in), and this demand is difficult to schedule and anticipate. Further, increased hours of operation during the week (before peak and after peak hours) is resulting in increased staffing needs and increased costs of facilities maintenance and operation. At the same time, increased costs require increased fees and this is reducing access. A funding dilemma is emerging as higher income people tend to use private facilities; consequently, investing money into public facilities often results in increased fees that limit access by lower income households that are emerging as the primary market.

The challenge facing recreation service providers is to move to a service delivery model that is more self directed. In order to offset the reduced time available for organized activity, greater attention needs to be paid to incorporating physical activity into daily life. This includes a need to plan buildings in a way that encourages active living in daily life (e.g., stairs). Corporations / employers are also placing more emphasis on wellness and employee fitness and this is increasingly an expectation of employees.

Economic barriers continue to be a critical issue for recreation providers. This issue is being driven by the demand for cost recovery which results in increased fees that compromise accessibility. Access is a particular challenge for immigrant youth, as there are increased numbers of immigrants with economic barriers.

In order to enable access to recreation by low-income households, Calgary Recreation provides a Fee Assistance Program. In 2006, Calgary Recreation provided Recreation Fee Assistance to 14,864 individuals, a 0.6% increase from the previous year, and a 1.1% increase since 2002 (See Table 36). While economic barriers exist for low-income families, many of the barriers faced by low-income households are not economic, as evidenced by the fact that fee assistance applications exceed usage. This suggests that there are additional supports required to facilitate access and that more public education is required on how to access services and facilities.

Physical Inactivity and Obesity an Ongoing Concern

Physical inactivity continues to be an issue of concern due to the related health impacts of resulting overweight and obesity. In 2004, 23% of Canadians aged 18 or older were considered obese, while a further 36% were overweight. Consequently, over half of Canadian adults (59%) were either overweight or obese. Among children age 2 – 17, 8% were obese, and 18% were overweight, for a combined prevalence of 26% (Shields and Tjepkema, 2007).

The prevalence of obesity / overweight tends to be lower in CMAs compared to non CMA regions in 5 provinces, including Alberta. In Alberta, 58% of CMA residents were obese / overweight, compared to 68% of non-CMA residents. In Calgary, it was estimated that 26% of adults were obese, and 54% were either obese or overweight. This is significantly lower than the Alberta rate of 61%. Children and adolescents in Alberta and Quebec were less likely than those in other provinces to be obese or overweight. In 2004, 22% of children aged 2 – 17 were obese / overweight compared to a national rate of 26%. This was the lowest prevalence rate among all provinces. In Calgary, 16% of

Table 36: Calgary Recreation Fee Assistance Recipients, 2002 – 2006

	2002	2003	2004	2005	2006	Chg. 02-06	Chg. 05-06
Number of Applications Approved	3,023	not available	5,141	5,329	5,508	82.2%	3.4%
Number of Individual Recipients	14,706	not available	14,405	14,780	14,864	1.1%	0.6%

Source: City of Calgary, Calgary Recreation



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those aged 2 – 17 were obese / overweight – the lowest prevalence rate among all CMAs in Canada (Shields and Tjepkema, 2007).

Obesity is closely related to physical activity. A recent study found that the percentage of Albertans who are sufficiently active tends to decrease with age, from a high of 76% among those age 18-24, to a low of 45% among those age 65+. Activity tends to increase with education, with 65% of those with post-secondary education being sufficiently active, compared to only 43% of those with less than a high school education. Activity also tends to increase with income, ranging from a low of 49% of those with incomes between \$20 – 29,999 being sufficiently active to a high of 70% among those with incomes of \$100k or more (Burgess, Berry and Spence, 2007).

Activity levels also tend to be related to aspects and perceptions of the physical environment. Generally, activity increases with perceived ease of access to places for physical activity, neighbourhood convenience (walking access to shops, open spaces and amenities), neighbourhood facilities for cycling, sufficient opportunities for active transport (walking / cycling) and access to public transit, and there being interesting things in the neighbourhood to look at. At the same time, activity tends to decrease with perceptions

about neighbourhood crime and traffic compromising safety and walkability (Burgess, et al., 2007, Schoeppe and Braubach, 2007).

For children, access to indoor and outdoor facilities that support physical activity are associated with increased physical activity, as well as perceptions of safety in the neighbourhood and the ability to walk / cycle to school. For older people, having public facilities and recreational amenities within walking distance as well as having a safe environment positively affect activity levels among older people. Additionally, socially disadvantaged groups often live in neighbourhoods that have limited opportunities for activity as they have limited access to recreational facilities, while living in neighbourhoods that are perceived as unsafe.

Organizational Capacity of Recreation Providers Stressed

As Calgary recreation providers seek to respond to the emerging needs of a growing and changing community, there are acute organizational pressures that are impacting their ability to effectively respond to these needs. First, volunteer capacity appears to be dwindling. The reduction in volunteer resources is believed to be the result of a variety of factors (See Section 1.3). First, the increased cost of living and commuting times are reducing the time individuals and families have available both for participating and volunteering. This is causing a shift to volunteer activities that are less structured with less of an ongoing commitment. Secondly, increased labour force participation, particularly among seniors and women, is reducing the volunteer pool. Finally, people are staying active longer as sports participants, and their availability for volunteer / leadership roles is consequently delayed.

These changes in volunteer capacity are having important impacts on sports and recreation programs and providers. As volunteer resources dwindle, there is increasing competition between sports and recreation organizations for volunteers. Sports and recreation organizations are also facing increased competition from other sectors as organizations try to replace labour with volunteers. Further, the shift to more casual volunteer opportunities is problematic for sports organizations as there is a growing demand for coaches, positions which do not lend themselves to casual commitment. As coaches need training and technical expertise, commitments must be long-term.





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While the sports and recreation sector faces challenges in volunteer recruitment, it also is experiencing a labour shortage, similar to other sectors. Currently, Sport and Recreation Managers are one of the top 5 positions most in need of being filled, due to competition in the labour market from other sectors. There is also a growing challenge recruiting qualified instructors and leaders. It was reported that some community groups and The City are cancelling programs due to lack of staff. Further, the lack of support workers for persons with disabilities means that it is increasingly difficult to include persons with disabilities in community programs.

In addition to growing competition for volunteers, there is also growing competition between sports for participants. This may be partly related to increased cultural diversity as new sports emerge and compete for players and volunteers. There is also growing competition for players with other recreational choices, such as video games. This increasingly competitive environment may be resulting in sports competing for children at a younger age in the mistaken belief that children should gain expertise early. As the youth population is not expected to grow significantly over the next five years, this level of competition for participants may be expected to grow.

Finally, sports and recreation organizations are reporting increasing bureaucratic challenges. The recent implementation of the Children's Fitness Tax Credit has increased bureaucratic requirements as the tax credit requires receipt from a recognized facility. In order to meet the conditions necessary for recognition, facilities need to redesign programs and program descriptions. This has increased infrastructure costs that may then need to be passed on to users.

Sports and Recreation Infrastructure Deficit Continues

The ongoing lack of adequate sports and recreation facilities continues to impact the sector. Current factors affecting capacity include increasing energy costs and the fact that new buildings must be built to higher environmental (LEED) standards which involves higher upfront costs. At the same time, facilities are aging which results in increased operating and maintenance costs. Many facilities do not have a lifecycle maintenance fund. With respect to playfields, Conversation Calgary participants noted that system

capacity could be enhanced through changes in the booking system which currently allocates space inefficiently.

The lack of facilities is reported to be impacting participation. It is reported that sports organizations increasingly need to register participants far in advance in order to book facilities due to the shortage of capacity. Early registration, however, may deter new participants due to the long lag between registration and participation. This may be partly responsible for the shift from organized activities to more informal outdoor activities that have less facility / booking constraints.

Operational challenges are also emerging for the network of volunteer-managed community facilities. As peoples' connection to their neighbourhoods becomes weaker, the connection to local facilities also weakens, and this will pose a challenge for the community-based sport facility model. Further, local sports facilities now serve areas beyond the neighbourhood, often providing city-wide services. In the long run, the connection of the Community Association to sports facilities is risky as failure of the Community Association also may result in the closure of the facility which impacts sports organizations city-wide.

Sports and recreational infrastructure is also being impacted by urban growth. Recreational facilities on City-owned land are provided through social-recreational leases that can be revoked if there is another needed municipal use. Recently, recreational uses are being displaced by roadway or other development. While attempts to replace the space lost to development are made, if the space can't be replaced, users are displaced.

As the population ages, it is expected that the demand for accessible facilities will increase. The growth in demand for accessible facilities, however, is not only related to the aging population. As seniors are increasingly healthy, the demand may not grow exponentially with population ageing. At the same time, younger people are increasingly living with disabilities or conditions that limit activity such as chronic disease or obesity and this contributes to the need for accessible facilities. The increased demand for accessible facilities may also be more related to people with disabilities being better at exerting rights, rather than a growing disabled population. There is also a need to consider accessibility with respect to more than just facilities, but also sidewalks, pathways and parks, as all physical structures and urban designs need to accommodate all levels of accessibility.



3. An Active City

Calgary's Open Space System Well Used ...

Calgary provides an extensive open space system for residents. A recent review of open space usage in established areas found that three quarters of residents use parks in their neighbourhoods, including local parks, school yards and regional parks within walking distance (City of Calgary, 2006b). A similar percentage of Centre City residents were reported to be using open spaces (City of Calgary, 2006a). For the 25% of residents who reported not using open space, the primary reasons included open spaces being too far to walk to, having no children, being too busy, being too old or not being interested (City of Calgary, 2006a). In the established areas, safety / security issues, lack of access and poor maintenance were also cited as reasons for not using open space. An emerging issue with parks in established areas is the ageing infrastructure of many inner-city parks which are past their lifecycle and require redevelopment (City of Calgary, 2006b).

The most popular uses for parks in the Centre City and the established areas were found to be exercise, relaxation, visiting or socializing and getting around. Those in the established areas were more likely to use open space for structured and unstructured sports, use of children's play equipment, and dog walking (City of Calgary, 2006a,b). The use of Calgary's open space system has undergone change over the years as communities have changed. Originally, open space was developed to provide children's play equipment as well as baseball and soccer fields. As a result, local parks tend to be largely oriented to active as opposed to passive activities. As the communities have changed, there is a growing mismatch between the needs of the communities and the functions of the open space. As the community ages, local demand for children's play equipment and active space decreases, while the demand for passive use increases (City of Calgary, 2006b).

Increasing passive uses of existing open space would address this imbalance. Passive uses could be enhanced by upgrading active use facilities in school yards and shifting such uses there. This may have impacts on the landscaping of parks, as passive uses may support more naturalized environments that can reduce maintenance costs and improve park sustainability. Enhanced passive use will also require additional supply of basic park amenities such as benches (City of Calgary, 2006b). This supports the findings of the review of Centre City open space where Centre City residents indicated that the improvements to the open space that they would like to

see included the addition of benches, garbage containers, flowers, play equipment and trees (City of Calgary, 2006a).

... But Barriers Remain

Although Calgary's open space system is extensive, there remain barriers to accessing this park space. External barriers such as major roadways or rivers may limit access to local space. As well, there are internal barriers that pose access challenges for persons with disabilities, less mobile seniors, and people using strollers. These barriers may include fences, lack of gates, curbs and lack of walkways. The lack of a sense of security is also recognized as an important barrier to access. The sense of security may be compromised by homeless people living in parks, illegal drug use, and prostitution. Concerns about security tend to be related more to the location of the park rather than the age of the user. An appropriate response to security concerns is to try to attract a greater mix of users rather than increase security measures. Increasing local use of local parks will also require attention to internal barriers such as perimeter fencing and the lack of curb ramps and walkways (City of Calgary, 2006b).

Policy Developments

- In 2007, the Government of Canada re-launched the ParticipACTION program to promote sport and physical activity.
- In 2007, the Government of Canada announced a Children's Fitness Tax Credit that provides tax credits to parents for eligible expenses from sport and physical fitness activities for each child under the age of 16.
- In 2007, the Province of Alberta announced the establishment of the Major Community Facilities Program to provide funding support to municipalities, not-for-profit agencies and Aboriginal communities for priority sports, recreational and cultural facilities.



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

Crime Rates Continue to Fall

Crime rates in Calgary, as in the rest of Canada, are continuing to fall. In 2006, the national crime rate declined by 3% continuing a long-term decline since 1991, dropping by 30% since peaking in that year. The largest decline was in Prince Edward Island (-11%), followed by Alberta (-5%). Crime rates however remained above the national average for all four western provinces, with Alberta having the fourth highest rate among all provinces in Canada, at 9,523 / 100,000.

Calgary reported the fourth highest rate among large Canadian cities (500,000+) at 6,708 / 100,000. Among all Canadian CMA's, however, Calgary had the 13th highest rate (Statistics Canada, 2007g). The Calgary Police Service (2007) reports that both the number and rate of person crimes decreased in Calgary in 2006, due largely to declines in sexual assault, assaults and miscellaneous offences (See Table 37). The rate of person crimes dropped to its lowest level since 2002, at 903.2 / 100,000. At the same time, the number of property crimes remained stable, while the rate declined by 3.4% to 5,419 / 100,000.

The current year's national crime rate decline was due to declines in break-ins, thefts under \$5,000 and counterfeiting. The homicide rate also declined, with a rate of 1.85 / 100,000, 10% lower than in 2005. The highest homicide rates were found in the western provinces. Calgary reported the 7th highest homicide rate among Canadian CMAs, with a rate of 2.3 / 100,000. While the violent crime rate remained stable, there were increases in the most serious violent crimes including attempted murder, aggravated assault and assault with a weapon / causing bodily harm. The property crime rate dropped by 4% in 2006 due to declines in break-ins and motor vehicle thefts. In Alberta, however, motor vehicle thefts increased, rising by 13% (Statistics Canada, 2007g).

Safety - At a Glance

Person crime rate, Calgary, 2006: 903 / 100,000 ↓

Property crime rate, Calgary, 2006: 5,419 / 100,000 ↓

Injury-related emergency department visit rate, Calgary, 2006: 7,355 / 100,000 ↓

WCB Claims, Calgary, 2006: 46,119 ↑

Victim Reported Domestic Offences, Calgary, 2006: 4,268 ↓

Child Abuse Investigations, Calgary Police Services, 2006: 278 (--)

Statistics Canada (2007i) reported that one quarter of all violent incidents of victimization resulted in injury to the victim in 2004. Of these, one-quarter were serious enough to require medical attention, and 20% required bed rest. In 80% of property related incidents of victimization, a financial loss was incurred. Victims of both violent and property crimes suffered emotional and psychological consequences due to their victimization. This was more pronounced for females, with 23% of females reporting that the incident resulted in them being fearful, compared to 14% of men.

The youth crime rate in Canada increased by 3% in 2006, the first increase since 2003 (Statistics Canada, 2007g). This follows a 6% decline the previous year (Statistics Canada, 2007h). This increase was due to a 3% increase in violent crimes and a 3% decline in property crimes, and a 9% increase in "other" offences including mischief and disturbing the peace. In 2005, the number of youth accused of homicide increased. This trend continued in 2006 when 84 youths were accused of homicide, resulting in the highest rate of youths accused of homicide since 1961 (Statistics Canada, 2007g). In Calgary, youth offences declined marginally as a percentage of total criminal code offences in 2006, accounting for 21.4% of total offences compared to 21.5% in 2005. Of youth criminal offences, 17.5% were person crimes, while 54.6% were property offences (Calgary Police Service, 2007).

Drug crimes continued to increase in Canada in 2006. This was driven by increases in cocaine offences (+13%), which have risen 67% since 2002. Other drug offences also increased including crystal meth offences (+8%) (Statistics Canada, 2007g). In



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Table 37: Person and Property Crimes, Calgary, 2002 – 2006

Person Crimes	2002	2003	2004	2005	2006
Rate / 100,000	987.9	1044.7	1004.1	981.3	903.2
Number of Offences	8,886	9,486	9,345	9,259	8,958
1yr % chg	-4.9%	6.8%	-1.5%	-0.9%	-3.3%
Property Crimes	2002	2003	2004	2005	2006
Rate / 100,000	6081	6179.9	5758.4	5609.3	5419.1
Number of Offences	54,940	56,723	53,618	52,805	53,744
1yr % chg	0.5%	3.2%	-5.5%	-1.5%	1.8%

Source: Calgary Police Service (2007)

Calgary, drug offences declined slightly between 2005 and 2006, dropping from 2,451 to 2,430. This was the result of a decline in offences related to both trafficking and cultivation. At the same time, offences related to possession continued to increase. In particular, offences related to cocaine continued to increase in 2006, with crack cocaine offences growing by 62.3% since 2005, and by 118.6% since 2002 (Calgary Police Service, 2007).

Despite declining rates of crime nationally, more Canadians are taking preventative measures to safeguard against crime, with over three-quarters of Canadians using some type of crime prevention measure in 2004. A key factor that influenced the adoption of preventative measures was the perception of neighbourhood crime. In addition, sex was an important factor, with women being more likely than men to employ protective measures. Higher levels of education and income were also associated with the increased use of protective measures (Statistics Canada, 2007j).

The most common form of protective measure was changing routine or avoiding certain places (35%), followed by the use of burglar alarms or motion detectors (34%), and installing new locks or security bars (31%). A larger proportion of Canadians took routine precautionary measures such as locking car doors when alone in the car (almost 60%), while 4 out of 10 planned their routes with safety in mind, while 1 in 10 reported that they stayed home at night because they were afraid to go out alone (Statistics Canada, 2007j).

Injuries Increase Slightly

Injury remains the leading cause of death in Canada for those under the age of 45. In 2004/05 there were 196,865 injury hospitalizations in Canada, up slightly from 194,771 in 2003/04.

The leading cause of injury was unintentional falls which accounted for 57% of all injuries, followed by motor vehicle collisions. These two causes were the leading causes among all age groups, although homicide and purposefully inflicted injuries was a major cause of injury among 20 – 34 year olds. In 2004/05, there were 8,422 purposely inflicted injuries requiring hospitalization, accounting for 4% of all hospitalizations. Persons aged 20 – 34 comprised the greatest proportion of such injuries. Pedestrian related hospitalization injuries have declined significantly over the past 10 years, dropping by 31%. Older Canadians, however, continue to sustain the greatest number of pedestrian injuries (Canadian Institute of Health Information, 2007).

In 2005-06, there were 7,355 injury-related hospitalizations in the Calgary Health Region (CHR), and 108,439 injury-related emergency department visits. Generally, children and young adults were the most likely to be hospitalized or visit an emergency department as a result of injuries. Falls continue to be the most frequent cause of injury-related hospitalization, accounting for 45% of all injury-related hospitalizations, followed by transportation (14%), suicide (6%), violence (6%) and poisoning (5%) (Elnitsky, Beck and Staniland, 2007).

Injury prevention is a growing area of focus for local health and emergency service providers. Injury prevention has been a recent focus of public education, and it is believed that this had led to declining injury rates over the long term. This has been the thrust of the www.thinkresponsibly.ca website that promotes helmets for pathways and parks. One of the drivers to reduce injury-related hospitalizations is growing demand on the health system. This is leading to alternatives to hospitalization due to a shortage of beds and staffing. As a result, the CHR is sending people home



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earlier with alternative care options. Due to increased volumes, Emergency Medical Services (EMS) is also being encouraged to investigate options to decrease hospital transports.

Workplace Safety a Growing Concern

Statistics Canada (2007l) reports that, in 2003, 630,000 Canadians sustained an injury on the job, accounting for 4% of the workforce. Men were more likely than women to sustain injuries, with 460,000 men being injured, an injury rate of 5%, compared to a rate of 2% for the female workforce, with 170,000 women sustaining injuries (Statistics Canada, 2007l). In Calgary, there were 46,119 claims registered with the Workers Compensation Board (WCB) in 2006. This was a 7.7% increase from the 42,830 claims the previous year. Calgary reported the highest number of WCB claims in Alberta, slightly more than the 42,914 claims registered in Edmonton (Workers Compensation Board, 2007).

Canada reports that, nationally, workplace injuries were highest in blue collar occupations, with Trades, Transport and Equipment Operation being the occupational group with the highest injury rate (9%), followed by Processing and Manufacturing (7.2%) and Primary Industry (6.6%). Shiftwork and jobs requiring strenuous effort were associated with an increased risk of injury. The risk of injury also increases with the number of hours worked, and decreases with age and income (Statistics Canada, 2007l). Conversation Calgary participants attributed the increase in WCB claims to the economic boom and inexperienced workers in the construction industry and trades. Similarly, The City of Calgary attributes increased Sickness and Accidents claims to young, inexperienced workers who are being injured and older workers who cannot work as hard as they used to and are experiencing chronic conditions.

In addition to workplace injuries, increasing attention is being paid to criminal victimization in the workplace. Statistics Canada (2007m) reports that, in 2004, nearly one-fifth of all violent victimization incidents occurred in the victim's workplace. This includes physical assault, sexual assault, and robbery. During that year, there were more than 356,000 violent incidents in the workplace, of which the majority (71%) were classified as physical assaults. Men and women were equally likely to have reported experiencing workplace violence, but men were more likely to have been injured. Violence in the workplace was more likely in Social Assistance or Health Care Services, as well as in the

Accommodation / Food Services, Retail or Wholesale Trade, and Educational Services sectors.

Domestic Violence Declines in Calgary

Although the number of domestic related calls for service to the Calgary Police Service increased in 2006 to 11,775 from 11,603 the year before, the number of actual domestic offences declined. In 2006 there were 4,268 domestic offences, compared to 4,621 the year prior. This is the fourth consecutive year of decline (Calgary Police Service, 2007). While the number of domestic offences declined in Calgary, Statistics Canada (2007h) reported that the spousal homicide rate also continues to fall, continuing a long term trend of decline since the mid 1970's. People living in common-law relationships tend to be at greater risk than those who are married.

Conversation Calgary participants suggested that there is a link between the city's economic growth and family violence, both as a result of families being under stress, as well as due to the relationship between addictions and violence, with substance abuse potentially increasing as people have more money to feed addictions. It was also suggested that the incidence of family violence in the immigrant community is being under-reported. This is due to a variety of reasons including language barriers, fear of police, and cultural differences about what is acceptable behaviour within families.

Nationally, there were 106,000 women and children admitted to emergency shelters between April 1, 2005 and March 31, 2006. The vast majority of these were admitted to escape abuse, though some were also admitted as a result of housing problems or mental health and addictions issues. Between 1998 and 2006, the number of women admitted has remained fairly stable, declining by 3% over the period. However, over the same time period, the number of children has fallen by 25%. This may be due to the smaller proportion of children in the population, as well as the fact that fewer shelters are providing services for children (Statistics Canada, 2007k).

Despite the demand for emergency shelters, Alberta's shelter system is under considerable and growing stress. In a 2006 review of Alberta's shelter system, shelter operators and service providers expressed concern that they are not able to consistently meet the demand for service, and that women in need are turned away.



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Shelters report that in cases where women are turned away, they are able to make a successful referral to other services in approximately 80% of cases (Sierra Systems, 2006).

The inability to find affordable housing and the inadequate amount of social assistance is compromising the ability of clients to transition back into the community. Shelter operators are facing significant operating pressures. This includes lack of funding, the inability to attract and retain qualified staff due to uncompetitive salaries, insufficient staffing levels to meet demand, increasing complexity of client needs, and rising insurance and utilities costs. Shelter operators also expressed concern that, while they are fairly successful at meeting the needs of abused women and their children, they are less successful meeting the needs of women with mental health or addictions issues, complex legal issues, or serious health concerns. They also felt that they were not adequately meeting the needs of adolescent or Aboriginal women (Sierra Systems, 2006).

Operators also discussed the challenges faced by clients in the shelter environment. One of the primary challenges is the restriction on the length of stay. Currently, women are allowed to stay for 21 days in emergency shelter, and for up to 6 months in transitional housing, lengths that operators felt were insufficient. Other challenges included unmet needs for one-on-one staff support, safety concerns, and insufficient programming for children. Women also face significant challenges when leaving the shelter, including access to / availability of affordable housing, inability to provide for the basic needs of the family, access to / availability of transportation and insufficient outreach support (Sierra Systems, 2006).

With respect to housing, a report by Gareau (2006) found that landlords were significantly less likely to say that a rental unit was available if the person inquiring indicated she was staying at a women's shelter. This provides evidence that victims of domestic violence are prone to housing discrimination. Landlords indicated that their unwillingness to rent arises from a belief that the woman's ability to pay the rent would be compromised by her precarious situation, or that her situation may pose dangers or problems. A few landlords blamed the women for their situation and were openly hostile, and would likely not rent a unit to them regardless of their ability to pay. This clearly highlights the critical need for affordable housing, as well as transitional housing to support women until they are able to find safe, affordable accommodation.

However, despite the critical need for more transitional housing, Statistics Canada (2007k) reported that, while the number of shelters in Canada increased between 1998 and 2006, the number of transition homes declined, while the number of emergency shelters tripled.

Child Abuse an Ongoing Concern

The number of child abuse investigations completed by the Calgary Police Service in 2006 remained virtually unchanged from the previous year, with 278 investigations completed. Of total investigations, 94% were related to sexual abuse. In addition to CPS investigations, the Child At Risk Response Team (CARRT) operates in conjunction with Alberta Child and Family Services to investigate children at risk. Calls for service to CARRT experienced a significant decline in 2006, with 791 calls for service compared to 1,254 in 2005 and 1,562 in 2004 (Calgary Police Service, 2007).

Bullying is emerging as a serious and growing issue among children and youth. The KidsHelp Phone reported that, in 2005, of 50,166 counseling calls, 4,309 (8.6%) were related to bullying. In the same year, of 19,744 posts to a counselor through the website, 625 were related to bullying. Of bully-related contacts with Kids Help Phone, the most frequent type was verbal (43%), followed by physical (27.9%), sexual violation (17.8%), harassment (6.5%), sexual harassment (3.4%), and discrimination (1.2%). Increasingly, abuse is occurring electronically through "cyber-bullying". This form of bullying is significant because it allows the bullying to extend beyond the school and into the homes and private lives of the victims (Lines, 2006).

Children are targeted and harassed for any number of perceived differences including physical appearance, style of dress, academic abilities and their apparent sexual orientation. Children report fear either from the threat of physical violence, or from actual violence, and / or fear of reprisals. This fear prevents many from bringing the issue to the attention of adults. Many children report that even when they have brought the abuse to the attention of adults, however, they often were not taken seriously. Further, even when action was taken, it was reported to often be ineffectual. The effects of bullying often persist for years even after the bullying has stopped. Responses to bullying include trying to appear strong and unaffected by it, or sometimes buying into the victimizing message (Lines, 2006).



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Prostitution an Area of Growing Concern

Increasing attention has been paid recently to the sex trade in Calgary. According to the Calgary Police Service, the sex trade in Calgary is comprised of street level prostitution and the escort / massage industry. The prime motivator for street level prostitution currently is drug addiction, specifically, crack cocaine. Street level prostitution is the most visible form and tends to have the most impact (City of Calgary, 2007a). Most street level prostitution occurs in the downtown area and communities peripheral to the downtown (San Patten and Associates, 2007).

It is estimated that 10 – 12% of sex trade workers are children. Often they are involved in the sex trade in exchange for basic needs items such as food, clothing or shelter. This is referred to as “survival sex”, and it is reported that an estimated 25% of street youth have engaged in this. Survival sex leads to increased risk of HIV and other Sexually Transmitted Infections (STI's) and physical health issues. Children are often recruited into the sex trade through public places like shopping malls or LRT platforms, or by other youth. Sexual exploitation tends to occur in indoor hidden places, like flophouses or residential houses, or electronically via chat lines or chat rooms on the internet (San Patten and Associates, 2007).

Risk factors for children and youth becoming involved in the sex trade include disengagement from community and / or family, homelessness, a history of physical or sexual abuse at home, and / or history of contact with Child Welfare. People engaged in the sex trade often come from fragmented families, who leave home at an early age, and are from lower socio-economic status. Often, these people suffer from low self-esteem and have a history of physical, sexual or emotional abuse. Drug addiction is common for sex trade workers, both as an escape from the work, and as a reason for remaining in it. Most workers are coming from situations of poverty (San Patten and Associates, 2007).

Policy Developments

- In 2007, the Province of Alberta initiated the Safe Communities Task Force which conducted a series of public consultations across the province throughout the spring of 2007 to provide opportunities for people to share their ideas about how to reduce crime and make their communities safer.
- In 2006, the Province of Alberta announced the establishment of the provincial Emergency Management Alberta Agency to provide better co-ordination, preparation, response and recovery to disasters and emergencies.
- In 2007, the Province of Alberta introduced Bill 16 which will amend the Police Act to allow for the creation of an independent body to investigate police when someone is seriously injured or dies as a result of police action.
- In 2007, the Province of Alberta completed a review of the Private Investigators and Security Guards Act and released a report containing a variety of recommendations that will be considered during an update of the legislation.
- In 2006, the Province of Alberta made changes to the Protection Against Family Violence Act, adding stalking to the definition of family violence.
- In 2006, the Province of Alberta passed the Drug-endangered Children Act to allow child-intervention caseworkers and police to rescue and protect children that are exposed to an adult's involvement in serious drug activity.
- In 2007, the Province of Alberta amended Bill 15, the Protection of Children Engaged in Prostitution Act, and renamed it the Protection of Sexually Exploited Children Act. The amended legislation provides additional supports to children and youth who are sexually abused and exploited through prostitution.
- In 2006, The Province of Alberta passed Bill 206 which allows for the seizure of motor vehicles used in prostitution related activities.
- In 2006, the Calgary Police Service initiated a voluntary self-registration for sex trade workers to collect personal information from sex trade workers to assist in investigations involving sex trade workers.
- In 2006, the City of Calgary approved the Public Behaviour By-law that regulates public behaviour including fighting and aggressive behaviour, public urination and defecation, spitting, loitering and possession of a visible knife.



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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

As communities compete globally for talent they are increasingly focusing on quality of life factors to attract and retain people. Important quality of life factors include clean environments and social amenities such as affordable housing, parks, trails and recreational and cultural programs. Increasingly it is becoming recognized that healthy social environments are not the product of a healthy economy, but are a determinant of it as a healthy economy requires a strong social infrastructure. Healthy societies are argued to be resilient societies that have the ability to survive or recover in the face of shock, pressure, challenge or change. Torjman (2006) notes:

“Resilient individuals, families, communities and nations are able to survive in the face of ongoing change or imminent threat because of internal strength as well as their capacity to adapt effectively to those changes.”

Resilience involves creating conditions that promote physical and emotional well-being, enhancing basic coping skills and capacities, fostering active participation in society, and the creation of economic opportunities and assets. The degree to which Calgary is able to create such conditions across the city and in neighbourhoods will be an important contributor to the city's economic success. This section discusses the strength of Calgary's neighbourhoods as a key contributor to the city's quality of life and resilience.

Quality of Life Perceived to be Deteriorating

A recent report (Berdahl, 2007) noted that the majority of residents in Canada's six western cities rated the quality of life as good or very good. Calgary, however, had the lowest rating of the six, with 81.6% rating the quality of life as good or very good, compared to 89.2% of residents in Saskatoon. This rating was on par with Toronto, where 81.1% rated the quality of life as good or very good. At the same time, residents in Calgary were significantly more likely than other cities to feel that the quality of life had deteriorated somewhat or considerably over the past five years. In Calgary, 45.3% felt that the quality of life had deteriorated, higher than the 36% of residents in Toronto and Vancouver who felt that way, and significantly higher than respondents in Regina (11.2%) and Saskatoon (14.6%).

In terms of expectations for the future regarding quality of life, Calgary residents were the least optimistic, with over one-third (36.1%) expecting the quality of life to deteriorate over the next five years, the highest response among the six western cities, and higher also than Toronto. Among Toronto and Vancouver residents, 33% expected the quality of life to deteriorate. Calgary was the only city where the number of people expecting the quality of life to deteriorate exceeded the number who felt that the quality of life would improve (Berdahl, 2007).

Social Capital

The strength of neighbourhoods is related to their level of social capital. Social capital refers to the network of social relationships that provide meaning and support to individuals (Koning, 2001). It is believed that strong networks of relationships among neighbours enhances the resilience of individuals and therefore of the neighbourhood itself. However, as the world becomes increasingly integrated through the forces of globalization, the relevance of local communities is being called into question. Torjman (2006) argues that despite the ongoing forces of globalization, communities remain relevant.

“Dense networks and multiple relationships of trust, which can be built locally only in neighbourhoods and communities, have been found to have a strong positive impact upon health, social cohesion and financial well-being.”



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It is believed that the social capital of a community may be strengthened by the diversity of its population in terms of culture and income. There has been some concern that Canadian cities may be witnessing the birth of neighbourhoods with high concentrations of poverty. To the extent that high poverty neighbourhoods coincide with high concentrations of persons from particular ethnic communities, there is a concern that Canada could be developing urban “ghettoes” similar to those found in many American cities.

A study by Walkes and Bourne (2006) examined patterns of ethnic segregation and concentrations of poverty in Canadian cities. This research identified two parallel processes. The first is the growth of concentrations of visible minorities. Research on ethnic concentration in Canada has revealed that such concentration is not increasing, despite high levels of immigration. This suggests that while immigrants to Canada may originally settle in ethnic neighbourhoods as a source of support and networking, they are able to subsequently move rather than being trapped in such areas, a situation that could lead to cultural exclusion.

The second process is the growth of concentrations of poverty. It has been suggested that the growth of concentrations of poverty is linked to ethnic concentration as much of the growth of poverty and income inequality is thought to be due to increasing poverty and inequality among visible minority and Aboriginal populations. Walkes and Bourne suggest, however, that ethnic concentration is not necessarily related to poverty. To the extent that ethnic neighbourhoods are voluntary and respond to the needs of the residents, such concentrations may in fact strengthen social capital.

In Calgary, while segregation for all visible minority groups and Aboriginal persons was reported to have increased between 1991 and 2001, the only ethnic group that experienced increased concentration was South Asian. Walkes and Bourne (2006) reported that Calgary is a relatively integrated city, with 27% of the population living in “non-isolated” neighbourhoods (with between 20 – 50% visible minorities). There are no neighbourhoods where one ethnic group predominates (Walkes and Bourne, 2006). When income is considered with respect to ethnic concentration, it is found in Calgary that income is higher in the most concentrated ethnic communities than in the lesser

concentrated ones. Similarly, poverty rates are lower in the most concentrated communities. “This evidence may reveal the presence of concentrated yet relatively well off ethnic communities.” (Walkes and Bourne, 2006: 285).

Participants in the 2007 Conversation Calgary consultation process noted that there is an observed increase in poverty and social needs in suburban areas. There is a perceived increase in income inequality within the inner city particularly, and a growing struggle for many inner-city families to maintain properties. Participants noted an observed increase in homelessness in suburban areas. It was stated that the decentralization of the poor population effectively de-links the population from services which tend to be based in the inner-city. Participants also felt that people are growing more fearful of difference and less willing to accommodate difference in their neighbourhoods. This may be related to an increasing view of marginalization as “normal”.

In addition to the effects of diversity, there has been considerable discussion on the effects of the built environment on social interaction. Many observers suggest that low density developments do not promote the same level of social interaction as older higher density areas. As a young city, Calgary’s pattern of development is dominated by such low density developments. A recent study (Brueckner and Langley, 2006) in the United States, however, suggests that low density development does not necessarily compromise social capital.

According to Brueckner and Langley (2006), the interaction with neighbours is in fact lower in high-density neighbourhoods, and residents of higher density neighbourhoods have weaker group involvement. Marital status, the presence of children, retirement, and citizenship tend to have a greater influence on social interaction than density. Some possible explanations for this effect are that denser neighbourhoods may have more sources of entertainment thus lessening the need for interaction with others. Alternatively, it could be that the crowding associated with density spurs a need for privacy. As well, higher density may be associated with increased criminal activity, reducing levels of trust and security making people less likely to interact.

Social Infrastructure Deficit Remains

In Calgary, Community Associations play a critical role in



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fostering interaction and building social capital. However, the capacity of Community Associations to continue to act as effective community building agents is being threatened. This is due, first, to confusion around the fundamental purposes of Community Associations as service delivery vehicles or vehicles for citizen representation. Community Associations were not designed to be representative, but their role has evolved over time. This role is challenged by the fact that Community Associations are not necessarily representative of their communities and have difficulty bringing in diverse populations. Similarly, there is a lack of clarity around the needs and expectations that residents have of their Community Associations. At the same time, social connections are now much less geographically designed. As a result, Community Associations may be becoming less relevant as a social organization. As the bonds of geographic communities weaken, other community organizations (especially cultural groups) may be just as important for cultural and representative functions.

A second challenge facing Community Associations is the struggle to attract members. Participants of the 2007 Conversation Calgary consultation perceived Community Associations to not be as strong as they once were, particularly in the Centre City where large condominium developments are occurring. It was noted that condominium development draws people away from Community Associations, particularly higher income households. In the inner city, there are also a lot of smaller condos being developed with younger people, who also may be less likely to be involved in Community Associations.

Community Association capacity is also being challenged by reduced volunteer resources in the community. This is the result of increasing competition from other sectors for volunteers, as well as increasing work time, particularly the growth of dual-income families (See Section 1.3). Conversation Calgary participants noted that fewer people are volunteering but more people are donating money. This was perceived to be due to the fact that many seniors are going back to work, while the number of dual income or single parent families is growing. In higher-income growth areas, new higher income residents may be less willing to volunteer due to time pressures, and it is reported that in some areas, Community Associations are now hiring for jobs that used to be volunteer. It was also acknowledged that The City's planning process is also more demanding of community volunteers, particularly with respect to

community engagement and that City engagement processes may be too time consuming for a time-stressed community.

In addition to issues of governance and operations, Community Associations are struggling with ageing capital. Lifecycle issues of Community Association facilities persist, and there is a need for financial resources to support infrastructure renewal, including emergency funding for Community Associations with facility failures (City of Calgary, 2007b). Delayed infrastructure investment has resulted in a move to regional service delivery models which, while increasing efficiency, impacts on accessibility which, in turn, impacts public health.

The distribution of Calgary's social infrastructure is also important in considering the strength of its neighbourhoods. Calgary Arts Development (2007) notes that Calgary's geography poses a challenge to arts development; as Calgary's footprint is large, there are large areas that have little or no access to cultural space, as most of Calgary's venues are located in the city centre (Calgary Arts Development, 2007). Conversation Calgary participants also noted that chronic underfunding of facilities has resulted in the need to increase user fees for facilities. The resulting high cost of rent is now forcing cultural groups out of facilities, leading to the under-utilization of existing infrastructure, reducing the variety of opportunities available in communities.

One important aspect of social infrastructure is its parks and open spaces. A recent report by the City of Calgary (2006b) reports that Calgary's established areas are well served by the present distribution of open space. In addition, due to the community lifecycle, many communities have a smaller population now than when the parks were developed, resulting in increasing park capacity in established areas. However, communities with the highest density, also tend to have the least amount of local open space per capita. It is expected that this situation will worsen as these are the areas that are most likely to experience the greatest population increases due to redevelopment (City of Calgary, 2006b).

Development Continues Pattern of Suburban Growth

In 2007, Calgary's population increased by 28,183 people to 1,019,942. Of this growth, 93% was accommodated in the



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Table 38: City of Calgary, Population by Urban Zone, 2006 – 2007

	2006	2007	Change 06-07			% of Population	
			Number	Percent	Share of Growth	2006	2007
Downtown	15,548	15,312	-236	-1.5%	-0.8%	1.6%	1.5%
Inner City	119,555	121,219	1,664	1.4%	5.9%	12.1%	11.9%
Inner Suburbs	111,137	112,043	907	0.8%	3.2%	11.2%	11.0%
Established Suburbs	299,797	300,045	248	0.1%	0.9%	30.2%	29.4%
Recent Suburbs	299,859	299,404	-455	-0.2%	-1.7%	30.2%	29.4%
New Suburbs	143,223	169,367	26,144	18.3%	92.8%	14.4%	16.6%
Residual, Industrial and Other Areas	2,637	2,551	-86	-3.3%	-0.3%	-0.3%	-0.3%
City-wide Total	991,759	1,019,942	28,183	2.8%	100.0%	100%	100%

* Industrial Areas and Residual Wards were probably part of Developing Communities in 1986-2006

Source: City of Calgary (2007) Civic Census.

developing communities (See Table 38). As a result, the developing communities increased their share of the city's population from 14.7% to 16.6%. At the same time, the population of the inner city grew by 1.4%, accounting for 5.9% of the city's population growth. Despite population growth in the inner city, the inner city's share of the total population declined from 12.1% to 11.9%. Meanwhile, population in the inner, established and recent suburbs remained virtually unchanged, while their share of the city's population declined from 71.7% to 69.8%.

As Calgary's population increases, density is also increasing as newer suburbs are being built at marginally higher densities, while population growth in the inner city is increasing density there. Increased density is important as it is critical for the viability of new services, promotes diversity, and provides more eyes on the street for safety purposes. Increasing density also creates opportunities in new developments for people to age in place as higher density usually includes the development of smaller units more suitable for seniors.

While density provides important benefits to the community, there are also a variety of challenges associated with densification. Re-development and densification in the inner city is now raising issues of gentrification. Conversation Calgary participants expressed a concern that there is the potential for gentrification through redevelopment to destroy the sense of community in certain areas. For artists, the gentrification of neighbourhoods

is posing a challenge, as the arts community is being driven out of those areas of the city where an arts community flourished due to the presence of affordable housing. At the same time, gentrification may have positive impacts, for example increasing safety and vibrancy, as long as it doesn't affect the diversity of the neighbourhood.

As redevelopment of the inner city proceeds, the pace of condo conversions and the decrease in rental stock in these areas is a concern. Participants of the 2007 Conversation Calgary consultation noted with concern the loss of affordable housing stock due to condominium conversions (See Section 1.5). It was suggested that this is resulting in a breakdown of social networks, particularly for older people, and that this may have mental health impacts. Densification may also have impacts on transit use and traffic as transit infrastructure is currently not in place to deal with growth and this makes it difficult to mitigate traffic arising from densification.

Despite increasing unit density in older communities, redevelopment is not resulting in increasing population or population density. This is due to the fact that the increase in units tends to be offset by smaller households. A second factor offsetting unit density increase is the fact that while the number of units is increasing, so is their size. This may, however, have positive benefits as larger units can more easily accommodate families which might

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encourage couples to stay in the inner city once their family starts. However, inner city communities need amenities such as schools and playgrounds to support families.

In 2007, the number of occupied multi-family units increased by 1.8% from 2006, accounting for 36.6% of occupied dwelling units. This represents an increase of 2,486 units from the previous year. This growth was not predicted 5 years ago and is being driven primarily by escalating land values. While the addition of multi-family units is desirable for social and planning goals, there is a concern that this development is primarily supplying the high end market and therefore not necessarily contributing to social diversity. Conversation Calgary participants also noted that higher density multi-family housing does not necessarily support strong social capital as multi-family buildings are often empty during the day as they tend to be occupied by single professionals who are away during work hours, or are bought for speculation value.

As the population ages, there is speculation that the housing needs of households will change, altering the pattern of urban development. A recent report (Lewis, 2006) found that, although

older households are less likely than younger households to move, of those that did move, apartments were the predominant choice, with 70% moving to apartments and a further 20% to semi-detached or row houses or duplexes. Movers over the age of 55 were also more likely to prefer dwellings with only one floor, with condominiums being the preferred option due to ease of maintenance. Even among those who chose single-detached dwellings, the predominant choice was for a single floor (i.e. bungalow). Older movers are also more likely to move into rental accommodations than younger movers.

According to Lewis (2006), while the shift from single-detached dwellings to apartments was significantly higher among older households, it still accounted for less than 10% of senior households over a six year period. Based on this analysis "... the net shift out of detached homes during the first 18 years after reaching age 65 would amount to between 20 and 30 percent of those who were living in detached homes when they turned 65." (Lewis, 2006: 11). Consequently, as the population ages, it can be expected that the demand for condominiums and apartments may increase, with an increased demand for rental accommodations.



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Neighbourhoods Impact Health

Increasingly it is being recognized that neighbourhoods have an important impact on health. The Canadian Institute for Health Information (CIHI) reports that life expectancy remains lowest in Canada's lowest-income neighbourhoods, despite an overall increase in life expectancy between 1971 and 1996 (CIHI, 2006). Characteristics of neighbourhoods that may exert an influence on health include the presence of social support networks, cultural diversity, and socio-economic factors. Research has identified links between living in a low-income neighbourhood and mortality, regardless of a person's individual income. Other studies have identified links between neighbourhood socio-economic characteristics and health outcomes such as poor mental health, behavioural problems in children, heart attacks, levels of health care access and use, height and weight in children, and individual engagement in health-related behaviours such as smoking. Research also tends to suggest that the availability of social resources in neighbourhoods is linked to lower levels of overweight / obesity and lower levels of premature mortality. There is also a link between the physical appearance of neighbourhoods and the likelihood of overweight / obesity. Population density is also associated with higher rates of physical activity and lower risk of traffic-related fatalities (CIHI, 2006).

The quality of the neighbourhood environment has also been linked to levels of physical activity which are in turn associated with overall health. Generally, activity increases with perceived ease of access to places for physical activity, neighbourhood convenience (walking access to shops, open spaces and amenities), neighbourhood facilities for cycling, sufficient opportunities for active transport (walking / cycling) and access to public transit, and there being interesting things in the neighbourhood to look at. At the same time, activity tends to decrease with perceptions about neighbourhood crime and traffic compromising safety and walkability (Burgess, et al, 2007, Schoeppe and Braubach, 2007).

Recent research on Calgary by the Canadian Institute for Health Information (CIHI) identified three types of neighbourhoods. The first are more affluent suburban communities, the second are less affluent inner-suburb communities and the third are downtown communities. The study found that self-reported health was highest in the affluent suburban areas, and lowest in

the less affluent inner-suburbs. Rates of physical activity were also highest in the affluent suburbs, while smoking rates were lowest. Conversely, the percentage of people who are overweight was higher in the affluent suburbs and lowest in the downtown (CIHI, 2006). The Calgary Health Region similarly reports that there are significant differences in health status and health behaviours among Calgary's 15 social districts that correspond to differences in socio-economic characteristics (Calgary Health Region, 2007).

Interest in Community Sustainability Grows

Participants of the 2007 Conversation Calgary consultation perceived an increasing public interest in and support for sustainable development. It was suggested that this growing interest is related to rapid growth, environmental problems, and high gas prices. The current pattern of development is increasingly being recognized as a public health issue. This realization is accompanying a massive public shift in concern about environment issues, and a growing interest in local initiatives such as recycling, natural landscaping, and healthy yards, among others.

Statistics Canada (2007n) reports that Canadian households have adopted measures to reduce their impact on the environment, although many still engage in environmentally damaging practices. Between 1994 and 2006 the proportion of households with water saving showerheads increased from 42% to 60%, the proportion of households using compact fluorescent lightbulbs increased from 19% to 59%, the proportion of households using programmable thermostats increased from 16% to 42%, and the proportion of households composting increased from 23% to 27%. Electronic waste continues to be an important and growing issue, with only one-quarter of households disposing of electronic equipment at a special waste disposal site, while 1 in 5 disposed of them in the garbage and one-third had such waste at home but did not know what to do with it.

Commuting remains an important environmental issue, as transportation accounts for 24% of Canada's Greenhouse Gas Emissions, and over half of this is due to passenger transportation. In 2006, the majority of Canadians commuted to work alone in private vehicles. The proportion commuting alone in private vehicles was 54% in the summer months and 64% during the



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colder months. Calgary had one of the lowest rates of private vehicle commuting among major urban centres, with just over 50% commuting in this manner during the summer months, the fourth lowest rate (Statistics Canada, 2007n).

As the majority of new development is occurring in the developing areas, it is expected that commute times will continue to increase. Increasing commute times are reported to be having significant impacts on Calgary. Such impacts range from reduced time available for volunteering to reduced participation in organized sports. As commute times continue to grow and gas prices increase, it is speculated that this may lead to a change in commuting patterns. This may include an increase in the desirability of inner-city living which may in turn lead to increased population and density in the inner city. Secondly, there may be an increase in the use of alternate modes of transportation. In order to support this shift in behaviour, there is a need to create environments that are supportive of cycling and other physical activity. A final response to growing commute times may be greater demand for suburban employment centres. Currently, the City of Calgary's Employment Centres Strategy is under review.

Despite growing commuting challenges, there are other factors mitigating this trend that may reduce people's willingness to alter transportation habits. In particular, perceptions of safety are affecting activity decisions; parents drive children to school even though it is within walking distance due to concerns about both traffic safety and personal safety. Time pressure also limits walkability. Finally, there remains a negative perception of transit as being for "poor people" and this may limit transit use. Transit service is also not perceived to be convenient for purposes other than work commuting to the downtown core.

Further, although commuting has been associated with elevated levels of stress, a recent report (Statistics Canada, 2006k) notes that the percentage of commuters who enjoy their daily commute (38%) was higher than those who do not (30%). Satisfaction with commuting was related to travel time, with those traveling less than 30 minutes (round trip) being twice as likely to enjoy the commute as those whose trip took 120 minutes or longer. Public transit users were less likely to enjoy their commute, but this was related to the longer travel time involved. Those who enjoyed the





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commute least were those who had to combine car and public transit use, presumably because of the extra time involved. Those who cycled to work were the most likely to enjoy their commute (Statistics Canada, 2006k). Another study (Statistics Canada, 2007o) also found that people who work in large business districts enjoy the environment that such districts provide, and may be willing to travel longer to get there. Consequently:

“Improving access to employment poles by alternative means of transport, especially to suburban poles which are poorly served by public transit, may be a more realistic goal than trying to reduce commuting distance.”

These reports suggest that altering commuting patterns may be difficult. In order to reduce the environmental impacts of transportation choices, research suggests that reducing public transit travel time would be the most effective. Schoeppe and Braubach (2007) suggest that promoting active transport is an important goal for neighbourhood health, providing sufficient opportunities for walking / cycling and access to public transit to increase willingness to combine walking / cycling with transit use.

Policy Developments

- In 2006, the Government of Canada announced a tax credit for the purchase of public transit passes.
- In 2007, the Province of Alberta announced the establishment of the Major Community Facilities Program to provide funding support to municipalities, not-for-profit agencies and Aboriginal communities for priority sports, recreational and cultural facilities.
- In 2007, The City of Calgary continued 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.



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As Calgary's economy rapidly expands, driven by escalating energy prices, employment is growing at a record pace, with Calgary recording the lowest unemployment rate in the country. Employment is currently expanding faster than the population, resulting in both rapid in-migration and ongoing labour shortages. Labour shortages as well as increasing economic activity are resulting in income and wage gains, as well as a high rate of inflation, particularly with respect to housing.

Rapidly escalating land and house values are in turn resulting in the continued loss of rental stock as rental apartments continue to be converted to condominiums. As the rental stock dwindles, vacancy rates in the remaining rental units declines and rents increase accordingly. As a result, there is a growing number of people who are either homeless or at risk of homelessness, including families with children.

While income and wage gains are benefiting some workers, income inequality in Calgary is growing. For those who are not receiving income or wage growth, the rapidly increasing cost of living is resulting in growing financial stress as expenditures are growing faster than incomes. The working poor now constitute an important component of the labour force, with this population experiencing food insecurity as they struggle to pay for housing.

For many families, two incomes are now essential in order to meet basic needs. For those families unable to employ a second family member in the labour force, such as lone-parents, poverty rates remain high. The lack of affordable childcare exacerbates this issue as the cost of childcare may prohibit a second earner from being able to enter the workforce. As the pre-school population expands due to the current baby boom, it is expected that this situation will continue to become more acute.

Even for those with two family incomes, the rising cost of living is resulting in reduced savings and increased debt. Often such financial pressures are resulting in people increasing their work activity, either through increasing their work hours or by securing a second job. This in turn results in less time to spend with family, in recreation and leisure pursuits, and engaged in community activities. As a result, activities that may serve to mitigate the impacts of stress are not being accessed and stress levels

consequently remain a concern. This may be resulting in social impacts such as family violence and reduced physical health.

As Calgary's economy expands, there is a growing demand for labour that is resulting in increasing immigration to Calgary. In particular, there is a growing number of Temporary Foreign Workers being recruited to Calgary by local employers. As the immigrant population grows, the demand for related supports is also increasing, although immigrant serving agencies are being challenged by the growing immigrant population facing greater integration challenges, including demand from Temporary Foreign Workers. Immigrants are being particularly impacted by the lack of affordable housing. In addition, there is a growing number of children and youth who do not speak English, and who are facing significant challenges in the public education system.

As the labour shortage deepens, there is increased interest by employers in recruiting from "non-traditional" workers, including immigrants, Aboriginal persons and persons with disabilities. This is resulting in increasing diversity of the Calgary labour force. At the same time, it is resulting in improving labour market conditions for immigrants and Aboriginal persons, although significant employment and income disparities remain. The labour market is also providing significant opportunities for youth, who are increasingly leaving school for work, or who are increasing their work activity even as they continue their studies. This is causing concern in the community for the future of these youth, who are left vulnerable in the event of an economic downturn.

Despite apparent increasing economic opportunities, systemic barriers to full participation in the life of the community remain. Higher unemployment rates and lower incomes persist for immigrants and Visible Minorities despite growing opportunity. There is also a perceived lack of recognition of the value of diversity, and this is both reflected in and perhaps perpetuated by a lack of diverse representation in Calgary's arts and culture sector. Finally, there is perceived to be a lack of engagement by minority groups, including children and youth, in the issues that affect them. Although there has been a decrease in the number of human rights complaints to the Alberta Human Rights and Citizenship Commission, this does not necessarily reflect an abatement of issues of racism and discrimination. In 2006, hate-bias crimes increased in Calgary while Anti-Semitic incidents



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increased nationally with such incidents also being reported in Calgary, indicating that significant challenges to creating an inclusive community remain.

Rapid economic and population growth are producing opportunities and stresses for those aspects of community life that make the community whole, such as recreation, arts and culture and heritage. Economic growth is, on the one hand, increasing philanthropy for the arts, providing needed financial support to the arts community. At the same time, economic pressures are challenging arts, culture and recreation organizations as low wages and the ongoing labour shortage are impacting the human resource capacity of these organizations. As a result their ability to deliver services to a rapidly growing population are being affected. This is exacerbated by an ongoing infrastructure deficit brought about by years of delayed investments by senior orders of government.

While population and income growth are increasing the demand for arts, cultural and recreational programming, economic growth is impacting the ability of organizations to meet this demand. Increasing work activity is limiting volunteer resources available to such organizations. At the same time, program and service users are increasingly time stressed and are seeking more informal activities. This requires organizational adjustments on the part of service providers. Economic growth is also affecting the community's ability to preserve its built and natural heritage, as land values and pressures for redevelopment often take precedence over heritage conservation. This is compounded by the high level of migration to Calgary, which results in a large number of people with weak connections to the community, and who may have less of an interest in heritage conservation.

Engaging citizens in philanthropy is important for Calgary's social fabric. Not only does philanthropic activity provide important resources for critical community activities, it also builds social capital by engaging people in their community. Philanthropic activity also provides support to services that are assisting people in meeting their basic needs, alleviating some of the stress associated with the economic boom. Currently, however, the capacity of Calgary's voluntary sector is being challenged.

Increasing work activity due to the escalating cost of living is reducing the time people have available to commit to volunteer activities. At the same time, economic growth has resulted in strong

corporate donations which are offsetting reduced government funding. Increasingly, however, public and private funding is short-term and project based. Funding is also accompanied by a growing demand for oversight and increased accountability of the recipients of funds. While this is important, it is also increasing the bureaucratic requirements of agencies that are already under stress. This stress is the result of ongoing labour force pressures due to low wages in the sector in the context of a growing labour shortage in the community. As a result, there is growing competition among organizations for both volunteers and staff. In addition, escalating operating costs are adding further financial pressure to voluntary organizations.

While Calgary's population and economy continue to grow, certain populations are experiencing the impact of this boom. In particular, seniors and persons with disabilities are facing growing challenges. Funding cuts to seniors services are impacting service availability. At the same time, seniors are facing growing physical and mental health issues. The lack of accessible transportation further contributes to the potential for isolation for this population. The rapid increase in the cost of living is impacting persons living on fixed incomes, particularly seniors and persons with disabilities. As a result, some seniors are returning to the workforce out of financial need, while others are choosing to move out of Calgary to smaller surrounding communities, although in doing so, they often lose access to available personal and professional supports.

While there is concern that supports to seniors are being eroded, the role of seniors in a changing and ageing community is critical. Seniors are a valuable heritage resource providing an important connection to our past. Seniors also have a crucial role to play in intergenerational knowledge transfer. The degree to which we can build a community inclusive of seniors will be an important measure of our community's level of social inclusion.

In summary, the quality of life in Calgary is related to the ability of its economy to provide for basic needs, to the quality of its arts, cultural and recreational opportunities, and to its ability to include all members of the community in the social, economic and political life of the city. Recently, concerns have been growing that the quality of life in Calgary is deteriorating, largely due to the rapid pace of growth being experienced by the city over the past several years.

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On the positive side, Calgary continues to be a relatively safe place to live, with decreasing rates of personal and property crime and injuries. At the same time, personal and family incomes are growing, and poverty rates are dropping along with the number of people receiving Income Supports. There is also a growing environmental awareness in Calgary, which is being reflected in changes to development patterns, leading to growing density and a reduced environmental footprint.

While there are factors contributing to an improved quality of life in Calgary, this quality of life is also being challenged. Although personal and family income is growing, income inequality is also increasing. Families are also being challenged by the increasing cost of living, particularly housing, where declining vacancy rates and increasing rents are impacting lower-income households.

While the pattern of development is improving marginally, the growth of the city has overwhelmed the capacity of the city to absorb it, resulting in the share of growth being accommodated in the new suburbs increasing, largely in single family dwellings. This is resulting in growing commute times with associated social and environmental costs. In particular, this is partly responsible for shrinking leisure time and increased stress. This is in turn impacting the ability of individuals to participate in community life.

Calgary, therefore, is a city under stress. While rapid economic growth has provided increased income and employment opportunities, the benefits of this growth are not being shared equally. Stresses on the physical and social infrastructure are challenging our ability to meet the demands of growth and impacting the quality of life.





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Appendix: Conversation Calgary

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Conversation Calgary was a series of public consultations conducted during June 2007 with approximately 100 key community stakeholders. The public consultations involved six workshops. Five workshops were conducted based on the five theme areas covered in this report. These theme-based workshops brought together local practitioners and experts to discuss current trends and issues affecting their respective areas of interest and expertise. A sixth workshop was held to bring participants from the five theme-based workshops together to identify common issues and provide a synthesis of the information received through the consultations.



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Biography

Biography

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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.

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