

Calgary & Region Social Outlook 2010-2015



TABLE OF CONTENTS

Intr	oduc	ction .	
Ove	rviev	v	
1.	An Inclusive City		
	1.1	Basic	Needs
		1.1.1	Labour Force and Employment
		1.1.2	Income
		1.1.3	Poverty
		1.1.4	Housing
		1.1.5	Food Security
	1.2	The C	hanging Face of Calgary
		1.2.1	Aboriginal peoples
		1.2.2	Immigration
		1.2.3	Lesbian, gay, bisexual, transgendered and transsexual (LGBT) persons 54
		1.2.4	Persons with disabilities
		1.2.5	Our aging population
	1.3	The V	oluntary Sector
2.	AC	ultural	City
3.	An Active City		
4.	A S	afe City	7
5.	AC	ity Of S	Strong Neighbourhoods
Key	Wor	d Refer	ences
End	note	s	
Ack	nowl	edgem	nents

LIST OF GRAPHS, FIGURES AND TABLES

List of Graphs

Graph 1: Unemployment Rate, Actual and Projected,
Calgary Economic Region, 2004 – 2015
Graph 2: Unemployment Rate by Age, Calgary (CMA), 2004 – 2009
Graph 3: Median Total Income of Individuals, Canada, Alberta and Calgary (CMA), 2003 – 2008 19
Graph 4: Median Total Income of Individuals by Age, Calgary (CMA), 2003 – 2008
Graph 5: Social Assistance Recipients by Program, Calgary, 2004–2009
Graph 6: Private Rental Market Apartment Vacancy Rate, Calgary (CMA), 2001 – 2009
$Graph \ 7: Cumulative \ Annual \ Net \ Loss \ of \ Rental \ Stock, \ Calgary, \ 2001-2009 \ \dots \ $
Graph~8: Household~Food~Insecurity~Prevalence~by~Income~Adequacy~Level,~Canada.~.~.~.~.~.~.~.40
$Graph\ 9: Total\ Immigrant\ Landings\ and\ Calgary\ Share\ of National\ Immigration,\ Calgary,\ 2004-2009\ .\ .\ .\ .48-1000000000000000000000000000000000000$
Graph 10: Percentage of Population Aged 65 or Older, Actual and Projected, Calgary, $1936-2036\dots 600$
Graph 11: Number of Persons Aged 0-14 Versus 65+, Calgary, 2006 – 2036
Graph 12: Services Requested by 211 Callers, Calgary, 2009
Graph 13: Percentage of Households Reporting Charitable Contributions, Calgary (CMA), 2003 – 2008
Graph 14: Average (\$) Charitable Contribution of Households Reporting Contributions, Calgary (CMA) 2003 – 2008
Graph 15: Total Government Cultural Expenditures by Order of Government, Canada
Graph 16: Per Capita Spending on Arts and Festival Funding, Selected Canadian Municipalities, 2005 – 2008
Graph 17: Average Expenditure Per Household Reporting Expenditures on Cultural Goods and Services, Calgary (CMA)
Graph 18: Percentage of Households Reporting Expenditures on Cultural Goods and Services, Calgary (CMA)
Graph 19: Percentage of Households Reporting Expenditures on Use of Recreation Facilities, Calgary (CMA), 2003 – 2008
Graph 20: Average Household Expenditure on use of Recreation Facilities, Calgary (CMA), 2003 – 2008
Graph 21: Violent Crime Severity Index, Canada and Calgary, 2004 – 2009
Graph 22: Non-violent Crime Severity Index, Canada and Calgary, 2004 – 2009
Graph 23: Domestic Related Calls for Service to Calgary Police Service, Calgary, 2005 – 2009
Graph 24: Total Hate/Bias Offences Reported to Calgary Police Service, Calgary, 2004 – 2009
Graph 25: Youth Offending Rate per 10,000 Youth Aged 12 – 17, Calgary, 2005 – 2009
Graph 26: Hospitalization and Emergency Department Visit Crude Rates
by Injury Cause, Calgary, 2009
Graph 27: Hospitalization and Emergency Department Visits by Injury Cause, Calgary, 2009 101
Graph 28: Population Growth Rate by Urban Area, Calgary, 2009 – 2010

List of Tables

Table 1: Labour Force Estimates (000s), Canada, Alberta and Calgary (CMA)
Table 2: Projected Employment Growth and Unemployment Rates, Calgary Economic Region, 2010–2015
Table 3: Average Actual Hours Worked (all workers), by Age and Sex, Alberta
Table 4: Total Employees at Work Showing Overtime Hours, Age 15+ (Both Sexes), Alberta
Table 5: Distribution of Labour Force by Industry by Selected Social Groups (2006), Showing Share of Change in Employment, 2008 – 2009, Calgary
Table 6: Median Hourly Wage Rate (\$2009), Total Employees Age 15+ (Both Sexes), Canada and Alberta
Table 7: Distribution of Workforce by Hourly Wage Rate, Total Employees Age 15+, Alberta $ \ldots \ldots 119$
Table 8: Labour Force Participation Rate by Age, Calgary (CMA)
Table 9: Unemployment Rate by Age, Calgary (CMA)
Table 10: Total Income of Individuals (\$2008), Calgary (CMA)
Table 11: Median Total Income (\$2008), by Economic Family Type, Calgary (CMA)
Table 12: Median Total Income of Individuals by Age (\$2008) (Both Sexes), Calgary (CMA)
Table 13: Average Household Expenditures by Category, Calgary (CMA)
Table 14: Number of Persons (000s) in Low–income (Pre–Tax), by Age, Calgary, Alberta
Table 15: Percentage of Persons in Low–income (Pre–Tax), by Age, Calgary, Alberta
Table 16: Percentage of Persons in Low–Income (Pre–Tax), by Economic Family Type, Calgary, Alberta 122
Table 17: Social Assistance Recipients by Program, Calgary
Table 18: Welfare Rates as Compared to the After–Tax Low Income Cut–off, Urban Areas Population 500,000+, Alberta, 2008
Table 19: Selected Housing Indicators, Calgary (CMA)
Table 20: Cumulative Annual Net Loss of Rental Stock, 2001–2009, Calgary (CMA)
Table 21: Minimum Housing Wage for Calgary, 2010
Table 22: Cost of Eating a Healthy Diet as Compared to Welfare Income for Alberta, 2008 $\ldots\ldots\ldots$ 124
Table 23: Calgary Inter–Faith Food Bank Recipients
Table 24: Calgary Inter–Faith Food Bank Hamper Recipients by Age
Table 25: Calgary Inter–Faith Food Bank Hamper Recipients by Income Source
Table 26: Total Immigrant Landings, Canada and Calgary
Table 27: Immigrant Landings by Country of Birth – Top Ten Countries, Calgary $\ldots \ldots \ldots 126$
Table 28: Immigrant Landings by Immigrant Class, Calgary
Table 29: Immigrant Landings by Official Language Ability, Calgary
Table 30: Signed Complaints with the Canadian Human Rights Commission $\dots \dots \dots \dots \dots 127$
Table 31: Signed Complaints with the Canadian Human Rights Commission by
Grounds of Complaint, Canada
Table 32: Seniors Population, Actual and Projected, Calgary

Table 55. Percentage of Households Reporting Charitable Contributions, Calgary (CMA)
Table 34: Average (\$) Contribution of Households Reporting Charitable Contributions, Calgary (CMA) . 12
Table 35: Total Government Cultural Expenditures, Canada
Table 36: Percentage of Households Reporting Expenditures on Cultural Goods and Services, Calgary (CMA)
Table 37: Average (\$) Expenditure Per Household Reporting Expenditures on Cultural Goods and Services, Calgary (CMA)
Table 38: Percentage of Households Reporting Recreation Expenditures, Calgary (CMA)
Table 39: Average Expenditure (\$) Per Household, Calgary (CMA)
Table 40: Attendance and Participation in City of Calgary Recreation Facilities and Programs
Table 41: Recreation Fee Assistance for Individuals, City of Calgary
Table 42: Person and Property Crimes, Calgary
Table 43: Crime Severity Index
Table 44: Victim Reported Domestic Offences, Calgary Police Service, Calgary
Table 45: Number of Hate/Bias Offences Reported to Calgary Police Service, by Motivation
Table 46: Youth Offending Rate, per 10,000 Youth Aged 12–17, Calgary
Table 47: Calgary Fire Department Incident Summary¹ by Major Incident Type, 2006–2009
Table 48: Population by Urban Area, Calgary
Table 49: Distribution of Population by Urban Area, Calgary
List of Figures
Figure 1: The Four Domains of Household Food Insecurity and Health Consequences
Figure 2: Healthy Feedback Loop, Arts and Culture

INTRODUCTION



Think of cities and the first things that come to mind are physical buildings, adjoined by a network of roads. Or maybe for some, cities elicit thoughts of industry or how the aesthetic tastes of the day are represented, or how the surrounding environment plays a part in creating this unique, bustling and dynamic interplay called "the city." Concrete and tangible descriptions of cities are one thing, but beneath them lay another reality much harder to describe – yet is the common thread that links all the above – and that is people. Cities are made up of people.

Cities are where vast numbers of people live in close proximity and enjoy nuanced, personal and individual events that have a profound influence on each other, because of this nearness. These events – such as the way people interact with each other, their issues of concern and their personal victories and defeats – become elucidated over time, through shared experience and result in patterns that can be assessed, interpreted and projected into a framework for understanding future patterns of social interaction.

Examining these patterns is the intent of The City of Calgary's *Social Outlook*, *2010-2015*. It's a comprehensive and detailed compilation of these "people events" which, through the use of timely local data, provide a snapshot for readers of what Calgary is all about, what are its opportunities and challenges and where it is going from here as a relatively young and vibrant city.

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:

- 1. an Inclusive city
- 2. a Cultural city
- 3. an Active city
- 4. a Safe city
- 5. a city of Strong Neighbourhoods.

The Social Outlook is a short-term forecast aimed at assisting readers to understand and adapt to change inside and outside of Calgary, provides valuable assistance for planning/budgeting at both The City and community levels and is a vital preparatory series that supports City Council during its budget adjustment process. It also helps inform Council on decisions that impact the local community.









Calgary society experiencing significant change and increasing complexity

A healthy city requires an acknowledgement that the people who comprise our city are changing. Increasing immigration from non-western source countries is contributing to the rising ethno-cultural diversity of the city. Despite slower population growth overall, immigration to Calgary continued to rise, exceeding the record number of immigrants set last year. Urban Aboriginal culture also continues to flourish as Aboriginal people continue to move to Canada's largest cities.

Meanwhile, over the next ten years, the number of seniors in Calgary will grow by about 66 per cent from about 110,400 currently to 182,800 by 2020. As the population ages, the number of persons with disabilities in Canada continues to rise.

Not only is our population becoming increasingly culturally diverse, people are also making increasingly new and varied lifestyle choices. This is reflected in the growing diversity of family types and sexual identities. It is estimated that between 106,000 and 159,000 Calgarians identify as lesbian, gay, bi-sexual or transgendered (LGBT).

Calgary's economy also experiencing rapid change

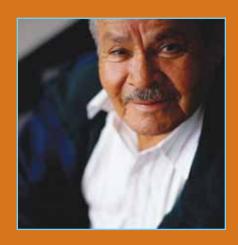
After a decade of impressive employment gains and a persistent labour shortage, employment growth slowed in Calgary as the effects of the global recession took hold. In 2009 and 2010, unemployment in Calgary continued to rise, while participation in the labour force began to fall for the first time in many years. As the recession deepened, income growth stalled due to lower wage gains, rising unemployment and declines in the stock market. The falling stock market, along with falling real estate values, caused household wealth to drop, leading households to reduce spending and start saving again. At the same time, household debt continues to grow while bankruptcies increase.

Despite these broad economic challenges, during the first half of 2010, Calgary has shown signs of an economic recovery supported by a strong housing market and increasing oil prices. Labour force participation has remained strong, posting the highest rate among metropolitan areas in Canada, with corresponding employment increases in certain key industries such as utilities, educational services, and arts/recreation.

Economic change and complexity causing financial stress ...

After a decade of falling poverty rates, the income and employment challenges brought on by the recession have left many households struggling to meet their basic needs. Unemployment is posing a challenge to many who are either ineligible for, or have exhausted, Employment Insurance (EI) benefits. Families with children remain at a greater risk of poverty, as do recent immigrants and Aboriginal people. Low-income households







continue to have difficulty providing sufficient food for themselves and their families, with almost half of low-income households being food insecure.

... but housing situation improves

As the economy cooled and population growth in Calgary slowed, the average apartment rent fell and vacancy rates began to rise after reaching record low levels in previous years.

Finding meaningful social participation and connection a challenge at times

Social participation and connection is both an individual and community issue. For individuals, finding connection to the community involves being included in the community. For the community, it involves making sure everyone has the opportunity to participate in the life of the community.

Growing diversity is presenting new challenges to participation; immigrants continue to face challenges in settling into Canadian life, particularly with finding jobs and housing. Persons with disabilities also require support to participate in community life, though many report unmet support needs. Aboriginal Canadians also continue to face economic disparities, although the income gap between Aboriginal people and the rest of Canadians is narrowing. It's evident that this trend of increasing diversity can present us with new hurdles to overcome; however, Calgary communities are evidence that such diversity adds to our social fabric and provides opportunities to enhance social participation and connection in many instances as well.

Voluntary sector impacted by recession and ongoing demographic change

Voluntary organizations play a critical role in facilitating inclusion and social participation. These organizations however, are being affected by demographic change as the population ages and becomes more culturally diverse. Growing

diversity is affecting the clientele, workforce and volunteer pool of voluntary organizations. Many are confronting this growing social complexity with limited resources. In response to these many challenges, organizations are becoming increasingly innovative and new models of partnership and collaboration are emerging.

Neighbourhoods critical to fostering inclusion and participation

Opportunities for social participation are often strongest in neighbourhoods. Strong neighbourhoods provide opportunities for facilitating social connection that includes having services available, along with economic opportunities. The recent upsurge in interest in community gardens is one example of communities continuing to find new ways to promote social interaction.

Strong neighbourhoods also have a great built and natural environment. The quality of the environment is related in part to the built form which, in Calgary, has historically been dictated by the needs of the automobile. Calgary's population growth has typically gone to the new suburbs, a trend that continued in 2010, despite slower population growth overall. This is contributing to the continued rise in Calgary's Greenhouse Gas (GHG) emissions, along with increases in the use of electricity and natural gas. At the same time, however, per capita water demand has fallen and household recycling has increased significantly.

New communications technologies and social media also foster inclusion

Connection and participation are also affected by social marketing/networking. While social media can facilitate social connections and make it quicker for citizens to mobilize around issues, it can also erode community by reducing face-to-face interaction. At the same time, it can help to break down barriers between people. Many voluntary organizations are finding new ways to meet their mandates through the use of emerging communication technologies, particularly social media.

Participation in arts, culture and recreation important, but barriers remain

Culture also remains a critical component of community life that fosters connection and invites social participation. The cultural sector remains a substantial contributor to the Canadian economy, with as many as two million Canadians involved in occupations that contribute to culture. Fewer Calgarians are reported to be spending money on cultural pursuits, and the amount of spending is dropping as household finances become more constrained.

Participation in physical activity is also a key factor in facilitating inclusion and participation. Levels of physical activity remain less than optimal, particularly for children and youth. This is reflected in declining participation in structured activities and increasingly sedentary leisure time. As a result, levels of obesity continue to rise, with long-term health consequences. Lack of time and cost remain key barriers to levels of fitness and participation in recreational activities. City of Calgary leadership in after-school activities and low-income subsidies is helping to offset declining participation. Overall, 46% of Calgarians report participating in moderate physical activity or exercise each week.

Investments in the community required to create resilience

Investment builds personal and community assets, fostering social capital and strong communities. Such investment needs to respond to current demographic shifts and the increasing diversity and social complexity of the community; investment that addresses this complexity supports resiliency in the community.

Space is a key community investment and critical to the development of strong neighbourhoods, not only to facilitate social activity, but also to build identity and a sense of belonging. Such space must be adaptable to accommodate multiple purposes and users, as well as welcoming, accessible and safe.

Safety important to supporting a resilient and inclusive city

Calgary remains a relatively safe city. Injury rates continue to fall in Calgary, as traffic collisions and fatalities continued to decline from the peak they experienced in 2005. Crime rates also continued their long-term downward trend in Calgary between 2008 and 2009, but victimization rates for some crimes are historically high compared to the national average. Crime fighting, meanwhile, is becoming increasingly complex due to globalization and technology.

Issues of social disorder have become prominent in Calgary in recent years. This has attracted pro-active attention by the Calgary Police Service, Animal and By-law Services, and Calgary Transit Peace Officers which has improved citizen perceptions of safety, particularly in the city centre.

In summary: Progressing in many key areas despite challenges

- Economic uncertainty has fostered an atmosphere of innovation and collaboration.
- The housing situation improves via reduced rents and increased vacancy rates.
- Although the recession has had damaging effects, many social sectors are showing signs of resilience.
- Diversity is becoming the norm for Calgary neighbourhoods as they increasingly reflect a greater mix of people from different ages, abilities and cultures.
- Many of Calgary's neighbourhoods continue to show signs of growth, vibrancy and cohesiveness despite increasing economic complexity.
- Environmental stewardship is alive and well as recycling programs flourish.
- Emerging communication technologies, particularly social media are playing a more significant role in our lives.
- Calgary has assumed a leadership role in increasing recreational participation via after-school and subsidy initiatives.
- Calgary remains a safe city to work, live and play.

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, fosters participation by persons from diverse populations and seeks to ensure that civic programs and services reflect and respond to the changing social and demographic structure of society.

– Triple Bottom Line Policy Framework





An inclusive city is one in which all citizens have opportunities to participate in the life of the community, regardless of income, age, culture or ability. An inclusive city also ensures that people have access to the supports 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

1.1.1 Labour Force and Employment

Employment trends summary

After a decade of impressive employment gains and a persistent labour shortage, employment growth stalled in Calgary as the effects of the global recession took hold. In 2009 and 2010, unemployment in Calgary continued to rise, while participation in the labour force began to fall for the first time in many years. The current Employment Insurance system is not sufficiently mitigating the impacts of unemployment as many of the unemployed have either exhausted, or are ineligible for, benefits. Job losses were most pronounced in the goods sector, with losses in this sector offset by some gains in the services sector. Youth, along with immigrant and Aboriginal workers were hit particularly hard. In this new economic reality, Albertans are working fewer hours, wage growth has stalled and the quality of employment has dropped as part-time jobs have grown at the expense of full-time employment, along with a rise in self-employment.

Employment Snapshot

Unemployment Rate, Calgary, 2009: 6.6 per cent

1

Youth Unemployment Rate, Calgary, 2009: 14.0 per cent

Labour Force Participation Rate, Calgary, 2009: 76.9 per cent

Full-time employment rate, Calgary, 2009: 83.3 per cent

Employment outlook

Globally, unemployment is expected to remain high for the short term, particularly in the developed economies, despite improved economic growth. As many employers have chosen to reduce hours rather than lay off staff, employment may not necessarily increase with GDP. Prolonged elevated levels of unemployment may result in a reduction of the employment rate, continued reductions in work hours and depressed wages for several years. 3

As a result of reduced wages and recent pension plan losses, many potential retirees may be forced to continue to hold down jobs past their age of retirement.⁴

In the Calgary Economic Region, employment is expected to continue to decline in 2010, but resume growth at a rate of 1.6 per cent in 2011, peaking at 3.0 per cent in 2012. As a result, unemployment should peak in 2010 at 7.1 per cent, falling to 6.5 per cent in 2011, then declining steadily to a rate of 3.7 per cent in 2015.⁵

Discussion

Participation in the labour force drops as unemployment rises – rebound anticipated

- Unemployment in Canada rose, with 400,500 more unemployed in 2009 compared to the previous year. This pushed the national unemployment rate to 8.3 per cent (See Table 1). At the same time, participation in the labour force fell as people dropped out of the labour force due to worsening economic conditions. ⁶
- In Alberta, employment fell by 1.3 per cent between 2008 and 2009, lower than the national decline of -1.6 per cent. Despite the drop in employment, Alberta continued to have the highest employment rate in Canada at 69.4 per cent and the third lowest unemployment rate in Canada at 6.6 per cent, lower than the national rate of 8.3 per cent. Only Saskatchewan and Manitoba recorded lower unemployment rates in 2009 at 4.8 per cent and 5.2 per cent respectively.⁷

As employment fell, the number of unemployed in Calgary almost doubled from 25,500 to 49,700 and the unemployment rate almost doubled from 3.5 per cent to 6.6 per cent. As the labour force weakened, participation began to fall. Between 2008 and 2009, the labour force participation rate fell slightly from 77.1 per cent to 76.9 per cent. Despite this, however, the participation rate was still 3.2 percentage points higher in 2009 than it was five years prior.8

Albertans working fewer hours

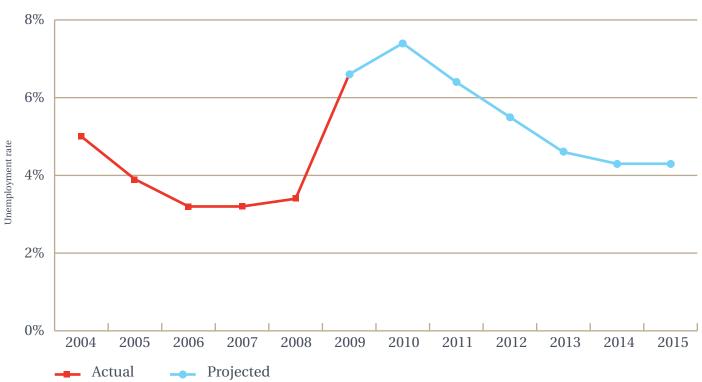
 As the labour market weakened, the average hours worked fell in both Alberta and Canada. Between 2008 and 2009, the average hours worked in Alberta fell by 2.1 per cent to 33.6 hours per week (See Table 3). This was the second consecutive year of falling average hours after several years of consistent increases.9 While average hours have fallen overall, a recent report by the Conference Board of Canada found that for some employees, work hours are increasing as companies seek to curtail costs by requiring more unpaid overtime from staff. ¹⁰ In Alberta, however, the number of workers working overtime dropped by 15 per cent between 2008 and 2009, including a 24 per cent drop in the number working

- paid overtime and a 4 per cent drop in those working unpaid overtime (See Table 4).¹¹
- Although overtime appears to be down, 11 per cent of Alberta workers reported working unpaid overtime in 2009. This is similar to the national rate of 12 per cent reported by the Conference Board of Canada survey. According to that Conference Board report, 90 per cent of organizations feel that unpaid overtime will be an issue for their organization in the next few years. Recently, an upsurge in class action lawsuits against organizations over unpaid overtime has many people taking steps to mitigate the legal risks associated with unpaid overtime. ¹³

Job losses in goods production offset by service sector gains

• Between 2008 and 2009, employment in the goods producing sector in Calgary fell by 9.7 per cent, while employment in the services sector rose by 1.9 per cent (See Table 5). Employment declines were steepest in wholesale trade (-29.1 per cent), followed by primary industry (-12.6 per cent), manufacturing (-12.1 per cent) and construction (-10.4 per cent). Declines in these industries were partially offset by





gains in utilities (+56.1 per cent), educational services (+23.7 per cent) and information, culture and recreation (+16.5 per cent).¹⁴

The quality of jobs a concern...

• In Canada, the quality of employment across the country remained relatively stable during the early part of the recession, even as employment fell. However, over 2009, employment quality deteriorated markedly, even as job losses slowed. Between March and November 2009, the CIBC Employment Quality Index (EQI) fell by 3.8 per cent, so that any benefits that may have been realized from a more stable labour market were being partly offset by lower employment quality. 15

... as part-time work is a factor...

• The fall in employment quality is attributed to rising part-time employment, which grew by 0.2 per cent nationally, while full-time employment fell. ¹⁶ In Calgary, full-time employment fell by 2.8 per cent, while part-time employment rose by 10.5 per cent between 2008 and 2009. As a result, the share of total employment accounted for by part-time employment rose for the second consecutive year to 16.7 per cent. ¹⁷ Not only did the recession increase the rate of part-time employment, it also affected permanent employees disproportionately, as employment losses in 2009 were concentrated among permanent employees, the non-unionized or workers with short employment tenure. ¹⁸

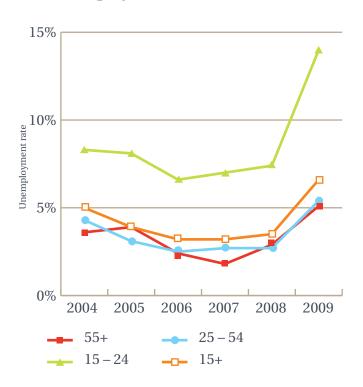
... along with self-employment and low-wage jobs

- Often the rise in vulnerable employment becomes apparent with an increase in selfemployment, as former wage and salaried employees turn to self-employment as an option of last resort. Rising self-employment was one of the factors contributing to the fall of the EQI as self-employment across the country surged while paid employment fell. Between October 2008 and October 2009, self-employment in Canada grew by 4.3 per cent while paid employment fell by 3.3 per cent. Most of the increase in self-employment was among those without paid staff. The gain was also concentrated entirely among older workers (especially those 55 and older) and among women who accounted for the majority (58 per cent) of the newly self-employed.¹⁹
- The decline of the EQI is also partly accounted for by the rise in low-wage employment.
 Nationally, gains in employment have been concentrated among low paying jobs, while the number of high paying jobs has declined by 3 per cent.²⁰
- In Alberta, while the median hourly wage increased by 5.5 per cent between 2008 and 2009 (See Table 6), job losses were heaviest in the lowest wage brackets. Between 2008 and 2009, employment fell by 23 per cent in jobs paying less than \$10 per hour, compared to a 17 per cent increase in jobs paying \$40 per hour or more (See Table 7).

Younger workers hit particularly hard

- Globally, the recession has affected various age groups differently. In the developed economies, the recession has resulted in rising youth unemployment and reduced youth labour force participation. In Calgary, youth employment fell by 11.9 per cent between 2008 and 2009, with full-time employment falling the most (-14.8 per cent), while part-time employment fell by 6.9 per cent. As a result, youth unemployment almost doubled from a rate of 7.4 per cent in 2008 to 14 per cent in 2009, and the participation rate fell from 73.7 per cent to 69.5 per cent (See Tables 8 and 9). 22
- While youth labour force participation fell, participation among seniors (age 65+) continued to rise in Calgary. In 2009, 16.1 per cent of seniors participated in the labour force, compared to 15.4 per cent in 2008 and just 10.3 per cent in 2005. Between 2008 and 2009, part-time employment among seniors rose by 4.6 per cent while full-time employment fell by 3.4 per cent. Among those in the pre-retirement age cohort (55 64), unemployment rose to a rate of 5.4 per cent, from 3.5 per cent in 2008 and 0 per cent in 2007, while labour force participation remained relatively stable. 23

Graph 2: Unemployment Rate by Age, Calgary (CMA), 2004 – 2009



Men fared worse during recession

- The global economic crisis has been detrimental to both men and women. In the U.S. and Canada, however, men have appeared to fare worse as unemployment rose faster for men than women. In Calgary, the male unemployment rate rose by 4 percentage points from 3.3 per cent to 7.3 per cent between 2008 and 2009, compared to a 2.1 percentage points increase from 3.7 per cent to 5.8 per cent for women. Meanwhile, female labour force participation continued to rise, increasing by 1.3 percentage points to 71.8 per cent from 70.5 per cent in 2008, while participation among men fell by 1.6 percentage points to 81.9 per cent in 2009 compared to 83.5 per cent the previous year.²⁴
- Men tend to fare worse during recessions because there are more men in the labour force, so more men will be affected by labour market changes. However, more importantly, men tend to be more concentrated in cyclically sensitive industries, such as manufacturing and construction.²⁵
- While men appear to have fared worse during the recession, female lone-parents have experienced a very significant impact. In Alberta, employment among female-headed lone-parent households (with the youngest child < 6 years) dropped by 22 per cent between 2008 and 2009, leading to a leap in the unemployment rate to 15.2 per cent in 2009 from 0 per cent the previous year. Meanwhile, for all families with a child under 6, employment fell by only 4.5 per cent and the unemployment rate rose marginally from 4.2 per cent to 6.7 per cent between 2008 and 2009. ²⁶

Immigrant and Aboriginal workers worse off

• Immigrants, especially recent immigrants, are facing particular difficulties in the current recession. In Alberta, the unemployment rate among recent immigrants almost doubled, rising from 5.6 per cent in 2008 to 10.9 per cent in 2009, with the number of unemployed growing by 84 per cent.²⁷

- Not only did recent immigrants experience higher rates of job loss and unemployment, the quality of employment for immigrants was also poor, even prior to the recession. In 2008, recent immigrants were almost twice as likely to be working in temporary positions, with 16 per cent working in such positions compared to 7.2 per cent of Canadian-born workers. Immigrants typically had lower wages than Canadian-born workers. The average hourly wage among Canadian-born workers (age 25 54) was \$23.72 in 2008, compared to \$21.44 for an immigrant worker and \$18.68 for a recent immigrant.²⁸
- Employment conditions also deteriorated significantly for Aboriginal persons. The job loss rate for Aboriginal workers between 2008 and 2009 was -4.0 per cent, double the rate of the non-Aboriginal population (-1.9 per cent).²⁹ Meanwhile, the Aboriginal unemployment rate rose from 10.4 per cent to 13.9 per cent, compared to an increase from 6.0 per cent to 8.1 per cent for the non-Aboriginal labour force. ³⁰
- Almost half the employment loss among Alberta's Aboriginal people in 2009 occurred in Calgary (-2,300 jobs). As a result of this job loss, the employment rate among Alberta's Aboriginal persons fell by 6.5 percentage points to 59.1 per cent, its lowest rate since 2003.³¹
- While Aboriginal employment was affected by the fact that Aboriginal workers are more concentrated in industries more affected by the recession, even within those industries, Aboriginal workers were disproportionately affected. In construction, for example, Aboriginal employment fell by 16 per cent, compared to a decline of only 5 per cent for non-Aboriginal workers.³² Accompanying the change in employment prospects for Aboriginal workers was a shift in the sectors in which they are employed. In 2009, the proportion of Aboriginal workers employed in construction, manufacturing, and mining, oil and gas fell, while it increased in health care and social assistance, public administration, retail trade, and accommodation and food services.33

Employment insurance not mitigating impacts of unemployment

- The impact of the current recession on workers is compounded by the effects of changes in Canada's Employment Insurance (EI) system. At the start of the recession, the percentage of unemployed workers receiving EI benefits rose from 43.4 per cent to 51.0 per cent. This was due to the fact that layoffs tended to hit industrial and construction workers who had typically been employed and paying into the system before becoming unemployed. So, it is likely that most were already eligible for benefits and also eligible for a longer duration of benefits.³⁴
- Since the start of the recession, however, the EI system has not been responsive. Given that eligibility and duration of benefits is based on the local unemployment rate (3 month average), it takes a while for the system to "catch up" to the local unemployment rate. This means that many workers in traditionally low unemployment areas may exhaust their benefits sooner, particularly if they became unemployed at the start of the recession. As a result, the percentage of workers receiving benefits is significantly lower in Ontario and Alberta, two regions that have been very seriously affected by the downturn. In the Western provinces, only 45 50 per cent of the unemployed actually qualify for benefits.³⁵
- Many unemployed workers are now falling through the cracks, particularly women, as women tend to be employed in less stable employment arrangements and may therefore not qualify, or may have shorter claim duration. Due to the lag in eligible duration, workers in previously low unemployment regions (such as Alberta) who became unemployed at the start of the recession would be exhausting their benefits in the fall of 2009. As a result, it is expected that "the total number of new regular claims in 2009 will hit about two million. If the exhaustion rate were to remain the same as in 2006-07, we could eventually see some 500,000 plus exhausted claims in late 2009 and into 2010." 36

Policy developments

- In 2010, the Government of Canada announced the termination of Enhanced Employment Insurance benefits, which provided extended coverage to workers with longer tenure.
- Bill C-56, the *Fairness for the Self-employed Act,* extends Employment Insurance (EI)
 special benefits, including maternity, parental,
 sickness and compassionate care benefits,
 to the self-employed on a voluntary basis.
- ◆ In 2009, amendments to the Temporary Foreign Worker Program were announced, including a more rigorous assessment of the genuineness of the job offer; limits to the length of a worker's stay in Canada before returning home; and a two-year prohibition from hiring a temporary foreign worker for employers found to have provided significantly different wages, working conditions or occupations than promised.
- In 2009, the Forum of Labour Market Ministers agreed on a Pan-Canadian Framework for the Assessment and Recognition of Foreign Qualifications. This Framework includes the following key provisions for assessment prior to arrival: enhanced interprovincial labour mobility and enhanced supports for workforce participation.
- In 2010, Saskatchewan, Alberta and B.C. launched the "New West Partnership," an interprovincial co-operation agreement. The key elements of this agreement are a comprehensive economic agreement, an international co-operation agreement, an innovation agreement and a procurement agreement.







1.1.2 Income

Income trends summary

As the recession deepened, income growth stalled following a decade of gains. Stalled income growth was due to lower wage gains, rising unemployment and declines in the stock market. The falling stock market, along with falling real estate values, caused household wealth to drop. In response, households have cut back spending and increased their savings. At the same time, however, household debt continues to grow while bankruptcies rise. Particularly hard hit have been retirees, or those planning to retire. The fall in the stock market has impacted the value of many registered and private retirement savings plans, while reducing the ability of pre-retirees from saving adequately for retirement.

Income Snapshot

Average total individual income, Calgary, 2008: \$48,800



Average total family income, Calgary, 2008: \$69,500



Average total family income for single-parent families, Calgary, 2008: \$60,200 —

Average total income for single persons, Calgary, 2008: \$42,800



Income outlook

The current recession is expected to continue to result in reduced income growth for the immediate future. In the United States it was estimated that a severe recession could reduce income there by 1.6 per cent per year for four years.³⁷ In Canada, due to ongoing weakness in the labour market, it is unlikely that there will be upward pressure on wages in the short term,³⁸ suggesting that current stagnant income growth will persist for the medium term.

Given the current weak labour market, stagnant income and high level of debt, it is expected that debt challenges will continue to plague financially constrained households, and mortgage arrears, credit delinquencies and bankruptcies will continue to rise.³⁹ As consumer bankruptcies increase in volume and size, lenders may begin restricting credit to more risky consumers.⁴⁰

It is projected that interest rates will rise from a historically low rate of 3.0 per cent in 2010, to 4.3 per cent in 2011 and a peak of 6.3 per cent in 2013.41 Given projected interest rate increases, current household debt challenges may be exacerbated, particularly among lower income groups. The Bank of Canada estimates that a percentage point increase in interest rates would increase the number of households with a high Debt Service Ratio (DSR) by 1.3 million by the end of 2011.⁴² In addition to rising interest rates, continued weakness in the housing market could impact households who may no longer be able to rely on Home Equity Lines of Credit to ease financial constraints. More concerning is the risk that weak housing prices could leave many households in a situation where their assets no longer fully back their debts.⁴³

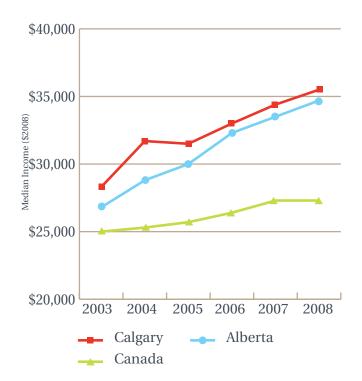
Due to the current challenges many workers face saving for retirement and the weakened value of employer sponsored pension plans, retirement income challenges are expected to grow as the population ages and retires. This may have a detrimental impact on the economy overall, as the growing senior population has less discretionary income than has typically fuelled consumer spending.⁴⁴

Discussion

Income static with onset of recession ...

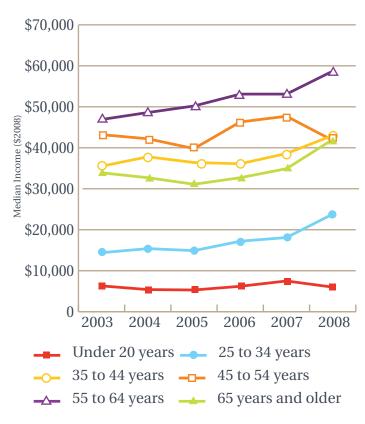
• Prior to the onset of the recession, Canadian household income had been relatively static over the first half of the decade (1999 – 2005). In Calgary, however, individual income grew by 25 per cent between 2003 and 2008, three times more than the 7.7 per cent growth in income nationally (See Table 10). Income growth for families was similarly robust, but stalled between 2007 and 2008 (See Table 11). Lone-parent families fared particularly well, with a 56 per cent growth in income between 2003 and 2008, though like other families, income growth stalled in 2008.

Graph 3: Median Total Income of Individuals, Canada, Alberta and Calgary (CMA), 2003 – 2008



• Youth (under 25 years) suffered the most significant income reversal in 2008, with median income for this age group falling by 20 per cent over the previous year. As youth also experienced the highest unemployment rates in 2009, it is expected that this income drop has likely continued. Individuals age 45 – 54 also experienced a significant income decline, with median income down by 12 per cent from the previous year (See Table 12).

Graph 4: Median Total Income of Individuals by Age, Calgary (CMA), 2003 – 2008



• As the recession deepened in 2009 and 2010, it is expected that incomes will have fallen as one of the principal impacts of a recession is reduced income. This is due to a combination of layoffs, longer periods of time looking for work, reductions in work hours and the wage depressing effect of recessions. ⁴⁷ In previous recessions (1981-84, 1989-93) the bottom 10 per cent of income earners lost between 60 per cent and 86 per cent of their incomes and did not gain all of that income back during the ensuing recoveries. The middle class also lost income during past recessions and shrank in size by about 25 per cent over the past 20 years relative to other income groups. ⁴⁸

... as wage growth stalls

- Reduced wage growth has been one of the most immediate effects of the current recession. In Canada, following annual wage increases of 6 – 8 per cent in 2007 and 2008, wages fell in 2009, with wages in July 2009 1 per cent lower than the previous year. Pay hikes also declined sharply. 49
- ◆ Workers laid off during a recession typically do not recover their previous level of income, with income losses persisting for as long as two decades. In a study of American workers laid off in the recession of the early 80's, it was found that their current earnings are on average 15 − 20 per cent lower than they would have been had they not been laid off. The largest wage losses tend to be among those with the longest tenure at the company from which they were laid off. One of the reasons for reduced earnings is that those who have been laid off are more likely to be laid off again because they lose seniority when joining a new employer. ⁵⁰

Household wealth falls

- Similar to the impact on incomes, the recession has also led to significant declines in household wealth. Between 2008 and 2009, Canadian household wealth declined significantly due to falling stock markets and real estate prices. Total net worth of Canadian households fell by 10 per cent between March 2008 and March 2009. However, through mid to late 2009, household wealth began to recover as stock markets regained strength and housing prices rose. 52
- Falling real estate values are important to household wealth, due to the increasing relative importance of real estate to household wealth over the past decade. Whereas in 1999 real estate accounted for 37 per cent of total household assets, by 2005 it accounted for 42 per cent of assets. While real estate gained in importance in the household asset mix, retirement assets declined, with declines noted in all wealth quintiles and most age groups, but most significantly among households under the age of 40.53

Household spending down

- After posting a healthy increase in spending in 2008, Canadian households reduced their spending in 2009 in the face of falling wages, reduced income and labour market uncertainty. In Calgary, total household expenditures fell by 5.1 per cent, with the largest declines in transportation (-9.2 per cent), household furnishings and equipment (-8.2 per cent) and clothing (-5.1 per cent). At the same time, spending on health care was up by 19.9 per cent, shelter by 9.6 per cent and food by 3.4 per cent. Meanwhile, personal income tax fell by 22 per cent, while charitable donations were down by 8.9 per cent (See Table 13).
- As households pulled back on their spending, many began saving again. After falling consistently for the past two decades, the savings rate began to increase again in 2009, ending the year at 5 per cent, up from 2 per cent at the start of the recession. However, a recent survey by the Canadian Payroll Association also found that almost half (42 per cent) of Canadians have been unable to save any money at all during the recession. 55
- During the second half of 2009, consumer spending began to rebound. However, the ability of households to sustain this rise in spending is questionable, as these increases in consumption have not been supported by increases in income. In fact, real disposable income has been declining and debt is replacing income as the major driver of consumer spending.⁵⁶

Household debt continues to rise

- Despite reduced spending and increased savings, household debt has continued to climb, continuing a long-term trend over the course of the past decade. In 2009, household debt grew by 7 to 8 per cent compared to the previous year. ⁵⁷ In fact, credit is rising at the fastest rate seen in any recession in the postwar era, adjusted for inflation. With debt rising in the context of stagnant or falling income, the ratio of debt to income has also been rising, reaching a record 145 per cent in 2009, and it is estimated to reach 160 per cent by 2012. ⁵⁸
- Although total debt is rising, record low interest rates have kept interest payments manageable.⁵⁹ However, the overall high level of debt of Canadian households has meant that the number of households with a high debtservicing ratio (DSR) has grown. In 2009, about 6 per cent of Canadian households had a DSR that exceeded 40 per cent. These households are very vulnerable to bankruptcy.⁶⁰ Not only has debt been growing faster than income, it has also grown faster than the appreciation of assets.61 With debt rising faster than income or assets, mortgage arrears are continuing to climb, along with delinquencies in consumer loans and lines of credit. In 2009, mortgage arrears were highest in Alberta at 0.60 per cent.⁶²
- While mortgage debt is important, it now accounts for a smaller share of total household debt, as home equity lines of credit (HELOCs) gain in popularity. HELOCs are particularly important for non-working and older households, those with lower levels of education and those who had previously declared bankruptcy. According to the Bank of Canada "For these groups, HELOCs may represent opportunities to refinance more costly liabilities or to overcome financial constraints." In addition to rising HELOC debt, credit card debt is also growing in importance. With increases in both HELOC and credit card debt, there is an important shift toward unsecured borrowing. 64

• What is of interest in the current recession is the simultaneous increase of both savings and debt. It is possible that those increasing their savings are not the same ones that are incurring more debt. Some of those taking on new debt are first time homebuyers who are assuming high mortgages based on currently low interest rates. Given that many feel the current real estate market is experiencing a bubble driven by low interest rates, any correction in the market leading to more traditional price to income ratios would leave many homeowners who recently purchased at high prices in a very vulnerable financial situation. 65

Bankruptcies a concern

• As households experience greater financial stress due to stagnant incomes and rising debt, the number of bankruptcies has been climbing. Between October 2008 and October 2009, consumer insolvencies across Canada grew by 26 per cent. Over the same period of time, delinquencies also rose, with the number of mortgages more than 90 days in arrears up by 50 per cent. Visa and Mastercard delinquencies also rose, growing by more than 40 per cent in July 2009 compared to July 2008. 66 Between July 2008 and July 2009, Alberta reported the most significant increase in bankruptcies, rising by 72 per cent. 67

Saving for retirement a challenge for many

- Fewer Canadians are finding themselves in a position to adequately save for retirement as participation in retirement savings or pension plans declines. In 2008, half of Canadian taxfilers participated in a private retirement savings plan, down from 54 per cent in 1997.68 The share of employed taxfilers contributing to RRSPs has also been decreasing. In 2008, the number of Canadians who contributed to RRSPs fell by 1.8 per cent, while the average contribution fell by 0.4 per cent. "The resulting 2.2 per cent decline in total RRSP contributions in the year was the largest drop in six years."69 Between 1997 and 2008, the share of taxfilers investing in RRSPs dropped from 41 per cent to 34 per cent. 70 However, as the stock market has recovered in 2009, there was increased willingness to reinvest,71 which may result in renewed retirement savings.
- While investments in private retirement savings plans and RRSPs have been declining, the share of workers participating in workplace registered pension plans (RPPs) has remained stable, though such plans only cover about one-third of all workers. Over the past decade, participation in RPPs increased for women and decreased for men, with participation highest for workers in the prime working ages of 35 54.⁷²
- Current patterns of savings show that older and wealthier people and men, are more likely to contribute to RRSPs. However, this is largely due to the fact that this group of individuals earns more, so is in a better position to contribute, not necessarily a greater interest in doing so. In fact, when adjusted for income, women and younger people have a higher propensity to contribute, given the income and opportunity to do so. This may reflect a growing scepticism with the public pension system and the decreasing relative importance of employer pension plans.⁷³

• Given the apparent inability of many workers to independently save for retirement, the public pension system is important. Compared to other public pension systems in the developed world, Canada's is one of the most stable, but also provides among the lowest benefits. Middle-class Canadians without an employer sponsored pension or private retirement savings, will experience a severe drop in income upon retirement if they are relying solely on the public system.⁷⁴

Pension plans suffer in recession

- Among those fortunate enough to have contributed to an employer sponsored RPP, the current recession has left many such plans in jeopardy. Many companies that have been affected by the recession, particularly in the manufacturing sector, are unable to meet their pension obligations, in particular those that have been forced into bankruptcy. This affects not only current employees, but also the already retired who are losing part or all of their benefits. 75 This pension problem was emerging prior to the recession, particularly in manufacturing, where increasing productivity was reducing the workforce (and therefore pension contributors) even as the workforce aged and more and more workers qualified for retirement.⁷⁶
- The stock market crash of 2008 left employer sponsored pension plans with an estimated \$50 billion deficit. It is estimated that major Canadian pension plans suffered an average loss of over 18 per cent in 2008-09. At the same time, pension costs are spiralling as large numbers of workers are approaching retirement, and retirees are living longer. It is estimated that "the average Canadian corporate plan is 20 per cent short of the assets it needs to fund its long term pension obligations."

- As a result of the retirement income challenges facing many seniors and those approaching retirement, issues of financial security among our older population may be expected to increase in coming years. According to a recent survey by Desjardins Financial Security, 16 per cent of retirees continue to be employed, largely out of a need for additional income. While about half (46 per cent) report needing extra money for "personal projects," almost one-third (29 per cent) report that they are continuing to work "to counter the negative effects of the economic situation on retirement income." In fact, almost half of retirees (40 per cent) report that their financial situation has deteriorated this past year due to a loss of investments, the rising cost of living, the loss of employment or reductions in salary or wages. At the same time, about one in five (19 per cent) reported that their debt increased this year.⁷⁸
- Among retirees, almost half (44 per cent) reported having an income of \$30k or less, and about one quarter (26 per cent) reported that their income decreased this year. Further, 16 per cent of retirees (full or partial) reported that they have less than \$1,000 in savings, and over half (53 per cent) of retirees reported that their savings and investments decreased this year. In order to compensate for reduced income, retirees are being forced to make important financial compromises. Some of these include cutting back on dining out (55 per cent), postponing major purchases or expenses to avoid debt (43 per cent) and reduced spending on recreation (42 per cent).⁷⁹







1.1.3 Poverty

Poverty trends summary

After a decade of falling poverty rates, the income and employment challenges brought on by the recession have left many households struggling to meet their basic needs. Unemployment is posing a significant challenge to many who are either ineligible for, or have exhausted, Employment Insurance benefits. Families with children remain at a greater risk of poverty, as do women, recent immigrants and Aboriginal people. As more families struggle with unemployment and low incomes, social assistance benefits in Alberta remain inadequate. As a result, low-income households continue to face challenges just meeting basic needs like food and shelter. The ongoing pressures of living in poverty are taking a toll on the mental and physical health and wellbeing of low-income individuals and families.

Poverty Snapshot

Income support (IS) recipients, Calgary, 2009: 20,174

Assured Income for the Severely Handicapped (AISH) recipients, Calgary, 2009: 9.319

Guaranteed Income Supplement (GIS) recipients, Calgary, 2009: 22,440

Poverty outlook

As economic and employment growth picks up and unemployment starts to fall, the financial stress of the recession should begin to ease for low-income households. At the same time, expected continued stagnant wages coupled with rising interest and inflation rates will leave many households with ongoing financial constraints. Further, while housing conditions have improved in the short term, as the economy picks up, it is expected that vacancy rates will again begin to fall leading to renewed rent increases. These stresses may be exacerbated by the fiscal challenges facing all orders of government which may restrict funding to much needed social and community services.

Discussion

Poverty climbs after decade of decline

 Throughout most of the past decade, poverty rates as well as the number of people living in poverty continued to go down. Between 2003 and 2008, the number of people living in poverty across Canada fell by 10 per cent, while in Alberta it fell by 28 per cent and in Calgary by 39 per cent. However, between 2007 and 2008 that fall had ended and poverty began to creep up again as the recession began. In 2008, the number of people living in poverty in Calgary rose by 1.1 per cent to 96,000, similar to the 1.4 per cent increase across Canada (See Table 14). Even so, the poverty rate remained low in Calgary in 2008, as the recession had not yet taken hold (See Table 15).80

- Poverty rates in Calgary remained highest for single (unattached) persons, yet showed a remarkable decline, falling by half from 44 per cent in 2003 to 22 per cent in 2008. Child and youth poverty also showed a dramatic improvement in Calgary, with the poverty rate among those under 18 falling by more than 50 per cent from 23 per cent in 2003 to just 10 per cent in 2008. Seniors, however, continued to report above average poverty rates and, unlike single persons and children, they did not experience a dramatic decline in poverty over the decade. While poverty rates were slashed for most groups, it remained virtually unchanged for seniors at 11.5 per cent in 2008, compared to 11.8 per cent in 2003.81
- Although current statistics on poverty in the aftermath of the recession are not yet available, it is widely expected that the recession has had a significant impact on the extent and depth of poverty locally, provincially and nationally. Prior to the beginning of the recession, a report from the United States estimated that a mild to moderate recession would increase the national poverty rate in the U.S. by between 1.6 and 3.5 percentage points.82 A report on the global impact of the recession by the International Labour Organization (ILO) reported that, following declines in the number of working poor prior to the recession, their number had almost certainly grown with the economic crisis, due in part to increases in unemployment and vulnerable employment.83

 In Canada, many households were already financially vulnerable prior to the recession due to high levels of debt and low savings. According to a recent survey by the Canadian Payroll Association, over half (59 per cent) of Canadians say they would be in financial trouble if their paycheque were delayed by a week. Almost three quarters (72 per cent) of single parents say a one week delay in their paycheque would have a serious impact.84 Meanwhile, for those with low incomes, a disproportionate share of their paycheque is devoted to basic needs items. In 2008, spending on basic needs (food, shelter and clothing) accounted for over half (52 per cent) of household expenditures for low-income households, compared to just 28 per cent of spending of the highest income households. 85

Unemployment poses significant financial challenges

 As unemployment is expected to peak in 2010, many households are likely facing significant financial challenges. In 2009, Public Interest Alberta (PIA) organized a series of poverty forums across Alberta to determine the impact of the recession on Albertans. In these forums, individuals and organizations reported that due to the recession, many people are having significant difficulty meeting their basic needs. As a result, "Ensuring such basic daily needs are met often occupies a significant portion of the resources available in communities, leaving less capacity to do as much as desired about the causes of poverty."86 Communities are busy providing food, gathering and distributing clothing and arranging transportation.

- These challenges are exacerbated by low coverage and benefit levels available through the Employment Insurance (EI) program. Many unemployed workers are now falling through the cracks, particularly women, as women tend to be employed in less stable employment arrangements and may therefore not qualify, or have shorter claim duration. Due to the lag in eligible duration, workers in previously low unemployment regions (such as Alberta) who became unemployed at the start of the recession would have started exhausting their benefits in the fall of 2009, with a growing number of exhaustees continuing into 2010.87
- As people exhaust their EI benefits, or become unemployed without qualifying for them, they may be required to rely on emergency assistance programs like income support or the Food Bank. In 2009, the Calgary Inter-faith Food Bank reported a 37 per cent increase in the total number of clients accessing emergency food assistance and a 192 per cent increase in the number reporting EI as their main source of income.⁸⁸

Families with children at greater risk of poverty

- Family poverty fell across Canada and in Alberta and Calgary over the decade. Between 2003 and 2008, the poverty rate in Calgary for two-parent families with children fell from 11.9 per cent to 7.1 per cent (See Table 16). The drop in the poverty rate for lone-parent families, however, was even more dramatic, being cut by more than half from 44 per cent to 19 per cent over the same period of time. 89
- "We have an economy that's out of sync with the biological life course. People have kids when they're young. But the economy rewards people when they're old."

– J. Friessen (2009)

- Two of the most important predictors of family poverty are unemployment and family breakup. "When parents suddenly become single parents, they lose the economies of scale associated with a partnership: shared costs of accommodation and food, for instance, as well as the insurance of having a potential second earner." ⁹⁰ As the divorce rate continues to climb, the risk of families and children falling into poverty increases.
- Another factor contributing to poverty among families with children is the fact that people have children when they are young, but earnings among younger workers have stagnated. This is due to the decline in jobs in higher earning industries like manufacturing and growth in lower paid jobs in the service sector, along with a drop in the rate of unionization. Young people also stay in school longer and it thus takes longer for them to establish a career. ⁹¹

Women remain at greater risk of poverty

• Women tend to be at a slightly higher risk of poverty than men. In Calgary, the female poverty rate in 2008 was 9.1 per cent compared to 8.7 per cent for men. 92 Women tend to be more at risk of poverty due to the fact that they continue to earn less than men, even for full-time work. In 2007, women earned only 65.7 per cent of the average earnings of men. This is due in part to the fact that they are twice as likely to be working in low-wage occupations, with 20 per cent of women working in low-wage occupations while also accounting for 60 per cent of all minimum wage workers in Canada. 93

- ◆ Family responsibilities and the lack of affordable childcare also limit the ability of many women to engage in the workforce. This is due in part to the fact that there are only enough regulated childcare spaces to cover 17 per cent of Canadian children age 0 12. 94 The PIA poverty forums identified the availability of affordable good quality daycare and afterschool care as one of the most significant issues facing low-income families. While there are childcare and after-school care subsidies, many low-income families can't afford the parent fee above the subsidy and so are still unable to access licensed care for their children. 95
- Women's risk of poverty is also higher because they are more likely to be part of the "contingent workforce." This includes part-time or temporary employment, on-call or casual employment, or self-employment. Almost 40 per cent of employed women are employed in non-standard work, compared to only 30 per cent of men. Typically these jobs are poorly paid, lack benefits and have little security and often do not qualify for Employment Insurance. 96
- Although women are more involved in the labour force now than in previous generations, this may not translate into improved economic circumstances for future elderly women. Since public and private pensions are based on earnings, the fact that women continue to earn less than men reduces their future pension income. Further, as many are employed in non-standard work, they are not likely to be covered by an RPP and also have difficulty in saving for retirement on their own due to already low wages. ⁹⁷

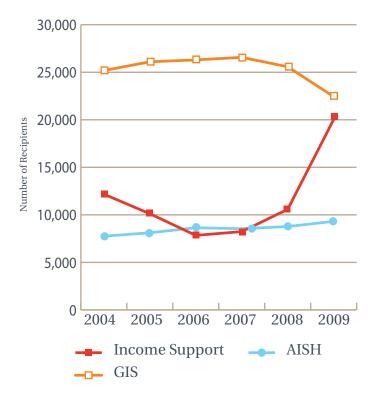
Recent immigrants continue to struggle with high rates of poverty

- Low income tends to be concentrated among five population groups: lone-parents, off-reserve Aboriginal persons, single persons aged 45 64, persons with disabilities and recent immigrants. However, recent immigrants are the only group that has experienced significant increases in the low-income rate absolutely and relative to the Canadian-born population for the past quarter century. In all of the other at-risk groups the rate was stable, while it declined among the Canadian-born population. The rise in low-income among the recent immigrant population is accounted for in part by declining family market income, particularly among the lowest income groups. 98
- While low-income rates rose significantly for recent immigrants, this had a particular impact on children. The low-income rate for immigrant children rose by 66 per cent between 1980 and 2005, even as the child poverty rate for Canadian-born children fell. This difference was entirely attributable to the lower market income among immigrant families with children. While the low-income rate among immigrant children was rising, it fell among immigrant seniors. This fall is partly due to the role of transfers and to the fact that many seniors live in multi-generational households, where there are younger members of the family generating income through participation in the labour market. 99

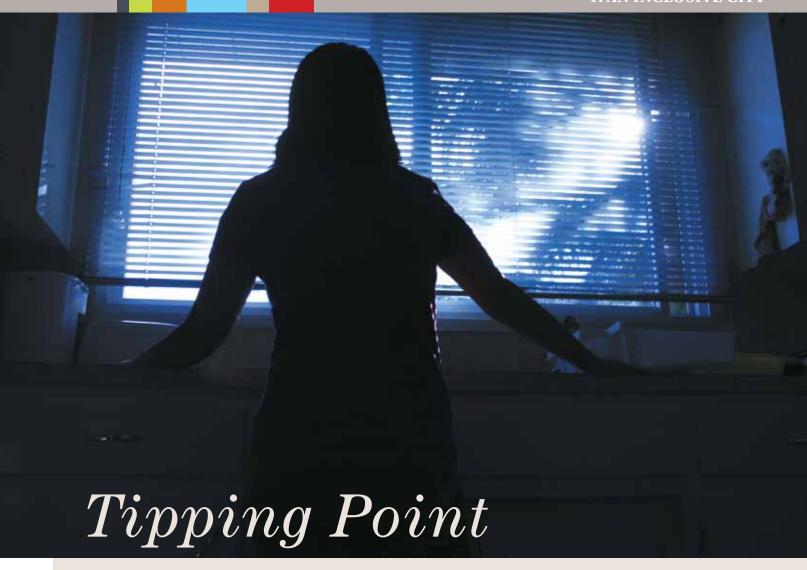
Income support levels a challenge

• The number of individuals receiving Income Support in Calgary rose by 44.1 per cent between 2008 and 2009, with a total of 20,174 receiving income support as of December 2009 (See Table 17). The number of individuals receiving Assured Income for the Severely Handicapped (AISH) in Calgary rose by 6.2 per cent between 2008 and 2009, with a total of 9,319 AISH recipients as of December 2009. The number of seniors receiving the federal Guaranteed Income Supplement (GIS) fell for the second consecutive year, with 22,440 seniors receiving the GIS in 2009, 12 per cent fewer than in 2008.

Graph 5: Social Assistance Recipients by Program, Calgary, 2004–2009



- According to the Province of Alberta, in 2006, the majority of Income Support cases (84 per cent) were primarily single or single-parents. Among child recipients, most were living in single-parent families. The majority were also headed by a person with a high school education or less, although 14 per cent were headed by a person with a college or university education. 103
- Social assistance benefits, particularly provincial supports, are typically not adequate to meet the needs of recipients or their families. According to the National Council on Welfare, a single employable person receiving Income Support in Alberta would receive only 30 per cent of the low-income cutoff (LICO) amount (See Table 18). A single person with a disability would receive 73 per cent, while a lone-parent with one child would receive 63 per cent and a couple with two children only 60 per cent.
- Not only do social assistance benefits present a challenge, accessing benefits is extremely difficult for many people. According to Public Interest Alberta "Many community agencies have to invest significant resources helping people get income support. This is because it can be difficult to find information and routes through bureaucratic complexities, especially for people already coping with challenges." 104



all want good jobs," says Julie Long* about her family's current reliance on agency resources to meet many of their basic needs. "We were a normal, well-functioning family until something happened to us that we didn't expect." Things shifted two years ago when the youngest child turned three and, after a year of navigating through the medical system, was diagnosed with severe autism. This diagnosis served as a catalyst for moving from Vancouver to Calgary to take advantage of the more substantive services.

But the move has taken its toll in terms of quality jobs, quality housing, food security and basic amenities like clothing and furniture and school supplies for the family's two oldest daughters. It has also been an isolating experience to be so far from family and friends.

Research reveals that families experiencing a significant change in lifestyle – the loss of one spouse's income, a medical emergency, a recession – find it hardest to cope (as opposed to low-income families, whose incomes don't fluctuate as much over time). This is because "income shocks" are the types of situations that are so difficult to plan for. And for the most part, they are based on circumstances beyond the family's control.

But none of this has deterred Julie and her husband John. Even though her son requires 24-hour-a-day care, which the Family Support for Children with Disabilities (FSCD) Program provides in part, Julie is holding down a part-time job as a secretary, networking through her community association, the North Central Community Resource Centre and other city agencies like the Food Bank – all the while caring for her family. "Jeffery sat in the car with his seatbelt on the other day," says John. This certainly is a move in the right direction.

*Names have been changed out of respect for the family's privacy.

Where do you see Calgary heading in the next five years?

"I think there will be a more co-ordinated service approach in coming years," says Julie. "With all the great help we've received, I can still see the need for better prioritization, and perhaps a more individual, timely approach, based on an individual family's needs."

Low-income households continue to face challenges meeting basic needs

- Housing continues to pose a significant challenge for low-income households. Public Interest Alberta reported that due to challenges finding and maintaining affordable housing, many people stay in inappropriate or dangerous conditions. "Some stay in abusive relationships because there is nowhere else to live. Seniors with mobility challenges struggle up three flights of stairs to chilly rooms with only a hotplate to prepare a meal." 105 There is also a significant need for specialized housing support services, as well as specialized shelter needs (such as for families with children and youth), but there is a lack of funding for such services.
- Although those with lower levels of education are at significantly greater risk of poverty, children from lower income families are also at greater risk of not completing school. This is because lower income families may depend on the additional income of youth taking jobs rather than continuing their schooling. Also, due to the cost of higher education, many may not pursue it if they need to rely largely on loans to finance their education. 106 This finding mirrors that of a study in the United States that reported that most college dropouts leave because they are having difficulty balancing school while working to support themselves, many having children to support. Most of those who dropped out had no financial support from their families and tended to have lower incomes.¹⁰⁷ While many low-income people would benefit from training or assistance to find and maintain employment, many businesses are less able to provide such options without subsidization in difficult economic times. 108

Poverty takes a toll on mental and physical health and well-being

- Recent research by the Canadian Medical Association (CMA) suggests that the current recession may be prompting Canadians to take actions that may compromise their health, particularly among those with the lowest incomes. A survey conducted by the CMA found that approximately one-third of Canadians (32 per cent) reported spending less on food, while one-quarter had cancelled or delayed a dental appointment to save money and 14 per cent reported stopping purchases of prescription medications due to a lack of money. At the same time, almost one-quarter (23 per cent) reported sleeping less due to financial worries, while about the same percentage reported participating less in sport or recreational activities to save money. 109 Public Interest Alberta also identified reduced access to recreational and cultural opportunities for people with low incomes as an important issue. 110
- A report in the Globe and Mail further reported that the risk of early death is greatest among those with the lowest incomes. "In a 10 year study, researchers found the chance of surviving to age 75 among the homeless or inadequately housed is 32 per cent for men and 60 per cent for women, compared with 51 per cent and 72 per cent respectively." 111 Some of the factors accounting for this is increased diseases associated with alcohol, drug use or smoking. Also, access to care for these individuals to deal with chronic conditions is lower. As a result, poorly managed conditions, such as high blood pressure or diabetes, can dramatically increase the risk of dying from a heart attack or stroke. The study also noted that:

Those in shelters and rooming houses often suffer from mental illnesses, and suicide is more common. Exposure to deadly violence also occurs more often when compared to the general population. ¹¹²

The risk is often greater for those living in hotels or rooming houses, because there are no formal supports for such people. In shelters, there are probably staff who will notice if a person is looking ill and will intervene, in rooming houses or hotels, there may be nobody to do so.¹¹³

Policy developments

- In October 2009, the UN Human Rights Council requested the Independent Expert on Human Rights and Extreme Poverty to prepare a progress report on her work to develop guiding principles on the rights of persons living in extreme poverty. These guidelines are to be completed by 2012. These guidelines are intended to identify human rights violations as a root cause of extreme poverty and to reinforce international conventions such as the Universal Declaration of Human Rights and to ensure the full enjoyment of human rights by people living in extreme poverty. They are also intended to affirm the concept that extreme poverty is a threat to life and therefore a violation of human rights.
- In 2010, the Government of Canada announced the termination of Enhanced Employment Insurance benefits, which provided extended coverage to workers with longer tenure.
- In 2009, the House of Commons passed in second reading Bill C-304, An Act to Ensure Secure, Adequate, Accessible and Affordable Housing for Canadians. This Bill subsequently moved to Committee and will be returned for third reading to the House in 2010.

- In 2009, the Yukon Territory introduced a Social Inclusion Strategy to address poverty issues. In 2010, New Brunswick introduced the Economic and Social Inclusion Act in order to implement the New Brunswick Economic and Social Inclusion Plan.
- In 2010, Alberta Justice introduced temporary changes to Legal Aid in response to recommendations arising from a review in 2009 of Legal Aid Alberta. Changes include the establishment of Legal Services Centres throughout the province to provide assessment and referral, reducing financial eligibility requirements and initiating family mediation services in Calgary and Edmonton.

1.1.4 Housing

Housing trends summary

As the economy cooled and population growth in Calgary slowed, the average apartment rent in Calgary fell for the first time in three years. At the same time, vacancy rates began to rise after reaching very low levels in previous years. Rental stock, however, continued to dwindle in the city due to the ongoing conversion of rental units to condominiums, while little new rental construction was initiated. Despite moderating rents and higher vacancy rates, housing remains relatively unaffordable for Calgary's lowest wage workers. This leaves many households at risk of homelessness.

Housing Snapshot

Average monthly rent for private market apartments, Calgary CMA, 2009: \$991

Average monthly rent for private market row homes, Calgary CMA, 2009: \$1,082

Vacancy rate for private market apartments, Calgary CMA, 2009: 5.3%

Number of private market rental apartments and row homes, Calgary CMA, 2009: 40,191

Housing outlook

The affordability of home ownership has improved slightly, but remains out of reach for low-income households. Low interest rates and a drop in housing purchase prices have eased pressures for moderate income families. Looking forward, however, it is expected that stronger labour markets in 2010 will increase net migration and lead to a higher demand for rental accommodation. This is likely to lead to a drop in rental vacancy rates by the end of the year and rising housing prices thereafter.114 The qualifying income for a standard condominium in Calgary as of June 2009 was \$52,000. For comparative purposes, the median income for lone parents with at least one child was \$37,500, which falls \$14,500 short of being able to afford to buy an average priced condominium in Calgary.

Discussion

Average apartment rent in Calgary falls for first time in three years ...

• In contrast with the previous three years, average monthly rent in the city of Calgary declined for all unit sizes in the private rental market, with the exception of apartments with three or more bedrooms, which saw a modest average rent increase of \$12 per month (See Table 19). 115 Average rent decreases in private market apartment and row home rents in 2009 ranged from \$29 to \$71 per month. In comparison, average rent increases in 2008 ranged from \$14 to \$88 per month over 2007. 116

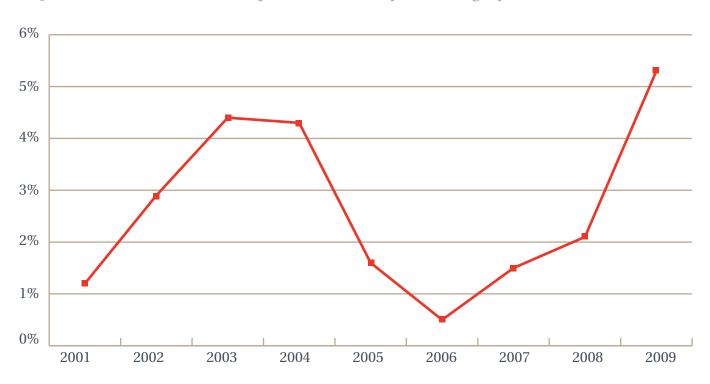
... while vacancy rates rise

 Vacancy rates play an important role in regulating rental costs, and high vacancy rates are generally associated with lower rents. After several consecutive years of declining vacancy rates and increasing rents, the pattern reversed in 2009 (See Table 19). Private market apartments had a vacancy rate of 5.3 per cent in 2009, up 3.2 per cent over 2008. Similarly, row homes in the private market had a vacancy rate of 4.7 per cent, up 2.0 per cent over 2008. Graph 6 shows the private rental market vacancy rate for apartments for the years 2001 through 2009 (see Table 20).* Looking forward, it is expected that stronger labour markets in 2010 will increase net migration and lead to a higher demand for rental accommodation. This is likely to lead to a drop in vacancy rates by the end of the year. 117

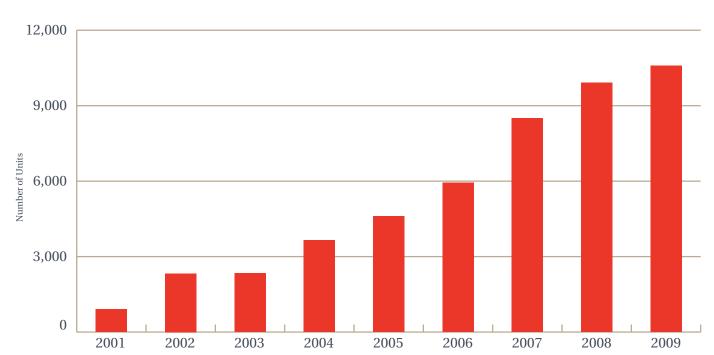
Rental stock continues to dwindle

- As shown in Graph 7, the private rental market apartment and row home stock continued to dwindle in the Calgary CMA. Net losses are calculated by adding the total new stock built to the number of units lost to condominium conversion, demolition or removal from the market for renovation. The private rental market universe declined in 2009 to 40,191 units. While apartment stock declined by 384 units in 2009, nine new row homes were added, for a net loss of 675 units. Fully 88 per cent (592 units) of the rental stock that was lost in 2009 was due to conversion to condominiums. 118
- New rental construction that could offset these losses remained largely absent. Of the 146 rental units completed during the first 10 months of 2009, only 32 of them were added to the private market. The rest became non-market (social or subsidized) housing units. Similarly, among the 337 units started during the same time period, all but five of them will become non-market housing.¹¹⁹

Graph 6: Private Rental Market Apartment Vacancy Rate, Calgary (CMA), 2001 – 2009



^{*} Combined vacancy rates for apartments and row homes have only been reported by CMHC as of 2008, so trend data are not available for all private market rental units combined.



Graph 7: Cumulative Annual Net Loss of Rental Stock, Calgary, 2001 – 2009

Minimum housing wage out of reach of minimum wage earners

 When a household's monthly affordable rent limit is lower than average monthly rent, housing in the private rental market is simply not affordable. This discrepancy is especially evident for minimum wage workers (see Table 21). On April 1, 2009, the Alberta minimum wage was increased to \$8.80 per hour. A person employed at minimum wage who is working 40 hours per week (full-time) for 52 weeks per year (full-year) has a monthly affordable rent limit of only \$458 per month. Since the 2009 average monthly rent for a bachelor apartment in Calgary was \$707 per month, it is clear that the wage earner would fall significantly short of the rent that is needed to secure even the most basic form of market rental housing. 120

Homelessness in Calgary

- Based on full-year shelter utilization data for 2002, 1.6 per cent of the total population of Calgary used the emergency shelter system at least once over the course of the year.¹²¹ Based on an assumed prevalence rate for homelessness of 1.6 per cent, approximately 17,000 Calgarians are likely to have used emergency shelters in 2009.¹²²
- As part of *Calgary's 10-Year Plan to End Homelessness*, the Calgary Homeless Foundation has led, supported or partnered on several research projects to get a clearer understanding of Calgary's homeless population and our city's capacity to respond. We now know that homelessness should be understood as a *cycle of housing instability* resulting from the interaction of structural and individual risk factors. ¹²³

"Homelessness is first and foremost a **housing** and **poverty** issue. These factors create the conditions within which individual characteristics can lead to homelessness."

 Burt, M. R. L. Y. Aron, and E. Lee, (2001) Helping America's Homeless: Emergency Shelters or Affordable Housing? Washington, DC: Urban Institute Press

Did you know

A total of **19 per cent of all** Calgary households – 72,195 households – have a gross annual household income that is less than \$44,000 and whose housing costs exceed 30 per cent of gross household income. Those affected are comprised of 37 per cent **of all renters**, for a total of 38.610 households and 12 per cent of all owners, or 33,585 households. Almost half of these households spend 50 per cent or more of their income on shelter. Most of the low- and moderateincome households identified by The City of Calgary simply cannot afford to pay average market rent. Many are "one crisis away" from becoming homeless.

- The relationship between housing and income is a key cause of homelessness. Even in cases where risk factors such as mental illness and addictions are at play, it is their interplay with housing costs and available income that precipitate homelessness. For example, someone with an addiction that can afford their housing will not become homeless. However, if that person loses their job, they are at high risk for becoming homeless since they do not have the income to afford their housing costs.
- The housing-income dynamic also explains why homelessness can increase during a recession, as well as during an economic boom. The ability of a household to gain employment is better during a boom, but housing costs are generally higher. During a recession, even if housing costs decrease, job loss or reduced hours of work can affect a person's ability to stay housed. In addition, spending 50 per cent of gross monthly income on housing 20 per cent above the national standard for what is affordable places households at high risk of homelessness. Renter households may be at higher risk than homeowners, who can liquefy assets to prevent homelessness.

Understanding Calgary's homeless population

• For most that experience it, homelessness is a short-term occurrence. Although data from Calgary is limited, evidence from communities in the United States points out that approximately 80 per cent of those who experience homelessness are in the situation due to low income and high housing costs, with few other risk factors present. This is why they have the resiliency to move out of homelessness on their own or with relatively low levels of support. This group – the *transitionally homeless* – tends to be homeless for less than one month and is able to become re-housed very quickly.

• A proportion of people have recurring episodes of homelessness throughout their lives due to multiple issues, particularly addictions and abuse. Information from Calgary shelters and research from Calgary's Rehousing Triage and Assessment Survey and Outreach Initiatives Pilot Project, as well as evidence from the U.S., suggests that a proportion of the homeless population has higher needs and more risk factors.

"Sure, I've have made bad decisions, but I have also had some pretty bad things happen to me, too. Ending up on the street is scary, and lots of times you do things to cope with that. You feel hopeless and helpless and you want to give up. You don't know where to go or what to do. Getting assistance is hard ... you are told, "you're young and healthy, go get a job." The recession has made it harder to find work; I used to work three jobs so I could pay my rent. Now, I can't find one job. If you are homeless ... people think you are untrustworthy, so they won't hire you. I even offered to work for half the salary and wasn't hired."

- -21-year-old homeless male
- Interview conducted by the Calgary Homeless Foundation, January 2010

- An estimated 10 per cent of those who experience homelessness are considered to be *episodically homeless*. This group tends to have a very high incidence of addictions, have a high school education and be relatively young compared to the highest needs group. Poorer health is associated with more episodes of homelessness but, interestingly, the length of each episode is consistent at 7.5 months and does not worsen progressively.¹²⁴
- A small proportion of homeless people have very high needs and complexities that result in long term homelessness. This is the most visible group of homeless the *chronically homeless*. *Calgary's 10-Year Plan* focuses on the need to target these individuals as the highest system users and most vulnerable people. This group makes up about 10 per cent of Calgary's homeless population.
- We can identify those likely to become *chronically homelessness* before it happens. Analysis undertaken by the University of Calgary reveals that this group is distinct due to the extremely high incidence of mental illness and poor physical health. Poor health may be a cause of homelessness for this group. Although addictions are an issue for this group, this is not as predominant as it is among the *episodically homeless*.
- While the episodic group is able to move out of homelessness, at least periodically, the chronic group tends to be homeless for very lengthy periods – on average, four years. This group is also likelier to sleep "rough" or outside most of the time, adding to their health risks and mortality rates, which confirms the need to make a concerted effort to rehouse them to bring more stability to their lives.

Homelessness Risk and Prevention

- Factors that play a significant role in contributing to homelessness can be described as both structural-systemic and individual.
 Structural factors are societal and policy-based issues that include poverty, the housing market and trends in unemployment. Individual factors include mental illness and health difficulties, including substance abuse. The factors can be grouped into four categories:
 - 1. Low income/high housing costs.
 - 2. Health Issues including mental health, substance abuse and chronic physical health problems.
 - 3. Systems interactions, such as outof-home placement as a child and a history of incarceration.
 - 4. Abuse, which includes adverse childhood experiences of physical abuse, sexual abuse and domestic violence.
- The complex interplay of individual and structural issues is why socio-economic changes such as the recession will interact with personal risk factors, such as addictions, mental illness, or abuse to increase the risk of homelessness. Policy changes that affect access to supports for individual risk factors (mental health or addictions services) also act as structural forces that can increase or decrease risk.
- In addition to risk factors, there are also protective factors that affect a person's pathway. They are centered on healthy social relationships, education, access to affordable housing and adequate income. Research on specific pathways into and out of homelessness finds that effective intervention matches client needs. It also affirms the critical role that prevention plays with those having the highest risk factors for homelessness.
- The combination of *Calgary's 10-Year Plan to End Homelessness* and the parallel provincial plan to end homelessness in Alberta allows for informed and collaborative approaches. Priority interventions in both plans are focused on supporting the most chronic and vulnerable homeless people with targeted prevention efforts for those at risk.

Policy developments

- In 2009, the House of Commons passed in second reading *Bill C-304, An Act to Ensure Secure, Adequate, Accessible and Affordable Housing for Canadians*. This Bill subsequently moved to Committee and will be returned for third reading to the House in 2010.
- In 2009, the Government of Canada and the Government of Alberta signed an *Amendment to the Canada-Alberta Affordable Housing Program* and announced additional federal-provincial funding of \$386 million over the next two years. This funding extended the Affordable Housing Initiative (AHI) and renovation programs for low-income households.
- In 2010, the Government of Canada adjusted the rules for government-backed insured mortgages. Reforms included:
 - All borrowers are required to meet the terms for a five-year fixed rate mortgage, even if they choose a mortgage with a lower rate and shorter term.
 - Lower maximum amount Canadians can withdraw in refinancing their mortgages from 95 per cent to 90 per cent.
 - Require minimum 20 per cent down-payment for all government-backed insured mortgages.
- In 2010, the governments of Canada and Alberta announced joint funding of \$90 million over the next two years for the renovation and retrofit of existing social housing. This includes large-scale improvements like electrical, plumbing and ventilation system upgrades, and replacing doors, windows and roofs.

1.1.5 Food Security

Food security is recognized as an important issue in Canada; everyone has a right to healthy food. The accepted definition of household food insecurity is the "inability to acquire or consume an adequate diet or sufficient quantity of food in socially acceptable ways, or the uncertainty that one will be able to do so." 125

Food security summary

Food insecurity is an issue of income inadequacy. Almost half (48 per cent) of Canadians in households with the lowest incomes are food insecure. In Alberta, the group experiencing the highest rate of food insecurity are social assistance recipients; 84 per cent of Albertans living in households whose main source of income is social assistance are food insecure.

In Calgary, the cost of the Alberta Nutritious Food Basket for a reference family of four* is \$989.94 per month. Food costs are highest in support of adolescents, particularly boys aged 13 – 18, and pregnant and breastfeeding women. These are important times of growth and development and healthy food is critical during these periods.

For most households living on social assistance, meeting basic food costs for a healthy diet would take at least 34 per cent and in some cases up to 87 per cent of available household income. Households receiving Assured Income for the Severely Handicapped (AISH) are theoretically in the best economic position to afford a healthy diet, compared with those receiving other income support programs in Alberta. Still, food costs for this population could take up to one-third of total income.

Food banks are a key form of emergency food assistance in Canada. However, it is estimated that only about 1/3 of those who are food insecure actually access emergency food assistance programs, such as food banks. In Calgary, the number of people accessing emergency food assistance from the Calgary Inter-faith Food Bank was up by 80 per cent between 2008 and 2009, while the total number of food hampers distributed in 2009 increased by 40 per cent.

Outlook

While improving economic conditions may alleviate some of the financial stresses leading to food insecurity, ongoing stagnant wages coupled with rising inflation, including housing costs, could sustain pressure on the budgets of low- and moderate-income households. Consequently, many households will remain at risk of food insecurity, particularly those reliant on Social Assistance.

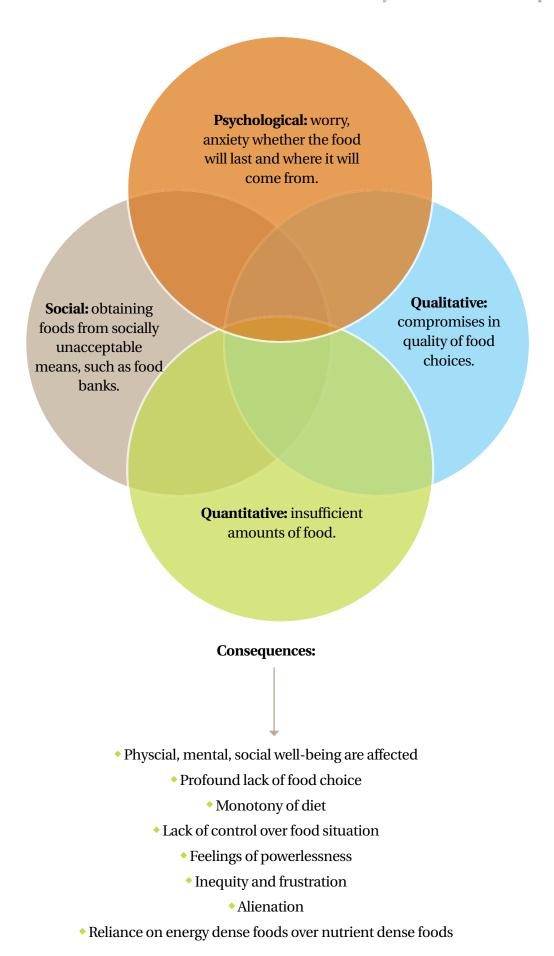
Discussion

What does food insecurity mean and how is it different from hunger and emergency food assistance?

- Hunger in Canada is best defined as household food insecurity. Food insecurity in North America is broader than the popular image of hungry and starving people. Household food insecurity research demonstrates that this is expressed on four domains: psychological (worry about food that it won't last, will run out, where it will come from); quality (compromises in the quality of food choices); quantity (insufficient quantity of food for some or all members of the household) and social unacceptability (having to acquire food through socially unacceptable means). 126
- Emergency food assistance data, such as statistics from food banks, provides information around the social domain. While this is important to help understand the local responses to food insecurity, it does not capture information about the other three domains of household food insecurity.

Composed of a man (31 – 50 years), a woman (31 – 50 years), a boy (9-13 years) and a girl (4-8 years).

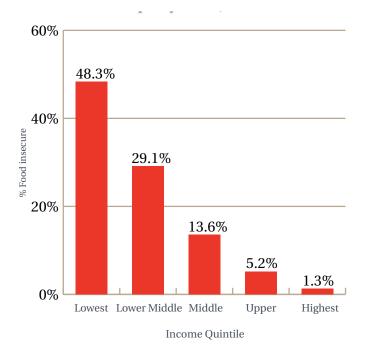
Figure 1: The Four Domains of Household Food Insecurity and Health Consequences



People living in poverty at greatest risk of food insecurity

- According Health Canada, people living in poverty are among the most vulnerable for food insecurity. Almost half (48 per cent) of Canadians in households with the lowest incomes are food insecure. Alberta had the second most prevalent incidence of income-related food insecurity in Canada at 10.7 per cent compared to the national average of 9.2 per cent.¹²⁷
- Food insecurity prevalence decreases dramatically as household income adequacy increases, as demonstrated graphically in Figure 8. Of those Canadian households who rely on Social Assistance, almost two-thirds (59.7 per cent) are food insecure. In Alberta, this rate was 84 per cent, a rate noticeably higher than the national average. At a household food insecurity rate of 84 per cent for social assistance recipients this means that 4 out of 5 are food insecure. Further, one in five Canadians in households who do not own their dwelling are food insecure, along with 22.5 per cent of Canadians in lone-parent households. 128

Graph 8: Household Food Insecurity
Prevalence by Income Adequacy
Level, Canada



How much does it cost to eat a healthy diet in Calgary?

- Calculating food costs provide valuable information about the affordability of basic needs. The National Nutritious Food Basket (NNFB) 2008, developed by Health Canada, is the standardized tool used to collect food costs provincially and nationally. According to Alberta Health Services, 129 in December 2009, the average monthly food costs for eating a healthy diet for Calgarians (based on Canada's Food Guide to Healthy Eating) are:
 - \$351.51 for an adolescent male,
 14 18 years of age
 - \$304.21 for a pregnant woman, 19 – 30 years of age
 - \$989.94 for a reference family of four comprised of a man (31 50 years), a woman (31 50 years), a boy (9 13 years) and a girl (4 8 years)
- Food costs are highest for adolescents, particularly boys aged 13 – 18 years of age, and pregnant and breastfeeding women.

Food security related to costs of shelter and other basic needs

- It is difficult to discuss the affordability of food without considering the costs of other basic needs such as shelter, transportation and childcare, which are usually fixed. Since food is not a fixed budget item, when a household lacks money to pay all basic monthly household expenses, the amount of money allocated to spend on food may be reduced. It is well recognized that shelter payments have priority over food among low-income families. The risk of rent default and becoming homeless or precariously housed is viewed as a greater threat than compromising food purchases. For these reasons, the cost of food cannot be considered in isolation of the costs of other basic needs.
- The National Nutritious Food Basket is based upon current nutrition recommendations such as the 2007 Canada's Food Guide to Health Eating and average food purchasing patterns. The items included in the Food Basket measure low cost healthy foods that require individual food preparation skills, cooking knowledge, preparation and cooking equipment, and safe food storage. Convenience foods, packaged foods, take-out or restaurant meals are not included in the costing. Special dietary needs, cultural food and differences in activity levels are also not incorporated

- The 2008 Cost of Eating in Alberta Report examined food costs to determine if food is affordable for different low-income families across Alberta, and if those families can afford to meet their basic needs.*
- As expected, the households examined would have a very difficult time meeting basic needs with monthly household food costs ranging from 14 per cent to 32 per cent of household income. In all but one of the scenarios examined, the cost of a healthy diet exceeded the recommended percentage. "
- In addition, these costs require food preparation skills and equipment. The cost of shelter was a significant household cost for all the scenarios examined, especially for those living in urban centres where it made up 37 per cent to 71 per cent of the household income.

Social assistance recipients have most difficulty

• Meeting basic recommendations for a healthy diet can be extremely challenging for individuals and families on Income Support in Alberta. For most families, basic food costs would consume 1/3 to over 2/3 of household income (See Table 22). The exception is for households receiving AISH. Using 2009 AISH monthly income amounts, eating healthy on this level of income becomes much more likely, again, assuming that other basic needs costs, such as housing, do not impact the amount of household income available for food.

Food bank usage rises dramatically

Calgary has many local emergency food and low cost food assistance programs. These programs provide episodic assistance to households unable to afford food. Trend data on food bank usage, as a primary emergency food assistance program provided in many communities, is collected annually during the month of March and provided in a national report entitled Hunger Count and locally through statistics shared by the Calgary Inter-Faith Food Bank. According to Food Banks Canada:

Food bank use is a stark indicator of the economic struggles many Canadians have faced this year, and of the struggles too many Canadians have been facing now for decades. It is not, however, a perfect indicator of economic hardships – because for every person who makes the choice to turn to a food bank for help, several others do not. Food banks are not reaching all of the 2.7 million Canadians who will experience household food insecurity this year.¹³²

It is estimated that only one out of three of those who are food insecure access food banks. 133

• Food Banks Canada states, "In March 2009, 794,738 separate individuals were assisted by a food bank or affiliated agency in Canada. This is an increase of 18 per cent compared to the same period in 2008, and is the largest year-over-year increase on record." Alberta saw a dramatic shift in its economic situation in 2009. This was reflected in the provincial and local food bank statistics, in which Alberta saw a 61 percent increase in the number of people who received emergency food assistance from a food bank in March. Alberta saw the highest increase in need for food. 134

The report was based on basic needs costs collected in six communities in Alberta in June 2008. Only four basic needs (food, shelter, transportation and childcare) were collected for six different low-income scenarios. The food costs collected were based on the "old" National Nutritious Food Basket items and thus underreported the costs of a healthy diet based on current healthy eating recommendations.

Note – these food costs were based on the 1992 Canada's Food Guide; the cost of a healthy diet based on the 2007 Canada's Food Guide is substantially higher and would have reflected an even more dire situation in these households

Food Bank Usage Trends

Canadian Trends

- 794,738 Canadians visited a food bank in March 2009. This is a national increase of 18 per cent over March 2008.
- In Canada, nearly half (49 per cent) of households receiving food assistance included families with children.
- In Canada, 13.6 per cent of assisted households reported income from current employment.
- Nationally, the greatest number of those accessing the food bank are households receiving social assistance as their primary source of income, at 51.5 per cent. Additional key categories of income include those on disability (13.0 per cent); pensions (6.3 per cent) and employment insurance (5.3 per cent).

Alberta Trends

- In Alberta, 53,976 people accessed a food bank. This is a provincial increase of 61 per cent over March 2008.
- In Alberta, 43 per cent of households receiving food assistance included families with children
- In Alberta, 27 per cent of people reported a wage as their source of income.
- In Alberta, social assistance is the primary income source for 32 per cent of those accessing food banks. This is followed by those who report employment income (27 per cent), those who receive disability-related income supports (12 per cent) and those who receive Employment Insurance (5 per cent).

Calgary Inter-Faith Food Bank Trends

- In March 2009, 80 per cent more people came to the Calgary Inter-Faith Food Bank for emergency food.
- A total of 53,034 [what?] were distributed in 2009, an increase of 40 per cent over those provided in 2008.
- In Calgary, 41 per cent of households receiving food assistance included families with children.
- Food bank usage trends seen at the Calgary Inter-Faith Food Bank show higher employment income among users.
- At the Calgary Inter-Faith Food Bank, 35 per cent of clients report a wage and 22 per cent of food bank clients report social assistance as their primary source of income. An additional 7 per cent report receiving disability benefits (AISH) as their primary source of income.

- In Calgary, 52,060 people came to the Calgary Inter-Faith Food Bank for emergency food in 2009, 29.4 per cent percent more than in 2008 (See Table 23). This was the second consecutive year of increasing demand, following several years of falling numbers of people seeking food assistance. Almost half (40 per cent) of the people in households receiving Food Bank assistance were children under the age of 18, while close to one-third were 12 years or younger (See Table 24).
- Wages continued to be the main income source of clients of the Calgary Inter-faith Food Bank, accounting for almost one third (31 per cent) of clients (See Table 25). Those receiving Income Support accounted for 23 per cent of clients, while 19 per cent reported having no income at all. The greatest shift, however, was in the number of persons reporting Employment Insurance, which saw a 192 per cent increase between 2008 and 2009. 135

One-third of Calgarians concerned about not eating healthy food

 According to a recent survey, one-third of Calgarians were concerned about not eating healthy food, while almost one in five (18 per cent) were concerned about not having enough money for food. Three per cent of Calgarians also reported that they had used the Food Bank in the past year. 136 This should not be viewed as conflicting with the 18 per cent who stated they were concerned about not having enough money for food, since households experiencing financial constraints causing them to be on the psychological domain (worry, anxiety whether the food will last and where it will come from) and qualitative domain (compromises in quality of food choices) of food insecurity are unlikely to seek emergency food assistance. It likely also reflects the research highlighted earlier¹³⁷ that indicated the majority of those who experience food insecurity in Canada do not access food banks and other emergency food assistance resources.







1.2 The Changing Face of Calgary

As Calgary's population has increased steadily over the last decade, so too has the diverse social composition of the city. Calgarians come from a range of cultural backgrounds and have a myriad of perspectives. There are opportunities for diverse populations to actively participate in our city. This brings vibrancy and life to Calgary. However, the reality is that some people still face barriers to participating actively in Calgary and do not feel a sense of belonging. Recognizing the daily struggles that some people experience is an important step on the road to being a more inclusive city.

Diversity Snapshot

Total immigrant landings, Calgary, 2009: 13,708

Share of national immigration, Calgary, 2008: 5.4%

Percentage of immigrants landing in Calgary without official language ability, Calgary, 2008: 25.3%

Total number of complaint files opened by the Alberta Human Rights Commission, Alberta, 2008: 799

Hate/bias crimes, Calgary, 2008: 103

T

1.2.1 Aboriginal peoples

Aboriginal peoples trends summary

- The Aboriginal population in Calgary is growing quickly. Between 1996 and 2006, the Aboriginal population has grown by 75 per cent from 15,000 to approximately 27,000 (almost double).
- Aboriginal Canadians continue to face economic disparities, although the income gap between Aboriginal people and the rest of Canadians is narrowing slowly. However, during the recent recession, job loss among Aboriginal workers was higher than among non-Aboriginal workers.
- Urban Aboriginal culture in Canada is strong and Aboriginal people are generally satisfied with city life. However, supports are needed to further Aboriginal education. At the same time, disproportionate rates of incarceration among Aboriginal people is causing many to lose faith in the current justice system.

Aboriginal peoples outlook

- ◆ The Aboriginal population in Calgary CMA is relatively young compared to the non-Aboriginal population. Almost half (46 per cent) were under 25 years old (versus 33 per cent of non-Aboriginal persons) and only 3 per cent were seniors (versus 9 per cent). The median age for Aboriginal persons in Calgary was 27. This was nine years lower than the median age of the non-Aboriginal population. ¹38 Given this youthfulness, a large proportion of the Aboriginal population will be entering the labour force in the coming years.
- For many Aboriginal people, the city is home. However, they retain a strong sense of connection to their ancestral communities or places of origin. These connections are fundamental to strong family social ties and to traditional and contemporary Aboriginal culture.
- Urban Aboriginal people aspire to the "good life." They are most likely to feel that family and a balanced lifestyle are essential ingredients of a successful life; majorities also emphasize the importance of a good job, successful career and financial independence.
- Pursuing higher education is the leading life aspiration of urban Aboriginal peoples today and many hope higher levels of education will be key to how future generations of Aboriginal people will distinguish themselves from their ancestors.

Discussion

Urban Aboriginal culture in Canada strong

- Similar to other larger urban centres across Canada, the migration of Aboriginal peoples to Calgary is on the rise. Many urban Aboriginal people are increasingly making Calgary their home for better job and education opportunities, as well as to be closer to family.
- Over half (54 per cent) of urban Aboriginal people feel that that Aboriginal culture has been getting stronger in their communities over the past five years, and most report having strong connections with other Aboriginal people in their city. The majority of Aboriginal people (77 per cent) also report that they are proud of their Aboriginal heritage. The strength of Aboriginal culture is encouraging given the lack of Aboriginal focus in the educational system. Urban Aboriginal people report that they did not typically have much exposure to Aboriginal history and culture through their education. This is due in part to a lack of Aboriginal content in the curricula and a lack of exposure to Aboriginal teachers while in school. Despite this gap, three quarters (75 per cent) of Aboriginal youth report being proud of their specific Aboriginal identity. 139
- Overall, the majority of Aboriginal people report that there are Aboriginal cultural activities readily available in their communities. Respondents in Calgary, however, were among the least likely to report the availability of such activities, with only 57 per cent of Calgary respondents so reporting compared to 80 per cent of respondents in Toronto and 75 per cent in Vancouver. Typically, more educated and affluent urban Aboriginal people are more aware of such opportunities, while Aboriginal youth tend to be less aware. Overall, 70 per cent report that they often or occasionally participate in these activities. In Calgary, 74 per cent report such participation. 140

• Just over half of urban Aboriginal people report using Aboriginal services often (28 per cent) or occasionally (26 per cent). Services are used most commonly because of the availability of specific social, health, education and employment services. As well, such services are reported to provide a positive/supportive environment. The most useful Aboriginal organizations were Friendship Centres (42 per cent), employment centres (37 per cent), health centres (25 per cent), counselling centres (19 per cent) and housing services (18 per cent).

Urban Aboriginal people in Canada generally satisfied with city life

- According to a recent report on urban Aboriginal people in Canada, the majority (65 per cent) like living in their city "a lot," mostly for the variety and convenience of available amenities. Other positive features of urban life include available recreation, entertainment and cultural activities, proximity to family and friends, career and employment opportunities and the sense of social acceptance they feel.¹⁴²
- The most frequent reason for moving to the city is to be closer to family (38 per cent), followed by education (37 per cent) and work (37 per cent) opportunities. Other reasons include amenities (18 per cent), to escape a bad family situation (10 per cent) or for career advancement (9 per cent). While the majority of urban Aboriginal people feel that they have the opportunity to choose their neighbourhood, Calgary respondents were more likely to have their choice constrained by considerations of affordability or proximity to school/work. 143
- Aspects of city life that are least liked include urban pressures, such as traffic, a higher cost of living, pollution and the stressful pace of life. Compared to other cities, urban Aboriginal people in Calgary and Toronto are most likely to dislike these features of city living. Crime was another disliked aspect of urban life, with Calgary respondents being among the most likely to cite this as an undesirable aspect of urban life. Despite some reported inconveniences of urban living, however, the vast majority (70 per cent) of urban Aboriginal people has never moved back to their home community, and 50 per cent never plan to do so. 144

Many Aboriginal children live with single parents

- There was a higher prevalence of lone-parent families among the Aboriginal population than the non-Aboriginal population. In Calgary in 2006, 33 per cent of Aboriginal children 14 years of age and under lived with a lone-parent compared to 14 per cent of non-Aboriginal children of this age.¹⁴⁵
- Within the Aboriginal community, grandparents and extended family members play a large role in raising children. Among Aboriginal children in Calgary who were less than 15 years old, 7 per cent lived with grandparents (compared to 1 per cent of non-Aboriginal children of this age). Additionally, in Alberta (excluding reserves), grandparents were involved in raising 40 per cent of Aboriginal children under 6, and 24 per cent of these children had a least one aunt, uncle, cousin and/or sibling involved in raising them.¹⁴⁶

Income gap between Aboriginal people and the rest of Canadians narrowing slowly

- ◆ There is a significant income gap between Aboriginal and non-Aboriginal Canadians. In 2006, median income for Aboriginal Canadians was \$18,962 − 30 per cent lower than the non-Aboriginal median of \$27,097. Locally, the median income for Aboriginal Calgarians was \$24,347 − 22 per cent lower than the non-Aboriginal median of \$31,020. This was a slight improvement from 1996, however. Yet "While income disparity between Aboriginal peoples and the rest of Canadians narrowed slightly between 1996 and 2006, at this rate it would take 63 years for the gap to be erased." 147
- Part of the income gap is explained by lower educational levels. Aboriginal Canadians are less likely to have university education. In 2006, 8 per cent of Aboriginal Canadians had a bachelors degree or higher, compared to 22 per cent of non-Aboriginal Canadians. However, among those who had earned a bachelors degree or higher, the income gap virtually disappeared. Within the Aboriginal community, there is more gender equity than in the non-Aboriginal population, as the income gap between men and women is smaller. Further, Aboriginal women are completing high school and earning university degrees at a higher rate than Aboriginal men.¹⁴⁸

Job loss among Aboriginal workers higher than among non-Aboriginal workers

- Off-reserve Aboriginal people experienced sharper employment declines and steeper increases in unemployment than the rest of the population between 2008 and 2009. Over the 2008-09 period, the Aboriginal unemployment rate rose from 10.4 per cent to 13.9 per cent, compared to an increase from 6.0 per cent to 8.1 per cent for the non-Aboriginal labour force. Aboriginal people in Alberta and B.C. were hardest hit, with the employment rate in Alberta falling from 75.1 per cent to 69.5 per cent, more than twice the rate of decline for non-Aboriginal people. 149
- Aboriginal youth were the most severely affected. Between 2008 and 2009, the employment rate for off-reserve Aboriginal youth fell by 6.8 percentage points, compared with a decline of 4.2 percentage points for non-Aboriginal youth.¹⁵⁰
- While Aboriginal employment was affected by the fact that Aboriginal workers are more concentrated in industries more affected by the recession, even within those industries, Aboriginal workers were disproportionately affected. In construction, for example, Aboriginal employment fell by 16 per cent, compared to a decline of only 5 per cent for non-Aboriginal workers.¹⁵¹

Supports needed to further Aboriginal education

• While education is often identified as important for improving living standards among Aboriginal people, many face important barriers to furthering their education. The most frequently reported barrier is financial issues, followed by difficulties balancing work, school and family life. In order to successfully complete post-secondary education, financial supports were the most frequently mentioned requirements, followed by the provision of Aboriginal resources, daycare, housing and transportation. ¹⁵²

Aboriginal faith in current justice system faltering

- Over half of urban Aboriginal peoples have been in contact with the criminal justice system either as a victim (30 per cent) or witness (21 per cent) of a crime. At the same time, 50 per cent also reported either having been arrested (27 per cent) or charged with (23 per cent) a crime.
- A recent report by Environics found that over half (55 per cent) of Aboriginal people in the cities surveyed had little confidence in the justice system. This may reflect the disproportionate rates of incarceration for Aboriginal persons compared to the total population. In Alberta, Aboriginal people accounted for 35 per cent of those incarcerated during 2007-08, yet make up only 5 per cent of Alberta's population. As a result, there is growing support for a separate Native justice system. In Calgary, over half (54 per cent) of Aboriginal people reportedly support the idea of a Native justice system, consistent with national figures. More than two-thirds believed that traditional approaches to justice, such as healing circles, would help reduce crime and improve safety. 153
- A recent report by the CBC found that one third of Canadians believed that Aboriginal persons and Muslims face discrimination the most. 154 This was supported by a recent survey of urban Aboriginal people that found a large majority reported experiencing unfair treatment because of their Aboriginal identity, with 70 per cent reporting that they have been teased or insulted due to their background. Additionally, approximately one in three (29 per cent) Aboriginal persons in Calgary were concerned about themselves or someone in their household being discriminated against. 155 At the same time, however, the majority also report feeling a sense of acceptance in their communities. 156
- Young Canadians (age 18-29) are most likely to feel that discrimination is pervasive in Canada, with prairie residents the most likely to perceive discrimination against Aboriginal persons.¹⁵⁷
- In 2009, only 24 human rights complaints were filed to the Alberta Human Rights Commission citing Aboriginal as a ground; seven of these were filed in southern Alberta. Complaints were filed in the areas of employment practices, good and services and tenancy. 158

Policy developments

- In 2010, the governments of Canada and Alberta and the Assembly of Treaty Chiefs in Alberta signed a Memorandum of Understanding on Education. This MOU includes provisions for the establishment of an Indigenous Knowledge and Wisdom Centre which will be a Centre of Excellence for education for First Nations in Alberta; the development of a long-term strategic plan for education in Alberta and the creation of the Alberta First Nations Education Circle, comprised of senior officials from all parties to oversee the implementation of the MOU.
- In 2010, *Bill C-24, the First Nations Certainty of Land Title Act,* passed through Parliament. This Bill amends the *First Nations Commercial and Industrial Development Act* to provide a property rights regime on reserve including a land title system. Providing certainty of land title through a property rights regime is intended to facilitate economic development by increasing investor confidence, making the value of property on reserve comparable with similar developments off-reserve.
- In 2010, the Government of Canada introduced *Bill C-3*, *the Gender Equity in the Indian Registration Act*. If passed, the Bill will ensure that the grandchildren of women who lost status by marrying non-Indian men will become eligibile for registration for Status under the Indian Act.

1.2.2 Immigration

Immigration trends summary

- Despite slower population growth overall, immigration to Calgary continued to rise, though at a slower pace. Even so, it exceeded the record number of immigrants that was set last year. Meanwhile, the number of temporary foreign workers (TFWs) arriving in Calgary and Alberta fell.
- Increasing immigration from non-western source countries is contributing to the rising ethno-cultural diversity of the city.
 The Philippines continued to be the most important source country for immigrants to Calgary, followed by India and China.
- Immigrants continue to face challenges in settling into Canadian life, particularly with finding jobs and housing, especially during the current recession. The lack of English as a Second Language (ESL) support also remains a critical barrier, particularly for children. Immigrant seniors also face unique challenges adjusting to Canadian life that are often overlooked.

Immigration outlook

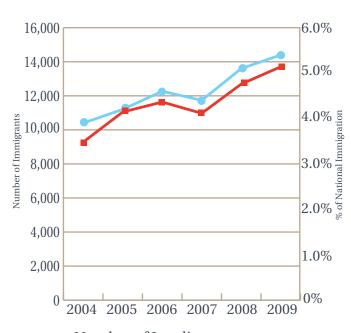
- In 2010, the federal government intends to accept between 240,000 and 265,000 immigrants. While Citizenship and Immigration Canada (CIC) generally achieves the midpoint of this range, they expect to achieve the upper end of the range in 2010, admitting more economic class immigrants. If Calgary continues to attract its current share of 5.4 per cent of national immigration, this would result in between 12,960 and 14,310 immigrants landing in Calgary in 2010.
- Recent immigrants have historically experienced significant settlement difficulties related to challenges securing meaningful employment, along with language barriers and limited housing availability. If the fiscal challenges facing all orders of government result in reduced program and service funding as expected, immigrants will face even greater settlement challenges as they may not have access to the supports and services that could assist them in this process. As the economy rebounds, the employment prospects for immigrants may improve leading to improved household financial conditions.

Discussion

Immigration to Calgary continues to rise though at a slower rate

In 2009, there were 13,708 immigrants who landed in Calgary, 5.1 per cent more than in 2008 (See Table 26). This is a significantly slower rate of increase than in 2008 when immigration grew by 15.1 per cent over the previous year. Meanwhile, Calgary continued to increase its share of national immigration, accounting for 5.4 per cent of immigrants to Canada, up from 5.1 per cent the previous year. While Calgary continues to increase its share of national immigration, it is accounting for a decreasing share of immigrants to Alberta. In 2009, 50.7 per cent of immigrants to Alberta landed in Calgary, compared to 57.6 per cent in 2005. 159

Graph 9: Total Immigrant Landings and Calgary Share of National Immigration, Calgary, 2004–2009



Number of Landings

 Calgary's Share of Total Canadian Immigration

- For the second consecutive year, the Philippines was the largest source country of immigrants to Calgary, followed by India and China (See Table 27). Between 2008 and 2009, there was a significant increase in immigrants from Iraq (+77 per cent) and Nigeria (+48 per cent) and a significant drop in the number from Pakistan (-47 per cent). Calgary continues to be the fourth largest urban centre with a high immigrant population, next to Toronto, Montreal and Vancouver.
- Economic immigrants continued to be the most frequent type of immigrant, accounting for almost two-thirds (61 per cent) of immigrants to Calgary (See Table 28). Family Class immigrants accounted for just under one-third (29 per cent) of immigrants, roughly unchanged from the previous year.

The number of temporary foreign workers (TFWs) arriving in Calgary and Alberta falls.

• The number of temporary foreign workers arriving in Calgary fell by 22.9 per cent to 8,903 in 2009, down from 11,549 in 2008. The number of temporary foreign workers also fell by 26.8 per cent across Alberta and by 7.0 per cent across Canada. Calgary continues to account for about 1/3 of all TFWs arriving in Alberta and 5.0 per cent of Canada's TFWs.¹⁶⁰

Increasing number of immigrants speaking French

• In 2009, one-quarter of immigrants to Calgary did not have the ability to communicate in either of Canada's official languages (See Table 29). The percentage of immigrants without fluency in English or French has been consistently declining for the past several years. Of note, however, is the consistent increase in the number who either speak French or are bilingual.

Calgary's population to continue to grow more diverse

• Over the past two decades, Canada's population has become ever more culturally diverse, and it is expected to continue to do so. Between 2006 and 2031, the proportion of the Canadian population comprised of immigrants is expected to increase from 20 per cent to between 25 and 28 per cent, the highest ratio in Canada's history. "By 2031, nearly one half (46 per cent) of Canadians aged 15 and over would be foreignborn, or would have at least one foreign-born parent, up from 39 per cent in 2006." In Calgary, the immigrant population is expected to increase from 24 per cent in 2006 to 30 per cent in 2031. 161

Did you know

Human rights complaints on the rise

While total complaints to the Canadian Human Rights
Commission (CHRC) rose by 12
per cent between 2008 and 2009, complaints in the Alberta/NWT region continued to decline, falling from 54 in 2008 to 49 in 2009 (See Table 27). In Alberta, signed complaints opened with the Alberta Human Rights and Citizenship Commission grew by 17 per cent, from 680 in 2007-08 to 799 in 2008-09, the second consecutive year of increase.

- Over the next 25 years, the visible minority population is also expected to more than double, while the rest of the population is expected to grow by less than 12 per cent. In 2031, 31 per cent of Canada's population is expected to belong to a visible minority group, compared to just 16 per cent in 2006. In Calgary, the visible minority population is expected to grow from 22 per cent to 38 per cent. 162
- The growth of the visible minority population is due in part to the expected increase in immigration, as well as higher fertility and a younger age structure of the immigrant and visible minority populations. As a result, the ethno-cultural diversity of the Canadian-born population is also expected to increase. By 2031, it is expected that 47 per cent of second generation Canadians will belong to a visible minority group, compared to just 24 per cent in 2006. The fastest growing visible minority group is expected to be South Asians, followed by Chinese. Canada's Black and Filipino communities are also expected to more than double in size over the period, while Arab and West Asian groups could more than triple. 163
- As ethno-cultural diversity increases, religious diversity is also expected to grow. Between 2006 and 2031, the percentage of people with a non-Christian religion is expected to increase from 8 per cent to 14 per cent, with Muslims accounting for half of those reporting a non-Christian religion. 164

• As the diversity of Canada's population rises, the number of mixed unions is also expected to grow. Between 2001 and 2006, the number of mixed unions rose by 33 per cent, more than five times the 6 per cent increase in total couples. Mixed unions are more common among second generation Canadians. Among second generation visible minority Canadians, 51 per cent were in a mixed union, while 69 per cent of third generation visible minority persons were in mixed unions. This compares to just 12 per cent of first generation visible minority persons. Mixed couples tend to be younger, and consequently are more likely to have children living at home. 1655

Immigrants continue to face challenges finding jobs and housing

- The recent recession has had a significant impact on Canada's immigrant population. During the first part of the recession, immigrants lost their jobs at three times the rate of Canadian-born workers. Employment among Canadian-born workers fell 1.6 per cent between July 2008 and 2009, while among immigrant workers, it fell by 5.7 per cent. In past recessions, immigrants have recovered less quickly once the economy starts to rebound due to the fact that many are forced to accept jobs below their level of qualifications. However, the longer a person is under employed and not using their skills, the harder it is to find work in their profession. They also tend to lack the networks they require to help them find work in their fields. Many immigrants were already under employed prior to the recession, working in sectors such as manufacturing or construction, that were particularly hard hit. 166
- Approximately 40 per cent of immigrants reported difficulties finding housing within the first six months of landing. Newcomers are twice as likely as Canadian-born to be renters and experience affordability challenges. Primary barriers to finding housing include discrimination, income, family size, language and community knowledge. 167

"A commonly noted barrier for newcomers to obtain and maintain appropriate housing [in Calgary] was cost, confirming survey findings. In eight interviews, newcomers noted that being unable to secure well-paid employment or employment commensurate with their experience was the cause of their housing difficulties. They attributed this to discrimination, as well as poor English language skills and a lack of recognition of foreign credentials."

– Tanasescu, A. et al. (2009) *Hidden in Plain Sight: Housing Challenges of Newcomers in Calgary.*

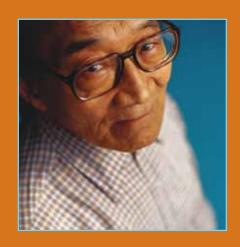
• Immigrants also tend to be more likely to use public transit to commute to work, particularly in the first few years after arrival. Newer immigrants also tend to have higher transit use than previous cohorts, perhaps due to the fact that more are arriving from countries where car use may have been less prevalent. Increasingly, newcomers are also moving to suburban areas that are less well-served by transit. This may affect employment opportunities for an immigrant population disproportionately dependent on transit. Lack of transit also affects the ability to effectively provide services to immigrants, such as health care, counselling, and job and language training. 168

Lack of English as a Second Language (ESL) support a barrier

 Immigrant children are also facing barriers to integration to Canadian life, particularly with respect to language. Between 1998 and 2008, the number of English as a Second Language (ESL) students in Alberta more than tripled from 14,673 to 48,346. According to the Coalition for Equal Access to Education, only 67 per cent of ESL students who responded to a survey reported that they had been enrolled in an ESL program at some point in their K-12 educational experience. Among those who were enrolled in an ESL program, 67.5 per cent indicated that they received 5 hours or less of ESL instruction per week. Between 40 and 50 per cent of students reported that their schools stopped teaching them ESL when their reading, writing and speaking skills were "average" or "poor/very poor." 169







"Alberta schools have yet to fully appreciate and realize the diversity advantage," says Hieu Van Ngo.
"A culturally competent school system would provide a richer educational experience for all students because it would tap into diverse ways of knowing, teaching, learning and doing. It would prepare citizens to be effective in cross-cultural interactions, both at home and abroad."

- -Van Ngo, H. (2009). *Cultural Competence in Alberta Schools: Perceptions of ESL Families in Four Major School Boards.* Calgary: Coalition for Equal Access to Education
- Overall, there is a lack of strong, coherent relationships among various aspects of ESL services from the identification of ESL students, assessment, instruction and resource allocation, to the tracking of learning progress and home-school communication. Further, the majority of ESL students and their parents feel that the diversity of the community is not reflected in the classroom. Less than half of ESL student respondents felt that their schools considered cultural diversity in their methods of teaching, curriculum, school support services, selection of textbooks and extra-curriculum activities (29.3 per cent).

Despite these challenges, a recent report notes that first and second generation Canadian youth attend university at a far higher rate than non-immigrant children. This is particularly true of children of Chinese, African or South Asian origin. One reason for this is the importance placed on a university education within many immigrant families. Another possible explanation is the support that cultural communities offer each other on campus, which helps students to handle the stresses of university. 171 As a result, there is reason for optimism for the prospects of immigrant youth, despite the early challenges they may experience in school and in families that may be struggling financially.

Young peoples' attitudes towards multiculturalism may be shifting

• A recent report on the values of youth in Canada noted that the attitudes of younger Canadians toward multiculturalism may be shifting as the bi-lingual and multi-lingual context of Canadian society has shaped young people in a different way from previous generations. For today's youth, concepts of multiculturalism are being more fully integrated into the self-identities of youth, particularly those from minority communities. 172

"The boundary between self and others appears to have become less defined, allowing these youth to adopt a more fluid identity, while continuing to value their language and culture of origin; this could lead to opportunities to engage in significant intercultural dialogue."

– Molgat, M. (2010) *The Values of Youth in Canada*. Ottawa: Government of Canada, Policy Research Initiative.

Immigrant seniors face unique challenges adjusting to Canadian life

- While working immigrants and youth face important employment and educational challenges, immigrant seniors are also facing unique barriers to integration. An increasing number of elderly are immigrating often at the request of their children, who require their parents to babysit while they are working. However, immigrant seniors are a very vulnerable population as they are reliant on their children and do not understand the North American cultural context. A 2008 report on seniors in Calgary found that recent immigrant seniors are more likely than other seniors to need help with daily living. These seniors are also less likely to have health insurance, often have lower incomes and can experience isolation, language and cultural barriers, difficulty navigating systems, and barriers to accessing information, supports and services.¹⁷³ A recent article by the New York Times also noted:
 - Seventy percent of recent older immigrants speak little or no English. Most do not drive. Some studies suggest depression and psychological problems are widespread, the result of language barriers, a lack of social connections and values that sometimes conflict with the dominant American culture, including those of their assimilated children. ¹⁷⁴
- The needs and problems of this population often go unnoticed because they are unlikely to seek help. Seniors issues are discussed further in section 1.25 Our Aging Population.

Policy developments

• In 2010, the Government of Alberta imposed limits on the Alberta Immigrant Nominee Program (AINP), which will temporarily not accept new applications in the Family Stream and the U.S. Visa Holder Category. The federal government limits the number of people Alberta can nominate for permanent residence. In 2010, Alberta is allowed to nominate 5,000 people. With limited numbers, Alberta's focus will be on nominating people who currently work in permanent jobs and those who have job offers in occupations that are in demand in Alberta.

- In 2009, amendments to the Temporary Foreign Worker Program were announced, including a more rigorous assessment of the genuineness of the job offer, limits to the length of a worker's stay in Canada before returning home and two-year prohibition from hiring a temporary foreign worker for employers found to have provided significantly different wages, working conditions or occupations than promised.
- ◆ In 2010, *Bill C-11, the Balanced Refugee Reform Act* was passed. Key reforms included in this Bill include putting decisions on asylum into the hands of public servants employed by the Immigration and Refugee Board of Canada (IRB), the establishment of Refugee Appeal Division to hear appeals of those whose claim has been denied and the development of a list of countries deemed "safe countries of origin" that have a sound record of human rights protection and do not normally produce refugees. Asylum claimants from such countries would not have the right to appeal a decision of the IRB.
- In 2010, the Government of Alberta is extending funding of \$850,000 to immigrant-serving agencies to provide services to temporary foreign workers as they adjust to life and work in Alberta. At the same time, the province will look at the impact of the arrival of thousands of temporary foreign workers on Alberta's workforce, its communities and its people to identify future programming options.
- In 2009, the Forum of Labour Market
 Ministers agreed on a Pan-Canadian
 Framework for the Assessment and
 Recognition of Foreign Qualifications. This
 Framework includes provisions for enhanced
 assessment and communication prior
 to arrival, enhanced labour mobility and
 supports for workplace participation.

1.2.3 Lesbian, gay, bisexual, transgendered and transsexual (LGBT) persons

LGBT trends summary

Approximately 10 - 15 per cent of Canada's population are LGBT persons. In a city the size of Calgary that amounts to between 106,000 and 159,000 people. However, there are many more people who have LGBT siblings, parents or friends. Lesbian, gay, bisexual, transgendered and transsexual (LGBT) persons continue to face discrimination and are at increased risk of criminal victimization. Updates in laws have increasingly recognized the equality of LGBT populations. LGBT communities are protected under the Alberta Human Rights Act, can legally adopt and parent children and can enjoy samesex marriage, among other legal inroads. However, social stigma can still result in discrimination and hatred against LGBT populations.

Calgarians meet and see diverse LGBT families every day in Alberta schools, programs and events. Recent research demonstrates that children raised in lesbian families are well-adjusted, demonstrate more competencies and show fewer behavioural problems than their peers. Every year LGBT Calgarians, their friends and families get together for a Pride celebration. City Hall has officially declared September Pride month in Calgary and the rainbow flag flies outside of City Hall each year at this time. In 2009, reports estimated that 8,000 to 10,000 people attended the Pride Parade. Services to this community, however, are typically under-resourced and more services to the LGBT communities are needed.

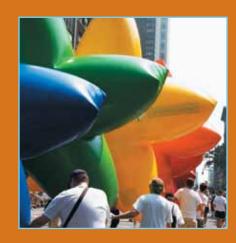
Discussion

Sexual minorities continue to face discrimination

 While attitudes to toward Lesbian, gay, bisexual, transgendered and transsexual (LGBT) persons are changing, LGBT people continue to face "prejudice, hatred and violence," leading many to experience chronic stress related to their stigmatization. Across Canada, there were 159 hate/bias offences based on sexual orientation in 2008, 124 per cent more than in 2007. In Calgary, there were 5 hate/bias offences based on sexual orientation reported to the Calgary Police Service in 2009, compared with 4 in 2008. This is considerably lower than the 22 offences reported in 2007. As a result of the challenges faced by LGBT people, many are at greater risk for mental and physical health issues, including suicidal behaviour, sexual risktaking and homelessness. Many also experience challenges in forming a positive identity and being victims of bullying and partner abuse.







Services to LGBT communities needed

- Often, LGBT people can have less access to traditional social supports, such as family, and so rely on community services and programs for support. There are supportive agencies in Calgary that offer programs and services; however, many of these are underfunded. For many LGBT people, being connected to the LGBT community is an important part of their identity, and many participate in some LGBT services, programs, groups, activities or events. Recent focus groups conducted by Calgary Outlink: Center for Gender and Sexual Diversity found that LGBT communities need more programs and places to connect with other LGBT people. These programs need to be supportive of diversity within the LGBT communities, such as cultural background, disability and religion. A recent study* found that LGBT people think that services are much needed for youth, transgendered/trans-sexual people, LGBT people with disabilities, lesbians, LGBT people from diverse cultures, LGBT parents, bisexual people, seniors, gay men and family and friends of LGBT people.
- Critical service needs for the LGBT community include the need for an LGBT community centre in the Calgary area where LGBT people can find a safe space to access information or services. Other important service needs include peer support groups, social groups or events, one-on-one peer support or mentorship, professional counselling or therapy and advocacy/activism. There is also a need for promoting programs that are culturally sensitive, increasing coordination between LGBT programs and services, and working with mainstream agencies to develop safe spaces for LGBT people.

Policy developments

- In 2010, the Government of Alberta introduced Bill 44, which wrote "sexual orientation" into the *Alberta Human Rights Act.* 'Sexual orientation' was read-in to the *Act* in 1998 when the Supreme Court of Canada found that it was discriminatory to exclude it from coverage under the Act. Although sexual orientation has been covered for 12 years Bill 44 officially writes "sexual orientation" into the Act.
- Bill 44 also introduced a new section to the *Human Rights Act* that says teachers must get permission from parents to teach any subject matter that "deals primarily and explicitly with religion, sexuality or sexual orientation." This section will make it more difficult to address issues of "sexual orientation" to all children in the classroom.
- In 2009, the Government of Alberta *delisted funding for gender reassignment surgery*.

 This surgery is medically necessary for many transsexual and transgendered people. Some surgeries will continue to be funded, such as those people who were already waiting in line for surgery.
- The Government of Canada is presently looking at proposed legislation to add "gender identity and gender expression" to the Canadian Human Rights Act and the Criminal Code of Canada. Bill C-389 has passed second reading and is presently before the Committee of Justice and Human Rights. Adding "gender identity and gender expression" to these pieces of legislation would formally recognize equality rights for transsexual and transgendered people. Transgendered people are presently covered under the Alberta Human Rights Act under the ground of "gender." however, many community members would prefer that "gender identity" was formally recognized in the Act in the same way that "sexual orientation" has been written in.

Exploring the Service Needs of the LGBT Communities in Calgary, Centre for Social Work Research and Development, Prepared for Calgary Outlink, October 2009.

1.2.4 Persons with disabilities

Persons with disabilities trends summary

• As the population ages, the number of persons with disabilities in Canada will continue to rise. While the employment rate for persons with disabilities is continuing to increase, adults with disabilities also report lower income. Most persons with disabilities require support with daily activities, and many report unmet support needs. Current funding challenges for disability serving organizations in Alberta are affecting disability services. Complaints to both the Canadian Human Rights Commission and the Alberta Human Rights and Citizenship Commission rose in 2009, with disability remaining the most frequently cited ground for complaint.

Persons with disabilities outlook

 As the population ages, the number of persons with disabilities will likewise grow. This will result in increased demands for age and disability related services, along with the need for accommodations in the way current services are delivered. Many persons with disabilities require supports at home and in the workplace to function independently. However, cuts in public funding of disability supports and services may continue to limit the ability of persons with disabilities to live independently and contribute fully to the community. As disability is the most frequent grounds for human rights complaints, it is expected that such complaints may continue to increase as the number of persons with disabilities rises.

Discussion

Disability rate continues to rise across Canada

• As the population ages, the number of people with disabilities will continue to grow. Between 2001 and 2006, the disability rate across Canada rose from 12.4 per cent to 14.3 per cent. In addition to the aging of the population, this increase is also attributable to an increase in reported learning disabilities. The most frequently reported types of disabilities among adults (age 15+) were pain (11.6 per cent), mobility (11.5 per cent) and agility/dexterity (11.1 per cent). The most frequently reported disabilities among children (0-14) were learning (2.2 per cent), communication (1.4 per cent), developmental or delay (1.3 per cent) and emotional (1.1 per cent).¹⁷⁵ For more discussion on the aging population and issues of accessibility, see section 1.2.5 Our Aging Population.

Adults with disabilities report lower income

• Adults with disabilities report lower levels of income than persons without disabilities. In 2006, average total income for working age persons with disabilities was \$25,840 compared to \$35,800 for persons without disabilities. Among seniors, average income for those with disabilities was \$30,460 compared to \$31,940 among those without. Between 2001 and 2006, the income gap between seniors with and without disabilities narrowed by over half. Total income was lower for those with more severe disabilities. Income among those with severe to very severe disabilities was two thirds that of those with mild to moderate disabilities.

Employment rate for adults with disabilities continues to rise

• Between 2001 and 2006, the employment rate for adults with disabilities rose from 49 per cent to 53.5 per cent. This is still significantly lower than the rate of 75 per cent among persons without disabilities in 2006. Primary reasons for not being engaged in the labour force include being physically unable to work, inaccessible workplaces or unsupportive work environments, or the need to care for children. 176

Most persons with disabilities require support with daily activities

• In 2006, 62 per cent of adults and 43 per cent of children required aids and assistive devices to help with daily living. At the same time, 64 per cent of adults required the assistance of a formal or informal caregiver for at least one everyday activity, with family being the most usual form of support. Only 8 per cent of adult women and 11 per cent of adult men required assistance from an organization or agency. Among seniors, the percentage requiring formal support increased to 17 per cent for both women and men. In 2006, 11 per cent of adults required home modifications to have their needs fully met, down from 14 per cent in 2001. Of the total population with disabilities, 4 per cent consider themselves "housebound," being unable to travel. The primary reasons for not travelling include travel aggravating their condition, preference, needing assistance at their destination and the lack of a companion to accompany them.¹⁷⁷

Many persons with disabilities report unmet support needs

• In 2006, 40 per cent of adults with disabilities reported having unmet needs for home modifications and/or assistive aids and devices. At the same time, over half (56 per cent) of children with disabilities reported having unmet needs for assistive aids and devices, and 14 per cent of adults had needs for health or social services. Cost was reported to be the most important reason for unmet needs, along with a lack of information or availability of the required supports. For persons having unmet care-giving needs, significant barriers in addition to cost were delays in obtaining assistance and difficulty finding qualified help. Lack of insurance coverage was a further barrier for those with unmet needs for health or social services.¹⁷⁸

• While employment is critical for most to maintain an adequate standard of living, many workers with disabilities require modifications to their work or workplaces to remain employed. Over the past decade, however, the proportion of workers with disabilities having accommodation needs met has fallen. In 2006, 70 per cent of those requiring work accommodations had their needs met, compared to 80 per cent in 2001. For those requiring structural modifications, less than half (49 per cent) had their needs met in 2006, down significantly from 2001 when over three-quarters (76 per cent) had their needs met.¹⁷⁹

What are the issues for youth with disabilities?

*he first issue that comes to mind is that of Social Inclusion. Often, young people with disabilities have physical features, postures, speech etc. that are different than young people without disabilities. There are a myriad of reasons why this is the case but one thing remains fairly constant in my experience with young folks with disabilities; they are often not included in daily activities involving peers to the same degree that persons without disabilities are.

*elated to that is the idea of equality of opportunity for young people with disabilities. Society has come along way in terms of eliminating discriminatory practices and attitudes among people without disabilities; however, this element still does exist, often subjecting young folks to a lack of access to opportunities in relation to their peers without disabilities. Beyond just discrimination and attitudes is a genuine lack of understanding from the non-disabled community, which again limits opportunities for young folks with disabilities.

- A personal account from a youth with a disability

Opportunities for social participation important for children with disabilities

• The ability to participate in the social life of the community is critical for personal wellbeing, particularly for children. In 2006, most children with disabilities participated in some form of organized activity at least once a week. Roughly two-thirds (63 per cent) of children (5-14) participated in some kind of organized sport or physical activity and about half (54 per cent) participated in a non-sport activity or belonged to a club or community group. Parental support is the most important factor affecting participation. For sporting activities, family income also was a significant factor. 180

Funding challenges affecting disability services

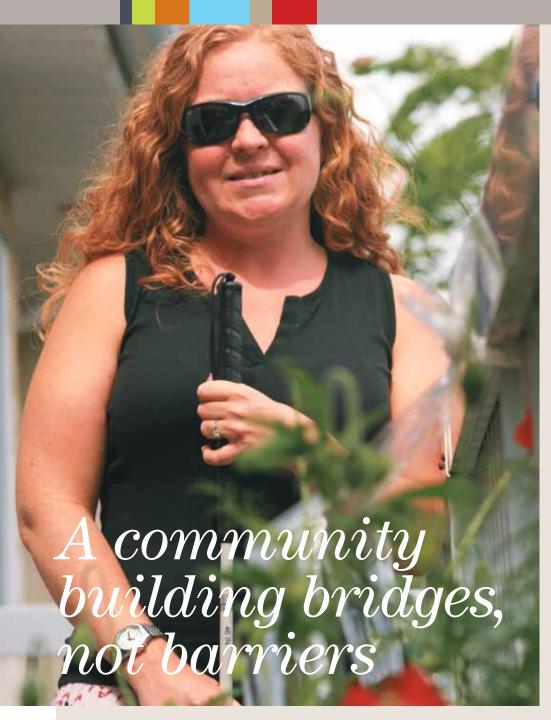
 Due to provincial budget challenges, a funding freeze was enacted to disability serving agencies funded through the Persons with Developmental Disabilities (PDD) boards. In December 2009, PDD Community Boards were directed to request adjustments from agencies totalling \$11.3 million. In Calgary, this amounted to a 2 per cent reduction to be taken from the fourth quarter of 2009. This retroactive reduction facilitated an overall 0 per cent increase to the PDD budget for the fiscal year. However, the retroactive nature of the reduction was burdensome, as it required agencies to return funds for services already delivered. Further, the need to recover this entire amount in the fourth quarter required an 8 per cent cut in the final quarter. 181 The funding freeze and resulting fourth quarter cut posed particular challenges for agencies that have experienced increased costs due to increased sector wages, inflationary impacts and growing caseloads. Disability serving agencies have argued that the required reductions cannot be accommodated without service reductions, and this resulted in some disability serving agencies turning clients away. 182

Disability remains most frequently cited grounds for complaint

Nationally, disability was the most frequently cited grounds for complaint to the CHRC, accounting for 38 per cent of all grounds cited (See Table 31). In Alberta, disability also continued to be the most frequently cited grounds for complaint, accounting for half of all complaints to the AHRCC. Physical disability accounted for 35 per cent of complaints, while mental disability accounted for 15 per cent.

Policy developments

- In 2010, Canada Ratified the UN Convention on the Rights of Persons with Disabilities. This Convention is an international human rights instrument that protects the rights and dignity of persons with disabilities. Parties to the Convention are required to promote, protect and ensure the full enjoyment of human rights by persons with disabilities and to ensure that they have full equality under the law.
- In 2010, the Government of Alberta proclaimed the new *Adult Guardianship and Trusteeship Act*. The Act includes a new process to screen potential co-decision makers, trustees and guardians; enables the Office of the Public Guardian and the Office of the Public Trustee to investigate complaints about co-decision makers, trustees and guardians; and provides a more standard process to assess an individual's capacity to make decisions.
- In 2010, the *Protection for Persons in Care Act* came into effect. This legislation increases responsibilities of service providers to prevent and report abuse and makes them more accountable if abuse occurs.



Touldn't it be nice to know, if you ever got sick or had an accident, that the city you live in would be able to accommodate you? In 2005, few design professionals and builders were asking the question about how built environments affected persons with disabilities. But a lot has changed since then. "There is more openmindedness, patronizing attitudes are diminishing and more professionals are approaching us for advice," says Sarah Empey, five-year board member of The

City's Advisory Committee on Accessibility (ACA), "The Mayor's Award for Accessibility is also helping raise the profile in the mainstream community."

ACA focuses on broad policy issues and advises City Council on access issues related to municipal properties, information and services. It is composed of representatives from the community with physical, sensory and cognitive disabilities, as well as appointed City Administration staff. There are two sub-committees of

ACA: the Access Design Sub-Committee, which reviews and make recommendations on issues and properties that relate to accessibility for people with disabilities (including the review of major public and private projects like barrierfree walk-ways, accessible play spaces, pathways and parks). The second, Accessible **Transportation Services** for People with Disabilities Sub-Committee, reviews and makes recommendations on transportation services for people with disabilities.

Empey is legally blind due to complications from Type 1 Diabetes, but this has not slowed her down. In fact, advocating for others in the city who may be experiencing the isolation and anxiety that comes from not being able to get around independently has sparked a whole new dimension of living for her. "I find that people generally want to see others succeed, and in terms of building accessible environments, it's a win-win situation for everyone. Businesses can be proud of the fact that their clients aren't coming in and hurting themselves, and for persons with disabilities, they become less and less barred from participating in society." Bridging these possibilities between the city and the folks who need it has been a source of inspiration for Empey. She says, "Eventually my vision will fade to total blackness, so this will remain important for me, because I'm always going to need to feel safe.

Where do you see Calgary heading in the next five years?

"For me, it's all about communication and awareness. I am seeing real progress being made on this front in the city, and hopefully that continues," says Empey. "We hope to expand our discussions with more design firms, builders and planners, with an emphasis on universal design. Because not every solution benefits all individuals with a disability."

1.2.5 Our aging population

Aging population trends summary

The baby boomers, those born between 1945 and 1965, start turning age 65 in 2011. Calgary is currently on the edge of a rising tide of seniors. Over the next ten years, there will be about 66 per cent more seniors (age 65+) in Calgary. Between 2010 and 2020, the number of people in this age group will grow from about 110,400 to about 182,800 people (see Table 32). In the early 2030s, for the first time ever, the number of adults aged 65+ will surpass the number of children under 14 years of age in Calgary. The growing numbers of aging adults is moving aging-related issues to the top of the policy agenda locally, nationally and globally.

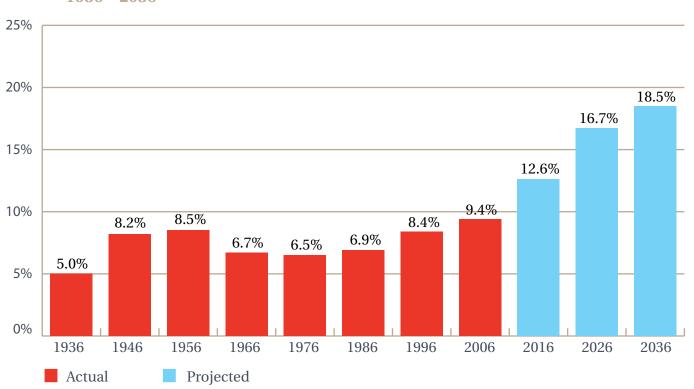
Aging population outlook

Between 2010 and 2015, the population of seniors in Calgary will grow by 27 per cent from 110,400 to about 140,200. Looking ahead even further, this population in Calgary will swell to over 182,000 in 2020. Currently, there are about 110,400 people in Calgary over the age of 65. However, in the 45-64 age range, there are about 297,000 people. As this age group moves into their senior years, the population of seniors will essentially double between 2010 and the mid-2020s, when it reaches over 200,000 people.

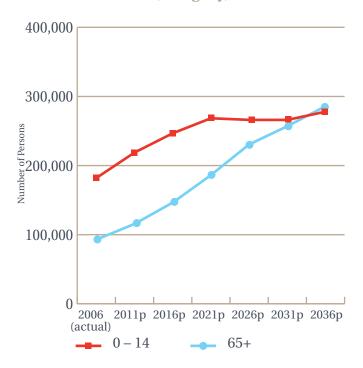
In 2010, about 10 per cent of the population of Calgary is made up of seniors. Historically, it took over 70 years for the seniors' share of the total population of Calgary to rise 5 per cent from where it sat in the 1930s to the 10 per cent of today. However, looking ahead, it will take only about 30 years for the percentage of seniors to rise another full 10 per cent to be close to 20 per cent in the 2030s. The growth rate in the seniors population is set to escalate dramatically (See graph 10).

Historically, there has always been a far greater number of children than seniors in Calgary. However, the number of seniors will surpass the number of children under the age of 14 early in the 2030s (see graph 11). This will mark the first time in Calgary's history that there will be more seniors than children, which will mean a markedly different make-up in our communities.

Graph 10: Percentage of Population Aged 65 or Older, Actual and Projected, Calgary, 1936 – 2036



Graph 11: Number of Persons Aged 0-14 Versus 65+, Calgary, 2006 – 2036



Discussion

Changing face of Calgary's older adults

 Calgary's population is growing older, similar to the population in the rest of Canada and many other countries in the world. This is partly due to 1) lower fertility rates, 2) longer lifespan, people are living longer and 3) the aging of the baby boomers, those individuals born between 1945 and 1965. Today, in 2010, the baby boomers are between the ages of 45 and 64. In 2011, the first wave of this age group turns 65, or becomes a "senior" by the traditional age definition. The rise in the senior population will change the make-up of the population in Calgary and will bring seniors' issues and expectations into the forefront. It also brings a wealth of opportunity in terms of volunteer capacity, wisdom and sense of maturity to Calgary communities.

- The next generation of seniors (today's baby boomers) will have different characteristics than the previous generations of seniors. For example, on the whole, the baby boomers are more educated, have better health and longer lives and are more culturally diverse. Some have greater income and savings, but not all. Boomers are experienced advocators and thus generally have higher expectations for products and services.
- While there are many similarities in the services and facilities that older adults need and seek out, there may be just as many differences in their service requirements. Younger seniors will want to stay active for as long as they can and will be interested in the same pastimes they have enjoyed during their whole adulthood. However, for the time being, the increasing numbers of older seniors will want more traditional seniors' activities in their communities. Services for older adults across the board need to offer more variety to meet the needs of current older adults, while evolving to accommodate the changing nature of this population.

Social isolation among seniors a concern

- Addressing social isolation in the older adult population is increasingly a priority in Calgary and elsewhere. Social isolation is characterized by low level involvement in community life, particularly where the older person perceives this level to be inadequate, as well as a lack of relationships, often coinciding with feelings of loneliness and lacking meaningful interpersonal contact.¹⁸³
- There are a number of risk factors associated with social isolation. Seniors are more at risk of becoming socially isolated if they are older than 75, living on low income, have transportation difficulties, have health problems, are recently bereaved, live alone and have language and/or cultural barriers. ¹⁸⁴ In order to address poverty and social isolation among older adults in Calgary, it is important that they receive support where needed to navigate appropriate funding programs, social and financial services, social networks, practical home support, as well as accessible and affordable transportation.

• The issue of elder abuse is increasingly gaining attention from service providers, policy makers and community members. Elder abuse can take several forms, often with more than one type of abuse occurring at the same time. National and provincial statistics indicate that the two most identified and reported types of elder abuse are financial and psychological. Local initiatives in Calgary are taking action on the prevention of Elder Abuse including the Domestic Conflict Unit of the Calgary Police.

Growing demand for affordable and subsidized housing for seniors

- Demand for affordable and subsidized housing for seniors is increasing. Although many seniors would prefer to remain in their homes, they face challenges in doing so. This includes rising utility costs and property taxes, along with a need for support to assist with maintenance. "Approximately 10 per cent of Calgary's seniors plan to relocate in the next two years if they are unable to access supports (financial and maintenance) to help them stay in their homes." 185
- Generally speaking, older adults are interested in aging in place. This means often staying in one's home and/or community for as long as possible. Aging in place promotes self-sufficiency, encourages cost-saving interdependence between friends and neighbours, maintains social networks in the community and offsets social isolation. As people choose more and more to stay in their own homes and communities, creative and holistic home support for not only health needs, but also practical home maintenance assistance, basic housekeeping, meal preparation and other supports will be in higher demand in Calgary.

Transportation issues important for seniors

- Inadequate transportation can intensify seniors' social isolation and sense of loneliness. Seniors who are currently driving fear the loss of their independence and increased isolation if they should lose their licences. Public transit is perceived as confusing and unreliable, and Access Calgary lacks the capacity to fully meet demand, leading to service delivery challenges. Volunteer-run transportation services are meanwhile experiencing challenges due to lack of volunteers and increased costs for gas and insurance. 186
- The Signposts survey, completed in Calgary in 2006, asked Calgarians a number of questions related to the social issues and needs of Calgarians. Questions related to concerns about certain individual and social issues included questions that related to social inclusion and participation. When asked from a list of issues to identify whether they were very concerned, somewhat concerned, not very concerned and not at all concerned, over 23 per cent of seniors indicated they were concerned about not being able to travel from place to place. In terms of physical mobility, over 30 per cent indicated that they had concerns over not being able to get around physically. 187

Mobility constraints in older adults requires improvement in accessibility

As the population ages, trouble-free access to facilities and services will become more vital to Calgarians. People reporting disabilities or activity limitations across Canada rose from 12.4 per cent to 14.3 per cent between 2001 and 2006. This is due partly to aging and partly to increased social acceptance of disabilities. Older people require supportive environments that compensate for changes associated with aging. "An age-friendly city encourages active aging by optimizing opportunities for health, participation and security in order to enhance quality of life as people age."

-World Health Organization (2007)

- The World Health Organization has identified characteristics of an "Age-Friendly" city that make a city accessible for people of all ages including seniors. Examples include use of ramps, wider doorways, non-slip flooring, ample rest areas with seating, clear sidewalks and accessible public toilets, to name a few.
- Universally designed features of products and environments enable them to be as usable by as many people as possible, regardless of ability and age. Improvements in accessibility and community support will become more and more crucial to allowing seniors to age in place as well as remain actively involved in their communities.
- With well-co-ordinated support services and opportunities for engagement, it is increasingly important in Calgary that:
 - Barriers to participation are identified and minimized for seniors.
 - Seniors have numerous opportunities in their local communities to be involved in activities and make a meaningful contribution.
 - Seniors are supported and encouraged to adopt and maintain an active lifestyle.

What is essential for aging in place?

- Affordable, accessible transportation and housing.
- Access to practical amenities such as grocery stores, retail centres, libraries, medical offices, parks, recreation and community centres.
- Coordinated home services such as home (health) care and support services.
- Services and funding related to home maintenance to ensure that seniors can live comfortably and safely in their homes.
- Access to coordinated information on services and programs locally, provincially and nationally.
- Older adults feel they have a choice in where they live.

Seniors facing growing financial stress

- Many older adults will have more income from savings and investments than previous generations of seniors. However, a significant portion of the senior population will remain impoverished. Seniors who are unable to afford the basic essentials are at risk of being socially isolated, and those who live alone are particularly at risk.
- Between 2006 and 2009, about 7 per cent of people over the age of 60 filed a consumer proposal or a personal bankruptcy. However, in the first seven months of 2010, the percentage has increased to 9 per cent.¹⁸⁸ This indicates that more older adults are experiencing financial difficulty and are deciding to formally deal with their debt issue.
- Out of pocket health expenses are increasing, along with utility costs, property taxes and transportation costs. These factors are contributing to difficulties among seniors in making ends meet. 189 Older adults on fixed incomes struggle to manage with the rising costs of living.

Mental health issues of concern to seniors

- Depression is a growing concern, particularly among isolated seniors. At the same time the supply of seniors-focused community-based mental health services is inadequate. Providing mental health services to diverse seniors is a particular challenge. Dementia is an issue that will rise in prominence as the population ages. Nationally, it is expected that the number of Canadians diagnosed with dementia will increase from the current 500,000 to 1.1 million by 2038. As a result, the number of long-term care beds is expected to increase from the current 280,000 to 690,000 over that period of time, but this will still leave a deficit of 157,000 beds. Currently, over half (55 per cent) of dementia patients are cared for at home. By 2038, it is expected that 62 per cent will be cared for at home, an additional 510,000 people. "That will translate into a substantial increase in the demand for community services such as home care, day programs and respite care to backup informal caregivers ...". 190
- In Calgary, among those age 65 and over, 10 per cent have some form of dementia, and 40 per cent of those are over the age of 85. Seventy percent of residents in Calgary's Continuing Care Centres have dementia. Of those with dementia, however, more than half currently live in the community with family caregivers. "... providing care for someone with dementia has significant implications for the economic, social and psychological health of the caregiver." ¹⁹¹

Demand for caregiving support to grow

- The demand for home care and transition services has been steadily growing. Between 1995/96 and 2005/06, the average homecare caseload for long term care rose by 200 per cent. It is estimated that family, friends and neighbours provide up to 80 per cent of all home-care to seniors and up to 30 per cent of care to seniors in institutions. "The growth of smaller, mobile and geographically dispersed families in which both adults work is making it increasingly difficult for families to provide care for their older relatives."
- In 2007, 1.65 million Canadians aged 45 and over provided assistance or care to a parent or parent-in-law who suffered from a long-term health problem or physical limitation. Of those, 22 per cent lived an hour or more away by car. Long-distance caregivers are more likely to incur extra expenses and/or miss time from work as a result of providing care. Women are more likely than men to do so, as well. Long-distance caregivers tend to have fewer siblings, live in the largest CMAs and have higher incomes. 193
- Research has shown that informal caregivers often suffer distress. Nearly one in six home care clients in Canada (16 per cent) have caregivers experiencing distress related to their role. However, the rate is considerably higher among those providing more than 21 hours of care per week and those caring for certain subgroups of home care clients. The likelihood of having a distressed caregiver were three times greater among home care clients with moderate to severe impairment, usually related to Alzheimer's disease or other cognitive dementia. In addition, spouses were more likely to experience higher levels of distress than other informal caregivers. This is likely related to the 24-hour nature of their role. Spouses, who in most cases live with the senior home care recipient, often serve as the primary caregiver and are usually seniors themselves. 194

Policy developments

- In 2010, The Government of Canada introduced *Bill C-40, Celebrating Canada's Seniors Act*. This bill supports the creation of a National Seniors Day to recognize the significant and continuing contributions that seniors make to their families, communities, workplaces and society. 195
- Canada's seniors are overall more active, healthier and living longer than ever before. For this reason, as well as for extra financial security and perhaps necessity, some will choose to remain in the workforce past the age of 60. The Government of Canada has asked the National Seniors Council (NSC) to look at two new priorities: labour force participation and intergenerational relations.
- The Government of Alberta is shifting towards increasing community health supports for seniors rather than focusing on long-term healthcare options. 196 More than 1,000 spaces will be added or upgraded to Alberta's continuing care system to address the needs of an aging population. New construction or renovations involving 13 facilities in 11 Alberta communities will be completed or underway within the next two years. These new and updated continuing care spaces will also create additional capacity in Alberta's hospitals and emergency departments by transitioning seniors currently occupying acute care hospital beds into more appropriate settings that will better meet their needs. 197 The implementation of such a strategy, which focuses largely on the health-related supports required for seniors to stay in the community, has important implications for organizations and sectors that provide non-healthcare specific support to seniors in the community.







1.3 Voluntary sector

Voluntary sector trends summary

The recent economic recession has brought significant service delivery challenges to voluntary sector organizations. Particularly among those providing social services, the recession has resulted in significant increases in demand at the same time that funding is declining due to reduced charitable giving, corporate donations and public grants.

While the recession brought new challenges to the voluntary sector, the weakened labour market eased some human resource pressures in the sector as the pool of available labour grew. At the same time, however, organizations are facing difficulties in maintaining staff levels due to reduced funding. It is also predicted that the current easing of the local labour shortage will be short-lived, and labour shortages may re-emerge during the middle of the decade.

Demographic change is also impacting the type of services needed in communities and the way they are delivered. Not only is the population aging, requiring a new focus on seniors, it is also becoming increasingly culturally diverse. At the same time, younger workers, donors and volunteers have new and different expectations with respect to work style and engagement.

In response to these changes, voluntary sector organizations are becoming increasingly innovative in meeting the current challenges. New models of partnership and collaboration are emerging. Meanwhile, organizations are responding to technological change, finding new ways to meet their mandates through the use of communication technologies, particularly social media.

Voluntary Sector Snapshot

Percentage of households reporting charitable donations, Calgary, 2008: 66%

Average charitable donation amount per household, Calgary, 2008: \$944

Voluntary sector outlook

It is expected that the fiscal environment will remain constrained for the current forecast period, as governments strive to address budget deficits and debts incurred during the recession. As a result, new public funding to the voluntary sector may be limited. However, as the economy improves, charitable giving may rebound, particularly from the corporate sector. An improving economy may also begin to alleviate the significant service demands placed upon voluntary sector organizations during the height of the recession. An improving labour market, however, may result in a re-emerging labour shortage, particularly toward the end of the forecast period that could once again pose human resource challenges for voluntary organizations as they compete for labour.

Discussion

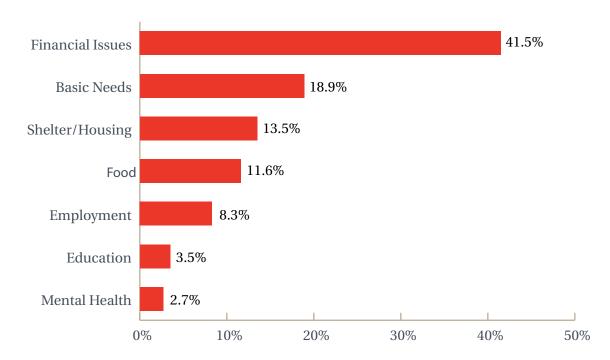
Calgary is home to a dynamic and diverse non-profit and voluntary sector. With thousands of organizations, tens of thousands of paid employees and hundreds of thousands of volunteers, the sector serves and influences virtually all aspects of community life. The work done by the non-profit sector is directly linked to the quality of life in Calgary, delivering services across a wide spectrum from social services to arts and culture, to sports and recreation.

Recession brings service delivery increases and changes to agencies

- The current recession has significantly impacted the demand for community and social services across the country, putting a strain on Canada's voluntary sector. Across Canada, almost half of Canadian charities face challenges in carrying out their missions due to increasing demands for services. ¹⁹⁸ In Alberta, more than 60 per cent of the non-profit sector reported an increase in demand for services. ¹⁹⁹
- A survey of voluntary sector organizations in Ontario found that there are significant increases in demand for basic needs services such as food, as well as in employment assistance, training, credit counselling, mental health and crisis intervention. Agencies reported that some of the increased demand for services is coming from those who are either waiting for or have exhausted their Employment Insurance (EI) benefits. Half of the agencies surveyed reported being unable to meet the increased demand for services in at least one key program area. 200
- In Calgary, the United Way carried out research in 2009 to better understand the impact of the economic downturn on the voluntary sector locally. 201 This study found an increase in demand for services in Calgary among all agencies in the sector. This increase was nearly uniform across all types of services and it represented a dramatic increase for some. Eighty per cent of agencies that participated in the research experienced at least a 5 per cent increase with 60 per cent of agencies

reporting an increase of demand between 6 per cent and 25 per cent. Some of the more dramatic increases in demand (January – March 2009 compared to January – March 2008) were evident in the following areas:

- 300 per cent increase in domestic violence calls
- 300 per cent increase in pet surrenders
- 44 per cent increase in food bank use
- 40 per cent increase in stress related support calls
- 40 per cent increase in income support applications
- The same agency staff respondents were asked to describe one major initiative they would hope to see in the near future. Over one-third (37 per cent) indicated that they would like to see an increase in funding, staff and/or flexible funding.
- The impact of the economic downturn on service demand can be further magnified by examining the impact on one agency in Calgary. The agency compared unemployment rates to the demand for its service in each quarter of 2008 and 2009. Results showed that over the entire time period unemployment increased by 4 per cent while service demand increased by 47 per cent.
- Analysis of the local 2-1-1 information and referral service was undertaken to better understand the variability in demand for different types of services. ²⁰² A subset of caller needs for the first three months of 2010 was examined, and 2,585 identifiable requests for services were identified (out of a total pool of 8,579 calls for that time period). The highest need was in the subset related to financial issues (41.5 per cent) followed by basic needs (18.9 per cent) and shelter/housing (13.5 per cent).



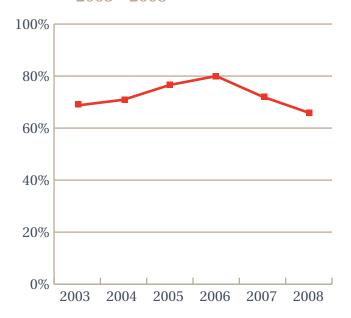
Graph 12: Services Requested by 211 Callers, Calgary, 2009

Funding challenges arise from reduced charitable giving, revenues and grants

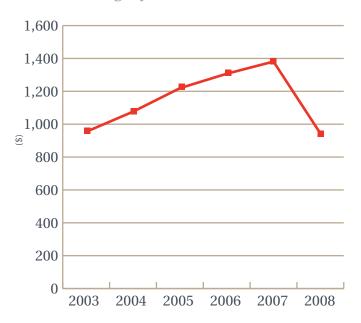
- Income growth in Canada's non-profit sector began to slow leading up to the start of the recession. In 2007, income in the core nonprofit sector rose by 5.1 per cent, down from a 6.1 per cent increase in 2006. The main reason for the slow rate of income growth was reduced transfers from households and membership fees. Donations from households slowed to 0.8 per cent, down from 14.0 per cent in 2006. Meanwhile, increases in membership fees fell to 4.7 per cent compared to 9.7 per cent in 2006. Sales of goods are the most important revenue source in the core non-profit sector in 2007, accounting for almost half (45 per cent) of total income. Government transfers were the second most important revenue source, accounting for 20 per cent. The remainder of income was derived from membership fees (16 per cent), donations from households (12 per cent) and investment income (5 per cent).²⁰³
- Between 2007 and 2008, charitable contributions in Calgary declined significantly. Whereas in 2007, 72 per cent of households reported making charitable contributions, in 2008 only 66 per cent reported such contributions (See Table 33). Meanwhile, among households that made

a contribution, the average contribution fell by 32 per cent from \$1,381 to \$944 (See Table 34). Interestingly, however, over the same period of time, the median contribution fell by just 8 per cent, from \$384 to \$350. This suggests that much of the decline in charitable contributions was among those who had previously made sizeable donations, while smaller donors continued to give at a similar level.²⁰⁴

Graph 13: Percentage of Households Reporting Charitable Contributions, Calgary (CMA), 2003 – 2008



Graph 14: Average (\$) Charitable Contribution of Households Reporting Contributions, Calgary (CMA), 2003 – 2008



- By 2009, many non-profit organizations were experiencing or anticipating significant declines in revenue. One third of charities in Canada expect to have a difficult time covering expenses in 2010.205 In Ontario, a report on the impact of the recession on the voluntary sector found that half of all agencies reported experiencing funding cuts from at least one revenue source in 2009, and 65 per cent expect a cut in at least one source in 2010. Agencies reported funding cuts most likely to be from private donors, self-generated revenues (such as fees) and United Way/foundation funding, rather than from government sources. Agencies reported these are the revenue sources from which they anticipate further cuts in 2010. ²⁰⁶
- Non-profit and charitable organizations are being particularly impacted by reductions in foundation grants, especially from community foundations. In 2009, overall funding from community foundations across Canada fell by \$25 million to \$140 million due to declines in the market. 207
- In Calgary, organizations are experiencing similar financial challenges with revenue from all sources (government, corporations, individual, earned income) continuing to

- decline in 2009/10. Revenue declines are due to delays in receiving government grants, late payments for government service contracts, cancellations of fundraising events due to poor ticket sales, individual donors being unable to honour pledges, reduced membership and reduced attendance at courses and events. ²⁰⁸
- Although the past year has been particularly challenging financially for voluntary organizations, there is reason to hope for some improvements in the funding environment. Improvements in financial markets have left community foundations in a better position this year, with the value of their endowment funds in 2010 returning to their 2007 values. This means most foundations are planning to increase their granting this year.²⁰⁹ Meanwhile, a survey by the Investors Group found that while 63 per cent of Canadians said they were unable to donate as much as they wanted to in 2010 due to financial circumstances, one in five (20 per cent) planned to increase the size of their charitable donations in 2011. ²¹⁰ Prior to the recession, another national survey also found that 82 per cent of "boomers" intend to at least maintain their current level of giving over the next five years even despite a change in their financial situation. 211
- While the funding environment is becoming more challenging, there are also important shifts in the way funds are given and managed. In particular, corporate investment within the sector is becoming much more focused and more wrapped up within corporate social responsibility (CSR) strategies and corporate strategic alignment. With rising interest in corporate social responsibility in the private sector, accompanied by increasing forays into business by the non-profit sector, boundaries between these sectors are blurring. This is increasing opportunities for cross-sector collaboration. 212 At the same time, many philanthropists are becoming more involved in the operations of the organizations to which they donate, "taking a businesslike or investor-like approach to giving, insisting on accountability, setting up quantifiable goals to measure the success of their donor efforts, and trimming the fat when it comes to charitable administration." 213

 At the same time, "boomers" are also reported to be more keen to donate while still alive rather than including charities in their wills, as they are interested in witnessing progress by their chosen organizations.²¹⁴ It is not only older donors who are seeking greater involvement, but the new generation of donors also appears interested in greater engagement with their recipient organization(s). A recent survey of new (younger) donors in the United States found that most donors are seeking ways to engage with the organization and have personal connections with it, with over half saying they would like access to board and executive leadership. Most also want detailed information about the organization, like their programs and services, finances and volunteer opportunities.²¹⁵ In this new environment, organizations will need to focus on relationship building and creating more opportunities for engagement.

Demographic change impacting service demand and delivery

Our aging population will both increase the demand for service and provide an impetus for reconfiguring the types of services the non-profit sector will be required to deliver. With a greater number of retirees, funding and financing patterns will be changed while, at the same time, there will be fewer workers available to deliver services.²¹⁶ A recent report discussing key challenges facing the voluntary sector noted:

In coming years, an unprecedented number of active retirees and a new generation of young professionals raised with community service as part of their everyday life will create a broad pool of potential volunteers – a tremendous opportunity for the sector, but only if it learns to successfully engage them. ²¹⁷

 Increasing cultural diversity will also require non-profits to shift how they deliver services.

Few non-profits have progressed beyond engaging diverse populations as clients to reflect the same diversity among management-level staff or in the board room. Fewer still have fully incorporated a racial justice framework into their work, or truly articulated missionand strategy-driven arguments for inclusion, as opposed to making moral arguments ... and offering tactical responses. ²¹⁸







Easing labour shortage provides short-term relief for sector human resource pressures ...

- The labour shortage experienced by the sector prior to the recession has been alleviated somewhat, but the financial pressure faced by the sector means that the sector is not really better off for it. Many organizations in Calgary (38 per cent) report an increased ability to recruit qualified employees over the past year, while just under half (47 per cent) report that their ability has remained the same and 14 per cent report decreased ability. Despite improvements in recruitment, staff retention levels have not improved to the same extent, with the majority of organizations (54 per cent) reporting that their ability to retain staff has remained the same as last year. Factors such as wage freezes, funding uncertainties and staff burnout due to service demand increases continue to limit the sector's ability to retain qualified workers.²¹⁹
- organizations are struggling to balance the longterm need for human resource capacity with the short term needs of fiscal prudence. Due to the labour shortage over the past decade, many organizations had increased salaries and benefits to remain competitive in the labour market. Now they are struggling to cover those increased costs. However, human resource focused cost-cutting strategies are problematic as, in the longer term, the projected re-emergence of labour shortages post-recession requires organizations not to reduce their human resource investments so as to continue to be competitive in the labour market in the future.

... but labour shortages expected to re-emerge

• Over the next few years, non-profits will be grappling with deepening workforce challenges at the same time as other parts of the economy are recovering. As the economic climate improves in the other sectors, non-profits and charities will see increased competition for talent. The Calgary Chamber of Voluntary Organizations (CCVO) anticipates that organizations will have difficultly recruiting and retaining staff due to lower unemployment rates, funding uncertainties, lack of competitive compensation, high workloads, retirements and their impact on knowledge transition and mentoring and staff burnout, among other challenges.

Voluntary sector workforce becoming increasingly diverse

 Similar to other organizations, voluntary sector organizations will need to address the issues of an increasingly multi-generational workforce. As younger generations enter the workforce and older generations continue, the workforce will be increasingly inter-generational with different attitudes and work styles, particularly with respect to technology. Younger generations are also much more diverse. As a result, voluntary sector organizations will need to effectively manage inter-generational and inter-cultural human resource issues. In this more diverse work environment, traditional models of leadership based on western or Euro-centric world views may be less well-suited to a diverse workforce and volunteer pool. Leadership styles may need to shift from traditional hierarchical models to more collaborative and adaptive leadership styles rooted in other cultures. ²²⁰

Volunteerism evolving with demographic change

- A recent survey by the Investors Group found that 29 per cent of Canadians planned to volunteer more in the coming year.²²¹ Another study by the BMO Retirement Institute reported that Canadians aged 45 and over volunteered 2.1 billion hours to charities in 2007.²²² However, while there has been an expectation that the coming wave of retirees may increase the volunteer pool, a recent report by the Kerby Centre challenges that assumption. The report found that many older (boomer) Canadians are the least socially engaged, despite high levels of engagement in social causes during the 1960s and 70s. While many volunteered heavily in the past, frequently they are now disengaging themselves as they are "burned out" or just need a rest. For boomers to feel like volunteering, they need to find that involvement worthwhile as they value time immensely.²²³ Over three-quarters (78 per cent) of boomers surveyed stated that they simply don't have time to volunteer. Others cited family commitments, lack of belief in the cause and burnout as reasons for not volunteering. 224
- Volunteerism is evolving, with the increased expectations of volunteers to be able to contribute their skills and experience within more focused and project orientated experiences and with the difficulties of the sector having the ability to accommodate these expectations. Two new volunteering trends are emerging:
 - Virtual volunteering where activities are undertaken at least partially online.
 - Micro-volunteering where people help in small, defined ways without a longterm commitment to the organization.
- Among volunteers, the primary reason for giving or volunteering was "a cause that matters" as opposed to tax breaks or personal recognition. Local initiatives are the most frequent recipients of time and money, with 89 per cent of volunteers reporting that they volunteer locally.

 Similar to the workforce, the volunteer pool of the future will be increasingly diverse, with generational and cultural differences influencing expectations around how work gets done and what constitutes a meaningful relationship.

Voluntary organizations innovate to meet current challenges

- The most common response to the economic downturn has been for organizations to find cost efficiencies and reduce overhead expenses. In a survey of organizations in Ontario, the most frequently reported strategies employed to try to meet increasing service demand with falling revenues include supporting more people with the same staff and increased use of volunteers. Other strategies included expanding program staff time and service hours, fundraising, reallocation of administrative funding, increasing unpaid management overtime and cutting professional development resources. 225
- In Calgary, organizations have responded to the challenges by seeking to diversify their funding, find cost efficiencies that do not affect programs and reducing staff costs by cutting positions, freezing salaries and reducing hours. ²²⁶ The Ontario report notes, however, that current coping strategies employed by organizations are not sustainable.

Increased competition for diminished private donations and limited funding pots will not meet the need. Overloading staff, increasing the burden on volunteers and cutting essential supports is a recipe for organizational dysfunction and individual burnout.²²⁷

New models of partnership and collaboration emerging

- More creative responses involve exploring new partnership opportunities, including mergers, consolidations and shared services. A recent report by Imagine Canada found that "To cope with the changing financial circumstances, many charities are considering merging or sharing administrative functions. About 12 percent of charities surveyed by Imagine Canada said they were exploring mergers." 228
- Not only are there new partnerships between organizations emerging, but there is also growing collaboration between sector organizations and other key stakeholders including governments, corporations and the public, along with the emergence of new organizational models. In the United States, there has been the recent introduction of the "low-profit limited liability company" or L3C. This type of organization is run like a business and is profitable, but its primary goal is to provide a social benefit. There is also a new organizational model where corporations can apply for "B Corporation" status. This is a designation that a for-profit company can apply for to indicate their intent to create a public benefit. 229
- As new opportunities for partnership emerge along with new organizational structures, non-profits needs to be flexible and open to exploring such opportunities.
 - Although the non-profit sector has historically had a monopoly on doing good, non-profits must now consider public agencies, forprofit corporations, networks, and even informal collections of individuals among their potential competitors and partners.

 What does it mean for the sector when non-profits are no longer society's preferred way to accomplish social goals? ²³⁰
- In this new environment, "funders must also be willing to depart from traditional funding models in order to enable these kinds of innovations. If not, they will stymie the sector's attempts to transform itself."²³¹

Organizations responding to technological change

- Technological advances are also impacting the voluntary sector. As new technology tools become abundant, there is a need to improve organizational ability to use it effectively. In the new technological era, consumers expect interactive and continuous communication, rather than periodic one-way information delivery. In this environment, traditional communication strategies that seek to control information flows will not be effective. Rather, organizations need to empower everyone in the organization to be a spokesperson. This lends authenticity to messages, which is something consumers are increasingly seeking.
- New communications technologies have also enabled new forms of collaboration as people form informal networks to advance social objectives. "This ... means that formal organizations are no longer the only way to get things done; networks can be formed, restructured and disassembled as needed, drawing on dispersed resources that may themselves bring access to new and different networks. This flexibility poses a threat to the organizational coherence and sense of permanency of large but static non-profits, particularly those that rely on a socially committed membership for support." $^{\rm 232}$ As social media enables organizations to reach large numbers of people at very low cost, it presents an ideal opportunity for non-profits. However, this requires new communication approaches as well, as people now expect two-way communication.

Policy developments

• In 2010, The Government of Canada introduced *Bill C-470, An Act to Amend the Income Tax Act (revocation of registration)*. If passed, this Act would require non-profit organizations to make public the salaries of their top five executives. The Act would also impose a salary cap of \$250,000 per year on total compensation. Organizations that exceed the salary cap would be required to de-register.

2. A CULTURAL CITY



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





Calgary's arts and cultural contributions are our shared inheritance. They are as much a part of our daily lives as the ground we stand on and the air we breathe. They enhance our quality of life, encourage us to see and think in new ways, are critical to our long-term sustainability as a knowledge-based economy and are "...the glue that connects us as individuals to our communities, fostering unity, civility and a sense of belonging..." ²³³ For the purpose of this chapter, discussion will be focused on the offerings of artists in Calgary and how various cultural organizations work towards furthering these offerings to the benefit of all Calgarians. This section examines some of the trends and issues driving the city's Arts & Culture sector.*

For further discussion on multi-cultural diversity, immigration and discrimination, please see Section 1: An Inclusive City

cul·ture [kuhl-cher] noun, verb, -tured, -tur·ing.

Culture is defined as "...a country's... body and soul, reflecting the way its inhabitants act and think. In its community's knowledge, experience, distinctive institutions....Through a government policy that promotes the arts and whose primary goal is cultural, individuals are familiarized with the characteristics of their own society and their sense of belonging and cultural identity is strengthened." Along with some of Calgary's long-standing cultural institutions, heritage preservation and Calgarians enjoy are "spaces" and "centres of activity" that provide much-needed facilities for Calgary's artists and cultural events, as well as a means for fostering education about our past, present and future.

arts [ahrtz] noun

Arts (and artists) are the largest branch of culture, and are deemed to "... not only mirror the values of the society in which they live, but also to reflect on the issues that society must address if it is to know itself better. The role of the State in this regard is to support artistic activity, to provide creators with conditions favourable to the practice of their art, and to ensure access to their work by the general public". The performing arts (music, theatre, dance and filmmaking) and fine arts (visual arts, design, literature and architecture) all factor significantly in developing and sustaining the cultural, social and economic identity of Calgary.

Summary of arts and culture trends

- ◆ The cultural sector is a substantial contributor to the Canadian economy. Direct, indirect and secondary contributions of the cultural sector are responsible for at least 1.1 million jobs nationwide. If we add to this estimate the 729,000 volunteers who support the cultural sector as members of boards, workers in libraries, guides in museums, etc., as many as two million Canadians can be counted as having occupations – paid or not – that depend on culture and contribute to culture.
- In spite of the above, Calgary's cultural sector continues to struggle with a significant infrastructure deficit due to the impacts of rapid population growth and years of deferred capital expenditures.
- Over the past decade, cultural workers have become an increasingly important part of Canada's and Alberta's workforce. Yet, the income and earnings of artists remain extremely low sometimes as much as 38 per cent lower than LICO (low-income cutoff), even before the onset of the current recession.
- Across the country and in Calgary, cultural participation remains strong in terms of both attendances at cultural events and institutions, as well as in direct participation with creative pursuits. Still, there are signs that Calgary household expenditures on cultural activities continues to drop.
- Accessing viable spaces for artists to show, exhibit and/or perform their works continues to be a serious issue for Calgary artists, with a lack of affordable housing and working spaces adding to the pressure.

Arts and culture outlook

Even though (1) revenues and other funding sources for arts and cultural activities continue to fall since the recession, (2) workers will likely continue to experience an economic crunch in terms of their livelihoods over the next few years, and (3) there is a continued lack of sufficient, available space for arts and cultural activities, there is a resiliency to this sector that appears to be unrelated to some of the hardships experienced by its practitioners. This resiliency is often overlooked by observers viewing the sector with an economic lens only, as will be discussed further on. Indeed, interest and activity in arts and culture may be increasing during this time of recessionary crisis, and one theory for this is its intrinsic value to humanity, which will also be discussed later in detail.

Simon Brault, vice-chair of Canada Council for the Arts and CFO for the National Theatre School says in his recent book, *No Culture, No Future*,

...between 1991 and 2005, the sector encompassing the arts, culture, sports and recreation ranked second in terms of job growth in Canada. The odds are this performance will continue despite the current economic crisis. It is high time we take note of the cultural sector's contribution in terms of creating and maintaining quality jobs and act accordingly... ²³⁴

It is for this reason that "value" – and "being valued" – emerges as a major theme for this sector. Value begets value or, in other words, when the value of any one thing is fully appreciated, there are direct benefits in socio-economic terms for the society of any given locale. This principle, in turn, leads to the second important issue facing this sector: support. Value is demonstrated when support is provided, and for the arts and culture sector in Calgary, this support is provided in the form of funding, space allotment, thoughtful and flexible zoning and bylaws, property tax subsidies and an overall easing of pressures experienced by the sector's workers. It is surmised that this easing will enable the sector to fully realize its inherent resiliency and provide the immense return on investment that many creative cities across the globe currently enjoy. Indeed, there is substantial evidence that cities with a thriving arts and culture sector manage societal change very well - even in times of recession.

The model below represents a healthy feedback loop, where value in arts and culture is invested in as a model for social and economic transformation.

This model identifies several issues facing the arts and culture sector in Calgary, as well as tells a story of how the sector functions overall. If any one of the pieces is broken or missing, it puts stressors on all the other "issues."

Figure 2: Healthy Feedback Loop, Arts and Culture



Discussion

The value of arts and culture

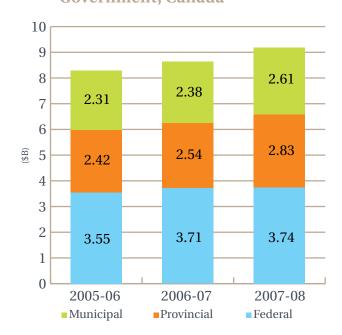
The arts and culture sector in Calgary has experienced – and will continue to experience – decreased revenues and funding well into 2011. This could have devastating effects on both cultural institutions and the quality of life of individual artists. Both these groups of individuals have historically had significantly lower incomes even before the recession of 2009. One way of understanding this decline can be through a detailed look at the value placed on the sector in both economic and intrinsic terms, as both are necessary to obtain an accurate view of the value of this complex sector.

As has been stated, being assigned its proper value is the number one arts and culture issue in Calgary. The Conference Board of Canada claims that the real economic value of the cultural sector* in Canada had a value of \$84.6 billion in 2007, which at that time represented approximately 7.4 per cent of the GDP.²³⁵ It is important to note that this figure did not include statistics on tourism, arts education or neighbourhood revitalization – all substantive residual by-products of cultural activity. Nonetheless, this GDP percentage can be put in perspective by looking at manufacturing figures (13 per cent of Canada's GDP, 2010) and the net exports of energy products (2.9 per cent of Canada's GDP).

Financially, the arts and culture sector relies heavily on government spending and private donations. This is because a third source of revenue, ticket sales and admission fees, is generally insufficient in capturing the full cost of labour and resources needed to produce a work of art. In general, 45 per cent of public expenditures in culture nationwide are incurred by the federal government, 30 per cent by the province and the rest by municipalities (See Table 35).²³⁶

(defined by Statistics Canada as written media, film, broadcasting, sound recording and music publishing, live entertainment, visual arts, handicrafts, photography, libraries, archives, museums, art galleries, advertising, architecture, design and government support for culture and activities of cultural associations and unions)

Graph 15: Total Government Cultural Expenditures by Order of Government, Canada



- Federal allocation: In 2006-7, close to half of the 61.1 per cent of federal allocation to cultural industries went to radio and television broadcasting, 25.6 per cent went to heritage (which includes museums, public archives, historic and natural parks, as well as heritage sites). This left just over 7 per cent of total federal money going directly to arts (performing arts, arts education, visual arts and handicrafts).
- Provincial allocation: Provinces and territories expend 37 per cent of their cultural budget on libraries and close to 27 per cent on heritage. As with the federal government, the performing arts (theatre, music, dance, etc.) take up the bulk of the difference.
- Municipal allocation: To provide an example of these types of government expenditures, public libraries receive 71.2 per cent of municipal budgets for culture.

Locally, although Calgary is one of the nation's five major cities, it has not enjoyed the same level of municipal government investment in arts and culture as Toronto, Montreal, Vancouver and Ottawa. (See Graph 16) Additionally, since the recession, donations and ticket sales are in decline. Thus, many argue that despite a heavy dependence on government subsidies, the arts itself (and thus, individual artists and arts organizations like galleries and guilds) are not sufficiently publicly funded. This could be remedied, supposedly, if proper valuation was placed on arts and culture in terms of its intrinsic value to society.

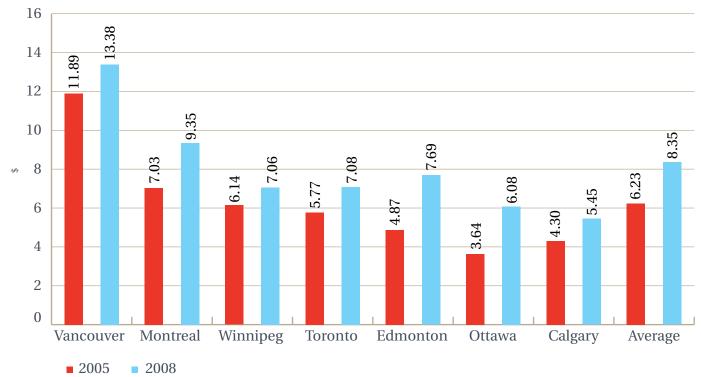
In the words of Robert Hewison, professor of cultural policy and leadership studies at City University, London, UK,

...an argument has to be made that shows that the arts are worth funding, in and for themselves. That calls for a more sophisticated form of cultural economics than is currently recognised.... There is a market for culture, but culture does not depend on the market for its existence. The experiences the arts offerpleasure, terror, insight, knowledge, release—are individual and hard to quantify, and these intrinsic aspects come before any attempt to translate them into economic terms.²³⁷

Hewson further refers to the economic concepts of "in use" value versus "in exchange" value. The market, he argues, is capable of ascribing value to something once it is deemed desirable, and thus establishing its commercial price (exchange value). However, while the market can trade and ascribe exchange value to cultural products, it cannot ascribe value to "culture" as a process, or to what it does. This idea is echoed by Simon Brault who argues:

Culture constitutes an essential dimension of our humanity in its individual and social expression. It is the key to three fundamental apprenticeships: learning to know, learning to be, and learning to live together....[thus] artistic creation is an essential and irreplaceable engine of cultural development, requiring staunch protection and enlightened constant financial support, independent of market forces.²³⁸

Graph 16: Per capita Spending on Arts and Festival Funding, Selected Canadian Municipalities, 2005 – 2008





deep and radical shift Aoccurred when artists started working together. "Previously, rehabilitation for people with developmental disabilities followed a segregated, arts and crafts model," says Alexi Davis, Manager of Disability Services with the non-profit agency PROSPECT. "Our community arts programmes - of which Studio C (for ablebodied and disabled individuals) and ArtRecruits (for those with mental health issues) are two - build productive life and work skills through collaboration between professional artists and marginalized artists."

Relationship-building, problemsolving, communication and selfesteem are all enhanced when two groups of people with a shared passion for art are placed together, with a similar goal of expressing themselves. "Research tells us that experiential learning is a vastly superior teaching model than the more traditional classroom setting," continues Davis. "And the visual arts fit perfectly into this model because they are so engaging; the collaborative group receives immediate feedback; and there is a concrete and tangible end-result that serves as a lasting testament to their ideas."

When the fine artists came on board, the quality of the work increased substantively. The collaboration intentionally pushed services to another level, by opening doors for artists with disabilities to

be recognized as fine artists in their own right. And as a consequence, Studio C has been successful in exhibiting the art of their clients all around the city some of it selling quite regularly. "Arts collaboration breaks down barriers," sums up Davis. "There is a perceived barrier from the public about 'what defines real art' and there is another surrounding the sometimes isolating experience of visual artists working in this sector it is such a solitary business for many." Studio C fine arts collaborators are just as excited about the new possibilities afforded them as our clients. "Many say collaborative work is the very thing lacking in their arts education," affirms Davis.

Where do you see Calgary heading in the next five years?

"I'm excited to see the increased dialogue around arts-and-culture throughout the city," says Davis. "I think we will see more of it – an emphasis on figuring out where we can all align for strategic investment, and for the broader benefit of society."

Support for arts and culture

Bringing their work to an audience is a major facet of an artist's work trajectory. Likewise, it is the mandate of cultural institutions to showcase artistic creations – from books, to plays, to exhibitions, to musical venues, to demonstrations of ethno-cultural traditions. Thus, finding affordable, accessible "spaces" for arts and cultural activities is a major task for artists and cultural workers in Calgary.

In most major cities these spaces are to be found in and around a city's core, and Calgary is no exception. Rental rates for established performance or exhibition space, however, are often prohibitive to emerging artists who need them the most. One exception to this is The New Gallery, which is an artist-run gallery and work space, as well as the provider of many visual arts programming and education. TNG is a not-for-profit charitable organization managed by an elected Board of Directors. The Gallery receives funding from all three levels of government, self-generated revenue and donations, making it viable enough to have been in existence since 1975.

Space in Calgary can also be discussed in terms of where artists and cultural workers choose to live, which is also essentially close to the city's core – as in all five major Canadian cities (Toronto, Montreal, Vancouver, Calgary and Ottawa). In 2006, these five cities collectively contained 53,400 artists. Of these, nearly 22,000 lived in 50 neighbourhoods, representing 41 per cent of all artists in these cities.

This means that cultural development in cities is partly an issue of neighbourhood development. With 41 per cent of all artists in the five cities residing in the most artistic neighbourhoods, strategies to encourage the arts should include the development and maintenance of neighbourhoods that are accessible and desirable for artists." In all five cities, artistic neighbourhoods are fairly centrally located. "This confirms the belief that artists tend to prefer older, "authentic" urban neighbourhoods.²³⁹

Closely tied to the space issue are the regulations that surround its private and public use. In cities, this refers to zoning and bylaw specifications – for example limitations in regards to age of participants, capacity, hours of operation, noise, etc. These regulations are critical in a democratic society, but are sometimes experienced as barriers to participants of arts and cultural activities, rather than being supportive of them.

We must also protect artists' freedoms while valuing their contributions to society and paying them better for their work. We must not lose sight that if governments and arts councils are the first entities responsible for protecting art and artists, the protection will be that much stronger and effective if it is required by the citizens themselves and the leaders and organizations of civil society.

(Brault, 2010)

As a way of explaining this, the Calgary Stampede is a positive example: it is a highly valued and supported cultural institution in the city. Businesses and organizations value the event so much that streets are re-purposed for a pedestrian parade (and this is highly tolerated by drivers), time off is given to employees, and these same employees are even encouraged to dress appropriately for the event. Residents who live close to the Stampede grounds are accustomed to relatively noisy levels of human activity late into each evening, for the full ten days of Stampede. This would be unthinkable for other arts and cultural events.

A thriving arts and culture sector

Nothing is a truer indicator of a thriving arts and culture scene than the state of the artist's income, as well as those of cultural workers, who find employment predominately in the non-profit sector. In 2006, there were 5,100 artists living and working in Calgary, representing 0.8 per cent of Calgary's workforce. This compares to 2.3 per cent of the labour force in Vancouver, 1.6 per cent in Toronto, 1.5 per cent in Montreal and 0.9 per cent in Ottawa. Calgary's 5,100 artistic workers accounted for 42 per cent of Alberta's artists. Additionally, there were 23,300 cultural workers in Calgary, 41 per cent per cent of all cultural workers in the province. Arts occupations in Calgary tend to be female dominated, with females accounting for 60 per cent of all artists.240

Despite their contribution to the labour force, incomes of artists tend to be low. In 2006, average earnings of artists across Canada were 37 per cent less than other Canadian workers. Artists fare even worse in most large cities, particularly given the high cost of living. In 27 of Canada's 63 largest cities, the average earnings of artists are below the Statistics Canada Low Income Cutoff (LICO). When comparing artists incomes with the rest of the workforce, Calgary has the highest earnings gap, with artists earning 54 per cent less than the median for all workers in Calgary. This compared to earnings gaps of only 36 – 37 per cent in Toronto, Vancouver and Montreal.²⁴¹

Visual artists tend to fare the worst, earning significantly less than the general population. In 2006, visual artists in Canada made \$25,318 from all sources on average, while the national average was \$36,301. In terms of their artistic practice specifically, average income was only \$1,432, while the median was only (\$-566) meaning that the typical artist lost money on their practice. In fact, only 46 per cent of artists made any net profit from their practice. The majority of studio income for visual artists is from sales, rather than grants or artist fees. Interestingly, the more time an artist spends in their studio, the less income they have.

This is because, while they have higher studio income, they have greater expenses, while earning less non-studio income. Caucasian artists tend to have higher sales income, while visible minority artists receive a larger share of their income from grants.²⁴²

Cities have a large role to play in ameliorating artist incomes. This is because the benefits of arts and cultural activities are experienced most directly in the locations where artists work. Says Brault:

In cities...we find the most favourable conditions for unbridled cultural explosion – which is possibly the most significant and durable culturally, sociologically and economically – in densely populated, very cosmopolitan and highly diversified cities.... The proximity and availability of resources and the possibility of finding an audience rapidly allow emerging artist trends to assert themselves. ²⁴³

Throughout much of the 20th century, cities did not take an active role in cultural development. Rather, they have typically been content to take a more traditional approach to supporting arts and culture by distributing subsidies, building libraries or capitalizing on theatres and museums. During the 1970s, however, several European cities took a more proactive approach and invested heavily in culture in order to spawn urban revitalization and economic development. This approach yielded spectacular results.²⁴⁴

While artist incomes reveal a truth about the viability of a city's arts and culture sector, it is also interesting to see how the arts continues to grow across Canada, in spite of this reality. Nationally, the number of artists grew by 38 per cent between 1991 and 2006, nearly double the 22 per cent growth of the labour force overall. In 55 of 92 large cities, the growth in the number of artists exceeded growth of the entire labour force between 1991 and 2006.

Did you know

The Calgary Public Library (CPL): Connector, Partner, Catalyst

The CPL offers Calgarians rich opportunities to sample new arts experiences. It is also a trusted and neutral public space, with an extensive library network to draw upon. "For a long time, public libraries have been at the heart of the democratizing of knowledge, the arts and culture," says Brault. "They are the cultural institution most attended by the population in rural and semi-rural regions – as well as large cosmopolitan cities. Very often they are the entryway for children and immigrants into connector helps eliminate many of the barriers that limit participation and enjoyment of our city's vibrant arts and culture offerings. Examples of 2010 free programs, designed for all age groups, are as follows:

◆ The Arts and Recreation Pass pilot initiative to assist financially-challenged Calgarians access and enjoy a diverse range of arts and recreation experiences (partners: Calgary Foundation, Kids Upfront, Epcor Centre for the Performing Arts, and both the City of Calgary's Fee Assistance Program and Fair Calgary Social Policy).

- ◆ The annual, month-long One Book, One Calgary initiative, which brings the city together around one book, by engaging residents in programs that explore its central themes. Books are chosen based on their ability to stimulate civic engagement and connection, as well as serving as a catalyst to champion the importance of reading, discussion and public discourse.
- ◆ The Philharmonic in Your Library program (partner: CPO) provides a live music experience in five branch locations. In 2009, over 300 Calgarians some who might never have attended otherwise experienced live classical music.
- Televised 2010 Olympic Winter Games, for homeless viewers.
- ESL and Spanish conversation clubs.
- Writer in Residence program.
- Book clubs.
- Photography clubs.

Calgary was the only city in the Prairie region where the number of artists grew faster than the labour force. Between 1991 and 2006, the number of artists rose by 63 per cent compared to a labour force growth rate of 50 per cent. Between 2001 and 2006, however, labour force growth of 18 per cent exceeded the 12 per cent rate of growth of artists. ²⁴⁵

Indeed, statistics reveal that participation in arts and culture activities remains high among mainstream Calgarians. A recent survey found that over half of Calgarians (55 per cent) engage in a cultural or creative pursuit at least once a week. The most popular cultural/creative pursuits are music (23 per cent), theatre (17 per cent), photography (7 per cent), drawing/painting (6 per cent) and movies/cinema (6 per cent).

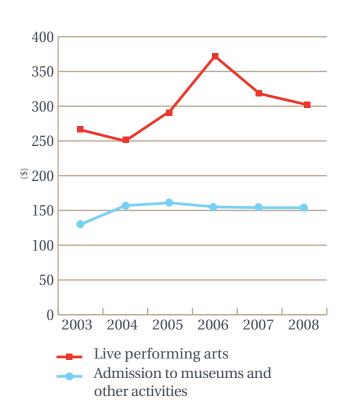
In 2008, 43 per cent of Calgary households were reported to have spent money on admissions to museums, while 40 per cent had spent money on live performing arts (See Table 36). However, this was down from 48 per cent and 41.5 per cent the previous year, the second consecutive year of declining attendance. Although the percentage reporting cultural expenditures was down in 2008, the average amount spent didn't decline significantly (See Table 37). ²⁴⁷

The primary reason for participating in cultural/ creative activities is fun (51 per cent). Other reasons include socializing (11 per cent), developing skills (4 per cent), interest (3 per cent) relieving stress (three per cent) and improving mental, emotional and spiritual health (3 per cent). The primary reasons for not participating more in cultural/creative activities were lack of time (38 per cent), cost/affordability (22 per cent), lack of interest (20 per cent), lack of awareness (7 per cent), travel (4 per cent) and lack of programs, opportunities facilities (4 per cent). 248

Overall, almost three-quarters (72 per cent) of Calgarians are satisfied with the opportunities for creative/cultural activities available in Calgary. Satisfaction is highest with opportunities for adults (79 per cent), followed by children/ youth (70 per cent) and families (69 per cent). Satisfaction with opportunities for seniors is much lower at only 50 per cent.²⁴⁹

From this information, the authors of this publication infer this to mean that arts and culture will happen regardless of economic conditions, such as recessions and other crises. Indeed, this sector appears to have considerable intrinsic value to the average citizen.

Graph 17: Average Expenditure Per Household **Reporting Expenditures on Cultural** Goods and Services, Calgary (CMA)



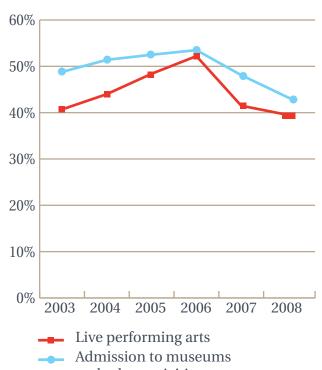
Conclusion

Hewitt sums up this sector quite succinctly when he says,

Culture creates social capital, expressed as trust generated by a shared understanding of the symbols that the arts generate, and a commitment to the values they represent. It sustains the legitimacy of social institutions by ensuring that they are accepted, not imposed. Societies with an equitable distribution of cultural assets will be more cohesive, and more creative. Wellbeing, which is the true end of economic activity, depends on the quality of life that culture sustains. The word "culture," after all, means "growth."

Social capital – like economic capital – requires both regulation and investment.... Rationally, the government should be putting more funding into the arts because of the social capital they generate. There is a sound economic argument that when the market fails to provide certain kinds of goods thought useful, then it is necessary to intervene-health and education are the usual examples. 250

Graph 18: Percentage of Households Reporting Expenditures on Cultural Goods and Services, Calgary (CMA)



and other activities

So, in the spirit of this sector – which expresses itself best in terms of metaphor and symbol – we offer this analogy as a means of explaining the true nature of arts and culture, what its concerns are and where it is headed during this forecast period:

Think of this sector as a vehicle.

A tough, resourceful and substantive vehicle: a Hummer.

This vehicle will always get you where you want to go.

It can traverse many an impassable terrain.

It handles itself beautifully in adverse weather conditions.

It can carry your whole family. Your friends. Your adversaries, too.

It wears its age well.

And while the ride might be bumpy and uncomfortable from time to time, you tend to forget about that once you reach your destination – it's *that* worth it.

Your ride is already built.

It was built while you were sleeping.

It just needs a few things in order to function well:

It needs a regular supply of gas.

It needs a sanctioned maintenance budget.

It needs an adequately-paid and experienced driver.

And it needs a prime parking space, in central location, where the people gather.

Policy developments

- In 2010, the Government of Canada launched a national consultation on a Digital Economy Strategy. The key themes being considered are:
 - Capacity to innovate using digital technologies.
 - Building a world-class digital infrastructure.
 - Growing the information and communications technology industry.
 - Digital media: creating Canada's digital content advantage.
 - Building digital skills for tomorrow.
- In 2010, the Provincial Government announced a 15 per cent (\$5.6 million) funding cut to the Alberta Foundation for the Arts in the provincial budget.
- In 2010, Calgary City Council approved the 10-Year Recreation Master Plan 2010-20 wherein the guiding framework names cultural vitality and the (new) vision includes the word "creative."
- ▶ In 2010, Calgary Arts Development (CADA) has hired a consultant to develop the Art Space Initiatives, responsible for leading and managing the development of public art facilities. This initiative arises from a 2007 report on the current state of art spaces, along with a companion strategy and capital plan to guide the long-term buildout of art spaces in Calgary. This strategy called for Calgary to develop specialized expertise to develop art spaces throughout the city to support and drive cultural growth.
- In 2010, The City of Calgary committed \$25 million in seed money towards establishing the National Music Centre in the East Village. The National Music Centre will integrate the world-renowned living Cantos Music Collection, the Canadian Country Music Hall of Fame Collection, recording studios, education and public programming, performance space, public radio broadcasting space, seven-days-a-week live music venue, music and wellness research centre, artists-in-residence programs and more.

3. AN ACTIVE CITY



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

– Triple Bottom Line Policy Framework



Increasingly, recreation is coming to be understood as a necessary component of overall wellness, rather than just 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.

Summary of active living trends

Physical activity produces many mental and physical health and social benefits. However, in spite of these benefits, levels of physical activity remain less than optimal, particularly for children and youth. This is reflected in declining participation in structured physical activities and increasingly sedentary leisure time. As a result, levels of overweight and obesity continue to rise, with long-term health consequences. Lack of time and cost remain key barriers for many to increasing their level of fitness and participation in recreational activities. Inadequate and aging facilities are also a factor limiting participation, particularly in older neighbourhoods.

Active living outlook

As the population ages, the types of activities and related programs and infrastructure will also continue to change. Likewise, as the population becomes increasingly diverse, new activities may emerge and grow in popularity. Current income challenges restricting participation may ease as the economy recovers. However, many families may continue to have difficulty affording recreational activities. While slowing population growth has eased some of the pressure on recreation and sport infrastructure, the continued tendency for growth to be concentrated in the new suburbs will result in sustained demand for new infrastructure in those new areas. This may also result in potential conflicts between the demands for new infrastructure and the maintenance and upgrading of aging and critical infrastructure in established areas.

Discussion

Physical activity important for a healthy society

- Physical activity has many important mental and physical health benefits, along with social benefits. Lack of physical activity is associated with increased risk for chronic diseases such as diabetes, heart disease and cancer. Further, among youth who are overweight or obese, for 60 per cent these conditions carry over into adulthood.²⁵¹ Compared to an active person, an inactive person is found to spend 38 per cent more days in the hospital and see the doctor 5 per cent more often. For Canada, this adds up to 1.4 million extra hospital stays and 3.7 million extra doctor visits.²⁵²
- In addition to physical health benefits, participation in both organized and unstructured recreational activities have positive mental and social benefits. Children involved in such activities tend to do better in school, have better self-esteem and social skills. 253 While unstructured play time is important for children, many children are also overscheduled and lack the opportunity for unstructured play time. In order to facilitate positive play experiences, children need access to "settings with physical, cognitive, social and emotional resources, a sense of safety and security ... and opportunities to explore using creativity and imagination." 254

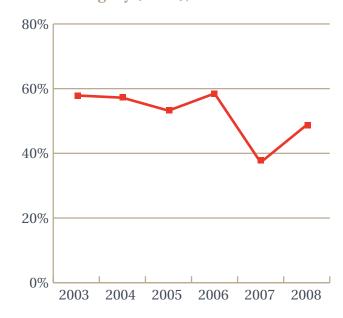
Levels of physical activity less than optimal

• Being physically active is important for a healthy society. However, many Albertans, especially youth, are relatively inactive. In Alberta, over one-quarter of youth are either overweight or obese, while another 12 per cent of girls and 26 per cent of boys need improvements in their level of fitness.²⁵⁵ Nationally, one-quarter of Canadian children aged 2 to 5 are already overweight or obese.²⁵⁶

- According to a recent survey of Alberta youth, many are not getting the necessary daily amount of physical activity to maintain their health. In 2009, about 2/3 of girls and half of boys completed less than 30 minutes of moderate-vigorous physical activity daily, significantly less than the recommended 90 minutes per day. Nationally, only 12 per cent of Canadian children are getting the recommended levels of physical activity, ranging from 7 per cent in New Brunswick to 15 per cent in British Columbia. 258
- As children mature into adolescence, physical activity tends to decline, starting at about the age of 13, as peer relationships become more important than physical play. At the same time, there tends to be a reduction in available time due to increased school (or possibly part-time work) requirements. This leads to a lack of opportunity for unstructured physical play.²⁵⁹ Levels of inactivity reflect a lifestyle change where pursuits are more passive and there is less physical activity involved in normal daily routines. Less than a third of children walk or bike to school. Further, Canadian children spend an average of six hours every weekday and seven hours daily on weekends watching TV, online or engaged in virtual games. This is far in excess of the one hour recommended for children aged 2 to 5 and 2 hours for older children.²⁶⁰
- According to a recent survey for The City of Calgary close to half (46 per cent) of Calgarians participate in moderate physical activity or exercise (30 min. or more) one to three times per week; 7 per cent report not engaging in any physical activity. Meanwhile, over half (52 per cent) of Calgarians feel their current level of fitness is "good" or "very good." The most common activities are walking (47 per cent), jogging/running (16 per cent), gym (16 per cent), cycling (13 per cent) and swimming (12 per cent). Most Calgarians participate in physical activity primarily for their health (52 per cent). Other reasons include fun (30 per cent), to stay fit (17 per cent), lose weight (8 per cent) and socializing (5 per cent).²⁶¹

• In 2008, almost half (48.8 per cent) of Calgarians reported spending money on the use of recreation facilities, up from 2007, but still less than previous years (See Table 38). At the same time, the amount of money Calgarians spent on the use of recreation facilities continued to drop. After peaking in 2006 at \$576 per household annually, recreation expenditures fell to \$413 per household in 2008, the second annual decline (See Table 39). 262

Graph 19: Percentage of Households Reporting Expenditures on Use of Recreation Facilities, Calgary (CMA), 2003 – 2008



Graph 20: Average Household Expenditure on Use of Recreation Facilities, Calgary (CMA), 2003 – 2008



• In 2009, Calgary Recreation ran 10,662 programs or courses, 15 per cent more than the previous year. A total of 87,297 people participated in a City of Calgary program or course in 2009, up 14 per cent from 2008 (See Table 40). According to a recent survey, over three quarters of respondents (79 per cent) are satisfied with The City of Calgary's recreation facilities. ²⁶³

Lack of time, cost key barriers to participation

- Despite the many benefits of physical activity and recreational pursuits, there continue to be many barriers preventing people from participating. According to a recent survey for The City of Calgary, the primary barrier preventing people participating in physical activity is lack of time (45 per cent). 264 A recent report found that, due to a shortage of hockey facilities, many hockey games for Calgary youth are scheduled late in the evening. This affects young players who need to get to school the next day and often are tired and lacking sleep due to late games. This may be one reason young people are dropping out of the game. 265
- At the same time, the free time of North American children is increasingly being taken up with structured activities, due in part to parental concerns about children's safety, which leads them to enroll their children in structured activities, most typically sport. While this may have some positive health benefits, it also means many children miss out on the benefits of unstructured play. Further, sport tends to require significant amounts of time and money, both of which tend to be strained for many families.
- Cost was identified as another important barrier by Calgarians, with 8 per cent saying this prevented them from participating more. At the same time, 85 per cent said that having affordable recreation services, facilities and programs would increase their participation. Despite this, the vast majority (75 per cent) of Calgarians are supportive of charging user fees for Recreation programs and services.²⁶⁷

- For low-income families, the opportunity to engage in extra-curricular activities (structured or unstructured) may be reduced for a variety of reasons. First, low-income neighbourhoods may be (or are perceived to be) less safe, leading parents to keep children home after school. This can be compounded by lack of money and transportation to engage in organized activities.²⁶⁸
- In order to provide support to low-income families to participate in recreational activities, The City of Calgary provides a Recreation Fee Assistance program. In 2009, The City of Calgary approved 7,265 applications to support 19,669 customers, 29 per cent more than the previous year (See Table 41). Fee Assistance applications were up in all age categories, with the highest increase in supports for children under 3 (+108 per cent) and pre-school children (+45 per cent).

Lack of facilities a further barrier

- Another important barrier to participation mentioned by 8 per cent of Calgarians was a lack of facilities, while 91 per cent reported that having improved access to paths, trails and green spaces would help them increase their level of physical activity. A further 68 per cent said that having convenient transportation to activities would help them increase their physical activity.²⁷⁰ Where access to outdoor play space is readily available, children tend to have higher levels of physical activity. Access to outdoor play spaces, however, can be problematic for children living in cities, as it may be limited by perceptions of safety resulting from concerns about the risk of violence or high levels of traffic, particularly in poorer areas.²⁷¹
- Recognizing the need for additional facilities, particularly for hockey, The City has identified a need for 12 new arenas to be built over the next decade, but this still may not be enough. The redistribution of league boundaries undertaken last year has helped to even out ice times across the city, but hasn't eliminated the facility shortage.²⁷²

- * The City is currently in the process of constructing several new arenas/ice surfaces including a new surface at Centennial arena and three new rinks at Canada Olympic Park, all of which should be operational by 2011. New surfaces have also been developed at Max Bell, while developments outside of Calgary in Springbank and Cochrane are also helping to ease the shortage in the region. The South Fish Creek Recreation Association is also raising funds to develop two more arenas within the next three to five years. ²⁷³
- While the city struggles with a shortage of rinks for competitive hockey and recreational uses, many aging inner-city facilities are in need of urgent repairs, including new ice plants, which are difficult to fund due to the recession. While provincial and municipal capital grants are available, they usually require matching community funds, and it is often difficult to raise that kind of money in communities, particularly during a recession. 274
- Other key barriers identified by Calgarians preventing them from participating in activities included weather (11 per cent) and not being motivated (11 per cent). Other things they felt would help them increase their level of physical activity were information on physical activity, health and well-being (74 per cent), services to link people with common interests (64 per cent) and specific coaching or instruction (60 per cent). Other research has found that, for children, parental support is a critical factor. However, parental concerns about safety, coupled with financial and time pressures, may reduce such support.
- At the same time, there is concern about parental behaviour in sport, particularly minor hockey. Due to concerns about poor behaviour by parents at hockey games, as well as fighting and violence on the ice, Hockey Calgary has introduced an online training program called "Respect in Sport" to establish standards for mutual respect at the rink. This program is aimed at the parents of minor hockey players and sets out expectations for behaviour of parents and players. The program addresses providing support and encouragement to

players, talking to children and setting realistic expectations for development. Hockey Calgary is planning to make completion of this course by parents a mandatory condition for player registration in the fall.²⁷⁷

Policy developments

- Recreational Infrastructure in Canada (RINC) program provides \$500 million nationally for projects to rehabilitate recreational facilities across Canada that can be completed by March 31, 2011. Launched in May 2009 as part of Canada's Economic Action Plan in Western Canada, RINC funds are managed by Western Economic Diversification. \$153 million has been allocated for recreational infrastructure in the four western provinces.
- The governments of Canada and Alberta and The City of Calgary have partnered to construct the Canadian Sports Hall of Fame in Calgary at Canada Olympic Park. The new facility is scheduled to open in 2011.
- ◆ The government of Alberta announced the development of The Alberta Sport Development Centre. This facility will operate out of Mount Royal University and provide performance testing, coaching development, sport nutrition, sport psychology, sport medicine and strength and conditioning programs to help athletes train in their chosen sport. The target will be development athletes age 12 − 18 in the Calgary area. The Calgary facility is part of a network of 7 already existing sport development centres across the province.
- The City of Calgary is developing a comprehensive bicycling strategy to provide a framework for the timing and cost of improvements to bike routes. This is to include a focus on making it easier to cycle all around the city, not just to commute downtown. A report is expected to be presented to City Council in 2010.
- In 2010, Calgary City Council approved the 10-Year Recreation Master Plan 2010-20.



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





A safe city is one in which policies and practices are employed in the development of healthy and safe public spaces, and non-violence is promoted as a way of resolving conflict among citizens. A safe city is also one in which risk factors associated with the onset of criminal behaviour in youth – and reduced health, educational and employment opportunities, such as family violence, poverty and substance abuse are proactively addressed and mitigated. This section provides an overview of the issues and trends affecting safety in Calgary, as well as some of the ways in which governments at all three levels have sought to address them.

Summary of safety trends

The percentage of total crimes committed that were reported to police in Calgary increased between 2008 and 2009. Despite that, overall reported person and property crime rates per capita declined in Calgary between 2008 and 2009.

Victimization rates (including both reported and unreported crimes) in Calgary remained relatively stable, but victimization rates for some crimes are historically high in Calgary compared to the national average.

Crimes such as domestic violence, organized crime gangs, drugs, computer crimes and hate/bias crimes are of concern because of their broad impacts or potential for growth. Globalization and technology are contributing to increasing complexity in crime fighting.

While the proportion of total crime committed by youth declined, the youth crime rate and number of youth on probation grew in Calgary between 2008 and 2009. Violent crime among youth is also increasing in Canada.

Social disorder has also become a key issue in Calgary, especially in the Centre City, due to its impact on citizen perceptions of safety. Additional Police, Bylaw and Transit Peace Officers have helped reduce crime and social disorder (downtown) and improve citizen perceptions of safety.

Traffic collisions and fatalities continued to decline from the peak they experienced in 2005. Injuries also have a significant impact on citizen safety. Causes of injuries known to contribute to the overall burden of injury in Calgary include unintentional injuries (falls, transportation and poisoning) and intentional injuries (violence and self-inflicted injuries).

Safety SnapshotPerson crime rate, Ca

Person crime rate, Calgary, 2009: 797.7 / 100,000

Property crime rate, Calgary, 2009: 4,304.8 / 100,000

Violent Crime Severity Index, Calgary, 2009: 88.8

Non-violent Crime Severity Index, Calgary, 2009: 73.1

Youth Crime Rate, Calgary, 2009: 658/10,000

Victim Reported Domestic Offences, Calgary, 2009: 3,177

Calgary Fire Department Incidents, Calgary, 2009: 46,992

Outlook

Person and property reported crime rates have experienced a decline in Calgary and nationally since a peak in 1991; given the aging population, this trend is likely to continue. Young people commit a disproportionate amount of crime relative to their percentage of the total population, with the peak age at 17 years.²⁷⁸

However, Calgary victimization statistics suggest that one out of four crimes goes unreported to police, so overall victimization is likely to remain an ongoing concern, especially since victimization rates in Calgary from the 2009 General Social Survey were higher than the national average.

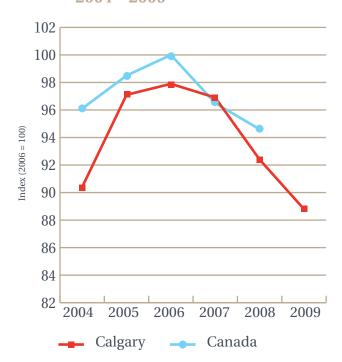
The financial stress of slower economic growth may continue to contribute to higher levels of domestic violence, as unemployment and financial stresses are one factor associated with spousal abuse. ²⁷⁹

Discussion

Overall reported crime rates continue to decline

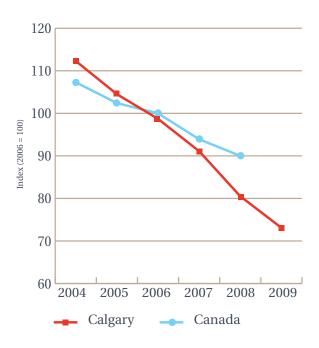
- Person-reported crime rates remained fairly static in Calgary between 2008 and 2009, as they have since 2007, after a steep decline from 968.4 per 100,000 population in 2005 to 799.4 in 2007 (See Table 42). Calgary's 2009 violent crime rate is 40 per cent lower than the Canadian average of 1,314 offences per 100,000 population. The severity of crimes also declined. The Violent Crime Severity Index for the city of Calgary fell in 2009, as it has done for the last 3 years, from 97.9 in 2006, to 88.8 in 2009 (See Table 43). Crime severity indices apply weighting to different crime types, to take into account their relative seriousness, not just their volume.
- Statistics Canada figures for 2009 indicate that Calgary's homicide rate of 1.9 per 100,000 population was the fourth highest of the ten major CMAs and only just above the national rate of 1.8. This is a significant improvement for Calgary since 2008, when the rate in Calgary was 2.87. ²⁸¹ The aggravated assault rate in 2008 in Calgary (9.1 per 100,000 population) was lower than the national rate of 10.7. ²⁸²

Graph 21: Violent Crime Severity Index, Canada and Calgary, 2004 – 2009



The property-reported crime rate in Calgary also fell in 2009, falling more sharply than the person crime rate, from 4,768.1 in 2008 to 4,304.8 per 100,000 population in 2009, a decline of 9.7 per cent (See Table 42). This was the continuation of a five-year downward trend, from a high of 5,523.1 in 2005. As property crime volumes are five to six times higher than person crime volumes, they make up a sizable portion of the overall crime rate and its decline. Fraud is one property crime that did register an increase from 2008, but frauds were still substantially lower than in 2005. The Non-Violent Crime Severity Index for the city of Calgary also declined from 80.5 in 2008 to 73.1 in 2009, as it has done since 2004 (See Table 43). 283

Graph 22: Non-Violent Crime Severity Index, Canada and Calgary, 2004 – 2009



• To place reported crime rates in a longer term context, the rate of violent crime nationally in Canada nearly doubled between 1977 and 1992, from 572 to 1,084 violent crime incidents per 100,000 people, but then stabilized at just below 1,000. However, new offences were added to the criminal code along with Uniform Crime Reporting guidelines. In 2006, the violent crime rate was 951 per 100,000 people. Rates of property crime increased between 1977 and 1991, from 4,466 incidents per 100,000 people to a peak of 6,160 incidents. Rates of reported property crime have declined steadily since then. In 2006, the rate was 3,588 incidents per 100,000 people. ²⁸⁴

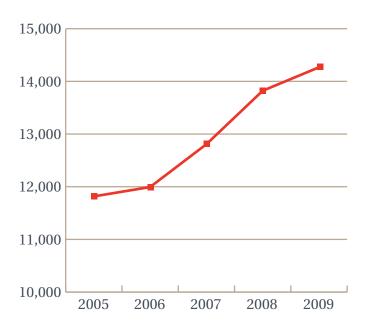
Victimization rates in Calgary remain stable

- Reported crime rates are not the whole story however, as not all crime is reported to police. To get a complete picture of crime, victimization rates must be considered. A Calgary Police Commission survey in 2009 indicated that victimization dropped from 14 per cent of respondents in 2008 to 13 per cent of respondents in 2009, so was relatively stable. ²⁸⁵
- Reporting of crime by the public to the Calgary Police Service increased from 70 per cent of survey respondents in 2008 to 75 per cent of respondents in 2009. Two thirds of those that did not report crimes did so because they did not want to bother police. Nationally, however, crime reporting to police dropped from 34 per cent of crimes in 2004 to 31 per cent in 2009.
- The victimization rate for violent crime for the Calgary Census Metropolitan Area in 2009 was significantly higher than the national average; 135 violent crimes per 1000 population aged 15 and over in Calgary, compared to a rate of 118 nationally. The victimization rate for personal theft in Calgary in 2009 was also high in comparison; 311 incidents per 1,000 households, compared to the national average of 237. Household victimization includes break-andenter, motor vehicle theft, theft of household property and vandalism. The rate for theft of personal property in the Calgary CMA in 2009 was 116 per 1,000 population, compared to a national rate of 108 per 1,000 population. ²⁸⁶

Family violence continues to rise

• Family violence and domestic conflict remain a key safety concern. The Calgary Women's Emergency Shelters' Family Violence Helpline received a 13 per cent increase in calls between March 2009 and March 2010 (11,130 calls) compared to the previous year (9,817 calls between March 2008 and March 2009). 287 Domestic related calls for service to the Calgary Police Service also continued to increase, from 13,822 in 2008 to 14,267 in 2009 (See Table 44).

Graph 23: Domestic Related Calls for Service to Calgary Police Service, Calgary, 2005 – 2009



- According to the General Social Survey on victimization (2004), only 28 per cent of victims of spousal violence (36 per cent of female and 17 per cent of male victims) reported the abuse to police in Canada as a whole.
- Alberta reported the second highest rate of spousal violence in Canada, of 249 incidents per 100,000 population, compared to a Canadian average of 188, in 2007/2008. A national Transition Home Survey in 2008 indicated that on that day, one in five shelters had to turn women and children away due to lack of capacity. ²⁸⁹ Affordable housing is therefore a crucial issue for people fleeing family violence.
- Child Abuse investigations by the Calgary Police Service also increased from 246 in 2008 to 272 in 2009, although the number in 2009 is still lower than it was in 2005 and 2006. ²⁹⁰ However, the average Monthly Child Protection or Family Enhancement Count of the Calgary and Area Child and Family Services Authority dropped from an average of 3,414 cases per month in 2008/2009, to 2,970 in 2009/2010. ²⁹¹

Drug and gang activity focus of increased police attention

- The city of Calgary has seen significant gangrelated activity in the past few years, including ongoing drug trafficking, homicides, attempted homicides and drive-by shootings. In an effort to curb the violence and curtail criminal activities undertaken by gangs, the Calgary Police Service has developed a multi-pronged gang strategy that incorporates a spectrum of both proven and promising investigative techniques and interventions. ²⁹² Gang related homicides decreased by 53 per cent in 2009, after peaking at 15 in 2008, and gang related shootings decreased by a similar amount. ²⁹³
- The number of drug charges laid by the Calgary Police Service increased in 2009 to 2,276 offences, from 1,648 in 2008, but this number relates more to police enforcement activity than overall drug activity in Calgary. However, drug and alcohol addiction rates in Alberta have historically been higher than the national average. ²⁹⁴ Calgary Emergency Medical Services estimates that the cost of responding to patient diagnostic codes that appear to relate to addictions is approximately \$1 million per year, and the Calgary Drug Treatment Court estimates that each addict costs the system between \$500 thousand and \$800 thousand annually. ²⁹⁵

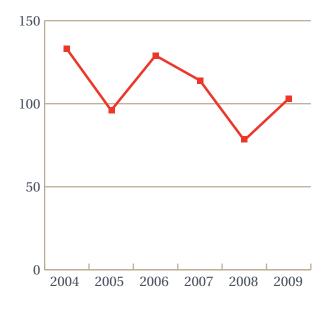
Technology related crimes on the rise

• There has been a proliferation of crimes related to the use of technology, specifically the Internet. These include bank fraud, identity theft and online child luring for prostitution. A significant amount of support is required for conducting forensic examinations on computers, cell phones and digital video recorders, in relation to these types of crimes.²⁹⁶

Hate/bias offences rising, increasingly violent

• Hate/bias crime offences in Calgary rose from 78 in 2008 to 103 in 2009 (See Table 45). Violence is also increasing, as 44 per cent of those crimes were assaults. More than half of those offences in Calgary were motivated by race, but the fastest growing category is those based on sexual orientation.²⁹⁷

Graph 24: Total Hate Bias Offences Reported to Calgary Police Service, Calgary, 2004 – 2009

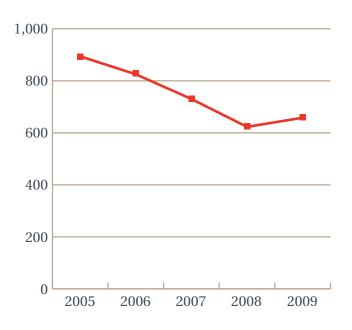


• Hate groups consciously target youth for recruitment, and hate/bias activity is frequently occurring in school environments. A 2008 survey of School Resource Officers in Alberta found that over half (59%) were concerned about hate crime/racial conflicts. The rise of Internet hate/bias activity is also a growing concern. The number of web addresses or postings spreading hatred or intolerance increased 30 per cent in 2008. ²⁹⁸ A Statistics Canada study on hate crimes, recently released, indicated that Calgary is in the mid-range of Canadian cities for its rate of hate crimes per 100,000 population (5.3 in 2008). ²⁹⁹

Youth crime rate increases

• According to Calgary Police Service statistics, although youth offences as a percentage of total criminal code offences in Calgary went down between 2008 and 2009, the offending rate per 10,000 youth actually increased from 623 in 2008 to 658 in 2009 (See Table 46). In 2009, Community and Neighbourhood Services' Youth Probation average monthly caseload was 780, an increase from an average monthly case load of 688 in 2008. 300 However, proportionately few young Calgarians are involved in the youth justice system, of the total teen population of 81,189.301

Graph 25: Youth Offending Rate per 10,000 Youth Aged 12 – 17, Calgary, 2005 – 2009



- Nationally, the use of guns in violent crime among young people is increasing. The rate of youth accused of a firearm-related offense increased 32 per cent between 2002 and 2006. 302
- The number of youth sentenced to custody continues to decrease in Canada in 2008/2009, the number of youth aged 12-17 in custody was down 8 per cent from the year before and 42 per cent from 2003/2004, the year the Youth Criminal Justice Act was introduced. This is in contrast to the adult incarceration rate in Canada, which increased in 2008/2009 for the fourth consecutive year, following a decade of steady declines.³⁰³

"Social disorder" calls on the rise

- Social disorder incidents, while not well represented in traditional crime statistics, can have a negative impact on citizens' perceptions of safety. The Calgary Police Service dealt with 87,439 calls of this nature in 2009, an increase of 2.9 per cent from 84,971 calls in 2008. However, this increase represents primarily increased police pro-activity, as public generated calls reached their lowest level in the past five years. In 2009, every fifth call to the Calgary Police Service was related to a social disorder, thus representing a significant workload for CPS. Six call types in Calgary accounted for just less than 75 per cent of public generated disorder calls to which officers are dispatched: suspicious persons (21 per cent), unwanted guests (14 per cent), disturbances (12 per cent), suspicious autos (10 per cent), noise complaints (10 per cent) and intoxicated persons (7 per cent).304
- Animal & Bylaw Services responds to social disorder incidents, such as disturbances, public behavioural concerns, graffiti, vandalism and property damage. In 2009, Animal and Bylaw Services dealt with 14,005 calls of this nature, representing nearly 23 per cent of total general bylaw calls for service.³⁰⁵
- Problems of graffiti, litter, vandalism and property damage are significant contributors to citizen perceptions of safety in a community.

 306 The Private Property Graffiti Abatement Program (PPGAP) expanded city wide in 2009 and addresses the growing problem of graffiti in Calgary communities. This program provides victims of graffiti with a cost effective option for removal of graffiti from their property and resulted in the removal of almost 32,000 square feet of graffiti on private property in 2009. The prompt removal of graffiti may deter further petty crime and low-level anti-social behaviour, which can also escalate into more serious crimes.

- The city centre has in the past been responsible for a disproportionate number of crimes and social disorder relative to its population. Increased focus on disorder, along with increases in the number of police, bylaw and transit personnel to address the issues have helped reduce person crime by 21 per cent, property crimes by 32 per cent and disorder incidents by 17 per cent in the city centre between 2007 and 2009. Forty-two per cent of Calgarians felt that safety in the city centre improved over the past year, and 48 per cent felt it had stayed the same.
- Nationally, over one in six residents of Canada's largest CMAs perceived physical incivility (e.g., garbage, litter, vandalism, graffiti) to be a problem in their neighbourhood, and one in five perceived social incivility (e.g., noisy neighbours, loud parties, loitering on the streets, drug dealing, drunkenness and rowdiness in public places, prostitution) as a problem.³⁰⁸

Emergency responses declined

- Calgary Fire Department Apparatus made 100,761 responses to 46,992 incidents in 2009, a 5.8 per cent decrease in incidents and an 8.0 per cent decrease in apparatus responses since 2008 (See Table 47). The most common incident type was medical assist calls, which accounted for 45 per cent of all incidents responded to. Fires represent only 4.6 per cent of total responses, and fire incidents have been steadily declining since 2005 (a decrease of 10.5 per cent over the past five years). A key element of the Calgary Fire Department's strategy in reducing the number of fire incidents has been prevention - in 2009, a total of 93,359 non-emergency public contacts were made, a number which has increased steadily over the last five years. 309
- Responsibility for ambulance services was transferred to the Alberta Health Services Board on April 1, 2009. The number of emergency responses by Emergency Medical Services was 112,464 in 2009, a two per cent decrease from the number of responses in 2008, which were 114,280. 310

Transportation safety showing improvement

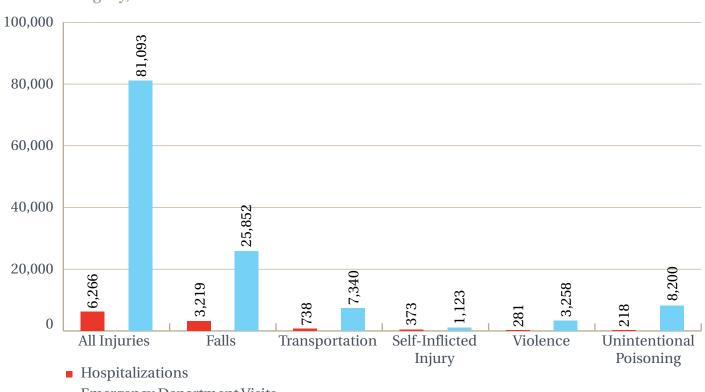
- The rate of traffic collisions in Calgary dropped from 3,791.6 collisions per 100,000 population in 2008, to 3,605.5 per 100,000 population in 2009, a 5 per cent decrease. However, the rate is still considerably higher than the rate of 3,084.6 in 2005. The number of traffic summonses issued has increased by 17 per cent over the last 5 years, however, from 367,895 in 2005 to 432,525 in 2009. There were 22 traffic fatalities in Calgary in 2009. The rate of traffic fatalities has dropped substantially from 4.6 per 100,000 population in 2006 to 2.0 in 2009. 311 In 2006, Alberta introduced a three-year provincial Traffic Safety Plan. Priorities for 2009/10 are seat belt/child safety seat use, speed and intersection management and prevention of impaired driving.312
- Of the 22 traffic fatalities in Calgary in 2009, 12 involved an impaired driver. Changes to the Criminal Code in 2008 increased the minimum penalties for impaired driving offences. This change also gave police the right to demand roadside sobriety tests and bodily substance samples where impairment by drugs or alcohol is suspected. In 2009, changes were also made to the Alberta Administrative Licence Suspension (AALS) program, to include drivers who are impaired by drugs, or a combination of alcohol and drugs, or on drivers refusing to provide a sample of blood or urine. A minimum three-month license suspension is automatically imposed. 313
- Regarding transit safety, Calgary expanded the number of Transit Peace Officers in 2008, resulting in the detection of more social disorder incidents and reducing demand for the Calgary Police Service. In 2009, Calgary Transit Peace Officers responded to 11,437 dispatched calls in 2009. However, the Calgary Police Service was dispatched to fewer calls in 2009 (2,733 calls), a 17 per cent decrease from 2008. Over 90 per cent of calls requiring Calgary Transit Peace Officers can be classified as disorder-related. The most common crime category was vehicle related crime, which decreased by 50 per cent overall in 2009.³¹⁴

Injury rates in Calgary remain relatively stable

- In 2009, the former Calgary Health Region became part of an integrated provincial organization, Alberta Health Services (AHS). Data for 2009 are available from AHS for the city of Calgary; however, due to the reorganization, historical data were not available at the time of reporting. Injury rates have been relatively stable over the past several years but remain a serious public health concern. 315
- Injuries have a major impact on the safety of Calgarians. About seven out of every 100 hospitalizations were injury-related, and one in four emergency department visits was injury-related in 2009.
- There were 6,266 injury-related hospitalizations, a rate of 571 per 100,000 City residents. This means that there were 17 injury related hospitalizations in an average day.
- There were a total of 81,093 injury related emergency departments visits, resulting in a rate of 7,394 per 100,000 city residents. That means, on average, 9 residents were admitted to an emergency department for an injury related event every hour.³¹⁶
- The causes of injury known to contribute extensively to the overall burden of injury include unintentional injuries (falls, transportation, poisoning) and intentional injuries (violence and self-inflicted injury).
- Fall related injury rates were higher than all other injury causes, at a rate of 2,357 emergency department visits per 100,000 population. Fall related injuries are a concern across the life span, but particularly after the age of 65. Falls account for 83 per cent of all injury-related hospitalizations for Calgarians over the age of 65. The risk of falls has implications for fall prevention programs, including areas like the built environment, as well as services provided by The City, such as snow removal.

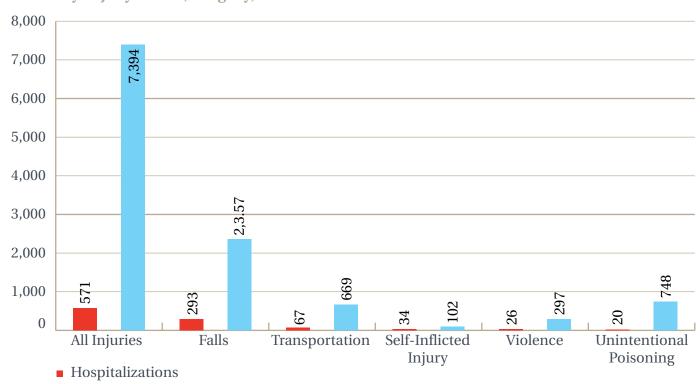
- Transportation related injuries include motor vehicles, pedestrians and cyclists. Residents 15-24 years of age, particularly males, are at greater risk for a transportation injury resulting in a hospital admission or emergency department visit.³¹⁸ The built environment, such as road and pathway design, can have an impact on transportation injuries as well.
- Self-inflicted injuries can result from any means, including firearms or intentional poisoning. Rates were highest for 15-24 year olds, but unlike the other injury causes, females were at higher risk. 319
- Violence-related injuries occur as a result of assault in any circumstance. Rates of violence related emergency department visits and hospitalizations suggest that males, particularly those aged 15-34 years of age, are at particular risk.³²⁰
- Unintentional poisoning injuries result from exposure to a variety of noxious substances, including drugs, gases or chemicals. In general, poisoning related hospitalizations increase with age, while poisoning related emergency department visits are highest between the ages of 15-34 years, particularly for males.³²¹
- The Alberta Worker's Compensation Board, responsible for reporting workplace injuries, documented fewer new claims in 2009 (140,198) than in 2008 (167,896), a 20 per cent decrease. This resulted from both a reduction in the total number of workers covered and increased success at prevention of injuries. However, the average number of temporary total disability days lost per claim rose slightly from 32.1 to 35.2 days, a ten per cent increase. 322

Graph 26: Total Hospitalization and Emergency Department Visits by Injury Cause, Calgary, 2009



Emergency Department Visits

Graph 27: Hospitalization and Emergency Department Visit Crude Rates per 100,000 by Injury Cause, Calgary, 2009



Calgarians' perceptions of safety improving

- The Calgary Police Commission's annual survey identified that 86 per cent of Calgarians agreed that Calgary is a safe place to live in 2009, an increase from 79 per cent in 2008. However, citizens remained most concerned about illegal gang activity (55 per cent in both 2008 and 2009) and illegal drug activity (45 per cent in 2009, not measured in 2008). The percentage of Calgarians who were most concerned about youth-related crime dropped from 37 per cent in 2008 to 30 per cent in 2009, and those most concerned about safety in the Centre City dropped from 31 per cent in 2008 to 28 per cent in 2009. 323 Nationally, 93 per cent of Canadians were concerned with their personal safety in 2009, similar to 2004.
- Social disorder or "incivility," as Statistics
 Canada refers to it, is also a significant
 contributor to public perceptions of safety
 – according to the General Social Survey in
 2004, Calgary was below the national average.
 Only 13 per cent of Calgarians aged 15 and
 older were concerned about physical incivility,
 compared to an average of 16 per cent across
 Canada; only 16 per cent of Calgarians
 15+ were concerned about social incivility,
 compared to 21 per cent across Canada. 324
- Nhile 93.5 per cent of Calgarians felt safe overall in 2006, Aboriginals, persons with disabilities, and those with lower incomes felt less safe. 325 National victimization studies in 2009 suggest that Aboriginal persons were in fact twice as likely to be victims of violent crime, and lowincome individuals were also more likely to be victimized. Young people, aged 15-24, had the highest of all age group victimization rates. 326 Interestingly, immigrants and visible minority persons reported much lower victimization rates than non-immigrants and non-visible minorities.

Policy developments

Federal

- In 2010, the federal government introduced the *Penalties for Organized Drug Crime Act*. This legislation would impose mandatory jail time for offenders if drug trafficking is carried out for organized crime, involves a weapon, is targeted to youth, or the production of a drug poses a health or safety hazard to children or a residential community.
- In 2010, the federal government introduced legislation to help protect children from online sexual exploitation. The proposed legislation would require Internet Service Providers to report tips they receive regarding where child pornography may be available and to notify police and safeguard evidence if they believe a child pornography offence has been committed.
- In 2010, the federal government introduced the *Tackling Auto Theft and Property Crime Act*. This legislation would create new offences, including theft of a motor vehicle, altering or destroying a vehicle identification number, and trafficking in, or possessing for the purposes of trafficking, property obtained by crime.
- In 2010, the federal government introduced the *Combating Terrorism Act*. This Act will amend the Criminal Code to compel witnesses with information regarding a terrorist offence to appear in court, and also provides for the Crown to require a person to enter into an agreement and abide by certain conditions to prevent the carrying out of terrorist activity.
- In 2010, the federal government introduced amendments to the *Youth Criminal Justice Act* to strengthen its handling of violent and repeat offenders. Some provisions of the amendments include requiring the Crown to consider seeking adult sentences for youths convicted of the most serious crimes, enabling the courts to impose harsher sentences and to consider publishing the name of a violent young offender when necessary for the protection of society.

• In 2010, the federal Government re-introduced legislation to provide tougher sentences for fraud, to help combat white-collar crime. The legislation would make jail time of at least two years mandatory for acts of fraud over \$1 million.

Provincial

- In 2010, the Government of Alberta proclaimed the Security Services and Investigators Act.
 This legislation provides enhanced standards and public safeguards for the security and investigative services industries.
- In 2010, the Government of Alberta proclaimed the *Gunshot and Stab Wound Mandatory Disclosure Act*. This Act makes it mandatory for health practitioners to report individuals who are dropped off or show up at emergency rooms or health centres seeking treatment for gunshot or stab wounds.
- The Province also announced plans in 2010 to strengthen its workplace safety enforcement system, by publishing companies' safety records, increasing inspections and revamping the safety certificate program.³²⁷

Municipal

- Three new initiatives are being undertaken in Calgary to address domestic violence. The Domestic Conflict Resource Team (DCRT), the High Risk Management Initiative (HRMI) and the Elder Abuse Community Response Team, enable collaborative approaches among many community agencies to proactively address, manage and investigate high-risk family violence cases.³²⁸
- The Police and Crisis Team (PACT)
 Alberta Health Services (AHS) and the
 Calgary Police Service worked collaboratively to
 establish a pilot project to respond to individuals
 in crises presenting public safety concerns,
 mental health and addiction issues and who
 may have a higher risk of being homeless
 due to the nature of their circumstances.³²⁹

- Calgary After School was launched in 2009 by Community & Neighbourhood Services, Calgary Recreation and numerous community partners. By developing a broad municipal framework, Calgary is well positioned to meet the needs of children and youth between the critical hours of 3 to 6 p.m., which is linked to a reduction in delinquency, substance abuse and other risky behaviours.
- ◆ The Multi-Agency School Support Team (MASST) is an early intervention initiative that supports children who are exhibiting high risk behaviour or are at risk for victimization. A collaboration of Community and Neighbourhood Services, the Calgary Police Service, the Calgary Board of Education and the Calgary Catholic School District, MASST complements other successful collaborative programs such as
 - New Roads an early intervention program for at-risk children, aged 7 to 11,
 - Gateway working with youth who have committed minor, non-violent offences,
 - YARD (Youth At Risk Development Program) a preventive program for youth at risk for gang involvement.³³⁰
- A Closed Circuit TV (CCTV) Pilot Project
 was launched, with 16 cameras in East
 Village and the downtown, to improve
 perceptions of safety and assist with crime
 and social disorder investigations.
- Collaborative initiatives, such as Operation Webfoot, ensure Calgarians use safe practices, abide by the law and show respect for fellow Calgarians while enjoying the river and parks during the summer.
- In June 2010, a Community Addictions
 Strategy was presented to and subsequently endorsed by Council. The addictions sector will be engaged in further development and implementation of the Strategy.³³¹

5. A CITY OF STRONG NEIGHBOURHOODS



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

– Triple Bottom Line Policy Framework





Substantive portions of this chapter have been quoted from: City of Calgary (2009). *Outcome: Strong Neighbourhoods. FCSS Calgary Research Brief No. 5.* Calgary: City of Calgary, Family and Community Supports Services Research shows that strong neighbourhoods that benefit residents feature the following four components:

- The neighbourhood is socially cohesive and inclusive; it features a positive social climate with a strong sense of collective efficacy, sense of community and neighbourhood pride, sense of attachment to the neighbourhood and high levels of participation and neighbouring.
- The neighbourhood has sufficient, accessible and quality services, amenities, and infrastructure, including social, health, education, employment, childcare and other services, along with amenities like public transit, libraries, schools, community centres, parks and recreational facilities and programs.
- The neighbourhood has healthy and safe natural and built environments, including land uses to enable appropriate development, adequate housing for a range of household types and income levels, environmental considerations like parks and open spaces, along with air, soil and water quality, infrastructure like police, fire and EMS hubs and community design that promotes safety, health and active living.
- The neighbourhood fosters, attracts and sustains appropriate business and economic development. Community Economic Development (CED) is the process by which neighbourhoods can initiate and generate their own solutions to economic problems.

This includes:

- Residents' individual capacities to be self-sufficient.
- The neighbourhood's economic climate, which encourages "appropriate" businesses, such as banks, grocery stores and theatres, and discourages a high concentration of businesses such "adult entertainment" stores, liquor stores.
- In the longer run, CED may also include enterprises developed by, and run in, the neighbourhood that employ residents.

As a great city, Calgary seeks to achieve all of the four components of strong neighbourhoods.

Summary of neighbourhood trends

Population growth slowed in Calgary, but there is an increasing concentration of Calgary's population in new suburbs.

Between 1990 and 2009, Calgary's community greenhouse gas (GHG) emissions increased by approximately 39 per cent, driven by population growth and a corresponding increase in use of electricity, natural gas and motor fuel by Calgary households, businesses and institutions.

Calgarians are using water more wisely, with Calgary's per capita water demand declining to 429 litres per day in 2009, a trend that has continued over the last several years. Calgary households are also recycling more, with recycling increasing from 11 per cent of the total household waste output in 2000 to 23 per cent in 2009.

Discussion

Patterns of urban development

- After a period of rapid population growth, Calgary's growth slowed dramatically in 2009-2010 (See Table 48). This slowdown was evident in almost all parts of the city, where population declined in all but the downtown and the developing communities. Population in the downtown core grew by 1.1 per cent and in the developing communities by 6.7 per cent. By contrast, population fell in the inner city (-0.9 per cent), inner suburbs (-0.4 per cent), established suburbs (-1.3 per cent) and recent suburbs (-1.1 per cent).
- While the population in most of the rest of the city declined by 8,489 people, in the developing communities it grew by 14,374. The developing communities thus accounted for 237 per cent of Calgary's population growth between 2009 and 2010, accommodating not only new growth, but also residents from more established areas who moved to the developing communities. As a result, the share of the city's population living in the developing communities continued to rise, increasing from 20.2 per cent to 21.5 per cent (See Table 49).









Graph 28: Population Growth Rate by Urban Area, Calgary, 2009 - 2010

A strong neighbourhood has ... high levels of social cohesion and inclusion

- Social cohesion refers to a sense of social unity and co-operation among neighbours and the desire and willingness to work together for the collective good of community members. Four key elements are identified by the Government of Canada's Social Cohesion Network as necessary and interactive parts of social cohesion:
 - widespread participation in community and social life
 - social capital
 - institutions (e.g., the Charter of Rights) and infrastructure (e.g., transportation) that facilitate public involvement
 - income distribution, equity, inclusion and access
- Without these elements, social exclusion occurs. For instance, without sufficient levels of neighbourhood capacity, residents are unable to mobilize around issues, to exercise the political clout required to attract public or private resources and to forge vital connections beyond the neighbourhood.

A neighbourhood that is socially cohesive and inclusive features a positive social climate with a strong sense of collective efficacy, sense of community and neighbourhood pride, sense of attachment to the neighbourhood, and high levels of participation and neighbouring.

Neighbour Grant

In the spring of 2009, the Patrick Airlie School community in Forest Lawn received a \$2,500 Neighbour Grant from The Calgary Foundation to launch a mural project to beautify their school grounds and to strengthen their connections with their surrounding neighbourhood. The response from the community to the Patrick Airlie School Mural Project was generous and gratifying. Students, parents, teachers, neighbours, local businesses and community service providers all joined in, under the skilled direction of artists from Urban Youth Worx. Four hundred people of various ages and ethnicities pitched in, a remarkable achievement for a small elementary school of under 200 students. Project organizers are proud of the beautiful mural on the side of Patrick Airlie School and the strengthened sense of community and citizenship the project created. They give particular praise to their students who responded enthusiastically to what for many was a first chance to participate in the community. People care about the schools in their neighbourhoods, and one way to turn that caring into action is to organize local projects that offer informal and drop-in opportunities to participate.

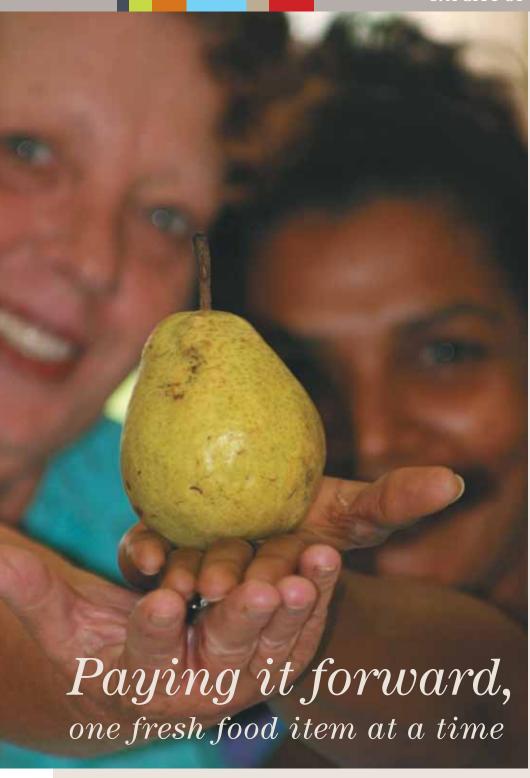
Source: The Calgary Foundation

Initiatives

Two recent initiatives have highlighted the potential for engaging neighbourhood residents in research and planning. More than three hundred individuals participated in the Bowness Vital Signs, a project spearheaded by the Bowness Community Association, to examine quality of life issues in the neighbourhood as a basis for planning and action. In northeast Calgary, about four hundred residents have taken part in community roundtables as part of the planning process for the new recreation and community facility, the Genesis Centre of Community Wellness. Supported by United Way of Calgary and Area, local resident leaders and social agencies, these initiatives are laying the groundwork for more active participation and leadership of residents in the betterment of their neighbourhoods.

Source: United Way of Calgary and Area

- Critical to the long-term success of a neighbourhood is the involvement of community residents in identifying needs, engaging other residents and developing and implementing solutions. This requires community capacity and community building. The semantics of "community building" can sometimes give the impression that the task is mostly personal, involving discussions and social gatherings in which people supposedly get to know and trust one another. In reality, comprehensive community initiatives generally "build community" by pursuing concrete projects - anti-crime projects, graffiti removal, policy advocacy, retail promotion and so on. People's time and trust aren't long engaged by mere talk, no matter how friendly. The activities produce the social network, not the other way around.
- According to a survey conducted by The City of Calgary in 2009, the vast majority of Calgarians (90 per cent) agree that they feel like they belong in Calgary. At the same time, however, one-quarter of Calgarians also expressed a concern about being lonely, and over one-third (38 per cent) were concerned about not contributing enough to their community.³³²
- Since 1999, The Calgary Foundation has made grants available to help neighbours build their neighbourhoods and communities. In the Neighbour Grants Program, The Calgary Foundation has granted 1.5 million dollars since 1999, mostly in grants of up to \$5,000 for resident-led projects. The program continues to be in great demand from ordinary Calgary citizens. In the last year, from April 1, 2009 to March 31, 2010, 30 projects were approved, for a total of almost \$108,000. Community Associations led 60 per cent of the projects, while school councils led 27 per cent.³³³ People came together as community volunteers to build new infrastructure (community gardens, school naturalization areas, community playgrounds), to celebrate neighbourhood history, to play music, create visual art and celebrate cultural diversity, to address neighbourhood safety and to plan for the neighbourhood's future.



Back in 2009, Kathy Saunders heard about a family in her neighbourhood who were in dire need. This family's single mother of two was being treated for cancer, and her teenaged son was missing school to take care of her youngest child, because she couldn't afford daycare. When Saunders visited the home, the solitary jar of soda crackers in the cupboard "... was

devastating to see," she says.

So Saunders put out a call to the Highland Park community and the response was enormous. So much so, that there was a surplus when the family got back on their feet. And that's when she saw an opportunity to extend the "program" to others in the community – those sometimes invisible folk living on fixed incomes, who find it very hard to

put a healthy, affordable meal on the table: Calgary seniors.

With the help of community association staffer – and grocery shopper par excellence – Gaitri Johnson — Saunders and her volunteer team are now delivering fresh produce hampers to 20 seniors living in a nearby independent-living facility each month. All at a cost of \$60. "The seniors are so grateful," says Johnson, "They wait for us in the lobby, and for many it's the only fresh food they will get for a while."

Johnson cites the higher cost of buying small amounts as one of the barriers to this, as well as mobility issues that make shopping and travelling to grocery stores by taxi cumbersome and expensive. "Besides," continues Saunders, "Dry goods from other charitable sources are often stale."

The hampers are put together by six youth - who are all part of the community's After School Programme – and funding continues to trickle in from many sources, individuals and businesses alike. When asked about her reasons for continuing this type of work, Saunders says, "It's all about putting yourself out there a little bit, and seeing the profound effect your efforts have on other people. Those who are stoked about our program see so clearly how one simple effort – like the offering of a twonnie – can multiply. I truly believe that no one is meant to do everything alone."

Where do you see Calgary heading in the next five years?

"I think there will be an influx of young families moving into older, inner-city neighbourhoods like ours," says Saunders. "There are greener and more sustainable living options here that Calgarians are wanting more and more. And hopefully programs like ours will play a part in making these new residents feel integrated and cared-for."

- Another way of building community is through the establishment of community gardens. The popularity of community gardens in Calgary is growing rapidly. In 2009, there were 21 public community gardens totalling 1.89 hectares (203,050 ft. sq.). These gardens are either on public lands and at least 50 per cent of the garden is accessible to the public. In addition, there are 35 new community gardens in the process of development for 2010. In 2009, three orchards were developed on a combined total of 47 hectares of public land.
- In January 2007, in partnership with First Calgary Savings, The Calgary Foundation added an additional program, Stepping Stones, to support resident-led projects at an even earlier stage of development. Since then, Stepping Stones has supported 91 resident-led projects with grants up to \$600, for a total of \$46,000. In the last year, from April 1, 2009 to March 31, 2010, Stepping Stones approved support for 25 projects, for a total of close to \$12,000. People came together to connect the seniors and youth in their community, create art, learn about money management, increase bike safety for homeless cyclists and connect to the charitable and public resources of their neighbourhoods.
- A new resident-led small granting initiative was started in northeast Calgary in 2009. Northern Lights supports small citizen-led projects in the North of McKnight neighbourhoods. Since its inception, the initiative has provided financial support to about fifteen projects. Support to Northern Lights is provided by United Way, The Calgary Foundation, City of Calgary, North of McKnight Community Resource Centre, Calgary Public Library, North of McKnight Residents Committee and Terry Fox Junior High School.

A strong neighbourhood has ... accessible, affordable and high quality amenities and programs

- The links between poor resources and poverty and other negative adult outcomes, are usually explained by the absence of resources that limits the ability of people to make change. Residents' social exclusion is often fostered by poor quality of, and lack of access to, neighbourhood resources, including public transportation, neighbourhood maintenance, retail services, schools, healthcare, recreational opportunities (including ,natural settings), child care and other key social services, informal organizations and employment. Further impacts are exhibited through poor health and stunted child and youth development.
- Clearly, some of the types of amenities and services required in a given neighbourhood, and the ways in which they are developed or acquired, will depend on the neighbourhood's demographic mix and the capacity of residents. For example, a neighbourhood with a high concentration of seniors may require improved public transit in the form of neighbourhood shuttle busses, or may want to re-zone part of the neighbourhood to allow for the construction of seniors' residences. In this case, the seniors may have sufficient capacity to organize a change initiative with little external support. On the other hand, a neighbourhood in which many families with young children live may need extensive support to bring family support services or child care into or near their neighbourhood.

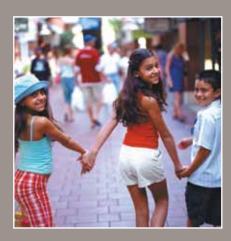
The neighbourhood has sufficient, accessible, and quality services, amenities and infrastructure.

This includes social, health, education, employment, childcare and other services, along with amenities, such as public transit, libraries, schools, community centres, parks and recreational facilities and programs.

- There are currently 146 active Community
 Associations in Calgary. It is estimated that
 annually, 20,660 Community Association
 volunteers contribute 2.4 million hours of
 public service providing social, educational
 and recreational activities to residents of their
 communities. This has an equivalent monetary
 value of over \$28 million. In about 70 per cent
 of the communities, these volunteers operate,
 manage and maintain facilities and amenities
 with a value of more than \$250 million.
 Residents support their local Community
 Associations through paid membership. 334
- According to a survey by The City of Calgary, the vast majority of Calgarians (83 per cent) agree that there are enough programs, facilities and services in Calgary to meet their needs. The most frequently reported unmet needs for services were for medical doctor services (8.5 per cent), public library programs and services (6.1 per cent), recreation or leisure facilities, programs or services (5.3 per cent) and public transit (2.2 per cent).

A strong neighbourhood has ... good quality, built and natural environments, including housing access, affordability and quality

- Successful social spaces are physically accessible and welcoming, have extended opening hours, foster or feature the exchange of goods and services (beyond simple consumerism), are managed well but discreetly, leaving room for residents to organize their own activities, are shared by diverse age, social and ethnocultural groups for a range of activities, and avoid over-regulation of design and space. Security and well-being are more likely to grow out of such active use and encourage a strong sense of "local distinctiveness."
- Unsuccessful social spaces result in a downward spiral of negative impacts. For instance, one of the impacts of a suburban oriented pattern of growth is the ever-increasing distance required by workers to commute to their jobs. Spaces that are not easily accessible result in further reliance on automobiles. This results in an increase in natural land consumption, increasing traffic congestion, long-term effects on air quality, additional Greenhouse Gas (GHG) emissions contributing to climate change, noise pollution etc., all leading to a reduction in the quality and quantity of the natural environment conducive to and critical for our mental and physical health.
- We are impacted by our environment, both natural and built. This is clearly demonstrated by the impact our surroundings have on our health. Children's health is even more likely to be compromised by neighbourhood conditions. Low-income neighbourhoods are often located near industrial areas and sites previously used for waste disposal or close to major traffic arteries, where children risk higher exposure to benzene from vehicular exhaust fumes. Contaminated soil due to industrial waste or lead is a major health hazard. Lead in soil comes from many sources, including the flaking and weathering of leaded paint on houses, lead-based paint removal by sanding, leaded gasoline emissions, industrial emissions and other emissions that have accumulated in the environment.



The neighbourhood fosters, attracts and sustains appropriate business and economic development. Community economic development is the process by which neighbourhoods can initiate and generate their own solutions to economic problems. This includes:

- residents' individual capacities to be self-sufficient.
- the neighbourhood's economic climate, which encourages "appropriate" businesses, such as banks, grocery stores and theatres, and discourages a high concentration of businesses such "adult entertainment" stores liquor stores and so on.

In the longer run, CED may also include:

 enterprises developed by and run in the neighbourhood that employ residents.

- In addition, some features of neighbourhood design can place children at risk of health problems. For example, elevated noise levels, typically from transportation, other people and music, have been associated with children's reading problems and intellectual deficiencies, long-term memory problems, elevated blood pressure and motivation. Close proximity to street traffic, in addition to raising the risk of pediatric injuries, is correlated with restrictions in outdoor play among five-yearolds, smaller social networks for these children and diminished social and motor skills. Health effects associated with air pollution are largely related to the respiratory and cardiovascular systems and range from minor to severe. The more sensitive populations are the very young, elderly and those with existing health conditions.
- Between 1990 and 2009, Calgary's community greenhouse gas (GHG) emissions increased by approximately 39 per cent, driven by population growth and a corresponding increase in use of electricity, natural gas and motor fuel by Calgary households, businesses and institutions. According to a 2010 UN Environment Programme report, Calgary produces 17.7 tonnes of carbon dioxide per capita, ranking it fifth highest in a comparison of 50 global cities. This ranking is largely due to Alberta's dependence on coal a GHG intensive fuel as a primary power source and the nature of Calgary being a northern sprawling large city, highly dependent on the automobile.
- Calgarians are using water more wisely, with Calgary's per capita water demand declining to 429 litres per day in 2009, a trend that has continued over the last several years. However, a finite supply of fresh water, sediment and pollution loads, the effects of climate change and rapid urban growth continue to make water management a significant environmental and community issue. To deal with these concerns, communities are encouraged to adopt low-impact development strategies that conserve, protect and reuse water. Communities who are conscious of water use and act as stewards of Calgary's watersheds will be more resilient to future supply, quality or cost challenges.

- Calgary households are recycling more, with recycling increasing from 11 per cent of the total household waste output in 2000 to 23 per cent in 2009. Access to community recycling depots and programs, such as Blue Cart service launched in 2009, have helped increase recycling levels. Residential waste accounts for over 35 per cent of waste in Calgary landfills. Institutional, commercial and industrial waste makes up around 45 per cent of landfilled waste, and construction and demolition waste makes up around 20 per cent.337 To reach The City's goal to divert 80 per cent of waste from landfills by 2020 goal, a holistic approach with a focus on waste reduction and resource recovery requires community co-operation, proactive planning and infrastructure.
- By the end of 2009, Calgary had more than 680 km of pathways (for cyclists, pedestrians and rollerbladers) and 350 km of street bike routes (shared roadways with bike lanes). At the same time, over one-quarter (29 per cent) of Calgarians were concerned about not having parks or green spaces available in their community.³³⁸

A strong neighbourhood has ... positive community economic development

• As neighbourhoods decline, so does positive economic development; important retail services, such as banks and grocery stores, are gradually replaced by payday loan companies and high-cost convenience stores and, sometimes, bars, liquor outlets and "adult entertainment" stores, along with other less desirable services. This contributes to lower levels of neighbourhood affiliation. Middle-income residents begin to leave the neighbourhood, leading to lower property values, higher concentrations of poverty and further neighbourhood decline, at which point crime and social disorder (e.g., the sex trade, drug trafficking) can set in.

- This begins a vicious cycle; low-income neighbourhoods often become isolated from the larger community, and a neighbourhood's poor reputation is sometimes projected on to individual residents, limiting their social mobility and further reducing the chances of securing well-paid employment. There is considerable evidence that neighbourhood income levels have an independent influence on residents' health with a wide range of outcomes, including physical health, overall mortality, health-related behaviour and mental health.
- Community economic development results in significant benefits to individuals and businesses by increasing job skills, creating living wage jobs and by increasing purchasing power, savings and investments. It provides opportunities that are accessible to everyone in the community and that focus on environmental sustainability, while ensuring long term financial sustainability. The community has significant input in the planning and implementation of these initiatives, ensuring buy-in and uptake and benefitting from a focus on practical solutions and win/win collaborative programmes.
- Comprehensive community economic development requires:
 - Resource capacity the ability to acquire and manage funding from grants, contracts, loans and other sources.
 - Organizational capacity the capability of internal operations, including management, staff skills, board role and capacity, ability to manage finances.
 - Networking capacity the ability to work with other institutions both within and outside the community.
 - Programmatic capacity the ability to design and deliver programs.
 - Political capacity the ability to represent neighbourhood residents credibly and advocate effectively on their behalf in larger political arenas.

- However, there are also aspects of community economic development that require only moderate neighbourhood capacity and some support from funders and other stakeholders, including job training and placement, job creation and retention and self-employment and community-based finance strategies, all of which may be inter-connected. Other small, more focused, initiatives include micro-lending programs for businesses or individuals, skill-building opportunities (job training, academic upgrading, accreditation, life skills) and removing direct barriers to working (e.g., child care, transportation).
- Micro-lending continues to experience success in Calgary. Momentum, a community economic development organization, facilitates three micro-loans programs designed to provide individuals living on low incomes with access to the capital they need to pursue their goal of business ownership or upgrading of foreign credentials. In 2009, Momentum provided 161 new loans that resulted in a total loan fund value of over \$1.2 million and a repayment rate of over 90 per cent.
- A significant number of local businesses operating in green industries³³⁹ suggest that there will be a significant increase in the green economy in Calgary. Local data reveals that this emerging sector was relatively resilient during the 2008-2009 recessionary period. During this time, the number of business establishments operating in green industries declined by 0.8 per cent, while the total number of establishments in Calgary declined by 4.5 per cent. Green industry establishments likely employ about 8,153 workers in Calgary, and the number of workers employed by these industries grew slightly by about 0.6 per cent during the 2008-2009 recessionary period.³⁴⁰

- In 2009, Bowness was the first community in Calgary to compile a community Vital Signs report. Forty-two percent of residents in Bowness rated their community's local economy as "fair." Residents celebrate that there are 501 registered businesses in their community, but would like to see a larger variety of business types, such as local grocery stores, bookstores and coffee shops. More local economic data collection at the neighbourhood level is required to enable evidence-based decision-making with community members regarding initiatives designed to promote positive economic development.
- A growing number of Calgarians are seeking out information in order to make socially and environmentally responsible purchases. Respect for the Earth and All People (REAP), a not-forprofit association of Calgary businesses with a mission to help people live more sustainably, reports that between 2008 and 2010 there has been a 332 per cent increase in the number of people who receive REAP's newsletters and event notices. In addition, traffic to REAP's website has increased over 31 per cent in the same period.

Policy developments

- In 2008, Calgary City Council approved the 10-Year Social Sustainability Framework and Priorities for FCSS. These priorities include "preventing concentrated poverty" and "preventing social isolation." Funding for FCSS will be based upon these priorities.
- In 2009, Calgary City Council approved the Municipal Development Plan. This outlines a strategic framework for growth and change with a focus on redevelopment and investment in established areas and the inclusion of a 60-year target to achieve 50 per cent of population growth within the developed areas. This should move Calgary in the direction of more sustainable development, meaning life-cycle costing and true value considerations of the social infrastructure, amenities and programs that constitute complete communities.

- The City of Calgary and the development industry will be negotiating new levies in 2010 in order to better fund critical social infrastructure in new communities.
- In 2009, City Council approved the inaugural Business Plan for Attainable Homes Calgary Corporation (AHCC). The newly formed not-for-profit City-owned subsidiary has been mandated to create 1,000 new housing units under the new Attainable Home Ownership Program (AHOP).
- In 2009, The City of Calgary signed the Climate Change Accord and began developing the corporate and community Green House Gas (GHG) plan that commits The City to specific reductions in GHG emissions.
- Introduced in spring 2009, The City provides weekly blue cart residential recycling collection and processing for approximately 300,000 homes. The program accepts a full range of recyclable materials, without the need for residents to sort. The materials processing facility that was built as part of this program will also process materials from businesses. In the first full year of operation, Calgarians will recycle enough plastic to fill 10,000 schools buses.
- ENMAX is piloting a GenE program to bring energy conservation and emerging renewable energy technologies into the classroom and developing packages to encourage the installation of small scale renewable energy systems in the home (solar panels, domestic water heating systems, micro-wind turbines, solar technology).
- In 2009, The City created a section on its website dedicated to information on residential and commercial opportunities to invest in green technologies. The website also includes a list and summary of all of the programs and incentives available to private industry undertaking sustainable building design. The Land Use Bylaw was amended in 2009 to include solar energy generation and is currently being amended to include micro-wind generation.

- In 2009, a working group (Sustainable Design Task Force) was established within the Planning, Development and Assessment department. This group is currently reviewing the use of tax incentives to attract a variety of sustainable business to, or development within, Calgary.
- International Avenue Business Revitalization Zone's (BRZ) plan for the redevelopment of 17th Avenue S.E. was approved by Council in July 2010. Innovative design and implementation strategies are geared to stimulate local economic opportunities along International Avenue. The planning process has been highly collaborative, engaging community residents to ensure that redevelopment plans are inclusive, will prevent gentrification and will attract local businesses that promote community vibrancy. The BRZ's plan will be partially funded by a community revitalization levy - a financing mechanism designed to provide incentives for current business and property owners to renovate their property, while ensuring that a percentage of taxes are reinvested into the neighbourhood for future redevelopment initiatives. The plan also incorporates sustainable transportation and green space.
- In 2010, Thrive: Calgary's Community Economic Development Network created a vision for what community economic development in Calgary would accomplish over the next decade. A more focused, three-year strategic map will guide the Network and its partners' activities over the next three years, all of which are designed to realize the 10-year vision.

 Policy developments in Canada are benefitting Calgary-based companies, but limit local job

Calgary-based companies, but limit local job creation, as companies take advantage of non-local markets. The introduction of feed-in tariffs in Ontario (where homeowners with the ability to generate solar power sell electricity back to the grid for a fixed price, thereby greatly offsetting their energy costs) attracted one Calgary-based company to build a solar module production facility in Ontario. A similar feed-in tariff policy and resulting manufacturing in Calgary could promote the creation of three hundred living wage, entry level jobs.

DATA TABLES

Table 1: Labour Force Estimates (000's), Canada, Alberta and Calgary (CMA)

lable 1: Labour Forc							Percentag	ge Change
Canada	2004	2005	2006	2007	2008	2009	2004 – 09	2008 – 09
Population	25,443.4	25,805.5	26,185.1	26,553.4	26,924.7	27,309.2	7.3%	1.4%
Labour force	17,182.3	17,342.6	17,592.8	17,945.8	18,245.1	18,368.7	6.9%	0.7%
Employment	15,947.0	16,169.7	16,484.3	16,866.4	17,125.8	16,848.9	5.7%	-1.6%
Full-time	12,998.1	13,206.2	13,509.7	13,803.1	13,976.6	13,628.3	4.8%	-2.5%
Part-time	2,948.9	2,963.5	2,974.7	3,063.3	3,149.2	3,220.5	9.2%	2.3%
Unemployment	1,235.3	1,172.8	1,108.4	1,079.4	1,119.3	1,519.8	23.0%	35.8%
Not in labour force	8,261.1	8,462.9	8,592.4	8,607.5	8,679.5	8,940.5	8.2%	3.0%
Unemployment rate	7.2	6.8	6.3	6.0	6.1	8.3	1.1	2.2
Participation rate	67.5	67.2	67.2	67.6	67.8	67.3	-0.2	-0.5
Employment rate	62.7	62.7	63.0	63.5	63.6	61.7	-1	-1.9
Alberta	2004	2005	2006	2007	2008	2009	2004 – 09	2008 – 09
Population	2,505.8	2,555.6	2,641.3	2,740.7	2,796.8	2,864.8	14.3%	2.4%
Labour force	1,842.4	1,857.5	1,937.5	2,030.6	2,088.1	2,127.8	15.5%	1.9%
Employment	1,757.5	1,784.4	1,870.7	1,959.4	2,013.3	1,988.1	13.1%	-1.3%
Full–time	1,440.2	1,477.6	1,570.1	1,649.1	1,687.5	1,632.9	13.4%	-3.2%
Part-time	317.2	306.8	300.6	310.4	325.8	355.2	12.0%	9.0%
Unemployment	85.0	73.1	66.8	71.1	74.8	139.7	64.4%	86.8%
Not in labour force	663.4	698.1	703.8	710.2	708.7	736.9	11.1%	4.0%
Unemployment rate	4.6	3.9	3.4	3.5	3.6	6.6	2.0	3.0
Participation rate	73.5	72.7	73.4	74.1	74.7	74.3	0.8	-0.4
Employment rate	70.1	69.8	70.8	71.5	72.0	69.4	-0.7	-2.6
Calgary (CMA)	2004	2005	2006	2007	2008	2009	2004 – 09	2008 – 09
Population	835.5	855.6	887.4	923.9	946.5	972.2	16.4%	2.7%
Labour force	630.0	630.8	676.9	703.2	729.5	747.9	18.7%	2.5%
Employment	598.7	605.9	655.1	680.6	704.1	698.2	16.6%	-0.8%
Full-time	492.8	508.3	561.3	583.1	598.4	581.5	18.0%	-2.8%
Part-time	105.9	97.5	93.9	97.5	105.7	116.8	10.3%	10.5%
Unemployment	31.3	24.9	21.8	22.7	25.5	49.7	58.8%	94.9%
Not in labour force	205.5	224.8	210.5	220.7	217.0	224.3	9.1%	3.4%
Unemployment rate	5.0	3.9	3.2	3.2	3.5	6.6	1.6	3.1
Participation rate	75.4	73.7	76.3	76.1	77.1	76.9	1.5	-0.2
Employment rate	71.7	70.8	73.8	73.7	74.4	71.8	0.1	-2.6

 $Source: Statistics\ Canada\ (2010).\ Labour\ Force\ Historical\ Review.$

Table 2: Projected Employment Growth and Unemployment Rates, Calgary Economic Region, 2010–2015

	2010	2011	2012	2013	2014	2015
Employment Growth Rate	-0.8	1.6	3.0	2.9	2.7	2.5
Unemployment Rate	7.4	6.5	5.2	4.7	4.2	3.7

Source: City of Calgary (2010). Calgary's Economic Outlook 2010 – 2015.

Table 3: Average Actual Hours Worked (all workers), by Age and Sex, Alberta

	2004	2005	2006	2007	2008	2009
Both sexes	34.9	35.5	35.4	35.8	35.1	33.6
Men	39.3	39.9	39.8	39.9	39.2	37.5
Women	29.7	30.1	30	30.8	29.9	28.8
15 years and over	34.9	35.5	35.4	35.8	35.1	33.6
15–24 years	29.4	30.1	30.5	30.7	30.1	28.5
25–54 years	36.6	37.2	36.9	37.3	36.5	34.9
55–64 years	34.2	34.2	34.8	35.8	35.0	33.7
65 years and over	28.1	30.1	29.9	28.7	29.0	28.6

Source: Statistics Canada (2010). Labour Force Historical Review.

Table 4: Total Employees at Work Showing Overtime Hours Age 15+ (Both Sexes), Alberta

	2004	2005	2006	2007	2008	2009	Percentaş	ge Change
	2004	2005	2006	2007	2006	2009	2004 – 09	2008 – 09
Total employees at work	1,333.2	1,339.2	1,422.8	1,496.9	1,537.9	1,505.2	12.9%	-2.1%
Employees working overtime	326.6	381.3	386.8	415.1	416.1	353.4	8.2%	-15.1%
Working unpaid overtime	148.7	179.4	168.5	174.6	173.8	166.2	11.8%	-4.4%
Working paid overtime	163.3	185.1	201.7	222.5	227.5	172.6	5.7%	-24.1%
Working Both unpaid and paid overtime	14.7	16.8	16.5	18.0	14.8	14.5	-1.4%	-2.0%
Average Overtime Hours	13.5	12.9	13.6	13.9	13.5	12.4	-5.2%	-5.2%
Percentage of Employee	es Working	Overtime, A	Alberta					
Employees working overtime	24.5%	28.5%	27.2%	27.7%	27.1%	23.5%		
Working unpaid overtime	11.2%	13.4%	11.8%	11.7%	11.3%	11.0%		
Working paid overtime	12.2%	13.8%	14.2%	14.9%	14.8%	11.5%		

Source: Statistics Canada (2010). Labour Force Historical Review.

Table 5: Distribution of Labour Force by Industry by Selected Social Groups (2006), Showing Share of Change in Employment, 2008 – 2009, Calgary

	%		Distribution of La	abour Force, 200	6
Percent Distribution	Employment Change 2008 – 09	Total Population	Persons with Disabilities	Aboriginal Identity	Recent Immigrants
All industries	-1.4%	100.0%	100.0%	100.0%	100.0%
Goods	-9.7%	23.2%	21.7%	25.3%	23.0%
Primary	-12.6%	6.7%	5.0%	4.9%	5.4%
Utilities	56.1%	1.0%	0.9%	1.0%	0.5%
Construction	-10.4%	8.0%	7.8%	13.5%	4.7%
Manufacturing	-12.1%	7.4%	8.0%	5.9%	12.6%
Services	1.9%	76.8%	78.3%	74.7%	77.0%
Wholesale Trade	-29.1%	4.8%	4.4%	4.1%	4.2%
Retail Trade	0.3%	10.6%	11.5%	11.9%	11.4%
Transportation and Warehousing	14.6%	5.6%	6.3%	6.1%	4.2%
Finance, Insurance and Real Estate	1.6%	6.1%	5.6%	4.3%	4.1%
Professional, Scientific and Technical	-7.5%	11.8%	10.5%	6.4%	14.4%
Business, Building and Other Support	15.6%	4.4%	6.0%	6.9%	7.1%
Educational Services	23.7%	5.8%	5.8%	3.9%	3.8%
Health Care and Social Assistance	-3.5%	8.6%	8.9%	9.1%	7.7%
Information, Culture and Recreation	16.5%	4.9%	4.7%	4.8%	3.3%
Accommodation and Food Services	2.7%	6.7%	6.4%	9.4%	11.4%
Other Services	3.7%	4.5%	4.9%	4.1%	4.6%
Public Administration	3.1%	2.9%	3.3%	3.7%	0.7%

 $Sources: City of Calgary, (2010). \ Calgary \ Economic \ Outlook: 2010-2015. \ Statistics \ Canada. \ Census \ of \ Canada \ 2006.$

Table 6: Median Hourly Wage Rate (\$2009), Total Employees Age 15+ (Both Sexes), Canada and Alberta

	2004	2005	2006	2007	2008	2008 2009 -	Percentage Change		
	2001	2003					2004 – 09	2008 – 09	
Canada	16.35	17.00	17.31	18.00	18.76	19.25	17.7%	2.6%	
Alberta	16.00	17.18	18.46	19.67	20.51	21.63	35.2%	5.5%	

 $Source: Statistics\ Canada\ (2010).\ Labour\ Force\ Historical\ Review.$

Table 7: Distribution of Workforce by Hourly Wage Rate, Total Employees Age 15+, Alberta

(\$ per hour)	2004	2005	2006	2007	2008	2009	Percentage Change		
(\$ per nour)	2004	2003	2000	2007	2006	2009	2004 – 09	2008 – 09	
< 10.00	259.3	220.4	174.4	118.3	86.4	66.5	-74.4%	-23.0%	
10 - 19.99	653.9	637.4	664.2	699.9	685.5	633.7	-3.1%	-7.6%	
20-29.99	324.7	351.3	404	433.8	472.8	471.9	45.3%	-0.2%	
30-39.99	140.8	162.2	195.1	242.5	251	263.9	87.4%	5.1%	
40+	55.7	75.4	102.4	128.7	171.7	200.5	260.0%	16.8%	

Source: Statistics Canada (2010). Labour Force Historical Review.

Table 8: Labour Force Participation Rate by Age, Calgary (CMA)

	2004	2005	2006	2007	2008	2009
15 years and over	75.4	73.7	76.3	76.1	77.1	76.9
15–24 years	71.6	67.1	73.2	69.6	73.7	69.5
25–54 years	89.5	87.7	89.5	89.5	89.0	89.6
55 years and over	41.2	40.6	43.6	44.5	46.3	47.2

Source: Statistics Canada (2010). Labour Force Historical Review.

Table 9: Unemployment Rate by Age, Calgary (CMA)

	2004	2005	2006	2007	2008	2009
15 years and over	5.0	3.9	3.2	3.2	3.5	6.6
15 – 24 years	8.3	8.1	6.6	7.0	7.4	14.0
25 – 54 years	4.3	3.1	2.5	2.7	2.7	5.4
55 years and over	3.6	3.9	2.4	1.8	2.9	5.1

Source: Statistics Canada (2010). Labour Force Historical Review.

Table 10: Total Income of Individuals (2008), Calgary (CMA)

	2003	2004	2005	2006	2007	2008	Percentaş	ge Change
	2003	2004	2003	2000	2007	2006	2003 – 08	2007 – 08
Average income	40,000	42,000	42,900	47,300	50,500	48,800	22.0%	-3.4%
Median income	28,300	31,700	31,500	33,000	34,400	35,500	25.4%	3.2%
< \$10,000	21.3	18.8	18.1	15.9	14.4	15.4	-5.9	1.0
\$10,000 to \$19,999	16.5	16	15.9	16.6	15.1	13.6	-2.9	-1.5
\$20,000 to \$29,999	14.6	12.9	13.9	12.5	14	14	-0.6	_
\$30,000 to \$39,999	11.5	13.7	13.4	12.8	12.5	11	-0.5	-1.5
\$40,000 to \$49,999	8.9	9.6	8.6	9.8	10.8	10.4	1.5	-0.4
\$50,000 to \$59,999	7.8	8.2	9	8.1	7	8.7	0.9	1.7
\$60,000 and over	19.3	20.8	21.1	24.2	26.1	27	7.7	0.9

Source: Statistics Canada (2010). Income Trends in Canada.

Table 11: Median Total income (\$2008), by Economic Family Type, Calgary (CMA)

	2003	2004	2005	2006	2007	2008	Percentag	ge Change
	2005	2004	2005	2006	2007	2006	2003 – 08	2007 – 08
All family units	55,700	62,000	61,200	67,200	70,100	69,500	24.8%	-0.9%
Economic families, Two persons or more	78,400	82,100	86,700	92,100	96,300	95,500	21.8%	-0.8%
Two-parent families with children	88,200	93,200	96,800	101,000	104,700	101,800	15.4%	-2.8%
Lone-parent families	38,700	34,500	52,400	67,300	59,900	60,200	55.6%	0.5%
Unattached individuals	26,700	34,400	35,500	33,500	31,600	42,800	60.3%	35.4%

Source: Statistics Canada (2010). Income Trends in Canada.

Table 12: Median Total Income of Individuals by Age (\$2008) (Both Sexes), Calgary (CMA)

				0 ((200			
	2003	2004	2005	2006	2007	2008	Percentag	ge Change
	2003	2001	2003	2000	2001	2000	2003 – 08	2007 – 08
Under 20 years	6,300	5,400	5,300	6,200	7,500	6,000	-4.8%	-20.0%
20 to 24 years	14,400	15,400	14,900	17,200	18,100	23,800	65.3%	31.5%
25 to 34 years	35,500	37,800	36,400	36,100	38,600	43,000	21.1%	11.4%
35 to 44 years	43,200	42,200	39,800	46,300	47,700	41,800	-3.2%	-12.4%
45 to 54 years	46,900	48,600	50,200	53,100	53,100	58,700	25.2%	10.5%
55 to 64 years	33,900	32,700	31,100	32,700	34,900	42,000	23.9%	20.3%
65 years and over	22,600	24,400	26,100	24,000	24,600	25,900	14.6%	5.3%

Source: Statistics Canada (2010). Income Trends in Canada.

Table 13: Average Household Expenditures by Category, Calgary (CMA)

	2007	2008	% Change 2007 – 08
Total expenditure (\$)	94,371.00	89,578.00	-5.1%
Total current consumption (\$)	61,633.00	62,732.00	1.8%
Food (\$)	7,815.00	8,083.00	3.4%
Shelter (\$)	16,391.00	17,968.00	9.6%
Household operation (\$)	3,807.00	3,803.00	-0.1%
Household furnishings and equipment (\$)	2,375.00	2,181.00	-8.2%
Clothing (\$)	3,878.00	3,680.00	-5.1%
Transportation (\$)	13,458.00	12,216.00	-9.2%
Health care (\$)	2,187.00	2,623.00	19.9%
Personal care (\$)	1,357.00	1,436.00	5.8%
Recreation (\$)	5,245.00	5,144.00	-1.9%
Reading materials and other printed matter (\$)	323.00	324.00	0.3%
Education (\$)	1,509.00	1,456.00	-3.5%
Tobacco products and alcoholic beverages (\$)	1,709.00	1,807.00	5.7%
Games of chance (\$ net amount)	216.00	266.00	23.1%
Miscellaneous (\$)	1,363.00	1,745.00	28.0%
Personal income taxes (\$)	25,800.00	20,125.00	-22.0%
Personal insurance payments and pension contributions (\$)	4,445.00	4,451.00	0.1%
Gifts of money and contributions (\$)	2,493.00	2,270.00	-8.9%

 $Source: Statistics\ Canada\ 2010, Survey\ of\ Household\ Spending.\ 2008.$

Table 14: Number of Persons (000s) in Low-income (Pre-Tax), by Age, Calgary, Alberta

	2003	2004	2005	2006	2007	2008	Percentaş	ge Change
	2003	2004	2003	2000	2007	2000	2003 – 08	2007 – 08
All persons	157	127	118	112	95	96	-39%	1%
Persons under 18 years	50	34	32	24	21	21	-58%	0%
Persons 18 to 64 years	98	86	79	80	63	64	-35%	2%
Persons 65 years and over	NA	NA						

Source: Statistics Canada (2010). Income Trends in Canada.

Table 15: Percentage of Persons in Low-income (Pre-Tax), by Age, Calgary, Alberta

	2003	2004	2005	2006	2007	2008		age Point inge
							2003 – 08	2007 – 08
All persons	16.7	13.3	12.7	11.4	9.5	8.9	7.8	-0.6
Persons under 18 years	22.9	16.2	16.4	12.0	10.2	9.7	-13.2	-0.5
Persons 18 to 64 years	15.2	12.9	12.0	11.5	8.9	8.3	-6.9	-0.6
Persons 65 years and over	11.8	8.5	9.2	9.4	12.6	11.5	-0.3	-1.1

Source: Statistics Canada (2010). Income Trends in Canada.

Table 16: Percentage of Persons in Low–Income (Pre–Tax), by Economic Family Type, Calgary, Alberta

	2003	2004	2005	2006	2007	2008		ige Point inge
							2003 – 08	2007 – 08
Persons in all family units	16.7	13.3	12.7	11.4	9.5	8.9	-7.8	-0.6
Persons in economic families, two persons or more	11.7	9.8	9.1	7.3	5.8	5.8	-5.9	-
Persons in two-parent families with children	11.9	5.7	9.2	7.4	6.3	7.1	-4.8	0.8
Persons in lone-parent families	43.9	52.2	32.4	25.7	21.5	18.9	-25.0	-2.6
Unattached individuals	43.5	31.9	30.4	32.5	28.3	22.3	-21.2	-6.0

Source: Statistics Canada (2010). Income Trends in Canada.

Table 17: Social Assistance Recipients by Program, Calgary

	2004	2005	2006	2007	2008	2009	Percentaş	ge Change
	2004	2003	2000	2001	2000	2009	2004 – 09	2008 – 09
Income Support	13,225	13,383	11,852	11,325	14,002	20,174	50.7%	44.1%
AISH	7,755	8,112	8,643	8,543	8,771	9,319	20.2%	6.2%
GIS	25,178	26,100	26,301	26,571	25,578	22,440	-10.9%	-12.3%
TOTAL	46,158	47,595	46,796	46,439	48,351	51,933	NA	NA

Source(s): Government of Alberta, Alberta Seniors and Community Supports and Employment Immigration, Personal Communication; Human Resources and Social Development Canada, Personal Communication

Table 18: Welfare Rates as Compared to the After–Tax Low Income Cut–off, Urban Areas Population 500,000+, Alberta, 2008

	Income Support (IS) Rates	LICO	IS as % of LICO
Single – employable	\$ 5,426	\$18,373	30%
Single – disability	\$13,377	\$18,373	73%
Lone-parent – 1 child	\$14,094	\$22,361	63%
Couple – 2 children	\$20,710	\$34,738	60%

 $Source: National\ Council\ on\ Welfare$

Table 19: Selected Housing Indicators, Calgary (CMA)

	2004	2005	2006	2007	2008	2009	Percentaş	ge Change
	2004	2003	2000	2007	2006	2009	2004 – 09	2008 – 09
Private Rental Market Apartment Vacancy Rates	4.3	1.6	0.5	1.5	2.1	5.3		
Average Monthly Rent for All Unit Types	\$716	\$723	\$851	\$974	\$1,031	\$991	38.4%	-3.9%
Total Private Market Rental Apartments	42,335	41,416	40,333	38,150	36,858	35,737	-15.6%	-3.0%
Home Ownership Rate in Calgary (city)	71.2%	71.6%	71.6%	71.7%	71.6%	70.6%		

Source: Canada Mortgage and Housing Company

Table 20: Cumulative Annual Net Loss of Rental Stock, 2001–2009, Calgary (CMA)

Year	Number of Units
2001	901
2002	2,331
2003	2,332
2004	3,467
2005	4,604
2006	5,933
2007	8,507
2008	9,913
2009	10,588

Source: Canada Mortgage and Housing Company

Table 21: Minimum Housing Wage for Calgary, 2010

Unit Type	Avg Monthly Apartment Rent, Calgary, 2009	Hourly Income Needed to Afford Rent	Shortfall in Hourly Wage Needed to Afford Rent	Minimum Wage Workers Needed to Afford Rent
Bachelor	\$ 707	\$13.60	\$ 4.80	1.5
1 Bedroom	\$ 914	\$17.58	\$ 8.78	2.0
2 Bedroom	\$1,102	\$21.19	\$12.39	2.4
3+ Bedroom	\$1,078	\$20.73	\$11.93	2.4
Overall Average	\$ 993	\$19.10	\$10.30	2.2

Source: CMHC, City of Calgary, Statistics Canada

Table 22: Cost of Eating a Healthy Diet as Compared to Welfare Income for Alberta, 2008

	Welfare Income ¹	Annual Food Costs ⁵	Annual Food Costs as % of Annual Income6
Single Person considered employable	\$ 5,426	\$ 3,122 - \$ 4,711	56 – 87%
Single Person with a disability – IS ²	\$ 8,773	\$ 3,122 - \$ 4,711	36 – 54%
Single Person with a disability – AISH ³	\$ 14,577 ⁴	\$ 3,122 - \$ 4,711	21 – 32%
Lone-parent with a child aged two	\$ 14,094	\$ 4,799 - \$ 6,356	34 – 45%
Couple with 2 children aged 10 and 15	\$ 20,710	\$11,748 – \$14,371	57 – 69%

 $^{1) \ \} Source: National\ Council\ on\ Welfare, Welfare\ Incomes\ bulletins, 2008.$

Table 23: Calgary Inter-Faith Food Bank Recipients

	2004	2005	2006	2007	2008	2009	Percentag	ge Change
	2004	2003	2000	2007	2008	2009	2004 – 09	2008 – 09
Total Hampers Distributed	44,497	41,832	34,070	32,747	37,924	53,034	19.2%	39.8%
Total Clients (including repeat visits)	111,283	106,435	90,032	85,490	98,096	134,816	21.1%	37.4%
Total Unique Clients (excluding repeat visits)	44,598	42,883	36,500	34,828	40,239	52,060	16.7%	29.4%
Rate of Receipt (per 1,000) – unique clients	47.8	44.9	36.8	34.1	38.6	48.9		
Annual % Increase in unique clients	-6.0%	-3.8%	-14.9%	-4.6%	15.5%	29.4%		

 $Source: Calgary\ Inter-Faith\ Food\ Bank, 2009$

²⁾ Income Support, Alberta Works

³⁾ Assured Income for the Severely Handicapped

 $^{4) \ \} On \ December \ 1,2009 \ AISH \ Monthly \ Income \ increased \ to \$1,188 \ per \ month; total \ annual \ income \ of \$14,577.$

⁵⁾ Range depending on age and gender of the individual. See Appendix "_" for a detailed breakdown.

 $^{6)\} An \ estimated\ acceptable\ percentage\ of\ income\ spent\ on\ food\ in\ Canada\ is\ 15\%\ (Dictitians\ of\ Canada,\ 2007)$

Table 24: Calgary Inter-Faith Food Bank Hamper Recipients by Age

	2004	2005	2006	2007	2008	2009	Percentag	ge Change
	2004	2005	2000	2007	2008	2009	2004 – 09	2008 – 09
Infants (0–2)	6,260	6,383	5,591	5,345	5,960	8,175	30.5%	37.2%
Children (3–12)	28,809	28,068	24,105	22,551	25,717	33,847	17.4%	31.6%
Teens (13–17)	11,125	10,766	9,337	8,911	9,592	12,420	11.6%	29.5%
Adults (18–64)	63,796	59,893	49,701	47,451	55,358	78,384	22.9%	41.6%
Seniors (65+)	1,293	1,325	1,298	1,232	1,469	1,990	53.9%	35.5%

Source: Calgary Inter–Faith Food Bank, 2009

Table 25: Calgary Inter-Faith Food Bank Hamper Recipients by Income Source

	2004	2005	2006	2007	2008	2009	Percentag	ge Change
	2004	2005	2006	2007	2006	2009	2004 – 09	2008 – 09
Wage	17,146	16,168	13,672	13,758	15,824	18,653	8.8%	17.9%
Income Support (formerly SFI)	10,036	9,393	7,818	6,935	7,702	11,605	15.6%	50.7%
No Income	6,768	6,168	4,856	4,960	6,329	9,491	40.2%	50.0%
AISH	4,115	3,810	2,978	2,784	2,884	3,586	-12.9%	24.3%
Pension	1,890	1,955	1,720	1,618	1,717	1,925	1.8%	12.1%
EI	2,023	1,663	1,065	930	1,119	3,269	61.6%	192.1%
Student Finance	1,317	1,379	1,160	947	903	1,064	-19.2%	17.8%
Child Support	679	665	462	510	405	229	-66.3%	-43.5%
WCB	459	402	285	280	251	281	-38.8%	11.9%

Source: Calgary Inter–Faith Food Bank, 2009

Table 26: Total Immigrant Landings, Canada and Calgary

	2004	2005	2006	2007	2008	2009	Percentage Change	
	2004	2003	2000	2007	2006	2009	2004 – 09	2008 – 09
Canada	235,825	262,241	251,653	236,754	247,243	252,124	6.9%	2.0%
Calgary	9,281	11,047	11,635	10,972	12,689	13,708	47.7%	8.0%
% of Canada	3.9%	4.2%	4.6%	4.6%	5.1%	5.4%		

 $Source: Citizenship\ and\ Immigration\ Canada.\ (2010).\ Personal\ Communication$

Table 27: Immigrant Landings by Country of Birth - Top Ten Countries, Calgary

Country of birth	2008	2009	Percentage Change 2008 – 09
Philippines	1,907	2,017	5.5%
India	1,686	1,907	11.6%
People's Republic of China	1,084	1,157	6.3%
United Kingdom and Colonies	817	909	10.1%
Pakistan	820	559	-46.7%
Nigeria	265	509	47.9%
United States of America	441	447	1.3%
Republic of Korea	350	367	4.6%
Iraq	73	325	77.5%
Venezuela	338	271	-24.7%

 $Source: Citizenship\ and\ Immigration\ Canada.\ (2010).\ Personal\ Communication.$

Table 28: Immigrant Landings by Immigrant Class, Calgary

	20	08	20	Percent	
	#	%	#	%	Change 2008 – 09
Family Class	3,638	28.7%	3,980	29.0%	9.40%
Economic Immigrants	7,774	61.3%	8,339	60.8%	7.27%
Refugees	980	7.7%	1,097	8.0%	11.94%
Other	297	2.3%	292	2.1%	-1.68%
Total	12,689	100.0%	13,708	100.0%	8.03%

 $Source: Citizenship\ and\ Immigration\ Canada.\ (2010).\ Personal\ Communication.$

Table 29: Immigrant Landings by Official Language Ability, Calgary

	2004	2005	2006	2007	2008	2009	Percentaş	ge Change
	2004	2003	2000	2007	2000	2009	2004 – 09	2008 – 09
No Official Languages	4,772	4,770	4,341	3,703	3,388	3,469	-27.3%	2.4%
English	4,252	5,766	6,677	6,607	8,673	9,511	123.7%	9.7%
French	32	80	137	143	133	143	346.9%	7.5%
Bilingual	225	431	480	519	490	578	156.9%	18.0%
Total	9,281	11,047	11,635	10,972	12,684	13,701	47.6%	8.0%

Source: Citizenship and Immigration Canada. (2010). Personal Communication.

Table 30: Signed Complaints with the Canadian Human Rights Commission

	2004	2005	2006	2007	2008	2009	Percentaş	ge Change
	2004	2003	2000	2007	2000	2009	2004 – 09	2008 – 09
Canada	828	752	717	638	577	644	-22.2%	11.6%
Alberta, NWT and Nunavut	98	77	57	61	54	49	-50.0%	-9.3%
Signed Complaints with	n the Albert	a Human F	Rights Com	mission				
Total Signed Complaints	869	872	778	659	680	799	-8.1%	17.5%

Source(s): Canadian Human Rights Commission, 2009; Government of Alberta, 2008b

Table 31: Signed Complaints with the Canadian Human Rights Commission by Grounds of Complaint, Canada

	20	08	20	09	Percent
	#	%	#	%	Change 2008 – 09
Disability	269	34%	341	38.5%	26.8%
Sex	104	13%	111	12.5%	6.7%
National or ethnic origin	95	12%	109	12.3%	14.7%
Age	103	13%	93	10.5%	-9.7%
Race	72	9%	69	7.8%	-4.2%
Colour	40	5%	51	5.8%	27.5%
Family status	42	5%	47	5.3%	11.9%
Religion	23	3%	33	3.7%	43.5%
Sexual orientation	15	2%	17	1.9%	13.3%
Marital status	21	3%	15	1.7%	-28.6%
Total	784	100%	886	100.0%	13.0%

Source: Canadian Human Rights Commission, 2009

Table 32: Seniors Population, Actual and Projected, Calgary

	2010	2015 2020 (projected) (projecte		Percentage Change (projected)	
		(ргојестец)	(projecteu)	2010 – 15	2010 – 20
All 65+	110,400	140,200	182,800	27.0%	65.6%
Age 75+	48,800	55,200	66,600	13.1%	36.5%
Total population	1,071,600	1,153,100	1,244,800	7.6%	16.2%

Source: City of Calgary, Corporate Economics. (2010).

Table 33: Percentage of Households Reporting Charitable Contributions, Calgary (CMA)

	2003	2004	2005	2006	2007	2008	% Ch	ange
	2003	2004	2003	2000	2007	2006	2003 – 08	2007 – 08
Total contributions to charity	68.7%	70.9%	76.6%	80.0%	72.1%	65.9%	-2.8%	-6.2%
religious organizations	30.6%	27.1%	29.9%	35.0%	27.4%	25.3%	-5.3%	-2.1%
non-religious charitable organizations	59.0%	62.3%	69.5%	73.6%	63.1%	60.5%	1.5%	-2.6%

Source: Statistics Canada (2010). Survey of Household Spending. 2008.

Table 34: Average (\$) Contribution of Households Reporting Charitable Contributions, Calgary (CMA)

	2003	2004	2005	2006	2007	2008	% Ch	ange
	2003	2004	2003	2000	2007	2000	2003 – 08	2007 – 08
Average total contributions to charity	954	1,076	1,219	1,307	1,381	944	-1.0%	-31.6%
religious organizations	1,143	1,308	1,821	1,846	1,726	1,013	-11.4%	-41.3%
non–religious charitable organizations	517	655	561	545	830	604	16.8%	-27.2%

 $Source: Statistics\ Canada\ (2010).\ Survey\ of\ Household\ Spending.\ 2008.$

Table 35: Total Government Cultural Expenditures, Canada

	TOTAL		Federal		Provi	ncial	Municipal						
Year	(\$B)	Annual % Change	(\$B)	Annual % Change	(\$B)	Annual % Change	(\$B)	Annual % Change					
2007 – 08	9.18	6.4%	3.74	0.8%	2.83	11.4%	2.61	9.7%					
2006 – 07	8.63	4.2%	3.71	4.5%	2.54	5.0%	2.38	3.0%					
2005 – 06	8.28		3.55		2.42		2.31						

Source: Statistics Canada (2010). Government Expenditures on Culture: Data Tables [87F0001X].

Table 36: Percentage of Households Reporting Expenditures on Cultural Goods and Services, Calgary

	2003	2004	2005	2006	2007	2008		nge Point nge
							2003 – 08	2007 – 08
Live performing arts	40.7%	44.0%	48.4%	52.2%	41.5%	39.3%	-1.4	-2.2
Admission to museums and other activities	48.8%	51.4%	52.5%	53.5%	48.1%	42.8%	-6.0	-5.3

Source: Statistics Canada (2010). Survey of Household Spending. 2008.

Table 37: Average (\$) Expenditure Per Household Reporting Expenditures on Cultural Goods and Services, Calgary (CMA)

	2003	2004	2005	2006	2007	2008	Percentage Change		
	2003	2004	2003	2000	2007	2006	2003 – 08	2007 – 08	
Live performing arts	266	250	293	372	318	303	13.9%	-4.7%	
Admission to museums and other activities	130	157	161	155	154	154	18.5%	0.0%	

Source: Statistics Canada (2010). Survey of Household Spending. 2008.

Table 38: Percentage of Households Reporting Recreation Expenditures, Calgary (CMA)

	2003	2004	2005	2006	2007	2008	Percentage Point Change	
							2003 – 08	2007 – 08
Total Recreation	99.3%	98.2%	99.2%	98.9%	98.5%	98.3%	-1.0	-0.2
Use of Recreation Facilities	57.9%	57.2%	53.2%	58.5%	37.2%	48.8%	-9.1	11.6

 $Source: Statistics\ Canada\ (2010).\ Survey\ of\ Household\ Spending.\ 2008.$

Table 39: Average Expenditure (\$) Per Household, Calgary (CMA)

	2003	2004	2005	2006	2007	2008	Percentage Point Change	
							2003 – 08	2007 – 08
Total Recreation	4,240	4,926	5,359	6,069	5,245	5,144	21.3%	-1.9%
Use of Recreation Facilities	401	532	541	576	440	413	3.0%	-6.1%

Source: Statistics Canada (2010). Survey of Household Spending. 2008.

Table 40: Attendance and Participation in City of Calgary Recreation Facilities and **Programs**¹

	2007 2008		2009	Percentage Change	
	2007	2000	2003	2007–09	2008 – 09
Number of courses offered	11,940	11,060	12,306	3.1%	11.3%
Number of courses run	9,424	9,091	10,483	11.2%	15.3%
Number of participants	76,904	75,078	85,946	11.8%	14.5%

 $^{^{1} \ \ \, \}text{Employee courses excluded}.$

 $Source: City\ of\ Calgary, Personal\ Communication$

Table 41: Recreation Fee Assistance for Individuals, City of Calgary

	2008	2009	Percentage Change
Approved Applications	5,660	7,265	28.4%
Customers Approved	15,254	19,669	28.9%
Adult	8,139	10,269	26.2%
Age 13 – 17	1,833	2,054	12.1%
Age 6 – 12	3,229	4,154	28.6%
Pre-School	1,188	1,727	45.4%
Senior	222	245	10.4%
Under 3	575	1,196	108.0%

Source: City of Calgary, Personal Communication.

Table 42: Person and Property Crimes, Calgary

	2004	2005	2006	2007	2008	2009
Person Crimes						
Rate/100,000	975.0	968.4	903.2	799.4	800.3	797.7
Number of Offences	9,104	9,259	8,958	8,153	8,346	8,499
Annual % chg	N/A	1.70%	-3.25%	-8.99%	2.37%	1.83%
Property Crimes						
Rate/100,000	5,649.0	5,523.1	5,419.1	5,118.6	4,768.1	4,304.8
Number of Offences	52,734	52,805	53,744	52,207	49,726	45,866
Annual % chg	N/A	0.13%	1.78%	-2.86%	-4.75%	-7.76%

Source: Calgary Police Service (2010). Annual Statistical Report 2005 – 2009.

Table 43: Crime Severity Index

14510 157 5111110 557 51111									
	2004	2005	2006	2007	2008	2009			
Violent Crime Severity Index									
Calgary	90.4	97.1	97.9	96.9	92.4	88.8			
National Average	96.1	98.5	100	96.5	94.6	93.7			
Non-violent Crime Severity Index									
Calgary	112.3	104.5	98.7	91.1	80.5	73.1			
National Average	107.3	102.4	100	93.9	90.0	84.7			

 $Source: Calgary\ Police\ Service\ (2010).\ Annual\ Statistical\ Report\ 2005-2009.$

Table 44: Victim Reported Domestic Offences, Calgary Police Service, Calgary

	2005	2006	2007	2008	2009	Percentage Change	
	2003	2000	2007	2000	2003	2005–09	2008 – 09
Domestic Related Calls for Service	11,816	11,994	12,807	13,822	14,267	20.7%	3.2%
Domestic Incidents with Criminal Code Offences	3,576	3,278	2,732	2,948	3,177	-11.2%	7.8%

Source: Calgary Police Service (2010). Annual Statistical Report 2005 – 2009.

Table 45: Number of Hate/Bias Offences Reported to Calgary Police Service, by Motivation

	2004	2005	2006	2007	2008	2009	Percentaş	ige Change	
	2004	2005	2006	2007	2006	2009	2004 – 09	2008 – 09	
Number of Offences	133	96	129	114	78	103	-22.6%	32.1%	
Race	82	55	81	50	51	56	-31.7%	9.8%	
Ethnicity	13	7	16	18	14	10	-23.1%	-28.6%	
Sexual Orientation	8	16	13	22	4	5	-37.5%	25.0%	
Religion	13	11	13	16	8	17	30.8%	112.5%	
Other	17	7	6	8	1	15	-11.8%	1400.0%	

Source: Calgary Police Service (2010). Annual Statistical Report 2005 – 2009.

Table 46: Youth Offending Rate, per 10,000 Youth Aged 12 - 17, Calgary

	2005	2006	2007	2008	2009	Percentage Change	
	2003	2000	2007	2006	2009	2005 – 09	2008 – 09
Person Crime	164	145	126	114	106	-35.4%	-7.0%
Property Crime	496	450	413	353	372	-25.0%	5.4%
Other Criminal Code Offences	234	230	191	156	180	-23.1%	15.4%
Total Criminal Code Offences	894	825	730	623	658	-26.4%	5.6%

Source: Calgary Police Service (2010). Annual Statistical Report 2005 – 2009.

Table 47: Calgary Fire Department Incident Summary¹ by Major Incident Type, 2006 – 2009

Major Incident Type	2006	2007	2008	2009	% Change 2006 – 09	% Change 2008 – 09
Medical/Rescue	19,029	21,589	23,446	21,627	13.7%	-7.8%
False Alarm	7,559	7,475	8,479	7,857	3.9%	-7.3%
Hazardous Condition	5,210	6,047	6,539	6,817	30.8%	4.3%
Investigation	3,475	3,719	4,889	5,092	46.5%	4.2%
Public Service Assistance	3,214	3,655	3,987	3,364	4.7%	-15.6%
Fire	2,519	2,209	2,467	2,163	-14.1%	-12.3%
Severe Weather	40	168	48	44	10.0%	-8.3%
Rupture/Explosion	30	25	21	28	-6.7%	33.3%
Total	41,076	44,887	49,876	46,992	14.4%	-5.8%

Included in the total incident count are all types of incidents, both within city limits and outside city limits, but excluding exposure fires as these are part of the main incident already included in the count.

 $Source: Calgary \ Fire \ Department-Fire RMS$

Table 48: Population by Urban Area, Calgary

			Popula	ation Change 200	09 – 10
Urban Area	2009	2010	Number	Percentage	% of Growth
Downtown	15,458	15,625	167	1.1%	2.8%
Inner City	123,001	121,887	-1,114	-0.9%	-18.3%
Inner Suburbs	113,241	112,756	-485	-0.4%	-8.0%
Established Suburbs	296,752	292,951	-3,801	-1.3%	-62.6%
Recent Suburbs	297,809	294,553	-3,256	-1.1%	-53.6%
Developing Communities	215,495	229,869	14,374	6.7%	236.8%
Industrial/Residual	3,688	3,874	186	5.0%	3.1%
Total	1,065,444	1,071,515	6,071	0.6%	100.0%

Source: City of Calgary, Civic Census 2010

Table 49: Distribution of Population by Urban Area, Calgary

	2009	2010	Percentage Point Change
Downtown	1.5%	1.5%	0.0%
Inner City	11.5%	11.4%	-0.2%
Inner Suburbs	10.6%	10.5%	-0.1%
Established Suburbs	27.9%	27.3%	-0.5%
Recent Suburbs	28.0%	27.5%	-0.5%
Developing Communities	20.2%	21.5%	1.2%

Source: City of Calgary, Civic Census 2010

KEY WORD REFERENCES

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housing 7, 8, 9, 18, 20, 24, 29, 30, 31, 32, 33, 34, 35, 37, 38, 41, 45, 46, 48, 50, 51, 62, 63, 67, 76, 96, 105, 111, 115, 123,

102, 103, 105, 110, 111, 112, 113, 118, 121 homeless 30, 34, 35, 36, 37, 40, 83, 103, 110

homelessness 32, 34, 35, 36, 37, 54

124

Aboriginal 7, 8, 12, 15, 16, 24, 27, 44, 45, 46, 47, 102, 118 immigration 7, 44, 48, 50, 53, 75 aging 56, 60, 61, 62, 63, 65, 66, 70, 88, 91, 94 income 7, 8, 11, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 32, 35, 37, 38, 40, 41, 42, 43, 44, 46, 50, 56, 58, 61, AISH 24, 28, 38, 41, 42, 122, 125 63, 67, 68, 69, 73, 76, 82, 88, 105, 107, 113, 119, 120, 121, arts 7, 9, 67, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 122, 123, 124, 125 128, 129 income support 24, 26, 28, 38, 67 \mathbf{C} infrastructure 76, 85, 88, 91, 105, 107, 108, 111, 113, charitable donations 20, 66, 69 114, 115 child 15, 27, 28, 29, 32, 37, 97, 99, 102, 109, 110, 114, T. leisure 9, 75, 87, 88, 111 children 7, 9, 24, 25, 26, 27, 28, 30, 42, 43, 46, 48, 50, 51, lone-parent 15, 19, 26, 28, 40, 46, 120, 122, 124 52, 53, 54, 55, 56, 57, 58, 60, 83, 84, 88, 89, 90, 91, 96, 102, 103, 110, 111, 112, 120, 122, 123, 124 low-income 7, 8, 9, 24, 25, 27, 28, 29, 30, 32, 37, 40, 41, 76, 90, 102, 111, 113 community association(s) 29, 108, 109, 111 Crime 9, 45, 47, 94, 95, 96, 97, 98, 99, 102, 103, 108, 113, N 130, 131 non-profit 67, 68, 69, 70, 73, 80, 82 culture 7, 9, 11, 14, 44, 45, 52, 53, 67, 75, 76, 77, 78, 79, 80, not-for-profit 81, 114, 115 81, 82, 83, 84, 85, 118 D pension 12, 18, 22, 27, 121, 125 debt 7, 18, 20, 21, 23, 25, 63 physical activity 9, 58, 87, 88, 89, 90, 91 disabilities 7, 8, 27, 29, 55, 56, 57, 58, 59, 62, 80, 102, 118 poverty 7, 24, 25, 26, 27, 30, 31, 34, 37, 40, 61, 93, 110, disability 28, 42, 55, 56, 57, 58, 59, 80, 100, 123, 124, 127 113, 114 discrimination 47, 50, 51, 54, 57, 75 diversity 7, 8, 9, 44, 48, 50, 52, 55, 70, 75, 108 race 97, 127, 131 recreation 3, 7, 9, 14, 23, 45, 63, 67, 75, 77, 83, 85, 87, 88, 89, 90, 91, 103, 108, 111, 118, 121, 129, 130 employment 7, 12, 13, 14, 15, 16, 17, 23, 24, 25, 26, 27, 30, 31, 35, 42, 43, 45, 46, 47, 48, 50, 51, 53, 56, 57, 67, 82, 93, retirement 12, 15, 18, 20, 22, 23, 27, 72 105, 110, 111, 113, 114, 116, 117, 118 rights 11, 31, 44, 47, 49, 53, 54, 55, 56, 58, 107, 127 food 8, 16, 20, 24, 25, 26, 29, 30, 38, 39, 40, 41, 42, 43, 67, safety 9, 47, 88, 90, 91, 93, 94, 96, 98, 99, 100, 102, 103, 109, 118, 121, 124, 125 105, 108, 110 funding 24, 30, 37, 48, 53, 55, 56, 58, 61, 63, 66, 67, 68, 69, savings 18, 20, 21, 22, 23, 25, 61, 63, 110, 113 70, 71, 72, 73, 77, 78, 79, 81, 84, 85, 87, 109, 113, 114 seniors 7, 15, 23, 25, 27, 28, 30, 44, 48, 53, 55, 56, 57, 60, 61, 62, 63, 64, 65, 66, 84, 109, 110, 125, 127 giving 57, 66, 68, 69, 72 social assistance 16, 24, 28, 38, 40, 42, 118, 122 sport(s) 30, 58, 88, 90, 91 health 9, 16, 20, 24, 30, 36, 37, 39, 40, 45, 51, 53, 54, 57, T

technology 9, 71, 73, 85, 94, 97, 115

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