



BOW VALLEY

2023 Alberta Provincial Housing
& Service Needs Estimation

COMMUNITY REPORT



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Acknowledgements

RDN's physical office is located on the Traditional Territories of Treaty 6 and is home to many Métis and Inuit Peoples. As a national organization, we also acknowledge that RDN staff and the communities we support live, gather, and organize across Turtle Island.

Inuit, Métis, and First Nations Peoples are experiencing homelessness at disproportionately high rates compared to non-Indigenous people in Canada. Unlike the common, colonialist definition of homelessness, Indigenous homelessness is not simply defined as lacking a structure of habitation; rather, it is more fully understood as a loss or breakdown of relationships between individuals, families, and/or communities and their land, water, place, family, kin, each other, animals, cultures, languages, and identities. RDN recognizes the ways in which settler relationships to both the land and the Peoples of this land have been broken and misused, causing and contributing to Indigenous homelessness. We also recognize the ways in which our presence on this land continues to uphold colonialism and reproduces dispossession and violence for Indigenous people, further perpetuating experiences of Indigenous homelessness.

In an ongoing effort to support Indigenous communities in addressing issues of housing, homelessness, and service needs, we are committed to working to decolonize homelessness research and advocate to funders for Indigenous self-determination in the housing and social sectors.

We share this acknowledgement to reaffirm our responsibility and commitment to reconciliation.

We also recognize that this land acknowledgement is just that, an acknowledgement; it is but one step in our journey. We commit to working to uphold the conditions of the treaties that govern this land.





We thank you.

This report and the information within were made possible through the efforts of many dedicated individuals and groups. We wish to thank the front-line staff at participating service agencies:

- Alberta Health Services: Addiction and Mental Health
- Banff Food Rescue
- Canmore Community Housing
- Canmore Food Recovery Barn
- Crossway Community Thrift
- Homelessness Society of Bow Valley
- Job Resource Centre Banff & Canmore
- Town of Banff: Banff FCSS, Banff Housing Corporation
- Town of Canmore: Canmore FCSS, Family Connection Centre
- St. Michael's Foods & Friends Community Dinners
- YWCA Banff

and the residents in Bow Valley for their support, dedication, and commitment to this project.

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Canada



About this Report

In 2023, the Rural Development Network (RDN) partnered with 22 organizations representing 45 communities across Alberta to conduct the third iteration of the provincial-wide housing and service needs estimation.

This report outlines Bow Valley's results within the provincial estimation, highlighting the number of residents who are housing insecure and their experiences with homelessness. This report is complemented by the [Alberta Provincial Report](#), which highlights the combined results of all 45 communities across the province.

This report is intended to support decision-making across organizations, funders, and multiple levels of government around housing and homelessness by providing reliable and up-to-date data on housing and service needs in Bow Valley. It can also be used and referred to in the community for program and advocacy purposes related to housing, homelessness, and service needs.

Contact info@ruraldevelopment.ca for more information on Housing and Service Needs Estimations.



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Definitions

What Does Homelessness Mean?

Homelessness


According to the Canadian Observatory on Homelessness (Gaetz et al., 2012), homelessness is the situation of an individual, family, or community without stable, safe, permanent, appropriate housing, or the immediate prospect, means, and ability to acquire it. It is the result of systemic or societal barriers, domestic violence, a lack of affordable and appropriate housing, the individual/household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination.

Further, Indigenous homelessness considers the traumas imposed on Indigenous Peoples through colonialism. It is defined as a "human condition that describes First Nations, Métis and Inuit individuals, families or communities lacking stable, permanent, appropriate housing, or the immediate prospect, means or ability to acquire such housing...Indigenous homelessness is not defined as lacking a structure of habitation; rather, it is more fully described and understood through a composite lens of Indigenous worldviews" (Thistle, 2017).

Most people do not choose to be homeless, and the experience is generally negative, unpleasant, stressful, and distressing. The national definition of homelessness notes that individuals who become homeless experience a range of physical living situations, including:

Unsheltered: Absolutely homeless, living on the streets or in places not intended for human habitation (e.g. living on sidewalks, squares, parks, vehicles, garages, etc.).

Emergency Sheltered: People who are staying in overnight shelters due to homelessness as well as those staying in shelters due to family violence.



Provisionally Accommodated: People with an accommodation that is temporary or that lacks security for tenure (e.g. couch-surfing, living in transitional housing, living in abandoned buildings, living in places unfit for human habitation, people who are housed seasonally, people in domestic violence situations, etc.).

At Risk of Homelessness: People who are not yet homeless but whose current economic and/or housing situation is precarious or does not meet public health and safety standards (e.g. people who are one rent payment missed from eviction, people whose housing may be condemned for health, by-law, or safety violations, etc.).

(Canadian Observatory on Homelessness, Canadian Definition of Homelessness, 2012).

Insecure Housing: For this report, the term housing insecure, or insecure housing, will be used to encompass the entire spectrum of homelessness which includes unsheltered, emergency sheltered, provisionally accommodated, and at risk of homelessness.


Introduction

When it comes to homelessness and understanding its causes, the urban experience tends to dominate the conversation, mainly due to the “visibility” of individuals experiencing homelessness in urban centres. The issue of homelessness in rural and remote areas is far less understood and acknowledged because of its “hidden” nature. Further, recent data suggests that rural homelessness is prevalent at rates equivalent to or greater than urban per capita rates (Schiff, et al., 2022).

Recognizing this, RDN conducted the 2023 Alberta Provincial Housing and Service Needs Estimation with 22 organizations representing 45 rural, remote, and Indigenous communities across Alberta in an attempt to better understand what homelessness looks like in each community and across the rural provincial landscape. Specifically, the purpose of this estimation is to:

1. Develop a contextually relevant process for local service providers to engage and collect informed data with those who are at risk of or currently experiencing homelessness.
2. Provide a comprehensive picture of housing insecurity and homelessness in Alberta, including demographic information on who is experiencing homelessness and which services are being accessed, and which services are missing.
3. Help inform service providers and municipal, provincial, and federal policies, practices, and funding decisions on homelessness, housing, and support services.
4. Develop recommendations and next steps for service providers and municipal, provincial, and federal governments.
5. Elevate and incorporate the voices of people experiencing homelessness in the solutions to end homelessness.

This is the third iteration of the Alberta Provincial Housing and Service Needs Estimation; it was also conducted in 2018 and 2020 with 20 and 24 communities, respectively. Bow Valley was one of the 20 communities that participated in the 2018 estimation, where they surveyed 106 community members, 85 of which were



determined to be housing insecure, and one of the 24 communities in 2020, where they surveyed 112 community members, 59 of which were determined to be housing insecure. Furthermore, in 2020 an additional 86 dependents and adults were identified as living with the 59 housing insecure respondents.



Methodology

The methodology employed in this Housing and Service Needs Estimation comes from the Step-by-Step Guide to Estimating Rural Homelessness, published by the Rural Development Network. RDN initially developed the Step-by-Step Guide to Estimating Rural Homelessness due to the lack of available, accurate, and current data on rural homelessness. A lack of data limits the ability of rural communities like Bow Valley to advocate for better resources for their residents.

The guide is unique in that it tackles the issue of housing insecurity and homelessness from a rural perspective and recognizes the difficulties that come with conducting standard Point-in-Time (PiT) counts in rural and remote areas. It instead uses a service-based population estimation approach, which allows for anyone, including small nonprofits and local front-line agencies, to gather data on gaps in local housing and service needs without adding additional strain to workloads and organizational capacities.

Following the model proposed in the Step-by-Step Guide, RDN worked with communities and academics across Canada to develop a survey that reflected rural and remote community contexts. The survey was developed in accordance with the Canadian Observatory on Homelessness' definitions of homelessness. However, the survey itself was advertised as a Housing and Service Needs survey; this is a result of feedback from multiple service providers who are committed to minimizing the stigma associated with homelessness that could cause distress to their clients. By re-framing the language of the survey, service providers were able to encourage all clients to participate, instead of pointedly targeting certain individuals.

To further minimize stigma throughout the survey, rather than asking respondents to identify themselves as homeless or housing insecure, they were asked whether they consider their living conditions to be secure or insecure and to fill out checkboxes that determine their objective housing situation. Based on responses to the latter survey question along with subsequent data analysis, RDN was able to determine which respondents were housing-unstable. As shown in

the results, below, some individuals who don't consider themselves to be homeless or at risk of homelessness actually qualify based on the national definitions of homelessness.

The same survey was used across all communities participating in the 2023 Alberta Provincial Housing and Service Needs Estimation project, with one exception; each community's survey was customized to meet their location parameters. Figure 1 showcases Bow Valley's location parameters.

Figure 1: Bow Valley's Location Question on Survey

Q2. Where do you currently live (or which community do you live closest to)?

- Banff
- Canmore
- Lake Louise
- MD Bighorn
- Mini Thni
- I am not sure
- Other: _____
- Prefer not to answer

RDN worked with Bow Valley to develop a survey administration process that would ensure the greatest level of participation possible. For Bow Valley, surveys were advertised at service provider locations and online as an open Survey Monkey link across the community. Surveys were available through these locations and online for a period of four weeks: from March 1 to March 31, 2023.

Before the survey period began, RDN conducted orientation and training sessions with staff from participating agencies. During the training, emphasis was placed on clarifying survey terms, ensuring respondents' confidentiality and privacy, and

securing participants' informed consent. During each training session, resources were provided to staff to improve their understanding of the project and increase comfort in administering the survey. Training and resources also included the various ways to administer the survey in an open, non-intrusive manner, placing extra importance on meeting the individual's reasons for visiting the agency before offering the survey.

Important to note about the survey; to ensure the trust and anonymity of participants, each respondent was asked to give consent at the beginning of the survey and create a unique identifier. The unique identifier allows RDN to maintain the integrity of the data without knowing respondent identities. The unique identifier is a combination of letters and numbers from a participant's name and birthdate.

Figure 2: Unique Identifier Question on Survey

Q1. Anonymous Unique Identifier (ex. John Smith, born on 15th November 1964)

H	N	What are the last two letters of your FIRST name?
T	H	What are the last two letters of your LAST name?
1	5	What is the DAY you were born?
6	4	What are the last two numbers of the YEAR you were born?

Bow Valley collected 2,065 survey responses during the four weeks. Of the 2,065 surveys, 913 were excluded. Surveys were deemed unsuitable and excluded for one or more of the following reasons:

1. Survey respondent(s) declined to give consent.
2. Survey respondent(s) declined to provide the unique identifier or provided improper unique identifier information (i.e. characters instead of numbers, etc.).
3. Survey respondent(s) submitted multiple surveys (determined based on unique identifier(s)).

Based on this, 1,152 were determined to be suitable for further analysis and will be the focus of the results outlined below.





Limitations

Despite our best attempts to reduce stigma and increase the accessibility of the survey, not all clients who were offered a survey chose to participate. Additionally, staff at participating agencies were informed that participants under the age of 14 years old required guardian consent to participate in the survey. While this is inherently problematic and exclusionary, as most youth experiencing homelessness would not have a guardian present to provide consent, to maintain survey ethics, this requirement is in compliance with the Alberta College of Social Workers. Worth noting here is that not everyone who filled out the survey responded to every question.

As a result, there remains a portion of people experiencing homelessness or housing insecurity whose voices and lived experiences were not captured in this project. Therefore, while the trends, highlights, and recommendations made are very informative, it is important to remember that this report presents a conservative picture of the housing and services needs in Bow Valley.

Results & Analysis

Objective Housing Situation

As part of the survey, participants were asked the following question: “Do you consider your housing situation to be unstable or feel you could easily lose your housing?” Respondents were given the options “yes,” “no,” and “I’m not sure” to guide their responses. Of the 1,152 survey respondents, 642 self-identified as housing insecure and 70 indicated “I’m not sure.” Through further analysis, it was determined that 1,091 survey respondents are housing insecure according to the national definitions of homelessness. An additional 1,061¹ dependents and 1,847 adults reported living with housing insecure survey respondents. Therefore, based on survey results, there are at least 3,999 community members experiencing housing insecurity in Bow Valley.

The top three reasons for housing insecurity in Bow Valley, as reported by survey respondents, are:

1. Low wages
2. Increasing rent costs
3. Inability to afford rent/mortgage payments

¹ 1,061 is a very high number of dependents for 1,091 housing insecure respondents. It is possible that some duplication has occurred with dependents. For example, if two housing insecure respondents who live in the same household answered the survey and both identified two dependents, that translates to four dependents in the data.



Exploring the Spectrum of Homelessness in Bow Valley

Recognizing that the national definition of homelessness is complex, encompassing various housing situations across a continuum, it is important to better understand what housing insecurity looks like in Bow Valley. This can be achieved by exploring the experiences of the 1,091 housing insecure respondents.

To accurately place respondents along the spectrum of homelessness, a series of measures were used to understand their situations, including their self-identified housing stability response, their calculated housing stability, their current housing situation, the amenities they lack in their current home, and others. Early in the survey, respondents were asked to outline their current housing situation and were able to choose all situations that applied to them from a variety of statements that ranged from “I own the house I am currently in” to “I lived in supportive housing” to “I slept in a public space” and more. To accurately present what a journey of housing insecurity might look like for respondents over a month, we have included all responses, as respondents were able to select more than one statement.


An important thing to consider when reading this table is that people experiencing housing insecurity often fluctuate in and out of their situation; therefore, someone who was unsheltered one night might have been emergency sheltered or provisionally accommodated the next. As a result, we have highlighted every incident of insecurity respondents experienced in the past month to understand the journey of housing insecurity in Bow Valley.

Table 1: Respondents by Housing Situation in the Homelessness Spectrum

Place on the Homelessness Spectrum	# of Respondents in Each Category
Unsheltered	23
Emergency Sheltered	57
Provisionally Accommodated	747
At-Risk of Homelessness	1,123

This table demonstrates the diversity of respondents' experiences with housing insecurity in Bow Valley and outlines that homelessness presents itself in more ways than simply sleeping outside. Respondents that have been identified as "At Risk of Homelessness" emphasized their difficulty in being able to afford their rent/mortgage and/or have stayed in a home with unsafe conditions such as physical construction hazards, no windows, no electricity, etc. Many respondents are also living in overcrowded accommodations where there are not enough bedrooms for the number of people staying there and/or living in a different community than where they work due to a housing shortage. Respondents identified as at risk of homelessness average 36 years old.

Respondents who indicated they experienced being provisionally accommodated noted stays in medical/detox facilities, a jail/prison/remand centre, and/or transitional housing units. Others noted living in homes owned/



rented out by their employers or by an Indigenous government. Many respondents also indicated staying in a home unwillingly because they have nowhere else to go, staying with a stranger because they had nowhere else to go, and/or enduring violence because they had nowhere else to go. Respondents identified as provisionally accommodated average 35 years old.

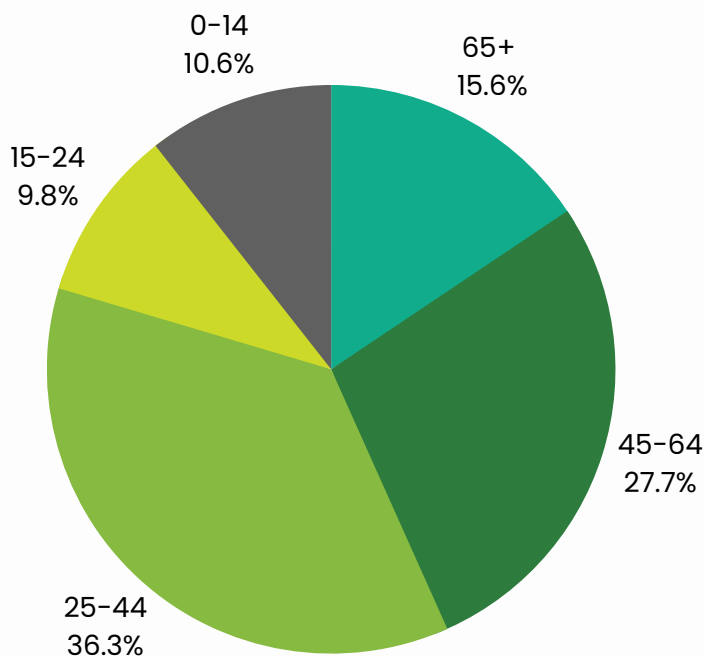
Respondents who indicated they experienced being emergency sheltered or unsheltered noted stays in emergency shelters and/or women's/domestic violence shelters, in a makeshift shelter, tent, vehicle, or shack, and/or stays outside, unsheltered. Respondents identified as emergency sheltered average 39 years old and respondents identified as unsheltered average 36 years old.

Bow Valley Population Overview


Bow Valley encompasses the Towns of Banff and Canmore. According to Alberta's Regional Dashboard (Government of Alberta, n.d.a; Government of Alberta, n.d.b), Bow Valley covers a 74.3 square km geographical land base with a total population size of 24,186; making up 0.53% of Alberta's total population.

48.8% (11,807) of the population is reported as female, while 51.2% (12,379) reported as male.

Figure 3: Bow Valley Population Age Breakdown (2022)



The average age of the population is 39.8 years in Banff and 42.7 years in Canmore.



According to Statistics Canada (2021) Census numbers, 21.1% (5,135) of the population immigrated to Canada, and 15.6% (3,795) of the population identified as a visible minority. Further, 2.6% (620) of Bow Valley's population identified as Indigenous; 40% (245) of whom are First Nations, 56% (350) of whom are Métis, and 2% (15) of whom are Inuit.

The 2021 Census also reports that Bow Valley has 9,735 private households with an average of 2.3 people per household. Of the 9,735 private households, 58.9% (5,735) are owned, while 41.1% (4,005) are rented, with the average monthly rent for a two-bedroom dwelling listed as \$2,190 in Banff (Rental Market Statistics by the Banff Housing Corporation, 2022) and \$2,735 in Canmore (Rental Market Statistics by the Canmore Community Housing, 2022). Single-family houses make up 6.3% of all private dwellings in Banff and 23.9% of all private dwellings in Canmore. Further, 32.1% (3,125) of households report one or more of the following:

- Spending more than 30% of their income on shelter costs,
- That their dwelling is “not suitable”; and/or,
- That their dwelling has “major repair needs.”

The median after-tax income is \$36,800 for individuals and \$77,500 for households in Banff and \$44,000 for individuals and \$92,000 for households in Canmore. According to the Economic Research Institute (2023a; 2023b), the cost of living in Banff is 20% higher than the national average and 13% higher than the provincial average for Alberta, while Canmore is 19% higher than the national average and 12% higher than the provincial average for Alberta.

Housing & Service Needs Estimation Survey Respondent Population Overview

1,152 community members responded to the Bow Valley survey; 47% (527) identified as female, 46% (527) as male, 2% (28) as trans-male, 2% (17) as trans-female, and 2% (18) as gender non-conforming. 1% (7) of respondents were unsure of their gender identity and 1% (9) preferred not to answer. Additionally, 74% (841) of respondents identified as straight, 5% (55) as lesbian/gay, 12% (134) as bisexual/pansexual, 3% (34) as asexual, and 2% (26) as two-spirit. 1% (11) were unsure of their sexual orientation, 0.2% (2) noted that their sexual orientation was not listed in the options provided, and 3% (32) preferred not to answer.

Of the 1,152 respondents, 7% (88) are between the ages of 20-24, 23% (273) are between 25-29, 26% (306) are between 30-34, 17% (204) are between 35-39, 20% (233) are between 40-59, and 4% (47) are 60 years or older.

65% (739) of respondents were born in Canada (Turtle Island), while 33% (380) immigrated to Canada and 2% (20) preferred not to answer. 5% (18) of respondents who were not born in Canada are currently in Canada as international students and 29% (111) are currently in Canada on temporary work visas.

52% (695) of respondents are white, while 49% (671) of respondents self-identified as racialized.² An additional 1% (7) of respondents noted their racial identity was not listed in the options provided and 3% (43) of respondents preferred not to answer. Additionally, 59% (671) of respondents self-identified as Indigenous and 2% (27) preferred not to answer; 65% (434) as First Nations, 11% (71) as Métis, 19% (125) as Inuit, and 6% (41) as having other Indigenous ancestry.

² Please note that many respondent selected more than one option when noting their racial identity, likely reflecting mixed racial identities and backgrounds; as a result, there are more racial identities listed than number of respondents in the survey.

30% (324) of respondents stayed in foster care, a youth group home, or under a youth/young adult agreement in the past and 2% (18) preferred not to answer.

Lastly, in terms of demographics, respondents were asked to indicate if they have ever served in the Canadian Armed Forces/Foreign Military Service, Royal Canadian Mounted Police (RCMP) or Foreign Police Service, or local or foreign Emergency Services (EMS, Police, Fire Department). Of the 1,152 survey respondents, 12% (145) were in the Canadian Armed Forces or Foreign Military Service, 8% (98) were in the RCMP or Foreign Police Service, 11% (131) were in local or foreign Emergency Services, and 2% (22) preferred not to answer.



Housing Secure vs. Housing Insecure Survey Respondent Population Overview

Table 2: Housing & Service Needs Estimation Survey Population Overview Comparison by Housing Stability

Demographic Characteristic	Housing Secure	Housing Insecure
# of Survey Respondents	61	1091
Gender	Male: 24	Male: 502
	Female: 27	Female: 500
	Trans-male: 1	Trans-male: 27
	Trans-female: 0	Trans-female: 17
	Gender non-conforming: 0	Gender non-conforming: 18
	Don't know: 0	Don't know: 9
Sexual Orientation	Straight: 44	Straight: 797
	Gay/Lesbian: 1	Gay/Lesbian: 54
	Bisexual/Pansexual: 3	Bisexual/Pansexual: 131
	Asexual: 0	Asexual: 34
	Two-spirit: 0	Two-spirit: 26
	Don't know: 0	Don't know: 11

Age	0 - 19 years: 0	0 - 19 years: 0
	20 - 24 years: 7	20 - 24 years: 81
	25 - 29 years: 9	25 - 29 years: 264
	30 - 34 years: 10	30 - 34 years: 296
	35 - 39 years: 12	35 - 39 years: 192
	40 - 59 years: 20	40 - 59 years: 213
	60+: 3	60+: 44
Immigration Status	Born in Canada: 31	Born in Canada: 708
	Not born in Canada: 19	Not born in Canada: 356
Racial Identity	White: 34	White: 661
	Visible minority: 14	Visible minority: 657
Indigenous Identity	First Nations: 11	First Nations: 423
	Métis: 4	Métis: 69
	Inuit: 2	Inuit: 121
	Other Indigenous ancestry: 0	Other Indigenous ancestry: 41
Time in Foster Care, Youth Group Home, or Youth/Young Adult Agreement	Spent time in care: 0	Spent time in care: 324

Served in Canadian Armed Forces, RCMP, Emergency Services	Canadian Armed Forces: 2	Canadian Armed Forces: 143
	RCMP: 2	RCMP: 96
	Emergency Services: 1	Emergency Services: 130

Based on this survey population overview breakdown, we can determine the following:

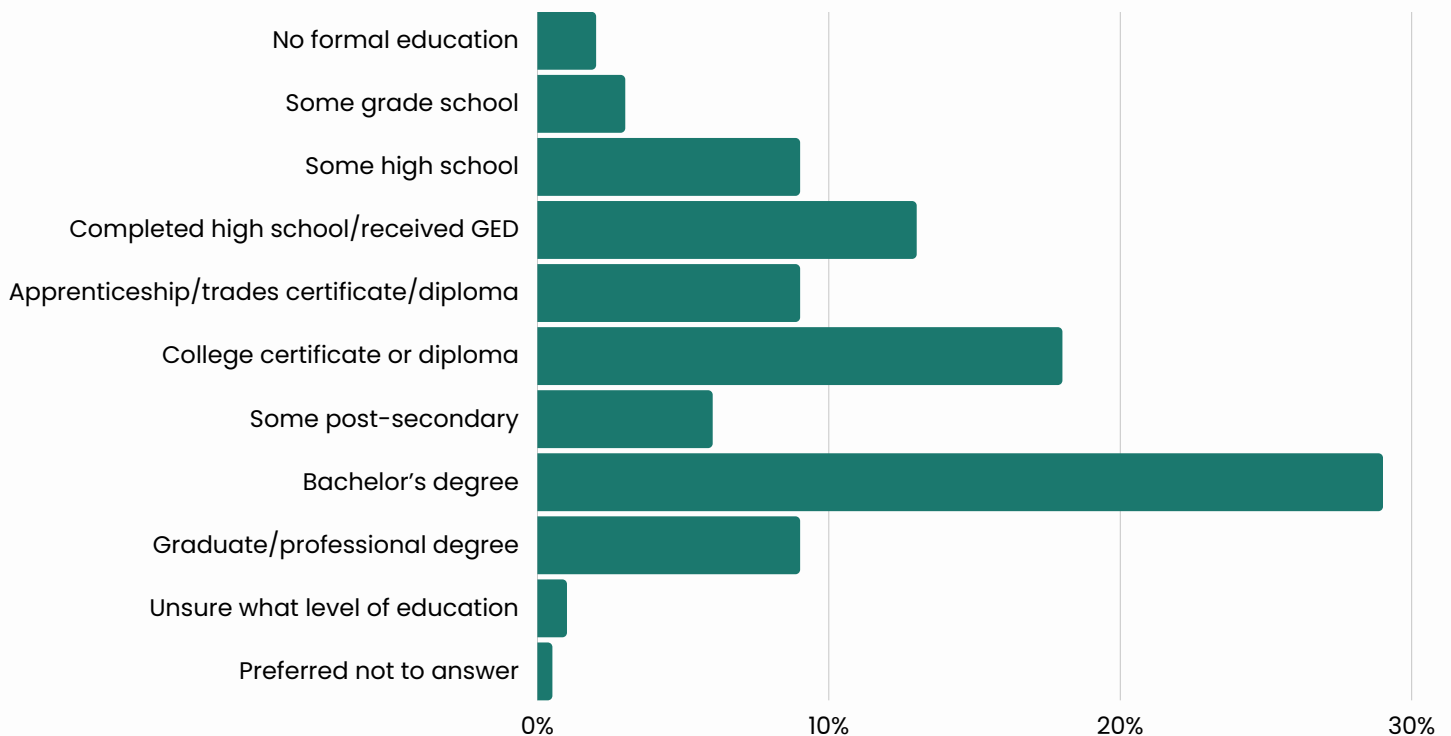
- 98% of 2SLGBTQIA+ respondents are housing insecure.
- 100% of respondents who spent time in care are housing insecure and 92% of respondents who spent time in care are Indigenous


**Note that the rest of the reported results and analysis will focus on housing insecure respondents unless otherwise indicated.*

Education, Employment, and Income Sources

Respondents indicated various education levels when responding to “What is the highest level of education you’ve completed?” 2% (20) of respondents have no formal education, 3% (35) have completed some grade school, 9% (91) have completed some high school, 13% (132) have completed high school or received their GED, 9% (92) have an apprenticeship, trades certificate, or diploma, 18% (178) have a college certificate or diploma, 6% (62) have some post-secondary, 29% (288) have a Bachelor’s degree, 9% (92) have a graduate/professional degree, and 1% (7) are unsure what level of education they have. 0.5% (5) of respondents preferred not to answer. This can be seen in Figure 4 below.

Figure 4: Respondents’ Education Levels Breakdown





Additionally, 90% (905) of respondents are employed and 1% (11) preferred not to answer; 71% (639) of those employed are full-time, 20% (180) are part-time, 7% (64) are casual, and 2% (17) are either seasonally employed, employed on contract, or self-employed. 0.2% (2) preferred not to answer.

Recognizing that many respondents are not full-time employed, we asked them, “*What are your sources of income?*” Respondents were encouraged to check all that apply from the following list of options: *Job-related* (e.g. employment, partner/spouse’s income, alimony/child support, etc.), *Government-related* (e.g. Seniors Benefits, Veterans’ Benefits, Disability Benefits, Employment Insurance, Student loans, etc.), *Tax-related* (e.g. child and family tax benefits, GST refunds, etc.), or *Informal* (e.g. bottle returns, panhandling, money from family and friends, etc.).

Respondents noted 1,337 times that they receive job-related income, 255 times that they receive government-related income, 140 times that they receive tax-related income, and 150 times that they receive informal income. Additionally, respondents noted 63 times that they have other sources of income including credit card loans, and 11 times that they preferred not to answer.

Further, respondents were asked to disclose their approximate household income for the previous year. Responses varied widely, as seen in Table 3.

Table 3: Respondents Approximate Household Income in 2022

Total Household Income in 2022	# of Respondents Per Income Level
\$30,000 or less	181 (18%)
Between \$30,001 and \$49,999	247 (25%)
Between \$50,000 and \$69,999	243 (24%)
Between \$70,000 and \$89,999	164 (16%)
Between \$90,000 and \$109,999	80 (8%)
More than \$110,000	62 (6%)
Prefer not to answer	17 (2%)

This can be broken down further to understand household income level by housing security status, as seen in Table 4.

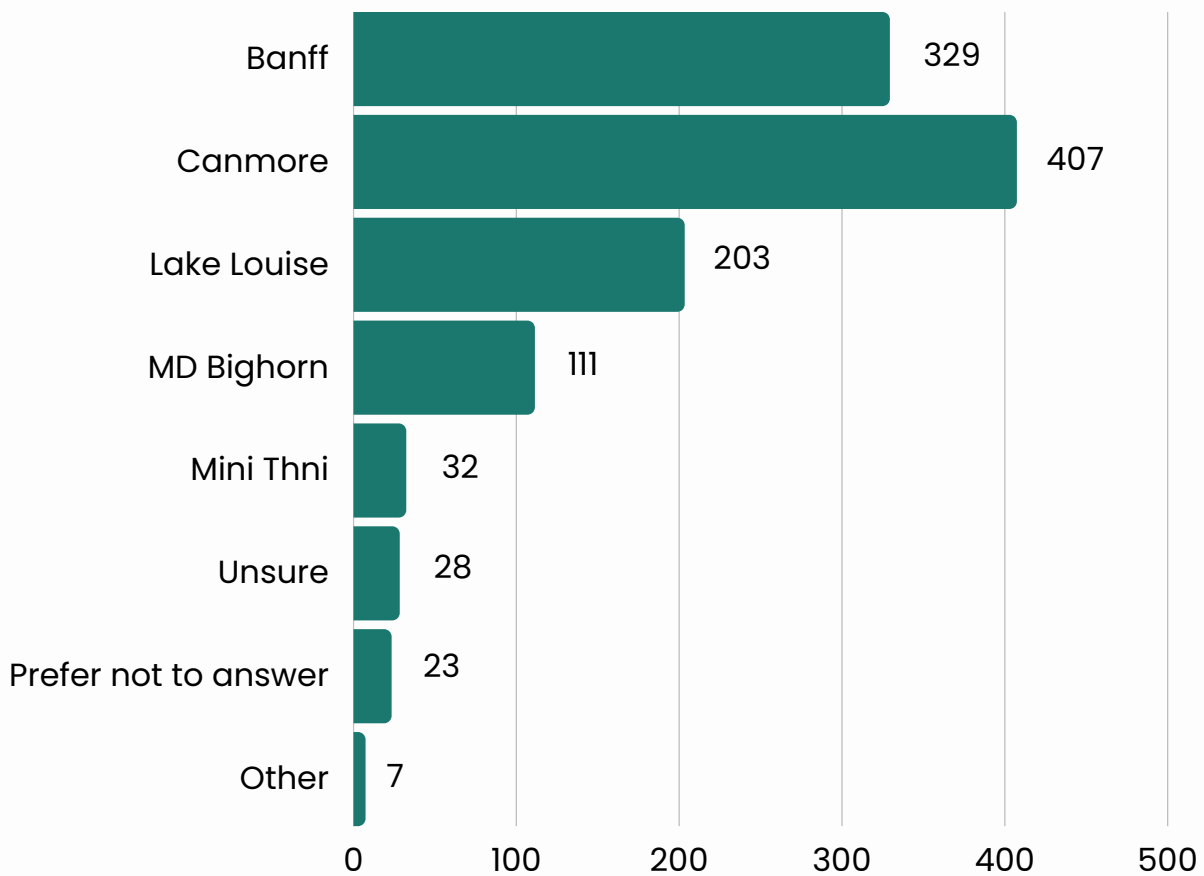
Table 4: Respondents' Household Income in 2022 by Housing Status

Total Household Income in 2022	# of Housing Secure Respondents Per Income Level	# of Housing Insecure Respondents Per Income Level
\$30,000 or less	2 (6%)	181 (18%)
Between \$30,001 and \$49,999	1 (3%)	247 (25%)
Between \$50,000 and \$69,999	6 (17%)	243 (24%)
Between \$70,000 and \$89,999	5 (14%)	164 (16%)
Between \$90,000 and \$109,999	8 (22%)	80 (8%)
More than \$110,000	10 (28%)	62 (6%)
Prefer not to answer	4 (11%)	17 (2%)

Living Situation

Residents from across Bow Valley responded to the survey, as can be seen in Figure 5.

Figure 5: Breakdown of All Survey Respondents by Location



To better understand respondents' current living situations, respondents were asked to indicate if they rent or own their home (or if neither is true for them). 31% (336) of housing insecure respondents indicated that they own their homes, 62% (664) indicated that they rent their homes, 5% (56) noted that they neither own nor rent, and 2% (17) preferred not to answer. Comparatively, 73% (36) of housing secure respondents owned their homes, 22% (11) rented their homes, 2% (1) noted they neither own nor rent, and 2% (1) preferred not to answer.

Further, respondents were asked, "If you pay rent or a mortgage, how much do you pay per month?" Of the responses, rent and mortgage prices varied.

Table 5: Rent or Mortgage Costs per Month by Housing Status

Rent/Mortgage Cost	# of Housing Secure Respondents Paying Mortgage Costs	# of Housing Insecure Respondents Paying Rent/Mortgage Costs
Less than \$500	4 (8%)	139 (13%)
Between \$500 to \$999	10 (21%)	329 (31%)
Between \$1000 to \$1499	9 (19%)	298 (28%)
Between \$1500 to \$1999	7 (15%)	145 (14%)
Over \$2000	4 (8%)	77 (7%)
I don't pay rent or a mortgage	12 (25%)	71 (7%)
Prefer not to answer	2 (4%)	15 (1%)

Among housing insecure respondents, whether they rent, own, or are in a different situation entirely, 23% (317) do not have sufficient and affordable heating and 15% (202) do not have access to safe drinking water.

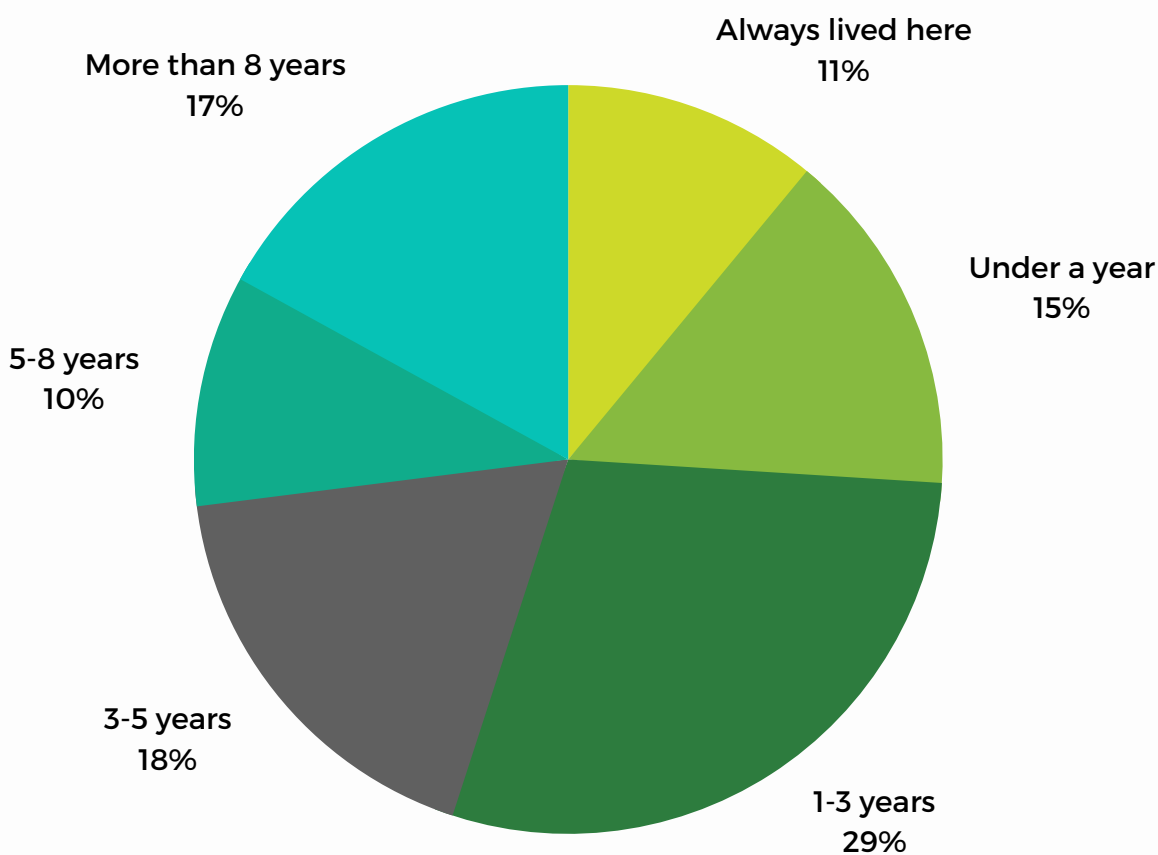
Table 6: Breakdown of Respondents’ Missing Amenities


Missing Amenities	# of Respondents Missing Amenities
Indoor plumbing/bathing facilities	152 (11%)
Sufficient and affordable heating	317 (23%)
Safe drinking water	202 (15%)
Refrigeration	174 (13%)
Electricity (or equivalent - i.e. solar power)	148 (11%)
Cooking facilities	140 (10%)
Fire protection (smoke alarms, fire extinguishers)	219 (16%)

This breakdown highlighted respondents who lack basic amenities and is one of the ways in which respondents’ objective housing situation is calculated. Some respondents self-identified as housing stable but lacked amenities that would consider their housing situation stable according to the Canadian definition of homelessness, including indoor plumbing, heat, electricity, and access to safe drinking water.

11% (119) of all respondents have always lived in Bow Valley. Figure 6 details a breakdown of the length of time housing insecure respondents have lived in the community.

Figure 6: Length of Time Housing Insecure Respondents Have Lived in Bow Valley





Respondents who are not from Bow Valley were also asked to indicate why they came to this community. The top three reasons respondents came to the area are:


1. To start a job (20%)
2. To be closer to family (18%)
3. To look for work (14%)

Other reasons people moved to Bow Valley include the lifestyle the community offers (10%), to reconnect with culture, family, and traditions (10%), to find housing (6%), environmental displacement (6%), fear for safety/fleeing from violence (5%), to attend school (4%), to access emergency shelter (3%), to access services/supports (3%), and .1% of respondents indicated “other” and 1% preferred not to answer.

Noteworthy here is that 12% (122) of housing insecure respondents have moved between three and six times in the past 12 moves and 2% (25) have moved more than six times in the past 12 months.

Respondents were also asked to detail their household makeup as part of the survey. As noted earlier in the report, 1,061 dependents and 1,847 adults were reported as living with the 1,091 housing insecure survey respondents. Additionally, 23% (246) of housing insecure respondents are single parent households and 35% (317) of housing insecure respondents live in multigenerational homes. Of the 317 of housing insecure respondents living in multigenerational homes, 52% (163) live in a home with two generations, 42% (132) live in a home with three generations, 5% (17) live in a home with four generations, and 1% (3) live in a home with five generations of family.

Additional analysis also discovered that 3% (34) of respondents are experiencing domestic/intimate partner violence in their current living situations; 47% (16) of whom identify as female, 38% (13) as male, 3% (1) as trans-female, 3% (1) as trans-male, and 3% (1) as gender non-conforming. 59% (20) of respondents identify as straight, 12% (4) as lesbian/gay, 12% (4) as bisexual/pansexual, and 18%



(6) as asexual. 76% (26) of respondents experiencing violence are Indigenous. 53% (18) have served in the Canadian Armed Forces, RCMP, or emergency services. 74% (25) of respondents are employed, 72% (18) full-time and 28% (7) part-time; despite this, the top two reported reasons for housing insecurity among housing respondents experiencing violence are low wages and an inability to afford rent/mortgage payments. Further, 68% (23) have accessed an emergency shelter of some sort in the past 12 months.

Community Supports

To better understand service needs and gaps in Bow Valley, respondents were asked: “Which support services do you access?” The main reason all respondents access support services is to help with basic needs (19%).

Table 7: Reasons Why Respondents Access Support Services

Services Accessed	# of Housing Secure Respondents who Accessed these Services	# of Housing Insecure Respondents who Accessed these Services
Basic Needs - Food, shelter, clothing, etc.	0	399 (19%)
COVID-19 - PPE, information, supports	0	277 (13%)
Crisis Financial Support - Eviction notice, utility bill problems, damage deposits, etc.	0	165 (8%)

<p>Family/Parenting - Child care, parenting/family issues, relationship issues, child developmental assessment tools/referrals, etc.</p>	<p>1 (10%)</p>	<p>247 (12%)</p>
<p>Financial - Employment, housing, training/education, etc.</p>	<p>0</p>	<p>281 (14%)</p>
<p>Health and Wellness - Addictions, mental health, physical health care, spiritual/cultural, etc.</p>	<p>3 (30%)</p>	<p>266 (13%)</p>
<p>Legal - Separation/divorce/custody, wills/estates, employment/labour standards, landlord/tenant issues, immigration issues, criminal/misdemeanor, etc.</p>	<p>1 (10%)</p>	<p>138 (8%)</p>

<p>Support Services - Help with government forms, help with accessing government/other programs or services, access to technology, etc.</p>	<p>2 (20%)</p>	<p>138 (8%)</p>
<p>Transportation - Access to basic services/education/employment, medical transportation</p>	<p>3 (30%)</p>	<p>135 (6%)</p>

To further understand respondents' abilities to access the necessary support services, we asked: "Which of these services were you able to access in your community?" and "Which of these services did you have to access in another community?" followed by, "If applicable, how long did you travel to access these services (one-way)?"

Respondents were most likely to access basic needs and health and wellness services in Bow Valley, while basic needs and COVID-19 assistance were most accessed outside the community, as seen in Table 8.

Table 8: Services Accessed by Housing Insecure Respondents by Location

Services Accessed in the Community	# of Respondents who Accessed these Services	Services Accessed Outside of the Community	# of Respondents who Accessed these Services
Basic Needs - Food, shelter, clothing, etc.	554 (18%)	Basic Needs - Food, shelter, clothing, etc.	327 (14%)
COVID-19 - PPE, information, supports	392 (12%)	COVID-19 - PPE, information, supports	308 (13%)
Crisis Financial Support - Eviction notice, utility bill problems, damage deposits, etc.	321 (10%)	Crisis Financial Support - Eviction notice, utility bill problems, damage deposits, etc.	237 (10%)
Family/Parenting - Child care, parenting/family issues, relationship issues, child developmental assessment tools/referrals, etc.	318 (10%)	Family/Parenting - Child care, parenting/family issues, relationship issues, child developmental assessment tools/referrals, etc.	261 (11%)

Financial - Employment, housing, training/education, etc.	318 (10%)	Financial - Employment, housing, training/education, etc.	273 (11%)
Health and Wellness - Addictions, mental health, physical health care, spiritual/cultural, etc.	398 (13%)	Health and Wellness - Addictions, mental health, physical health care, spiritual/cultural, etc.	297 (12%)
Legal - Separation/divorce /custody, wills/estates, employment/ labour standards, landlord/tenant issues, immigration issues, criminal/ misdemeanour, etc.	288 (9%)	Legal - Separation/divorce/ custody, wills/estates, employment/labour standards, landlord/tenant issues, immigration issues, criminal/ misdemeanour, etc.	247 (10%)

Support Services - Help with government forms, help with accessing government/other programs or services, access to technology, etc.	286 (9%)	Support Services - Help with government forms, help with accessing government/other programs or services, access to technology, etc.	211 (9%)
Transportation - Access to basic services/education /employment, medical transportation	271 (9%)	Transportation - Access to basic services/education/ employment, medical transportation	210 (9%)

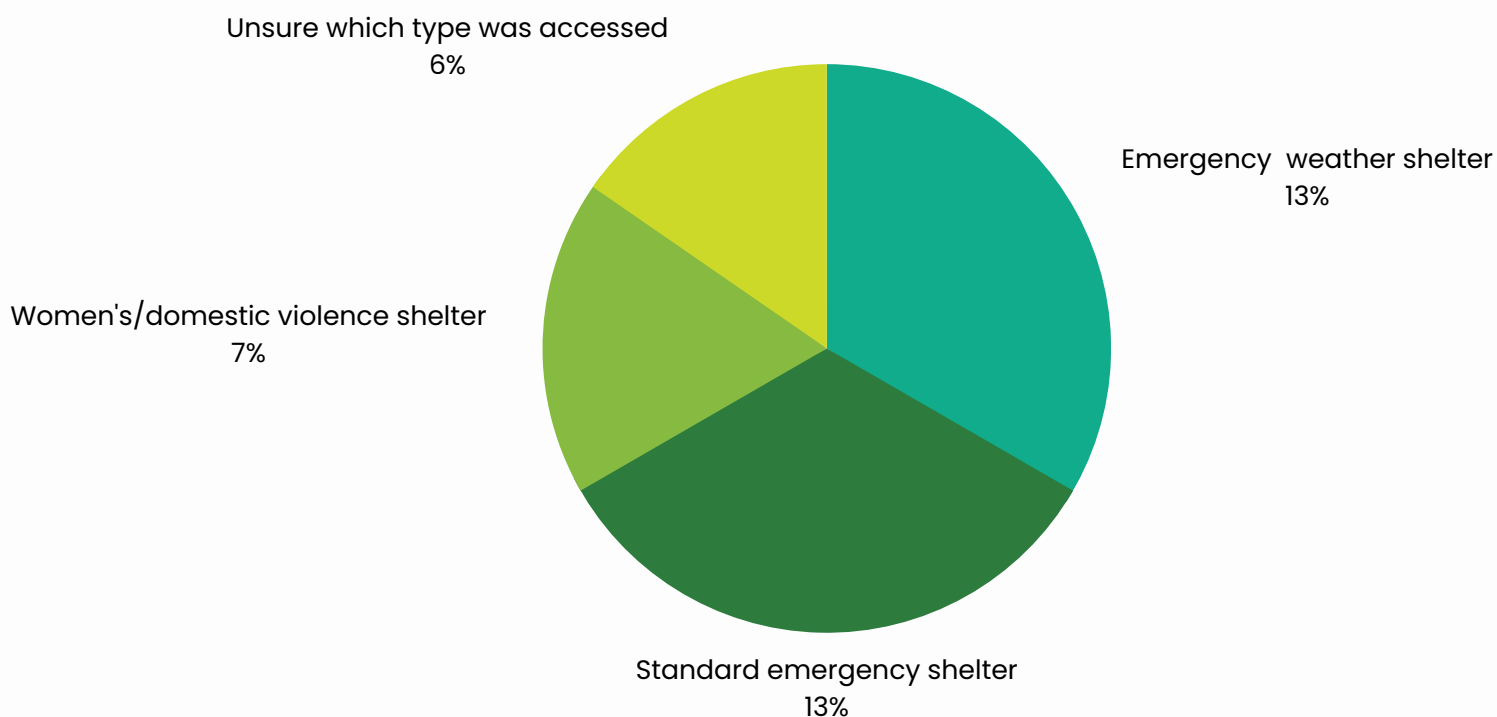
Respondents noted travelling an average of one and a half hours one-way to access services. Time and distance to access services outside of the community is a barrier for some respondents; while 23% of respondents travel by vehicle to get to these services, 14% rely on family members or friends, 55% rely on public transit, e-bus, and/or taxis, and 7% who rely on service agency staff arranging a ride for them or who resort to hitchhiking to access services.

What's important to consider is that respondents who are unable to access the necessary support will continue to experience housing insecurity at much higher rates than those respondents who can access the support needed to stabilize their housing situation.

416 unique respondents accessed an emergency shelter or transitional housing in the past 12 months, equating to 38% of housing insecure respondents and 1% (13) preferred not to answer; 13% (144) accessed a standard emergency shelter, 13% (138) accessed an emergency weather shelter, 7% (79) accessed a

women's/domestic violence shelter, and 6% (65) were not sure which type of shelter they accessed. Additionally, 10% (108) of respondents have stayed in a transitional housing unit in the past 12 months.

Figure 7: Emergency Shelter Use



Of the respondents who needed shelter services but did not access them, several reasons were provided as to why, as outlined in Table 9. The top three reasons why respondents did not access shelter services when they needed them were because the right kind of shelter wasn't available, the shelter was full, and they didn't feel safe at the shelter.

Table 9: Reasons Respondents Did Not Access Shelter Services When Needed

Reason for Not Accessing Shelter Services	# of Respondents
The right kind of shelter wasn't available (for example, I needed a women's shelter and couldn't access one)	146 (18%)
The shelter was full	132 (16%)
There was no shelter in my area	71 (9%)
I didn't meet the intake criteria to access the shelter	78 (10%)
I didn't feel safe	84 (10%)
The shelter was unclean	52 (6%)
The shelter did not welcome me because of my gender identity	52 (6%)
Alcohol/substance use is not permitted on site	25 (3%)
Lack of disability accommodations	36 (4%)
Lack of transportation	48 (6%)
No pets allowed	21 (3%)
Isolation from social support (family, partner, friends, etc.)	31 (4%)
Prefer not to answer	14 (2%)




Insights on Community Spaces

Wanting to ensure the respondents had the opportunity to reflect on their experiences in the community, they were asked; *"What are two things you love about the community and what are two things you don't love about the community?"*

In analyzing housing insecure respondents' responses about what they love about Bow Valley, two themes emerged: the sense of community and parks and recreation.

Sense of Community: Respondents overwhelmingly spoke of their love of the community in terms of size, location, and feel. Respondents love how small and rural the community is with many respondents indicating a love for the quiet, peaceful, and relaxed atmosphere they feel in Bow Valley. They also love and appreciate how beautiful Bow Valley is with its proximity to Canada's Rocky Mountains. Respondents enjoy the proximity of the community to their workplaces, recreation opportunities, and schools, and also spoke to the "feel" of the community, mainly attributing that to the people in the community. More than anything else, respondents emphasized over and over again their love for the people in Bow Valley; how friendly, welcoming, and supportive people are. Many respondents noted the sense of belonging they feel living in Bow Valley.

Parks and Recreation: Respondents spoke most often of their love for the mountains and the beautiful scenery and landscape that Bow Valley presents. Respondents also noted their love for the many parks and green spaces they have access to, the connection they feel to the land and nature, and the outdoor lifestyle living in Bow Valley offers them. Additionally, respondents highlighted the many recreation and sporting activities they enjoy in the community, specifically many respondents mentioned their love for the ski hills and ski culture in Bow Valley.



In contrast, when discussing the things they don't love about the community, respondents spoke often of a lack of affordability, and a lack of housing options within the community. Additionally, divisions within the community were evident among respondents' responses to their dislikes in Bow Valley.

Lack of Affordability: Despite their love for the community, many respondents expressed frustration with the increasing cost of living in Bow Valley. Respondents noted increasing costs of goods and services and the increasing cost of housing as a major concern. The increasing cost of food, gas, utilities, and taxes specifically, along with an increasing cost of housing has made Bow Valley unaffordable for most. Many respondents also highlighted their frustration with the fact that wages do not match the cost of living in the community.

Lack of Housing Options: Respondents overwhelmingly noted a lack of affordable housing options in Bow Valley. Many spoke of the unstable housing market and current housing shortage in the community. Some attributed the shortage to an increase in short-term and vacation rentals catering to tourists, while others pointed to a lack of housing regulations, including rent controls. Several respondents also indicated a concern with the number of derelict or inadequate housing options that exist in Bow Valley. Lastly, respondents also indicated a lack of pet-friendly rentals as a source of frustration.

Community Divide: Many respondents spoke of a lack of empathy and compassion towards housing insecure respondents. In some cases, respondents noted experiencing hatred from housing secure community members while others experienced judgment related to their alternative housing choices including "van life". Another respondent stated: "People love telling me that I don't belong here because I don't have my own home." Others observed NIMBYism (Not In My Backyard) attitudes and/or explicit and deliberate exclusion of housing insecure respondents in community events. Additionally, racism was evident in survey responses, including respondents noting a lack of diversity and inclusion in the community. Another respondent seemingly confirmed these sentiments, stating: "I don't like 'multiracial' people living in my neighbourhood." Many others noted: "The people" when asked what they did not like about the community.

Respondents were also asked, “What are two places that make you feel safe in the community and what are two places that make you feel unsafe in the community?” Figure 8 highlights the spaces where respondents feel safe.

Figure 8: Housing Insecure Respondents Safe Spaces

- Home
- Parks/green spaces
- With friends and family
- Work
- Church
- Emergency Services (police, RCMP, fire)
- Bookstore
- Community Centre
- Friendship Centre
- Library
- Restaurants
- Grocery stores
- YWCA
- Hospital/Medical Centre
- School
- Recreation Centres (yoga, gym, etc.)
- Downtown
- Hawk’s Bend
- Family Resource Network
- Coffee shops
- In my car
- Elevation Place
- Food Rescue

In comparison, Figure 9 highlights spaces respondents felt unsafe.

Figure 9: Housing Insecure Respondents Unsafe Spaces

- Parks/green spaces
- Underground parking lots
- Anywhere at night/in the dark
- Public washrooms
- Grocery stores
- Recreation Centres (hockey rink, basketball courts, gym, etc.)
- Hospital/Medical Centre
- Emergency Services (police, RCMP, fire)
- Around traffic
- Downtown (bars, clubs, etc.)
- Near power facilities
- Hotels and hostels
- Community Centre
- Spaces with poor walking infrastructure (lack of sidewalks, crosswalks, etc.)
- Malls/shopping centres
- Home
- Library
- Public transportation/e-bus
- School
- Work
- Emergency shelter
- Nowhere
- Restaurants

“What Would You Like to See More of in Your Community?”

Respondents, both housing secure and housing insecure, outlined many things they would like to see more of in the community. Upon further analysis, they can be categorized into two main themes: housing and services. Interestingly, these themes seem to contradict with respondents' answers to a previous question they were asked: *“Does Bow Valley provide enough...employment opportunities; free/accessible recreational and social opportunities; social services; accessible and affordable housing; public transportation; access to food?”*


Table 10: Respondents' Perceptions of Bow Valley's Provision of Services

Does the Community Provide Enough:	# of Respondents Who Believe the Community Provides Enough...	# of Respondents Who Believe the Community Does Not Provide Enough...	# of Respondents Who Aren't Sure if the Community Provides Enough...
Employment opportunities	630 (64%)	248 (25%)	114 (11%)
Free/accessible recreational and social opportunities	657 (67%)	229 (23%)	99 (10%)
Social services	694 (70%)	222 (22%)	75 (8%)

Accessible & affordable housing	417 (42%)	465 (47%)	108 (11%)
Public transportation	694 (70%)	216 (22%)	79 (8%)
Access to food (grocery stores, markets, food banks, etc.)	705 (71%)	206 (21%)	83 (8%)

Housing: Respondents overwhelmingly spoke of the need for more affordable and accessible housing in Bow Valley. Many identified the need for affordable housing that matches the average wages community members earn in the community. Others indicated a need for improved housing zoning requirements and rental regulations to stabilize the housing crisis. These include introducing an empty homes tax, restrictions on short-term and vacation rentals to prioritize housing for locals, rent controls, and introducing more creative zoning which allows for tiny homes, secondary units on properties, and “van life”. Respondents also indicated that new builds should be for apartment units rather than single-family houses to eliminate the housing shortage. Respondents also noted wanting to see more pet-friendly and family-friendly rental options in the community. Many also highlighted the need to increase the number of beds available at local emergency shelters to better support unsheltered and emergency sheltered community members.

Services: Respondents listed several services they would like to see more of in Bow Valley including increased and improved medical services, basic needs services, specifically clothing donation offerings, and disability supports and services. Many also indicated a need for improved immigration support services, specifically to support foreign workers who are experiencing housing insecurity. Others highlighted increased food access in terms of grocery stores and farmers



markets as a major community need. Affordable and accessible childcare services and a larger library offering were also mentioned by many respondents as needed in Bow Valley. Lastly, a large number of respondents emphasized their desire to see improved public transportation services in Bow Valley, including expanded routes, accessible buses, and improved communications on routes and pick-up/drop-off times.

Upon further analysis, an overall satisfaction score was generated to better understand respondents' perceptions of service provision in the community. It was determined that housing secure respondents are 76% satisfied, while housing insecure respondents are 64% satisfied with service provision in Bow Valley. These satisfaction scores are very high given respondents' qualitative responses to the question "What would you like to see more of in your community?" Respondents overwhelmingly highlighted a need for more accessible and affordable housing and increased service provision. In contrast, in their quantitative responses, 42% of respondents indicated that they believe there is enough accessible and affordable housing in Bow Valley and 70% of respondents believed there was enough social services in the community. There are various reasons why these results may present as conflicting, including but not limited to differences in interpretations of the question "Does Bow Valley provide enough...employment opportunities; free/accessible recreational and social opportunities; social services; accessible and affordable housing; public transportation; access to food?" and/or response options, which led to higher satisfaction scores and less alignment between qualitative and quantitative responses. Despite high satisfaction scores, when respondents were asked "What would you like to see more of in your community" respondents provided an abundance of feedback regarding service provision and housing.

What Does Homelessness Look Like in Bow Valley?

In a report that is composed of mainly quantitative data, it can be easy to overlook the humanity behind the numbers reported. Using the most common responses from the survey, we were able to compile a profile of a “typical” respondent facing housing insecurity.

In the case of Bow Valley, this is a man between 20-39 who has lived in the community for three years or less. He rents a unit for between \$500-\$999. He is full-time employed with an annual household income in 2022 of between \$30,001 and \$49,999, he notes difficulties keeping up with the high cost of living in Bow Valley. His unit does not have affordable and sufficient heating. Despite this, he enjoys the lifestyle living in Bow Valley offers him.

The true diversity of respondents is illustrated in the Results & Analysis section, but this highlights what someone experiencing housing insecurity might look like in Bow Valley.






Opportunities Moving Forward

Based on the findings outlined in this report, RDN has identified three opportunities to support housing insecure respondents and address the housing crisis moving forward. They are:

1. Increase community awareness and understanding of housing insecurity and homelessness. Community conversations around housing insecurity should have two goals: First, to broaden the community's understanding of and empathetic reaction to community members experiencing housing insecurity, and second, to help general community members understand the various experiences of housing insecurity in Bow Valley. Of the 1,091 survey respondents who were identified as housing insecure, only 642 self-identified as housing insecure. It is possible then, that the 449 respondents who believe they are housing secure have never accessed supports that could help improve their current housing situation. Facilitating community conversations on housing insecurity and homelessness will help to ensure more people better understand their current housing status and at the same time, will hopefully encourage the community and housing secure residents to show empathy and understanding towards housing insecure respondents and decrease the incidents of judgment, racism, discrimination, and exclusion of housing insecure respondents' experiences. Considering that 23% of respondents do not have sufficient heating and 15% do not have access to safe drinking water in their current housing situation, community conversations should also include sharing information and resources on human rights, tenant rights, homeowner rights, and any available opportunities for crisis related financial support.

2. Encourage and manage sustainable growth. It is critical to highlight the need for accessible, affordable, and adaptable housing projects to increase housing options in Bow Valley. This could include the development of income-based rental units, market-rate rental units, or other housing options. When asked what they want to see more of in the community, respondents focused on housing. Specifically, they emphasized the need for affordable housing that matches their wages and more apartment-style units being built rather than single-family



houses. Additionally, consider facilitating a formal review of community land and tax policies, specifically regarding zoning, rental regulations, and the implementation of an empty homes tax in Bow Valley. Many respondents suggested a need for land rezoning to allow for tiny homes, secondary units on properties, and “van life”. These housing options would allow housing insecure community members to secure more accessible and sustainable housing options. Similarly, respondents emphasized the need for stricter rental regulations including rent control, which sets a maximum amount that landlords can raise rent per year in their units, and the implementation of an empty homes tax, which would see higher taxes for property owners who allow their units to sit unoccupied for a certain percentage of the year or during the “off-season”. Facilitating a formal review and implementing changes based on findings could help stabilize the housing situation in Bow Valley.

3. Promote and adapt short-term emergency housing solutions. Advocate for improved and increased emergency shelter options in the community. While 38% (416) of respondents accessed emergency shelters over the past 12 months, 51% (563) indicated they did not access an emergency shelter when needed. The top two reasons respondents did not access an emergency shelter when needed were because the right kind of shelter wasn’t available and the shelter was full. Additionally, some respondents noted their concerns with the health and safety standards of the shelter(s) in their area while others indicated that they did not meet the intake criteria to access the shelter(s). Conducting an emergency shelter audit across the region, scanning for the number of shelters and their average capacity, and a review of intake and operational policies to look for improvements is recommended to better support those respondents who are unsheltered and emergency sheltered. Additionally, consider encouraging collaboration among current and potential housing providers (i.e. private and corporate landlords, property management companies, and homeowners of vacant, vacation, or short-term rental homes). By building a network of housing providers, they can better communicate and collaborate around their housing options and availability. For example, they might be able and willing to offer available units for rent to locals in need of housing while they sit vacant/during the “off-season” to support housing needs in the interim. The priority is to increase the availability of housing and shelter options in the community.

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