

Bow Valley

2025 Alberta Provincial
Estimations and Service Needs

Community Report



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We Thank You.

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- Canmore Community Housing
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- Canmore Pride
- Mountain Munchkin Daycare
- St. Michael's Anglican Church
- Bow Valley Food Alliance
- Bow Valley Food Bank
- Bow Valley Immigration Partnership
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- Eagle's Nest Stoney Family Shelter



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About this Report

In 2025, the Rural Development Network (RDN) partnered with 19 organizations representing 64 communities across Alberta to conduct the fourth iteration of a province-wide Housing and Service Needs Estimation.

This report outlines the Bow Valley's results within the provincial estimation, highlighting the number of residents who are housing insecure and their experiences with housing insecurity. This report is complemented by the [Alberta Provincial Report](#), which highlights the combined results of all 64 communities across the province.

This report is intended to support decision-making across organizations, funders, and government around housing insecurity by providing reliable and up-to-date data on housing and service needs in the Bow Valley. It can also be used in the community for program planning and advocacy purposes related to housing insecurity, housing stock, 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, more recently termed “houselessness,” considers the traumas imposed on Indigenous Peoples through colonialism. Indigenous houselessness is not only defined as lacking a structure of habitation; rather, it is more fully described and understood through a composite lens of Indigenous worldviews, including: “individuals, families, and communities isolated from their relationships to land, water, place, family, kin, each other, animals, cultures, languages, and identities” (Thistle, 2017).

Most people do not choose to be homeless, and the experience is generally negative, unpleasant and stressful. 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, 2012).

In this report, we will use “housing insecure.” The term will be used to encompass the entire spectrum of homelessness, including unsheltered, emergency sheltered, provisionally accommodated, and at risk of homelessness, as well as those experiencing Indigenous houselessness.



Introduction



Housing insecurity is a continued and increasing concern in rural, remote, and Indigenous communities across Alberta and the entire country. When it comes to housing insecurity, the urban experience tends to dominate the conversation, mainly due to the visibility of unsheltered individuals experiencing housing insecurity in urban centres. The issue of housing insecurity in rural and remote areas is far less understood and acknowledged because of its hidden nature. Recent data suggests that rural homelessness is prevalent at rates equivalent to or greater than urban per capita rates (Schiff et al., 2022).

In 2023, the Alberta Provincial Housing and Service Needs Estimation identified 2,429 survey respondents as experiencing housing insecurity. An additional 2,354 dependents under 18 and 2,537 adults reported living with housing insecure survey respondents, meaning there were at least 7,320 community members experiencing housing insecurity across the 21 participating communities in rural and remote Alberta (Rural Development Network, 2023). While some housing insecure respondents had experiences of being unsheltered or emergency-sheltered, the majority of housing insecure respondents were provisionally accommodated or at risk of homelessness, further speaking to the issue of visibility, or rather invisibility, of housing insecurity in rural and remote communities.

As rural, remote, and Indigenous communities continue to experience growth amidst a national housing and affordability crisis, it has become more apparent than ever that more evidence is required to support decision-making on housing insecurity, housing stock, and services across the province.

Recognizing this, RDN conducted the 2025 Alberta Provincial Housing and Service Needs Estimation with 19 organizations representing roughly 64 rural, remote, and Indigenous communities across Alberta in an attempt to better understand what housing insecurity looks like in each community and across the rural provincial landscape. Specifically, the purpose of this estimation is to:

1. Provide a comprehensive picture of housing insecurity in the Bow Valley and across Alberta, including demographic information on who is experiencing housing insecurity and details on service use and gaps.
2. Help inform service providers and municipal, provincial, and federal policies, practices, and funding decisions on housing insecurity, housing stock, and support services.
3. Develop recommendations and next steps for service providers and all levels of government to address housing insecurity in the Bow Valley and across Alberta.
4. Elevate and incorporate the voices of people experiencing housing insecurity in local, provincial, and federal responses to housing insecurity.

This is the fourth iteration of the Alberta Provincial Housing and Service Needs Estimation. It was also conducted in 2018, 2020, and 2023, with 20, 24, and 21 communities, respectively. Table 1 details the Bow Valley's participation in previous Provincial Housing and Service Needs Estimations.

Table 1: Past Participation in Provincial Estimations

	Total # of Respondents	# of Housing Insecure Respondents	# of Housing Insecure Dependents and Additional Adults	Total # of Housing Insecure Community Members
2018	106	85	58	143
2020	112	59	86	145
2023	1,152	1,091	2,908	3,999



Methodology



The methodology employed in this Housing and Service Needs Estimation comes from the Step-by-Step Guide to Estimating Rural, Remote, and Indigenous Homelessness, published by the Rural Development Network (2022). RDN initially developed the Step-by-Step Guide due to the lack of available, accurate, and current data on rural housing insecurity. A lack of data limits the ability of rural communities like the 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. It recognizes the difficulties of conducting standard Point-in-Time (PiT) counts in rural and remote areas and 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.

Please note: *As with a PiT count, this estimation is an undercount and represents only those individuals identified during the four-week period. The number of people experiencing housing insecurity is greater than presented in this report.*

Following the model proposed in the Step-by-Step Guide, RDN worked with communities and academics across Canada to develop a survey that reflected the contexts of rural and remote communities. The survey was developed following the definitions of homelessness proposed by the Canadian Observatory on Homelessness and adopted by the federal government. 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, which could cause distress to their clients. By reframing the language of the survey, service providers were able to encourage all clients to participate, instead of targeting specific 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 considered their living conditions secure or insecure and to indicate scenarios in a “select all that apply” question that determined 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 insecure. As shown in the results below, some individuals who did not consider themselves housing insecure qualify as such based on the national definitions of homelessness.

The same survey was used across all communities participating in the 2025 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 the 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
- Kananaskis
- Lake Louise
- MD of Bighorn
- Mîni Thnî
- Other: _____

RDN worked with the Bow Valley to develop a survey administration process to ensure the greatest participation level possible. For the Bow Valley, surveys were advertised at service provider locations and online as an open SurveyMonkey link across the community. Surveys were available through these locations and online for a period of four weeks, from October 1 to October 31, 2025.

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, prioritizing 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 allowed RDN to maintain the integrity of the data without knowing respondent identities. The unique identifier was 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?

The Bow Valley collected 456 survey responses during the four weeks. Of the 456 surveys, 133 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 (e.g., characters instead of numbers, etc.).
3. Survey respondent(s) submitted multiple surveys (determined based on unique identifier(s)).
4. Survey respondent(s) indicated they were located outside of community boundaries.
5. Survey respondent(s) did not complete enough questions to determine housing stability (e.g., abandoned the survey).

Based on this, 323 were deemed 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 service providers were informed that participants under 14 years old required guardian consent to participate in the survey. We recognize that this is inherently problematic and exclusionary, as most youth experiencing homelessness would not have a guardian to provide consent. However, to maintain survey ethics, this requirement complies with the Alberta College of Social Workers' Standards of Practice.

Additionally, the data does not represent the Bow Valley as a whole; rather, it represents only those who accessed services in the region during the four-week enumeration period.

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



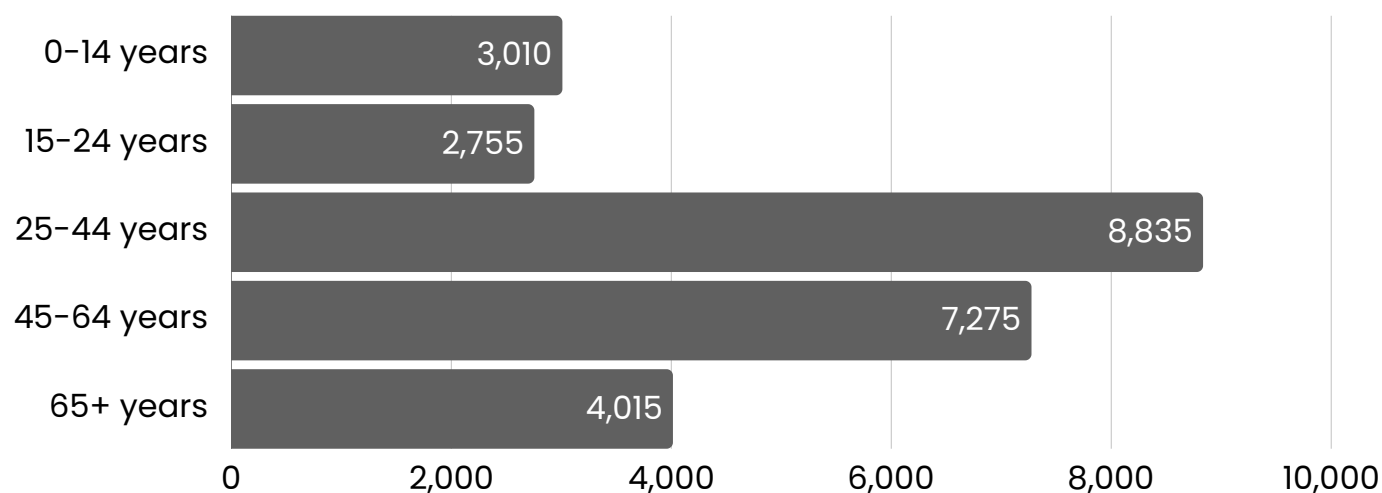
Results and Analysis

The Bow Valley Population Overview

The Bow Valley encompasses the towns of Banff and Canmore, Exshaw, Lake Louise (District No. 9 Banff), Mini Thni (*no data available through Statistics Canada*), and Kananaskis. According to Statistics Canada (2021a-e), the Bow Valley covers 11,208.34 square km of geographical land base and has a population size of 25,954.

49% (12,560) of the Bow Valley reported as women, while 51% (13,310) reported as men (Statistics Canada, 2021a-e).

Figure 3: The Bow Valley Population Age Breakdown (2021a-e)



The average age in the Bow Valley is 42.4 years.

According to Statistics Canada (2021a-e) Census numbers, 20.1% (5,205) of the Bow Valley's population were immigrants to Canada. Further, 2.6% (685)¹ of the Bow Valley's population identified as Indigenous: 37.9% (260) were First Nations, 60.5% (415) were Métis, and 2.1% (15) were Inuk.

The 2021 Census also reported that the Bow Valley has 10,080 private dwellings with an average of 1.6 people per household. Of the 10,080 private dwellings in the Bow Valley, 58.6% (5,925) were owned, while 41.3% (4,185) were rented, with average monthly shelter costs for rented dwellings reported as \$1,285.50.² Additionally, 31% (3,115) were single-detached houses, 42.7% (4,295) were apartments³, 0.2% (30) were moveable dwellings,⁴ 8.2% (830) were semi-detached houses, and 17.6% (1,770) were row houses.

¹ Note that this number is low for the area as Statistics Canada does not have any data to represent Mini Thni.

² Note that the average monthly shelter cost for rented dwellings is \$1,770 in Canmore and \$1,542 in Banff (Statistics Canada, 2021).

³ Includes apartments or flats in a duplex and apartments in both buildings with fewer than five storeys and with five or more storeys.

⁴ According to Statistics Canada (2021), a moveable dwelling includes mobile homes and other moveable dwellings such as houseboats, recreational vehicles and railroad cars.

32% (3,245) of households in the Bow Valley reported 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 \$40,400 for individuals and \$77,500 for households in Banff and \$47,200 for individuals and \$92,000 for households in Canmore (2021a; 2021b). Further, the Economic Research Institute (2026a) estimates the cost of living to be 18% higher than the national average and 14% higher than the Alberta provincial average in Banff and 20% higher than the national average and 15% higher than the Alberta provincial average in Canmore (2026b).

Housing & Service Needs Estimation Survey

Respondent Population Overview

Gender and Sexuality

76% (244) of participants identified as women, 18% (59) as men, and 4% (12) as gender non-conforming. Additionally, 2% (8) of respondents preferred not to answer.

78% (251) of respondents identified as straight, 10% (31) as bisexual/pansexual, 2% (7) as lesbian/gay, 2% (5) as asexual, 0% (1) as Two-Spirit, and 0% (1) of respondents were unsure of their sexual orientation. Additionally, 1% (2) of respondents self-disclosed their sexual orientation as "Queer" and 7% (22) preferred not to answer.

Age

2% (6) of respondents were between the ages of 15 and 24, 52% (169) were 25 to 44, 35% (112) were 45 to 65, and 11% (36) were 65 and older.

Household Makeup

14% (10) of respondents noted that they or someone in their home was pregnant, 30% (21) indicated they live in a multi-generational home, and 55% (38) were in single-parent households.

Time Spent in Care

2% (5) of respondents indicated they spent time in foster care, a youth group home, or in a youth/young adult agreement. 2% (7) preferred not to answer.

Immigration

56% (181) of respondents were born in Canada, while 44% (141) immigrated to Canada. 4% (7) of respondents who immigrated to Canada have lived here for less than a year, while 46% (83) of respondents who immigrated to Canada have lived here for more than ten years.

Race and Indigenous Identity

78% (250) of respondents identified as white, compared to 16% (51) of racially diverse respondents. 6% (20) of respondents preferred not to answer and 1% (3) self-disclosed as "Canadian," "Canadian," and "Indo-European."

Further, 7% (21) of respondents self-identified as Indigenous, while 2% (6) preferred not to answer. Of those respondents who self-identified as Indigenous, 48% (10) identified as First Nations, 19% (4) as Métis, and 33% (7) as other Indigenous ancestry.

Veteran Status

5% (16) of total respondents indicated that they served in the Canadian Armed Forces, Royal Canadian Mounted Police (RCMP), or emergency services. 38% (6) served in the Canadian Armed Forces, 13% (2) served in the RCMP, and 56% (9) served in emergency services.

Objective Housing Situation

As part of the survey, participants were asked: “Do you consider your housing situation 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 323 survey respondents, 120 self-identified as housing insecure, 41 indicated “I’m not sure,” while 162 indicated they were housing secure. Using the national definitions of homelessness to guide further analysis, 216 survey respondents were identified as housing insecure and 107 as housing secure. An additional 92 dependents under 18 and 274 adults were reported as living with housing insecure survey respondents.

Tables 2 and 3 show breakdowns of respondents by housing security status and highlight the number of dependents and adults who reported sharing living conditions with housing insecure respondents in the Bow Valley.

Table 2: Breakdown of Respondent Housing Status

	# of Individuals
Housing Secure	107
Housing Insecure	216

Table 3: Breakdown of Dependents & Adults Sharing Insecure Housing Living Conditions

	# of Additional Individuals
Dependents	92
Adults	274

Based on survey results, there were at least 582 community members experiencing housing insecurity in the Bow Valley.

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

1. High housing costs⁵
2. Low vacancy rates⁶
3. Health challenges⁷

⁵ “My rent/mortgage is too high for my current income”

⁶ “There is almost no vacancy/no rentals available”

⁷ “Illness/medical condition,” “Mental health concerns,” “Mental disability,” and/or “Physical disability”

Housing Secure vs. Housing Insecure Survey

Respondent Population Overview

Table 4: Housing & Service Needs Estimation Survey Population Overview Comparison by Housing Stability

Demographic Characteristic	Housing Secure	Housing Insecure
Number of Survey Respondents	107	216
Gender	Gender non-conforming: 1	Gender non-conforming: 11
	Man: 19	Man: 40
	Trans-man: 0	Trans-man: 0
	Trans-woman: 0	Trans-woman: 0
	Woman: 87	Woman: 157
	Not sure: 0	Not sure: 0
Sexual Orientation	Asexual: 1	Asexual: 4
	Bisexual/Pansexual: 6	Bisexual/Pansexual: 25
	Lesbian/Gay: 0	Lesbian/Gay: 7
	Straight: 91	Straight: 160
	Two-Spirit: 0	Two-Spirit: 1
	Not sure: 1	Not sure: 0
Age	0-14 years: 0	0-14 years: 0
	15-24 years: 0	15-24 years: 6
	25-44 years: 31	25-44 years: 138
	45-64 years: 50	45-64 years: 62
	65+ years: 26	65+ years: 10

Demographic Characteristic	Housing Secure	Housing Insecure
Household Makeup	Pregnancy in household: 1	Pregnancy in household: 9
	Multi-generational household: 7	Multi-generational household: 14
	Single-parent household: 11	Single-parent household: 27
	Spent time in care: 1	Spent time in care: 4
Immigration Status	Born in Canada: 68	Born in Canada: 113
	Born outside of Canada: 39	Born outside of Canada: 102
Racial Identity	White: 96	White: 154
	Racialized: 5	Racialized: 16
Indigenous Identity	First Nations: 2	First Nations: 8
	Métis: 2	Métis: 2
	Inuk: 0	Inuk: 0
	Other Indigenous ancestry: 1	Other Indigenous ancestry: 6
Served in Canadian Armed Forces, RCMP, Emergency Services	Canadian Armed Forces: 4	Canadian Armed Forces: 2
	RCMP: 0	RCMP: 2
	Emergency Services: 2	Emergency Services: 7

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

- Respondents identifying as women were 3.9 times more likely than their male counterparts to be housing insecure.
- 84% of respondents who identified as 2SLGBTQIA+ were housing insecure.
- 78% of racialized respondents were housing insecure.
- 76% of Indigenous respondents were housing insecure.
- 80% of respondents who spent time in care were housing insecure.
- 67% of respondents living in a multi-generational household were housing insecure.
- 90% of respondents living in single-parent households were housing insecure.

Exploring the Spectrum of Homelessness in the 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 the Bow Valley. This understanding can be achieved by exploring the experiences of the 216 housing insecure respondents.

To accurately place respondents along the spectrum of homelessness, a series of measures were used to understand their situations. These measures included their self-identified housing security response, calculated housing security, current housing situation, and the amenities they lack in their current situation.

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. Statements included, but were not limited to, “I slept in a vehicle,” “I slept in a hotel overnight because I had nowhere else to go,” “I live in supported or transitional housing,” and “I live in housing that needs major repairs.”

Respondents were able to select more than one statement. To accurately represent what housing insecurity might look like for respondents over a month, all responses have been included.

When reading this table, an important consideration is that people experiencing housing insecurity often fluctuate in and out of their situation. Someone who was unsheltered one night may 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 complexities of housing insecurity in the Bow Valley. This means that more incidents of housing insecurity are reported in the table below than the number of housing insecure respondents.

Table 5: Respondents by Housing Situation on the Homelessness Spectrum

Place on the Homelessness Spectrum	# of Incidents
Unsheltered	19
Emergency Sheltered	4
Provisionally Accommodated	84
At Risk of Homelessness	252

The above table illustrates respondents' diverse experiences with housing insecurity in the Bow Valley, emphasizing that homelessness presents itself in more ways than simply sleeping outside.

Respondents identified as **at risk** reported:

- Difficulty paying their rent or mortgage,
- Spending more than 30% of their monthly income on housing,
- Living in overcrowded accommodations with not enough bedrooms for the number of people staying in the unit,
- Staying in a home needing major repairs (e.g., heating or plumbing problems, mould, leaky roof, etc.), and/or
- Staying in a home with unsafe conditions (e.g., exposed wiring, no railing or banisters, physical hazards, etc.).

Respondents who indicated they experienced being **provisionally accommodated** noted:

- Staying in a hotel overnight because they had nowhere to go,
- Living in accommodations provided by their employer,
- Living in a home owned/rented out by a First Nation or Métis Settlement,
- Living in supported or transitional housing,
- Staying in an RV/trailer,
- Staying in a medical/detox facility,
- Staying with friends/family because they had nowhere else to go,
- Staying with a stranger because they had nowhere else to go, and/or
- Staying in a home where they experienced violence because they had nowhere else to go.

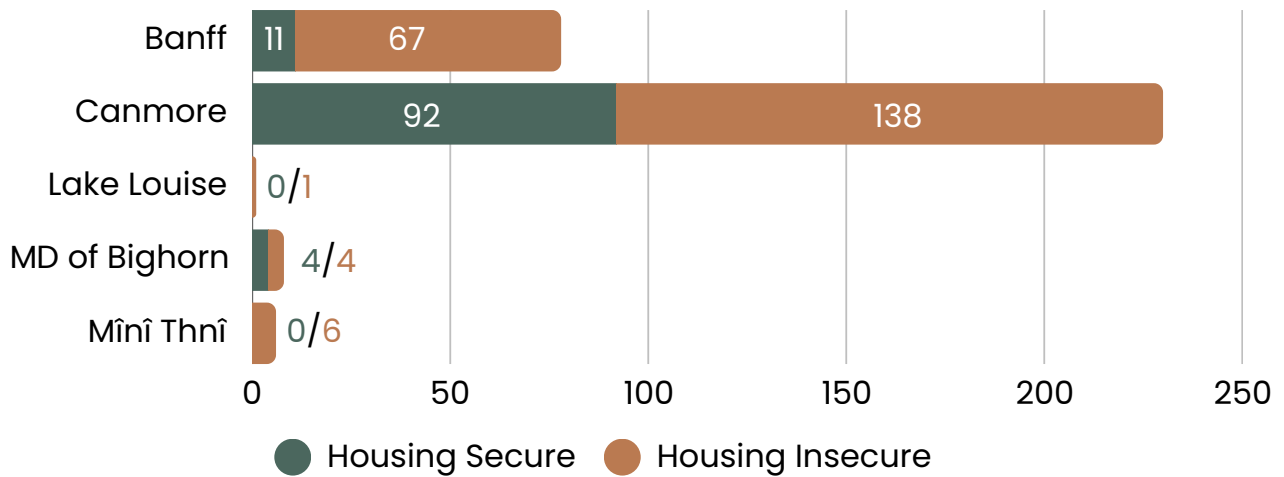
Respondents who had experiences of being **emergency sheltered or unsheltered** reported:

- Staying in an emergency shelter,
- Staying in a women's/domestic violence shelter, and/or
- Staying in makeshift shelters such as a vehicle, tent, or shack.

Living Situation

Residents in and around the Bow Valley responded to the survey, as seen in Figure 4.

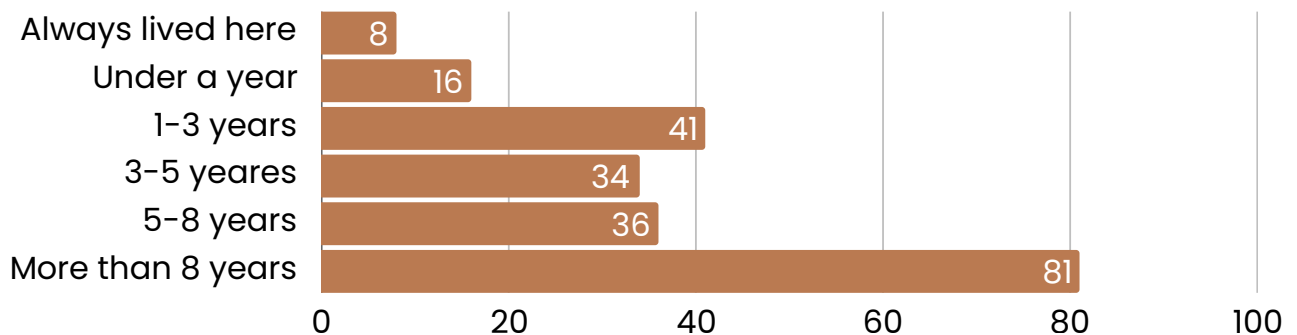
Figure 4: Breakdown of Survey Respondents by Location



Migration

4% (14) of all respondents, 57% (8) of which are housing insecure, have always lived in and around the Bow Valley. Figure 5 outlines the various lengths of time respondents have lived in the community.

Figure 5: Breakdown of Housing Insecure Respondents' Length of Time Lived in the Bow Valley



32% (64) of housing insecure respondents were not born in the Bow Valley. 43% (22) moved from another community in Alberta, 0% (1) moved from an Inuit Nunangat (Inuvialuit, Nunavik, Nunatsiavut, or Nunavut), 35% (71) moved from another province or territory, 31% (62) moved from another country, and 1% (3) preferred not to answer.

Respondents were also asked: "What are the main reasons you came to this community? If you have always lived here, why have you chosen to stay in this community?"

The top three reasons respondents came to the area are:

- For the lifestyle the community offers
- Employment-related reasons (look for work, work-related transfer, more work opportunities, etc.)
- The connection to culture, community, and traditions

Other reasons housing insecure respondents moved to the community included for family-related reasons (to be closer to family, to follow family, etc.), access to services, housing-related reasons (to access affordable and appropriate housing, etc.), education opportunities (to attend school, access better educational opportunities, etc.), fear for safety/fleeing from violence, access to emergency shelters, and environmental displacement (flooding, wildfire, lack of clean drinking water, etc.).

In comparison, the top three reasons housing insecure respondents stayed in the area are:

- The connection to culture, community, and traditions
- Employment-related reasons (look for work, work-related transfer, more work opportunities, etc.)
- Family-related reasons (to be closer to family, to follow family, etc.)

Other reasons housing insecure respondents stayed in the community included for access to services, housing-related reasons (to access affordable and appropriate housing, etc.), education opportunities (to attend school, access better educational opportunities, etc.), and for the lifestyle the community offers.

Noteworthy here is that only 73% (54) of housing insecure respondents have moved between one and two times in the past 12 months and 24% (18) have moved more than six times in the past 12 months.

Housing Situation and Missing Amenities

To better understand respondents' current living situations, they were asked to indicate if they rent or own their home (or if neither was true for them). 24% (52) of housing insecure respondents indicated that they owned their homes, 69% (147) indicated that they rented their homes, 6% (12) noted that they neither owned nor rented, and 1% (3) preferred not to answer. Comparatively, 85% (91) of housing secure respondents owned their homes, 8% (9) rented their homes, 4% (4) noted they neither owned nor rented, and 3% (3) preferred not to answer.

46 unique housing insecure respondents, whether they rented, owned, or were in a different situation entirely, indicated that they lacked specific amenities in their current housing situation, many of which are considered necessary for a secure living situation. At the time of the survey, 61% (28) of these respondents did not have fire protection (including fire extinguishers, smoke alarms, and a safe exit out of their space) and 52% (24) did not have sufficient and affordable heating.

Table 6: Breakdown of Housing Insecure Respondents' Missing Amenities

Missing Amenities	# (%) of Respondents
Fire protection (smoke alarms, fire extinguishers)	28 (61%)
Sufficient and affordable heating	24 (52%)
Safe drinking water	15 (33%)
Cooking facilities	10 (22%)
Refrigeration	10 (22%)
Electricity	9 (20%)
Indoor plumbing/bathing facilities	8 (17%)

This breakdown highlights respondents who lacked basic amenities and is one way respondents' objective housing situation is calculated. Some respondents self-identified as housing secure but lacked amenities required for their housing to be considered stable according to the Canadian definitions of homelessness, including indoor plumbing/bathing facilities, sufficient and affordable heating, electricity, access to safe drinking water, and fire protection.

Further, Table 7 highlights respondents' missing amenities by whether they rented or owned.

Table 7: Breakdown of Housing Insecure Respondents' Missing Amenities by Housing Situation

Missing Amenities	# (%) of Respondents who Rented	# (%) of Respondents who Owned
Indoor plumbing/bathing facilities	2 (6%)	2 (33%)
Sufficient and affordable heating	16 (52%)	1 (17%)
Safe drinking water	5 (16%)	4 (67%)
Refrigeration	3 (10%)	2 (33%)

Electricity	3 (10%)	2 (33%)
Cooking facilities	4 (13%)	2 (33%)
Fire protection (smoke alarms, fire extinguishers)	17 (55%)	6 (100%)

Education, Employment, and Income

Education

Respondents indicated various education levels when responding to the question, “What is the highest level of education you’ve completed?”

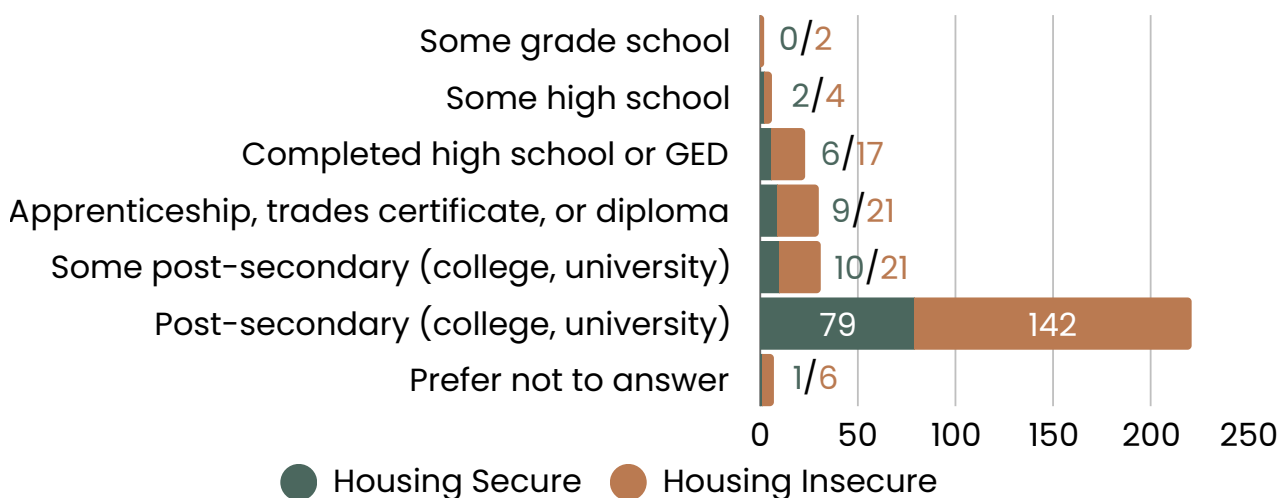
In the Bow Valley:

- 2% (1) of respondents had completed some grade school
- 4% (2) had completed some high school
- 17% (8) had completed high school or received their GED,
- 21% (10) had an apprenticeship, trades certificate, or diploma
- 21% (10) had some post-secondary (college, university)
- 142% (67) had a post-secondary degree (college, university)

Additionally, 3% (6) respondents preferred not to answer.

Figure 6 provides a more detailed look at respondents' education levels.

Figure 6: Housing Secure and Housing Insecure Respondents' Education Levels



Employment

87% (176) housing insecure respondents were employed at the time of the survey. Additionally, 10 respondents indicated they were retired. Of employed housing insecure respondents:

- 68% (119) were full-time (e.g., more than 30hrs/week)
- 13% (22) were part-time (e.g., less than 30hrs/week)
- 2% (3) were casual
- 2% (3) were on contract
- 2% (3) were seasonal
- 9% (16) were self-employed

Additionally, 5% (8) housing insecure respondents indicated “other,” noting that they were working multiple jobs and 1% (3) preferred not to answer.

Comparatively, 92% (71) of housing secure respondents were employed at the time of the survey and 30 respondents were retired. Of those employed:

- 70% (50) were full-time (e.g., more than 30hrs/week)
- 13% (9) were part-time (e.g., less than 30hrs/week)
- 3% (2) were on contract
- 3% (2) were seasonal
- 10% (7) were self-employed

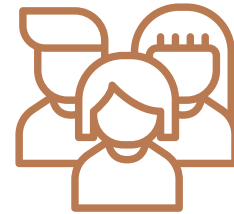
Additionally, 1% (1) of housing secure respondents noted “other,” stating they hold a part-time job and are self-employed.

Unemployment Amongst Housing Insecure Respondents

37% (25) of housing insecure respondents were unemployed at the time of the survey. Based on additional analysis, we know that:

71% identified as women, **17%** as men, **4%** gender non-conforming, **8%** preferred not to answer

75% were straight, **13%** were bisexual/ansexual, **4%** were asexual, and **8%** preferred not to answer



Age Breakdown

15-24	4%
25-44	50%
45-64	38%
65+	8%

Indigenous Identity

- 8%** were Indigenous
- **50%** were First Nations
 - **50%** other Indigenous ancestry

Income

Housing insecure respondents were also asked to disclose their approximate household income for the previous year. Responses varied widely, as seen in Table 8.

Table 8: Housing Insecure Respondents Approximate Household Income in the Last 12 Months

Total Household Income in the Last 12 Months	# (%) of Respondents
Less than \$22,000	18 (9%)
Between \$22,001 and \$55,000	67 (32%)
Between \$55,001 and \$88,000	48 (23%)
Between \$88,001 and \$132,000	31 (15%)
More than \$132,001 ⁸	30 (14%)
Prefer not to answer	16 (8%)

This can be broken down further to understand household income level by housing security status, as seen in Table 9.

Table 9: Respondents' Household Income in the Last 12 Months by Housing Status

Total Household Income in the Last 12 Months	# (%) of Housing Secure Respondents	# (%) of Housing Insecure Respondents
Less than \$22,000	3 (3%)	18 (9%)
Between \$22,001 and \$55,000	9 (8%)	67 (32%)
Between \$55,001 and \$88,000	9 (8%)	48 (23%)
Between \$88,001 and \$132,000	23 (21%)	31 (15%)
More than \$132,001	45 (42%)	30 (14%)
Prefer not to answer	17 (18%)	16 (8%)

⁸ It is important to remember the spectrum of homelessness when considering income rates amongst housing insecure respondents. Someone who is experiencing domestic or family violence, for example, is considered housing insecure no matter their annual household income. Additionally, it is important to remember that people cycle through the spectrum of homelessness regularly and just because some reported an annual household income of \$88,001 or more in 2024, for example, does not mean they were not experiencing housing insecurity in 2025 - this could have occurred as a result of job loss, a death in the family, increasing interest and utility rates, or any number of reasons.

Of the housing insecure respondents, 41% (85) reported a household annual income of \$55,000 or less compared to 63% (68) of housing secure respondents who reported an annual income of \$80,001 or more.

Interestingly, 23% (48) of housing insecure respondents reported a household annual income of between \$55,001 and \$88,000. This suggests that respondents who reported moderate income levels were experiencing housing insecurity, and again speaks to the spectrum of housing insecurity - respondents can and were making moderate income while unsheltered, emergency sheltered, provisionally accommodated, and/or at risk of housing insecurity.

Further, 64% (138) of housing insecure respondents indicated they spent more than 30% of their household income on housing (e.g., rent or mortgage payments) in the 12 months prior to completing the survey.

Community Supports

To better understand service needs and gaps in the Bow Valley, respondents were asked: “Which support services do you access and where do you most often access them?”

Housing insecure respondents primarily accessed services in the Bow Valley for:

- Basic needs (68%)
- Health and wellness services (59%)
- Financial supports (24%)

In comparison, those accessing services outside of the Bow Valley did so primarily for:

- Health and wellness services (50%)
- Legal services (33%)
- Financial supports (30%)

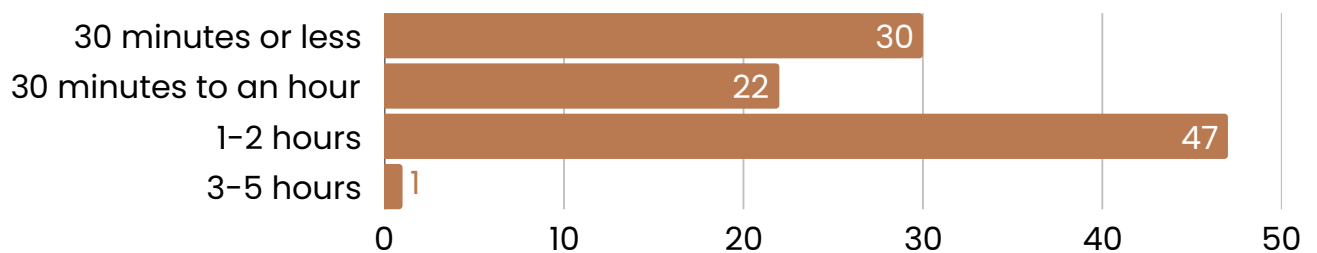
Table 10: Reasons Housing Insecure Respondents Accessed Support Services

Services Accessed	# (%) of Respondents who Primarily Accessed Services in the community	# (%) of Respondents Primarily Accessed Services Outside of the community
Basic needs (Food bank, clothing donations, public washrooms, etc.)	97 (68%)	9 (15%)
Shelter (Emergency shelter, domestic violence shelter, transitional housing, affordable housing, etc.)	14 (10%)	7 (12%)
Financial (Rental assistance, non-market housing, financial life skills training/education, etc.)	34 (24%)	18 (30%)
Crisis financial support (Eviction notices, utility shutoffs, damage deposits, etc.)	7 (5%)	10 (17%)
Family/Parenting (Child care, parental resources, relationship issues, child developmental assessment tools/referrals, etc.)	30 (21%)	10 (17%)

Health and wellness (Addictions, mental health, physical health care, spiritual or cultural well-being, etc.)	84 (59%)	30 (50%)
Legal (Separation/divorce/custody, wills/estates, employment/labour standards, landlord/tenant issues, immigration issues, criminal/misdemeanour, etc.)	30 (21%)	20 (33%)

Of the services housing insecure respondents accessed outside of the Bow Valley, most travelled between one and two hours to access them, as seen in Figure 7 below.

Figure 7: Distance Travelled by Housing Insecure Respondents for Services Outside of the Community



To access these services, 75% (112) housing insecure respondents travelled by car or truck, 2% (3) took an e-bus, 35% (53) took public transportation, 19% (29) relied on a family member or friend, 3% (5) took a taxi or ride-share service, 1% (1) had a service agency arrange a ride for them, and 3% (4) hitchhiked or caught a ride with a stranger. 13% (20) indicated “other,” and stated they bike or walk to access services.

It is important to consider that respondents who are unable to access supports and services are more likely to continue experiencing housing insecurity than those who can access the necessary supports and services to stabilize their housing situation.

Shelter Use

Three unique housing insecure respondents reported staying in a shelter in the past year. Among them:

- 28% (2) stayed in an emergency shelter,
- 14% (1) stayed in an emergency weather space or shelter, and
- 28% (2) stayed in a women’s/domestic violence shelter.

Additionally, 0% (1) of housing insecure respondents reported stays in transitional housing.

8% (17) housing insecure respondents reported needing emergency shelter services at some point in the 12 months before completing the survey, but did not access them. The main reason respondents did not access shelter services when they needed them was because the right kind of shelter wasn't available, as outlined in Table 11.

Table 11: Reasons Housing Insecure 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 or family shelter where I could stay with my kid(s) and couldn't access one)	7 (41%)
The shelter was full	6 (35%)
No shelters in my area	4 (24%)
I didn't meet the intake criteria to access the shelter	4 (24%)
No pets allowed	3 (18%)
The shelter was too far away from my family and/or friends	3 (18%)
Lack of transportation	2 (12%)
The shelter did not welcome me because of my gender identity	2 (12%)
Lack of disability accommodations	1 (6%)
I didn't feel safe	1 (6%)
The shelter was unclean	0 (0%)
Alcohol/substance use is not permitted on-site	0 (0%)
I exceeded my stay at a shelter	0 (0%)

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

To gain more insight into respondents' perceptions of service provision in the Bow Valley, they were asked: *“Does your community provide enough...accessible and affordable housing; access to food; addictions and mental health supports; employment services; free/accessible recreation/social opportunities; public transportation services; social services?”*

Table 12: Total Respondents' Perceptions of the Bow Valley's Provision of Services

Does the Community Provide Enough:	Yes	No	Unsure
Accessible, affordable housing	15 (5%)	272 (90%)	16 (5%)
Access to food (grocery stores, markets, food banks, etc.)	208 (69%)	71 (24%)	21 (7%)
Addictions and mental health supports (counselling, treatment, post-treatment support, etc.)	100 (33%)	65 (28%)	116 (39%)
Employment services (resume writing, job searching, etc.)	171 (57%)	24 (8%)	106 (35%)
Free/accessible recreation/social opportunities	185 (61%)	75 (25%)	41 (14%)
Public transportation services	245 (81%)	42 (14%)	15 (5%)
Social services (libraries, emergency services, outreach programs, etc.)	219 (72%)	39 (13%)	46 (15%)

In Table 12, there is a significant discrepancy in respondents who, at the time of the survey, believed there was enough accessible and affordable housing in the Bow Valley (5%) versus those who believed more housing was needed (90%).



**Opportunities Moving
Forward**

Based on the findings outlined in this report, RDN has identified three opportunities to address housing insecurity moving forward. They are:

- Foster community awareness and understanding of housing insecurity,
- Increase awareness of, and access to, services, and
- Encourage sustainable housing growth in the Bow Valley.

Foster community awareness and understanding of housing insecurity.

Implementing a community engagement strategy is crucial to addressing housing insecurity in the Bow Valley. The purpose of implementing a community engagement strategy is to support community learning on issues related to housing insecurity in the Bow Valley. More specifically, this will help inform residents about the spectrum of housing insecurity and the different experiences and realities of housing insecurity in their community. In addition, community conversations will aim to shift public perceptions of housing insecurity, ensuring that residents experiencing housing insecurity and any projects specific to addressing housing insecurity are met with understanding, empathy, and support.

Of the 323 survey respondents, only 120 self-identified as housing insecure. However, upon further analysis, 216 survey respondents were identified as housing insecure. This means that 96 respondents were unaware of their housing insecurity status and likely have not accessed social or housing services that could help improve their housing situation. A community engagement strategy would help increase residents' understanding of housing insecurity and make them aware of the current service offerings available to support their housing situations.

With at least 582 residents experiencing housing insecure living conditions, public perceptions of housing insecurity must be met with understanding and empathy to successfully address housing insecurity in the Bow Valley.

Recommendations:

- Host community conversations on housing insecurity.
- Host community conversations and opportunities to learn about emergency shelters and transitional housing developments.
- Promote programs and service offerings that support residents experiencing housing insecurity widely.
- Encourage inclusive and welcoming events that bring the whole community together.
- Identify and share community initiatives that focus on community connection.
- Offer orientation and training sessions around housing insecurity to support elected officials in leading the community to address housing insecurity in the Bow Valley.

Increase awareness of, and access to, services.

50% of housing insecure respondents indicated that they had to access health and wellness services (e.g., addictions supports, mental health supports and services, physical health care services, spiritual or cultural well-being services, etc.) outside of the Bow Valley. Further, of the housing insecure respondents who accessed services outside of the Bow Valley, 47% had to travel between one and two hours to access services. While 75% travelled by car or truck, 19% relied on a family member or friend to take them, and 16% had to either walk, bike, hitchhike, or catch a ride with a stranger to access services.

Additionally, 28% of total respondents, both housing secure and insecure, indicated more addictions and mental health supports (counselling, treatment, post-treatment support, etc.) were needed in the community.

Given this, efforts should be made to further identify service gaps in the community and address these gaps, either by offering new services or by better promoting the availability of current services that community members may not be aware of. Additionally, given that 84% of 2SLGBTQIA+ respondents, 78% of racialized respondents, and 76% of Indigenous respondents were housing insecure, it is important to consider whether services offered are inclusive and culturally appropriate.

Recommendations:

- Conduct an informal audit of services (also called service mapping) in the Bow Valley.
- Determine gaps in service delivery in the Bow Valley and develop or implement an action plan for filling any gaps in services.
- Promote current programs and service offerings that support community members experiencing housing insecurity and/or with health and wellness concerns.
- Promote current seniors-specific programs and service offerings.
- Host training sessions for service providers in the Bow Valley focused on providing inclusive and culturally appropriate services.

Encourage sustainable housing growth in the Bow Valley.

It is critical to highlight the need for accessible, affordable, adaptive, and appropriate housing projects to increase housing options in the Bow Valley. Two of the top three reasons for housing insecurity in the Bow Valley were reported as high housing costs and low vacancy rates. Additionally, 90% of respondents believed there was not enough accessible and affordable housing in the Bow Valley compared to 5% who believed there was enough accessible and affordable housing and 5% who were unsure if there was enough housing in the Bow Valley. Further, 73% of housing insecure respondents have moved between one and two in the past 12 months while 24% of housing insecure respondents have moved between three and six times in the past 12 months, suggesting a need for increased accessible and affordable housing to

ensure respondent stability.

46 housing insecure respondents indicated that they lack specific amenities in their current housing situation, many of which are considered necessary for a secure living situation. At the time of the survey, 61% did not have fire protection (including fire extinguishers, smoke alarms, and a safe exit out of their space) and 52% did not have sufficient and affordable heating.

1% of respondents reported staying at an emergency shelter, extreme weather space, or women's/domestic violence shelter and 0% (1) in transitional housing units in the past twelve months. Importantly, 12% of housing insecure respondents reported accessing shelter services outside of the Bow Valley.

It is also important to consider that 8% of housing insecure respondents reported needing emergency shelter services at some point in the 12 months before completing the survey, but did not access them. The main reason respondents did not access shelter services when they needed them was because the right kind of shelter wasn't available.

Recommendations:

- Conduct a housing needs and demands assessment in the Bow Valley to better understand housing need.
- Work with all levels of government to develop a model to deliver short- and long-term housing solutions in the community (e.g. emergency shelter, transitional housing, and affordable/below-market rate housing). This model should include wraparound supports (including basic needs supports) typically associated with a Housing First Program.
- Conduct community engagement sessions to address concerns and misconceptions around housing development.
- Implement a Housing First philosophy into service delivery in the Bow Valley.

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**RURAL
DEVELOPMENT
NETWORK**