

Calgary



Housing Needs Assessment 2023

Synopsis of Technical Data

Executive Summary and Key Findings

Purpose

The City of Calgary's Housing Needs Assessment is a research document that informs affordable housing policy, development, partnerships and funding opportunities, affordable housing operations, and advocacy.

The Housing Needs Assessment is published every five years following the release of the Federal Census of Population data. This report also includes data from Canada Mortgage and Housing Corporation (CMHC).

The findings and evidence from this assessment inform The City of Calgary's strategies, policies and programs related to housing and housing affordability.

The report assesses housing need from two perspectives:

1. The City of Calgary considers households in need of affordable housing options if they earn less than 65 per cent of the Calgary median income **and** spend 30 per cent or more of before-tax income on shelter costs. This income cut off is intended to exclude households that may be overspending on housing by choice. Presenting the data and findings from this perspective provides local context and focuses on lower-to-moderate income households.
2. The Canada Mortgage and Housing Corporation's definition considers housing "affordable" when a household spends less than 30 per cent of its before-tax income on housing costs. This definition does not have an income cut off to account for discretionary overspending on housing. Presenting this data and findings from this perspective allows for a national comparison for housing affordability and core housing need.

Executive Summary and Key Findings

Housing Need: City of Calgary Definition

The City of Calgary considers households in need of affordable housing options if they earn less than 65 per cent of the Calgary median income and spend 30 per cent or more of before-tax income on shelter costs. This income cut off is intended to exclude households that may be overspending on housing by choice.



Calgary's median income was \$98,000 in 2020. 65 per cent of the median income is **\$63,700**, the cut off to determine affordability.



At least 84,600 households cannot afford their housing because they earn less than 65 per cent of the area median income and spend 30 per cent or more on shelter.



84,600 means that nearly **one in five** households in Calgary cannot afford their housing.

The rate of housing need has remained unchanged at **17-18 per cent over the past three decades**, however the absolute number of households in need has doubled over that period.



Of Calgary's 84,600 households in housing need...

81%

Are single and two-persons



56%

Experience difficulties or long-term challenges



63%

Non-Racialized



32%

Racialized



4.5%

Indigenous



70%

Working age



23%

Seniors



7%

Youth



10%

Recent immigrants and non-permanent residents



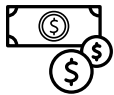
Executive Summary and Key Findings

Housing Need: CMHC Definition

This assessment also provides housing need data according to the CMHC definition. This definition does not have an income cut off and does not account for overspending by choice for households in higher income brackets.

According to the CMHC definition, housing is considered “affordable” when a household spends less than 30 per cent of its before-tax income on housing costs.

Based on 2021 census data, under this measure:



114,470 households who rent or own were reported as spending over 30 per cent of their income on housing.



In a **scenario** where the COVID-19 supports were not provided, the number of households spending more than 30 per cent of their income on housing would have been **141,395**.



70 per cent of households that earn below \$60,000 were spending more than 30 per cent of their income on housing costs. Most were people who rent.



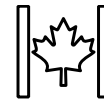
Gender-diverse people experienced an **up to 20 per cent higher incidence** of housing need.

Core Housing Need: CMHC Definition

According to CMHC, a household is considered to be in **core housing** need if it meets the following criteria:

- 1) A household does not meet adequacy or suitability standards and,
- 2) The household spends 30 per cent or more of its before-tax income on housing.

The definitions for adequacy, suitability and affordability can be found in Section 1.



The rate of core housing need by households in Calgary is **about the same** as the national rate.



At least **49,860 households are in core housing need** in Calgary.



People who rent their homes are worse off under all housing measures in core housing need (affordable, adequate and suitable housing).

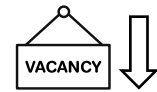
Executive Summary and Key Findings

Housing Conditions in 2020

The 2021 census data on income was collected in 2020, which was an anomaly year. Due to the global pandemic, several factors may have influenced housing affordability including:

- *Employment and income.* The Calgary Economic Region experienced over 50,000 job losses. Nearly one in three eligible individuals over the age of 15 received some form of income support from the federal or provincial government. This would have impacted households' ability to pay for shelter costs.
- *Immigration.* In 2020, though levels of immigration were similar to previous years, they were significantly lower than in more recent years (2022-2023). This would have impacted the number of new households in Calgary looking for housing.
- *Rental conditions were relatively favourable.* In 2020, average market rents were \$1,501 and vacancy rate was at six per cent. For context in 2022, the vacancy rate decreased to three per cent and in 2023, the average market rent increased by 40 per cent to \$2,097. CMHC data on vacancy rates for 2023 will be collected in fall 2023.
- *Home ownership conditions.* In 2020, Calgary experienced slightly lower home prices and record-low interest rates. This would have impacted affordability for new home buyers.

Housing Conditions Have Changed Since 2020



Rental vacancy rate was **six per cent in 2020 versus three per cent in 2022.**



The average rent between 2020 and 2023 increased by around **40 per cent.**



The average price of a single detached home in 2020 **increased by 37 per cent** in 2023.

Considering the anomalies and the influence of relatively favourable housing conditions in 2020 when the data for this report was collected compared with the realities of 2023, it is likely that housing need is higher.

The rate and absolute number cannot be determined until the next Federal Census in 2026.

Executive Summary and Key Findings

Continued Growth Forecasted for Calgary

Between 2012 to 2022, Calgary has led population growth across all major cities in Canada.

After a dip during the COVID-19 pandemic, employment is also forecasted to grow, with health care, social assistance and professional services leading all sectors.



Calgary's population is expected to increase to **1.5 million** by 2028.



Female super seniors (85+) are the fastest growing population.

Income and Housing

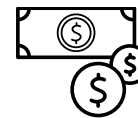
Housing costs are expected to rise. Forecasted population growth and limited housing supply will continue to drive costs up.



Income inequality is considerable in Calgary. While half of households earn an annual income of more than \$100,000, **27 per cent of households earn less than \$60,000.**



Calgary's median home price (\$495,000 in 2023) is **five times** the estimated household median income. That gap is expected to widen.



An annual household income of **\$67,000** was needed to adequately afford the average market rent in 2022, while an annual income of **\$84,000** is needed to adequately afford average market rent in 2023.



A household income of **\$156,000** is needed to adequately afford the median cost of a detached home in 2023, while a household income of **\$70,800** is needed to adequately afford the median cost of an apartment in 2023.

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1. Introduction

This section defines the methodology and sets the context for this assessment.

Introduction

Purpose

The City of Calgary's Housing Needs Assessment ("assessment") is a research document that informs affordable housing policy, development, partnerships and funding opportunities, affordable housing operations, and advocacy.

This assessment has a broad audience, including City of Calgary Administration, affordable housing providers, social service and community-based organizations, advocacy groups, as well as elected officials at all orders of government.

The findings and evidence from this assessment inform The City of Calgary's strategies, policies and programs related to housing and housing affordability.

A new version of the report is released every five years to coincide with Statistics Canada's census cycle.

Study Area

This report includes the city of Calgary, Alberta, Canada within the city limit boundaries.

Where possible, data reports on the Calgary Census subdivision (CSD). Where data specific to the city was not available, the Calgary Economic Region (CER) or Calgary Metropolitan Area (CMA) have been referenced ¹. See Figure 1.

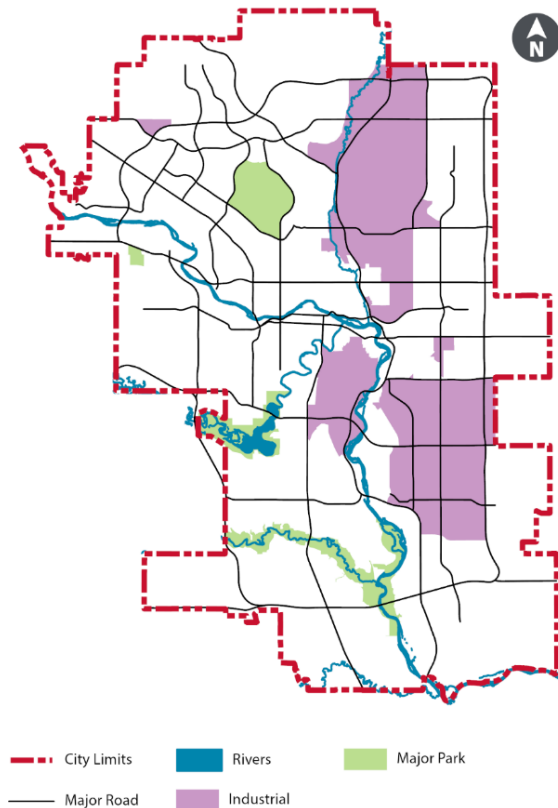


Figure 1: The City of Calgary

Introduction: Research and Data

Quantitative Analysis

This assessment presents a snapshot of housing need using a variety of reputable and verified data sources including:

- 2021 Statistics Canada Census of Population.
- City of Calgary Corporate Economics data on population growth projections, economy, and employment projections.
- Canada Mortgage and Housing Corporation data on median rental prices and core housing need.

Consideration should be applied when reviewing the data and findings of this report as follows:

1. Some data points may have a lag. For instance, the 2021 Statistics Canada Census of Population data was released in 2022, however it reports on 2020 income data. Customized data sets were available in 2023.
2. In 2020, household incomes were impacted by federal and provincial income supports. Where applicable, this report details housing need through:
 - a. Actual income including federal and provincial COVID-19 benefits.
 - b. A scenario that excludes federal and provincial COVID-19 benefits.
3. Where available, updated data points on market housing and population forecasts been provided.

Qualitative Analysis

New to this report, the 2023 Housing Needs Assessment includes qualitative input from the perspective of affordable housing providers and service agencies.

Several voluntary focus groups were convened in early 2023 to collect the data. Affordable housing providers, operators, and organizations that assist with housing placements were invited to participate.

The qualitative inputs tell a comprehensive story about housing need in Calgary. Key findings are included in Appendix A as well as in a series of quotes through the document.

Introduction: Housing Need Definitions

This report assesses housing need from two different perspectives:

- 1) The City of Calgary's definition of housing need, and
- 2) The Canada Mortgage and Housing Corporation's definition for affordable housing.

The City's definition applies local context and focuses on low-to-moderate income households and excludes households in higher income brackets that may be overspending by choice. The CMHC definition allows for comparison of housing need across other comparable municipalities in Canada.

The City of Calgary defines a household in need of affordable housing if it earns less than 65 per cent of the median income² and spends 30 per cent or more of its before-tax income on shelter costs.

According to 2021 census data, median income was \$98,000. 65 per cent of median income is \$63,700.

The Canada Mortgage and Housing Corporation (CMHC) considers housing affordable if a household spends less than 30 per cent of its before-tax income on housing costs.

CMHC describes households in **severe housing need** if they are spending 50 per cent or more of their before-tax income on shelter costs.

According to CMHC, a household is considered to be in **core housing need** if it meets the following criteria:

- 1) A household does not meet adequacy or suitability standards and,
- 2) The household spends 30 per cent or more of its before-tax income on housing to meet those standards.

Housing standards are defined as follows:

- **Affordability:** Housing costs more than 30 per cent of before-tax household income.
- **Adequacy:** Housing requires major repairs such as defective plumbing or electrical wiring, or structural repairs to walls, floors, or ceilings.
- **Suitability:** Housing does not have enough bedrooms for the size and make-up of the households according to National Occupancy Standard requirements².

Introduction: Context in 2020

Housing Supply and Cost

High Vacancy

Vacancy rates reached six per cent in 2020, the highest since 2016. In contrast, 2022 data which indicates a three per cent vacancy rate.

Lower Rents

Between 2018 and 2020, average rents increased by five per cent or \$73. The average rate of increase between 2020 and 2023 is approximately 40 per cent or \$596.

Lower Home Prices

The median price of a single detached home decreased from \$484,000 in 2018 to \$470,000 in 2020, or by 2.9 per cent. The median price, from January to August 2023, is \$645,000. This represents an increase of 37 per cent from 2020.

Buyers Ability to Purchase

A combination of lower interest rates (as low as 2.45 per cent above prime), federal homeownership incentives, and increased real wage growth above residential price appreciation helped sustain purchasing power of households looking to buy homes in 2020.

Housing market conditions were relatively favourable in 2020. Despite this, the need for affordable housing increased. Considering Calgary's housing factors in 2023, current levels of housing need are expected to be higher. However, this will not be determined until the next Federal Census in 2026.

Introduction: Context in 2020

2020 was a year like no other year due to the COVID-19 pandemic.

The federal census data was collected in 2021 with income data from 2020, which was an anomaly year due to the COVID-19 pandemic. Multiple conditions impacted housing affordability including:

Employment and Income

In 2020, the Calgary Economic Region experienced over 50,000 job losses compared to 2019. The federal and provincial governments administered temporary COVID-19 income supports to Canadians whose employment was directly affected³.

31 per cent of eligible Calgarians over the age of 15 received some form of income support in 2020. This was proportionately higher than the national average (28 per cent). The median benefit collected between March 2020 to December 2020 in Calgary was \$8,500, \$500 more than the national average⁴.

Additional financial assistance such as pauses on federal student loan interest and payments, and mortgage or rent deferral programs, as well as provincial emergency one-time supports and municipal property tax deferral programs may have temporarily impacted housing need and affordability.

Housing need was likely impacted by the temporary COVID-19 income supports. In the *Incidence of Housing Need* section, data has been presented with the following:

- 1) COVID-19 income supports and
- 2) A scenario minus COVID-19 income supports. The purpose is to illustrate the extent of what housing need might have looked like if income supports had not been available.

Population Growth and Immigration

Levels of population growth and immigration were similar to previous years averaging a 20,000 annual total increase. Between 2020 and 2023 overall population increased by approximately six per cent or 82,200 people. Forecasts indicated that half of that growth (40,000) will take place in 2023.



2. Homelessness and Affordable Housing Waitlist

This section outlines data about Calgarians experiencing homelessness and households on waitlists for affordable housing options.

People Experiencing Homelessness

Homelessness is on a downward trend except amongst Indigenous people.

Calgarians Experiencing Homelessness

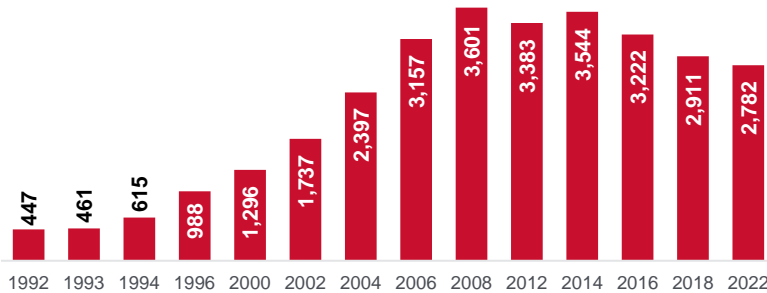


Figure 2: 2022 Calgary Point-in-Time Homeless Count Infographic (Calgary Homeless Foundation, 2022)

Calgary's Homeless Population

On September 27, 2022, the Calgary Homeless Foundation Point-in-Time Count⁵ identified 2,782 people experiencing homelessness. This was a 4.6 per cent decrease from 2018. See Figure 2.

Homelessness Amongst Indigenous People

While Indigenous people comprise three per cent of Calgary's population, up to 30 per cent of people experiencing homelessness identified as Indigenous in 2022, compared to 20 per cent in 2018 (Calgary Homeless Foundation).

The number of Indigenous people experiencing homelessness increased at a much higher rate between 2018 and 2022.

Focus Group Key Finding:

Indigenous people and those experiencing homelessness face racism and stigma when trying to find a place to live. Often, once they have secured affordable housing, they struggle to avoid conflict with landlords and other tenants and are vulnerable to being evicted.

People Experiencing Homelessness

Homelessness amongst women is on the rise.

Of the Calgarians experiencing homelessness, the age cohorts are as follows:



78 per cent adults between 25 and 64 years.



10 per cent youth between 13-24 years.



8.6 per cent children between 0-12 years.



3.6 per cent seniors 65 years and over.

According to the Calgary Homeless Foundation, the main drivers leading to homelessness include:

- 28 per cent – not having enough income.
- 28 per cent – conflict with spouse/partner or landlord.
- 13 per cent – substance use issues.

More women were experiencing homelessness in 2022 when compared to 2018. The gender breakdown in 2022 was as follows:

- 32 per cent identified as female (25 per cent in 2018)
- 66 per cent identified as male (73 per cent in 2018).
- Two per cent did not have a known gender identity.
- Less than one per cent identified as transgender.

Housing Need and Homelessness

City of Calgary Focus Group Participants 2023

“Substance use is increasing along with drug poisoning and the opioid crisis. We have had three deaths this week and it’s Wednesday today.”

“Older people are not afforded the dignity of dying at home. Seniors who get sick and are not able to afford rent and food are having to live their last days in a shelter. This is not right.”

“We work with people who are unhoused. The need and complexity of co-occurring challenges include mental health and physical disabilities. There is not enough support to help individuals be successful. There are social workers, but caseloads are astronomical and there’s not enough help coming in.”



Affordable Housing Waitlists

Calgary Housing Company's waitlist increased by 18 per cent over five years.

Calgary Housing Company Waitlist Applications

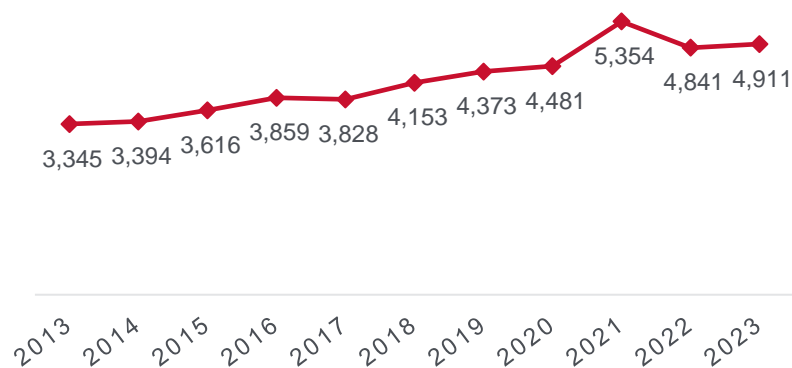


Figure 3: Calgary Housing Company (CHC) Waitlist by Applications, 2013 to 2023

Housing waitlists are a snapshot of the demand for affordable housing. Calgary Housing Company is the largest affordable housing provider in Calgary and manages approximately 33 per cent of the non-market housing supply.

Between 2018 and 2023, the Calgary Housing Company waitlist increased approximately 18 per cent. Though it experienced a slight decrease in 2022, the overall growth trend is expected year over year. See Figure 3.

Focus Group Key Finding:

Waitlists are growing, with clients waiting years to secure housing.



3. Housing Need: The City of Calgary's Definition

This section depicts housing need for households earning 65 per cent or less of median income⁶ and spending 30 per cent or more on housing.

Housing Need

The rate of housing need has remained unchanged over the past three decades.

Housing Need Over Time

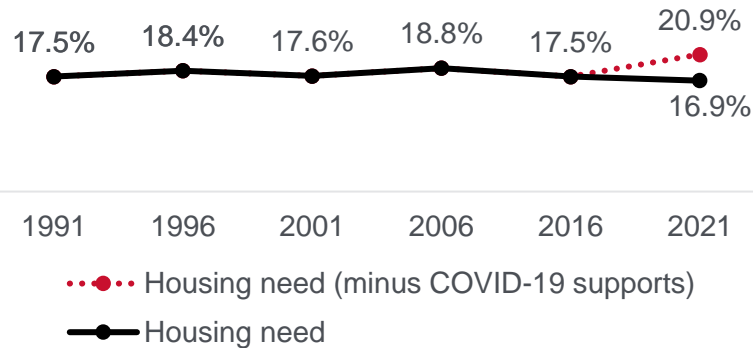


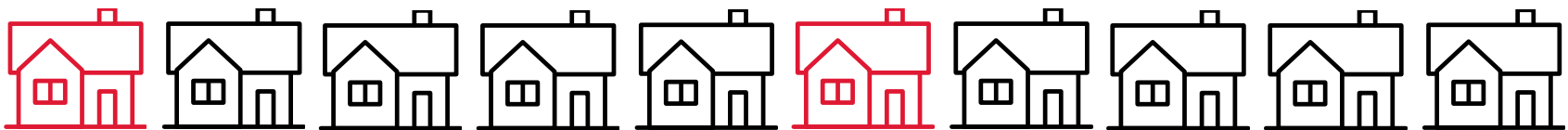
Figure 4: Housing Need Over Time, 1991-2021, Calgary Census Subdivision (Statistics Canada, 2021). *Note: 2011 was not included due to differences in methodology between the 2011 National Household Survey and the Federal census.*

Housing need in Calgary has remained relatively constant between 17-18 per cent since 1991, however, the absolute number of households in need has doubled.

According to The City of Calgary’s definition of affordable housing need and based on 2021 census data, 84,600 households⁷, or close to 17 per cent of households were overspending on shelter. See Figure 4.

Assessing Housing Need Minus Income Supports

In 2020, one in three Calgary households received temporary income supports. In the scenario where COVID-19 income supports were removed, housing need would have been much more severe and the number of households unable to afford their housing would have exceeded 104,055, or 20.9 per cent of households. In this scenario, Calgary would have surpassed its current and previous estimates of 100,000 households in housing need by 2026.



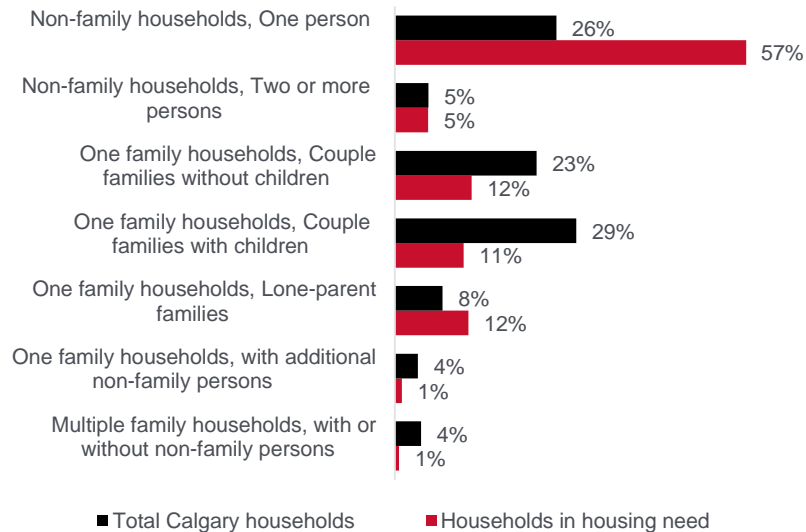
One in five households cannot afford their housing.

Housing Need: Composition

Of the 84,600 households that cannot afford their homes...

Singles make up 57 per cent of households in need of affordable housing options.

Household Size



Singles comprise 26 per cent of Calgary households. Singles are overrepresented at 57 per cent of households in need of affordable housing options. See Figure 5.

Lone-parent families comprise eight per cent of all Calgary households but make up 12 per cent of the 84,600 households that are in housing need. According to Statistics Canada, 78 per cent of lone-parent families are headed by women.

Figure 5: Percentage Housing Need by Household Size (Household Income, and Household Type and Tenure / Shelter Cost Ratio, Statistics Canada, 2021)

Housing Need: Size

Of the 84,600 households that cannot afford their homes...

81 per cent of households that need affordable housing are singles and two-persons.

Household Size and Housing Need

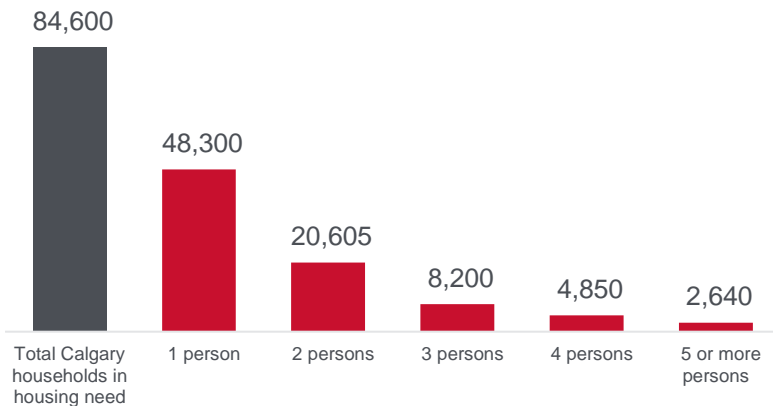


Figure 6: Deficit of Housing Options for Household Size (Household Income, and Household Type and Tenure / Shelter Cost Ratio, Statistics Canada, 2021)

Single- and two-person households account for 81 per cent of households in need of affordable housing options. That equates to approximately 89,500 individuals.

Households with three or more people account for 19 per cent of households in need of affordable housing options. That equates to a minimum of 57,200 individuals.

See Figure 6 for number of households in need by household size.



Housing Need: Age

Of the 84,600 households that cannot afford their homes...

The majority of households are working age. Youth and seniors are overrepresented.

Age of the Primary Household Maintainer

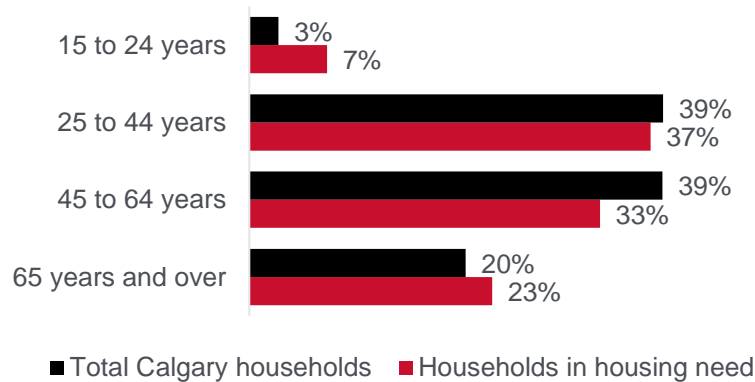


Figure 7: Percentage Housing Need by Households by Age of Primary Household Maintainer (PHM), Household Income, Tenure / Shelter Cost Ratio (Statistics Canada, 2021). If values do not add up to 100 per cent, it is due to rounding



Households led by people between the ages of 25 to 64 make up 70 per cent of those in need of affordable housing options.

Youth and senior-led households make up a smaller percentage of households in Calgary but are slightly overrepresented as households in housing need when compared to their respective age cohorts. See Figure 7.

Housing Need: Presence of Difficulties

Of the 84,600 households that cannot afford their homes...

56 per cent reported living with someone who has a difficulty or a long-term condition.

Presence of Difficulties or Long-Term Conditions

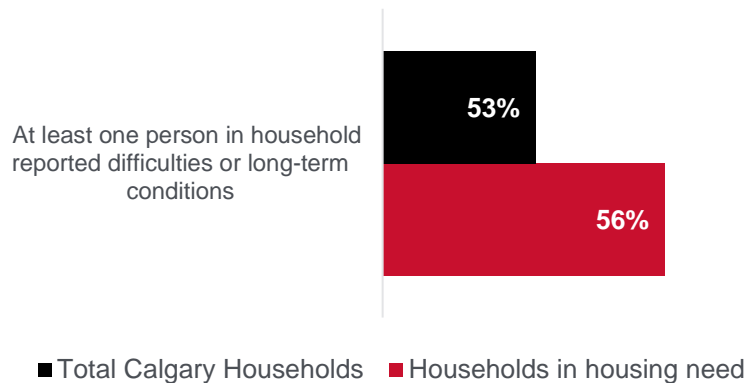


Figure 8: Presence of difficulties or long-term conditions (Statistics Canada, 2021)

56 per cent of Calgary households that cannot afford their housing also reported at least one person with a difficulty or long-term conditions⁸. That means that a person may have difficulty doing certain activities as a result of physical, cognitive, mental, or other health-related conditions or problems. See Figure 8.

Focus Group Key Finding:

Seniors and those with medical conditions are often released from hospitals and/or treatment facilities without any support. They end up back in the hospital or moved to long-term care because the housing provider cannot provide these services, even if the health care system isn't a good fit to meet their needs.

Housing Need: Racial Identity

Of the 84,600 households that cannot afford their homes...

63 per cent are Non-Racialized.

Racial Identity of the Primary Household Maintainer

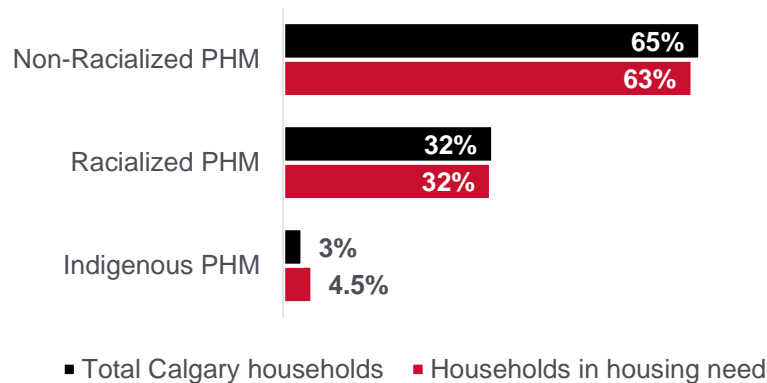


Figure 9: Visible Minority Status of the Primary Household Maintainer (PHM), Indigenous Origin of Primary Household Maintainer, and Household Type and Tenure / Shelter Cost Ratio (Statistics Canada, 2021)

63 per cent of households in need of affordable housing options are Non-Racialized. See Figure 9.

Indigenous-led households⁹ experience a higher percentage of housing need. 3,800 Indigenous-led households need affordable housing options.

A detailed breakdown of housing need by Racialized identity can be found with the *Incidence of Housing Need* section in this report.

Indigenous people have challenges in getting established with schools and housing in Calgary. They also lack social support from family that are living on-reserve.

(City of Calgary Focus Group Participant, 2023)

Housing Need: Immigration

Of the 84,600 households that cannot afford their homes...

10 per cent are non-permanent residents or recent immigrants.

Immigrants and Non-Permanent Resident Primary Household Maintainers

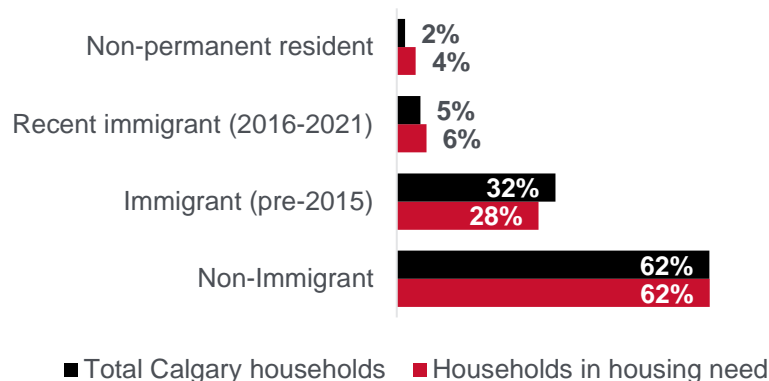


Figure 10: Immigration by Year of the Primary Household Maintainers (PHM) and Household Type and Tenure / Shelter Cost Ratio (Statistics Canada, 2021)

Non-permanent resident-led households make up two per cent of Calgary's households but represent four per cent or 3,200 households that are in housing need.

Six per cent or 5,000 households are recent immigrants (arrived between 2016 and 2021) and require affordable housing options. See Figure 10.

Organizations are meeting people at the airport as they arrive. Right now, it's people from Ukraine. Emergency housing is full. People have had to wait at the airport for two days and one person had considered collecting money to return home. This person has not found stable housing yet but is rooming with five others.

(City of Calgary Focus Group Participant, 2023)

Housing Need: Affordable Supply

The number of households in need of affordable options is four times the current affordable housing supply.

Historical and Forecast Households in Housing Need and Estimated Non-Market Housing Supply

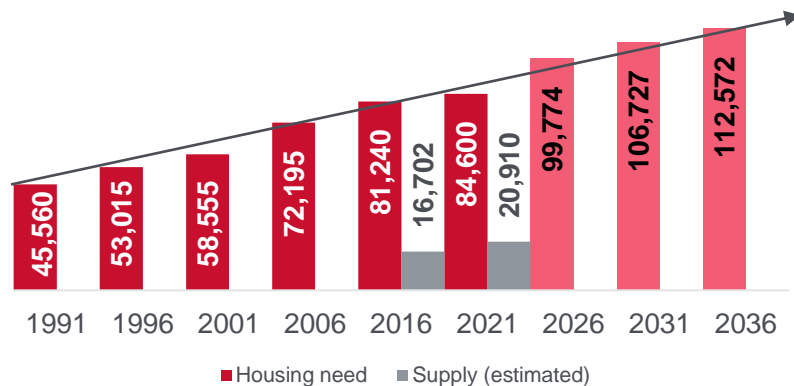


Figure 11: Forecast Households in Housing Need, Renters and Owners (Statistics Canada, 2021) vs. Non-Market Housing Supply, Calgary (The City of Calgary, 2023). *Note: 2011 was not included due to differences in methodology between the 2011 National Household Survey and the Federal census.*

Forecasting Housing Need:

While the proportion of households in need of affordable housing has remained relatively constant at an average of 18 per cent over the past three decades, the absolute number of households in need has nearly doubled.

Based on Calgary's forecasted population growth and the historical rate of housing need, **the number of households in need of affordable housing options is forecasted to reach close to 100,000 by 2026.** See Figure 11.

Estimated Affordable Housing Supply:

The City began collecting relevant data on affordable housing supply in 2016. Between 2016 and 2021, Calgary has seen an estimated 25 per cent increase in supply of affordable housing, which started from a low base of 16,702.

Calgary requires four times more affordable housing supply than what is currently being developed to keep up with the demand as identified. See Figure 11.



4. Incidence of Housing Need in Calgary

This section outlines incidence of housing need according to The City of Calgary's definition within each population category. This data identifies gaps or barriers for equity-deserving populations. The data in this section also includes findings from the scenario where COVID-19 income supports were not provided.

Incidence: Household Size

Single-person households experience the highest rate of housing need.

Household Size

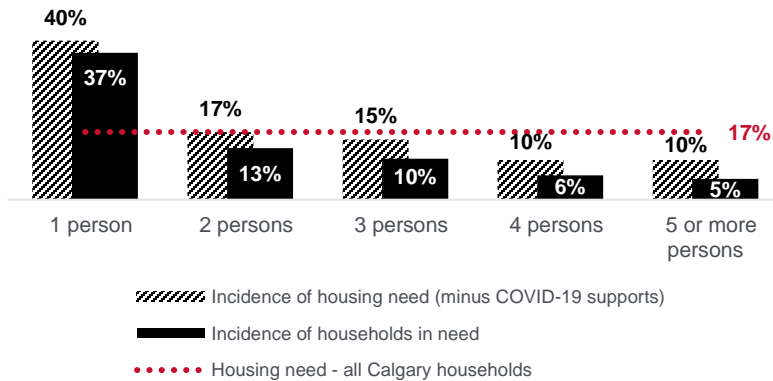


Figure 12: Incidence of Housing Need by Household Size (Household Income, and Household Type and Tenure / Shelter Cost Ratio, Statistics Canada, 2021)

Single-person households experience double the rate of Calgary’s total average of 17 per cent housing need.

Incidence of housing need decreases with additional persons per household. However, it cannot be determined whether housing suitability (enough bedrooms for the size and make-up of households) is impacted. Just because housing affordability is less likely to be an issue for multi-person households, does not mean that the housing is suitable.

COVID-19 benefits lessened the impacts of housing affordability the most for three to five or more person households. See Figure 12.

Household Type

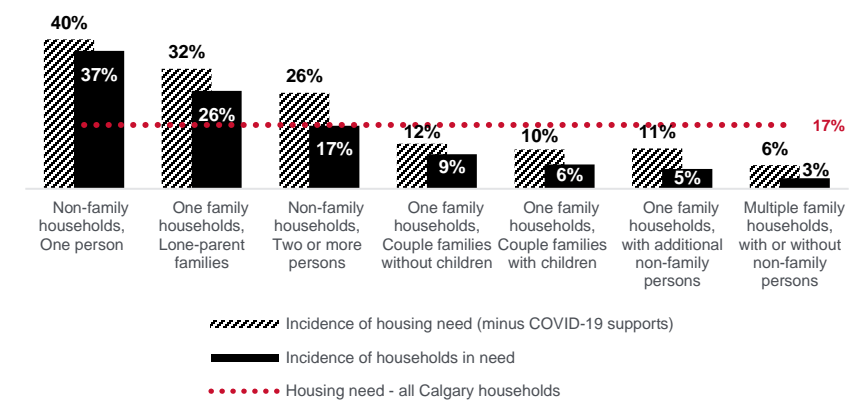


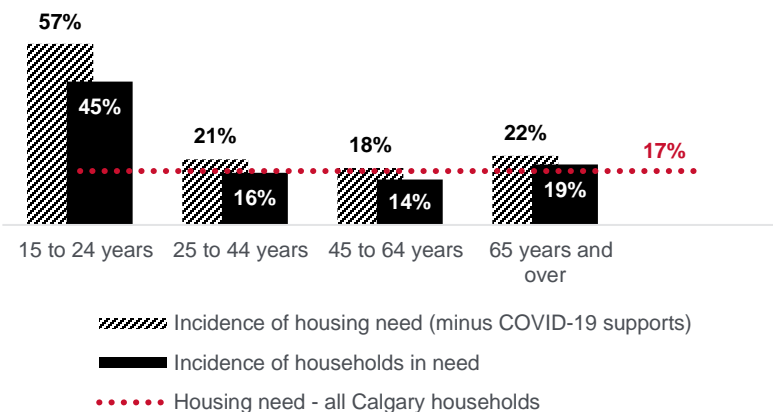
Figure 13: Incidence of Housing Need by Household Type, Household Income, Tenure / Shelter Cost Ratio (Statistics Canada, 2021)

Temporary COVID-19 benefits lessened housing affordability challenges, especially for non-family households with two or more persons, lone-parent families, and one family households with additional non-family persons. If COVID-19 supports were not available, these households would have experienced up to 10 per cent higher incidence of affordable housing need. See Figure 13.

Incidence: Age

Youth and senior-led households experience greater incidence of housing need.

Incidence of Housing Need by Age of the Primary Household Maintainer



Youth-led households experience the greatest incidence (45 per cent) of housing need. For youth-led households, COVID-19 supports propped up housing affordability by 12 per cent.

Seniors experience greater incidence of housing need, at 19 per cent, than working age people. This cohort is more likely to be retired and living on fixed income. See Figure 14.

Figure 14: Incidence of Housing Need by Households by Age of Primary Household Maintainer (PHM), Household Income, Tenure / Shelter Cost Ratio (Statistics Canada, 2021). If values do not add up to 100 per cent, it is due to rounding

Incidence: Age

Seniors and those needing medical supports are challenged because of their specific housing needs.

(City of Calgary Focus Group Participant, 2023)

We have an example of a youth with significant mental health issues and a disability. They can't find housing or are frequently evicted. They don't do well in group housing, but they want to feel included and that they can be independent.

Often, they become homeless and susceptible to abuse or taken advantage. Youth are a very vulnerable population and are often overshadowed.

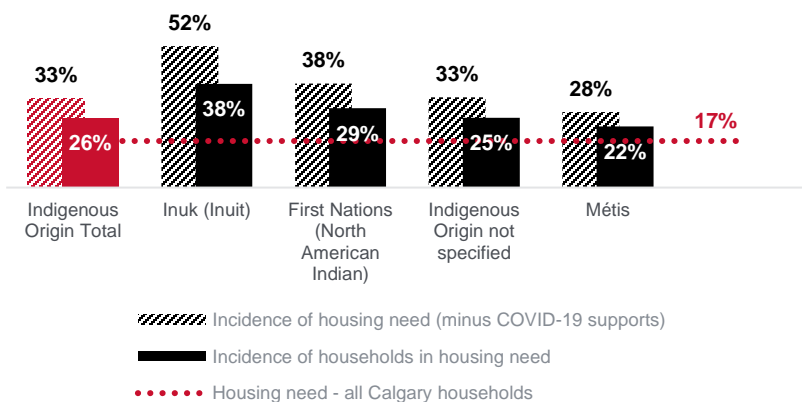
(City of Calgary Focus Group Participant, 2023)



Incidence: Indigenous Households

Indigenous households are overrepresented in housing need.

Incidence of Housing Need by Indigenous Origin Primary Household Maintainer



Households with an Indigenous PHM experience a higher incidence of housing need at 26 per cent, when compared across all Calgary households in need.

Inuit-led households represent 145 households in Calgary and are overrepresented in housing need, when compared with other Indigenous Origin households at 38 per cent. See Figure 15.

Figure 15: Incidence of Housing Need by Indigenous Origin of Primary Household Maintainer and Household Type and Tenure / Shelter Cost Ratio (Statistics Canada, 2021)

Incidence: Indigenous Households



Some of our more vulnerable residents say that landlords don't want to rent to us.

(City of Calgary Focus Group Participant, 2023)

An elderly Indigenous lady was on and off the street and was diagnosed with cancer. There are only four beds in the city that target this demographic.

(City of Calgary Focus Group Participant, 2023)

Incidence: Racialized Households

Korean, Arab, Latin American, West Asian, and Black-led households experience highest incidence of housing need.

Incidence of Housing Need by Racialized Primary Household Maintainer

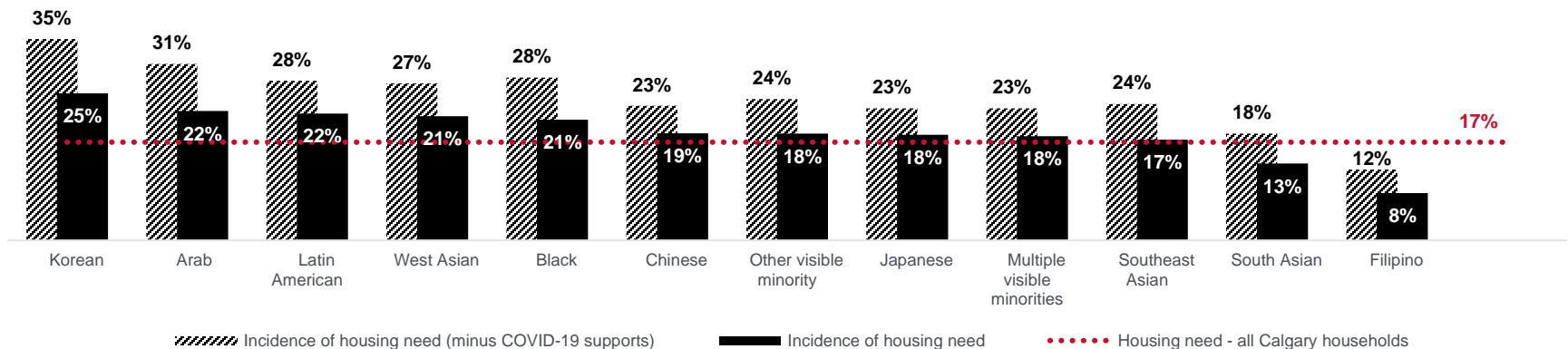


Figure 16: Visible Minority Status of the Primary Household Maintainer (PHM); Tenure / Shelter Cost Ratio; Household Income (Statistics Canada, 2021)

Households led by Racialized people make up 32 per cent of the total population, and account for an equal proportion (32 per cent) of those in need of affordable housing options amongst the 84,600 households.

When looking at housing need within each Racialized group, there is an uneven distribution. Notably, Korean, Arab, Latin American, West Asian, and Black households have the highest incidence of housing need.

COVID-19 income supports helped increase housing affordability most for Korean and Arab-led households in 2020. See Figure 16.

Culturally appropriate housing is lacking where multi-generational families can live together, or Indigenous practices of providing shelter to relations.

(City of Calgary Focus Group Participant, 2023)

Incidence: Immigrant Households



An immigrant with three kids came asking for help. There are only a few shelters and they had nowhere to go. She is a survivor of domestic violence, and her program time is now over. She now has to move and take one of her children out of the school and change day cares. The child is going to a facility for five mornings in a week and mom can't work. There is this sense of chaos and loss.

(City of Calgary Focus Group Participant, 2023)



5. Housing Need According to the CMHC

This section depicts housing need for Calgary households spending 30 per cent or more of their income on housing. CMHC does not apply an income cut-off and therefore this data includes households in higher income brackets overspending by choice. These data points are presented to provide for a comparison across Canada.

CMHC: Housing Affordability

70 per cent of households that earn below \$60,000 are overpaying on housing costs. Most are people who rent their home.

Households Overspending on Housing by Income

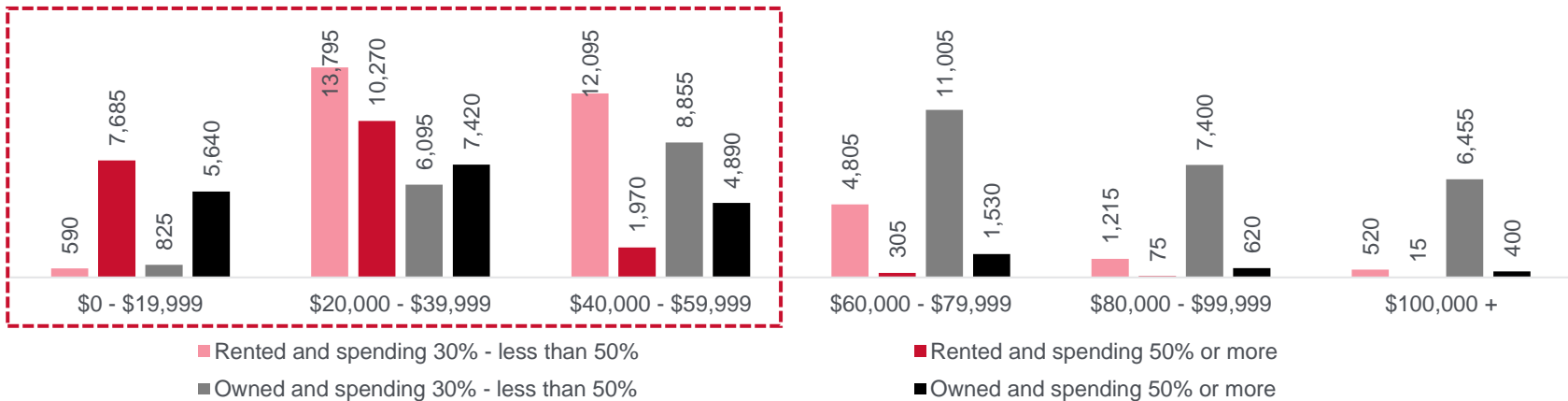


Figure 18: Household Income and Shelter-Cost to Income Ratio (Statistics Canada, 2021)

According to CMHC, households are considered to be overspending if they are spending 30 per cent or more of their before-tax income on housing.

According to the CMHC definition, 114,470 households or roughly 23 per cent of Calgary households are in need of affordable housing options.

By comparison, according to The City of Calgary's definition (see Section 3), 84,600 or 17 per cent of households are in housing need. The difference between these two methods yields a difference of 29,870 households or five per cent.

Of the 114,470 households, 8 per cent or 40,820 are considered in severe housing need because they are spending 50 per cent or more.

Of those 114,470 households spending 30 per cent or more, 70 per cent earn under \$60,000 and the majority (58 per cent) of those households are people who rent their home.

Of the households overspending on housing and earning over \$60,000, the majority, or 80 per cent, are owners. See Figure 18.

CMHC: Incidence by Tenure

Renters experience a higher incidence of housing affordability challenges than owners.

Incidence of Households Overspending on Shelter by Tenure

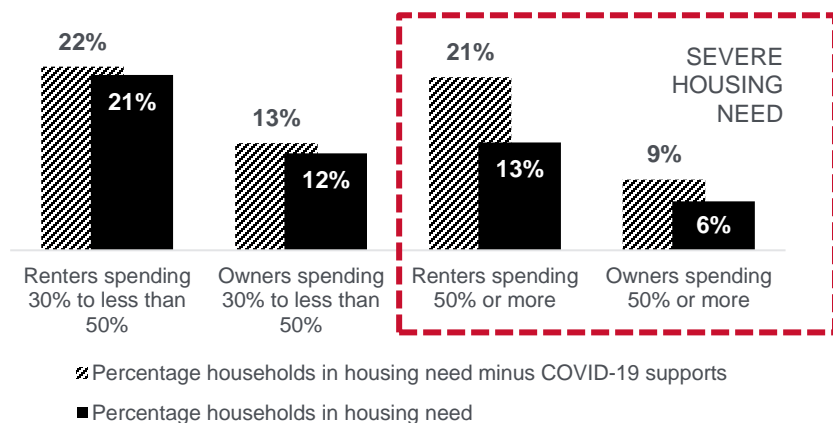


Figure 19: Households by Tenure / Shelter-Cost to Income Ratio (Statistics Canada, 2021)

People who rent experience a higher incidence of housing affordability challenges. 34 per cent of people who rent and 18 per cent of owners are in need of affordable housing.

Affordability for households that rent, that were in severe housing need saw drastic improvements when COVID-19 benefits were provided. 13 per cent of all renters experienced severe housing need versus 21 per cent if COVID-19 supports were subtracted.

Owner households in severe housing need improved slightly from nine per cent to six per cent with COVID-19 supports. See Figure 19.

CMHC: Incidence by Gender Identity

Gender-diverse people experience up to 20 per cent higher incidence of housing need.

Incidence of Households Overspending on Shelter by Gender Identity

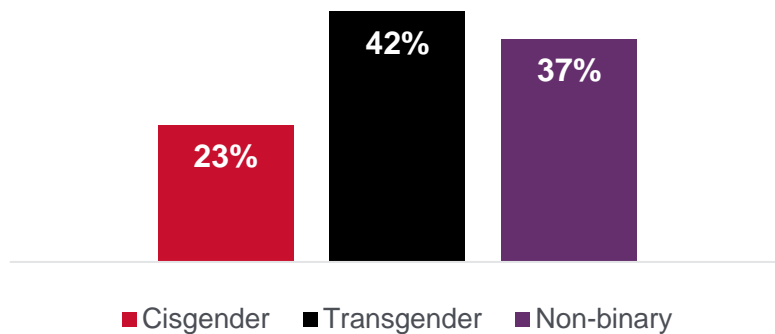


Figure 20: Shelter-Cost to Income Ratio and Gender of Primary Household Maintainer (PMH) (Statistics Canada, 2021)

Gender-diverse primary household maintainers in Calgary experience a higher overall rate of housing need than cisgender people.

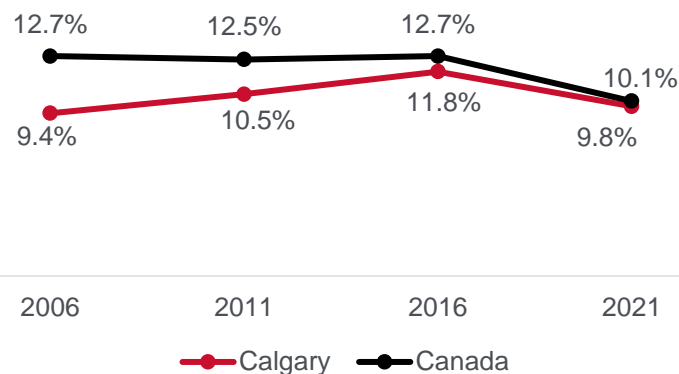
According to Statistics Canada, people who identify as transgender experience a 42 per cent incidence of housing need, while people who identify as non-binary experience a 37 per cent incidence of housing need. See Figure 20.



CMHC: Core Housing Need

At least 49,860 households are in core housing need.

Core Housing Need Over Time



Historically, Calgary has been below the national average for core housing need. In 2016, Calgary was observed to have come close to the national rate of core housing need at 11.8 per cent, and in 2021, the rate of core housing need has dropped to 9.8 per cent, comparable to the 10.1 per cent national rate. See Figure 21.

Figure 21: Households in Core Housing Need, Census Subdivision (CSD) vs Canada (Statistics Canada, 2021)

Core housing need refers to a household falling below at least one of the indicator thresholds below, and spending 30 per cent or more.

Thresholds are defined as follows:

- Adequate housing is reported by their residents as not requiring any major repairs.
- Suitable housing has enough bedrooms for the size and composition of resident households and,
- Affordable housing has shelter costs equal to less than 30% of total before-tax household income.

CMHC: Core Housing Need

People who rent experience higher rates of core housing need.

Core Housing Need by Individuals (Renters and Owners)

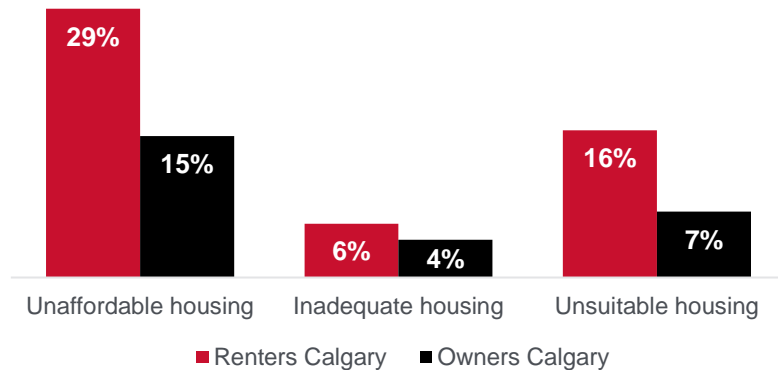


Figure 22: Core Housing Need by Tenure, Calgary Census Subdivision (CSD) (Statistics Canada, 2021)

People who rent their home experience more challenges and have greater rates of core housing need than owners across all measures. People who rent are:

- Two times more likely to live in unaffordable housing than owners.
- More likely to live in housing that is in need of major repairs than owners. Major repairs can include defective plumbing, electrical wiring or structural issues with walls, floors or ceilings, etc.
- More than two times more likely to live in unsuitable housing than owners.

See Figure 22.

Overcrowding is a problem. Too many people are sharing a unit to reduce costs, and large families (10 or more) without the necessary bedrooms.

(City of Calgary Focus Group Participant, 2023)

Racialized clients are facing discrimination. There are low vacancy rates and intense competition. No one will rent to families of eight.

(City of Calgary Focus Group Participant, 2023)



6. Market Housing Supply

This section outlines data from Statistics Canada, Canada Mortgage and Housing Corporation, and the Calgary Real Estate Board. Where available, 2023 has been included to forecast housing need.

Market Housing: Rental Market

Average rents have increased at higher-than-normal rates and are expected to rise.

Vacancy Rate and Median Rent

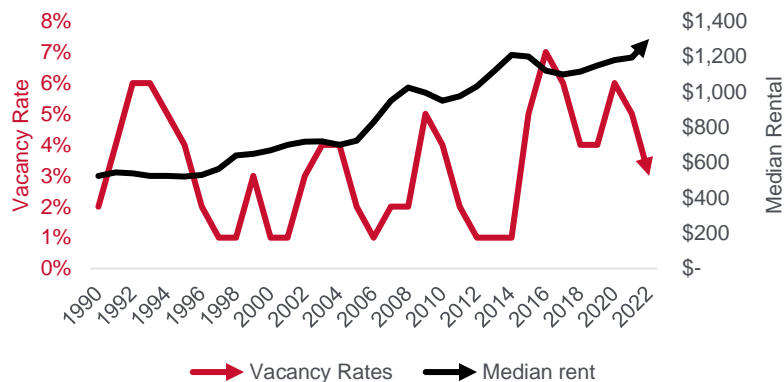


Figure 23: Vacancy Rates by Municipality (Government of Alberta) and Median Rents Over Time. (CMHC, 2023)

According to CMHC’s 2023 Rental Market Survey, the median rent increased by 17 per cent from 2018 at \$1,115/month to \$1,299 in 2022. The vacancy rate was cut in half between 2020 and 2022 from six per cent to three per cent. See Figure 23. CMHC data on vacancy rates for 2023 will be collected in fall 2023.

For a household to adequately afford the **median** market rent in 2022, i.e., not allocating more than 30 per cent of monthly income to shelter, they would need an annual before-tax income of close to \$52,000.

Average Rent

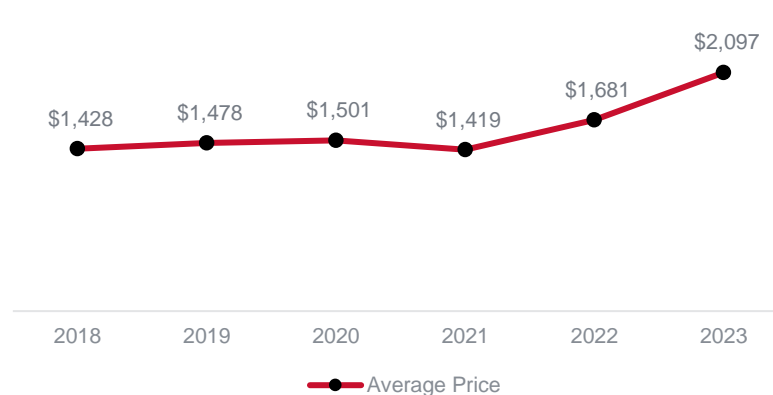


Figure 24: Historical Average Rent (Rent Faster Calgary, 2023)

According to Rent Faster¹⁰ which captures real-time market data, **average** rents increased higher than normal from \$1,501 to \$2,097 (or by 40 per cent) between 2020 and 2023. See Figure 24.

For a household to adequately afford average market rent in 2023, they would need an annual before-tax income of close to \$84,000. For context, in 2022, annual income needed to afford average market rent was \$67,000.

40 per cent of Calgary households earn less than \$80,000 according to 2021 census data and would not be able to adequately afford average market rent.

Market Housing: Value and Supply

Compared to Canada, Calgary has a higher share of housing between \$400,000 and \$749,999.

Owner-Estimated Value of Dwelling if Sold (2021)

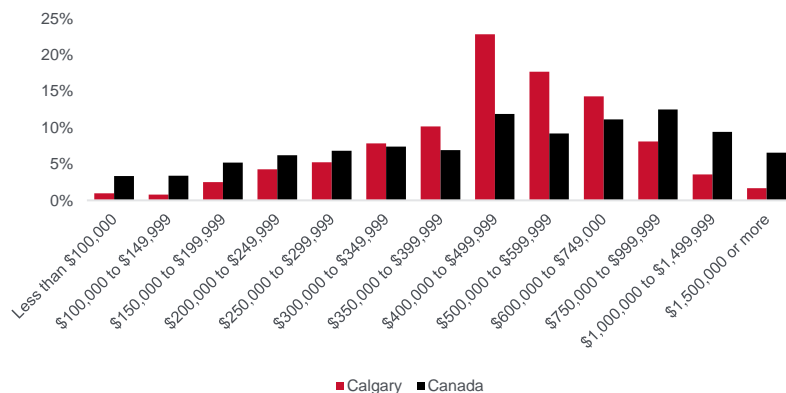


Figure 25: Value (Owner-Estimated) of Dwelling by Structural Type of Dwelling: Calgary vs Canada, 2021 (Statistics Canada, 2021)

Calgary Estimated Value Compared to Canada

Statistics Canada's measure of *owner-estimated values of dwellings if sold* is one measure to evaluate the range of housing cost.

- Calgary's share of housing options available below \$399,999 is 32 per cent, compared to 39 per cent in Canada.
- Calgary's share of housing options available between \$400,000 and \$749,999 is 55 per cent, compared to 32 per cent in Canada.
- Calgary has a lower share of housing options available at \$750,000 and above, at 13 per cent than Canada at 28 per cent.

The median estimated value of dwellings in Calgary was \$456,000 in versus \$472,000 in Canada.

Calgary lacks housing options below \$400,000.

See Figure 25.

Market Housing: Median Income

The median home price in 2023 is five times Calgary's annual median income.

Median Home Price for all Housing Types and Median Household Income (1990-2023)

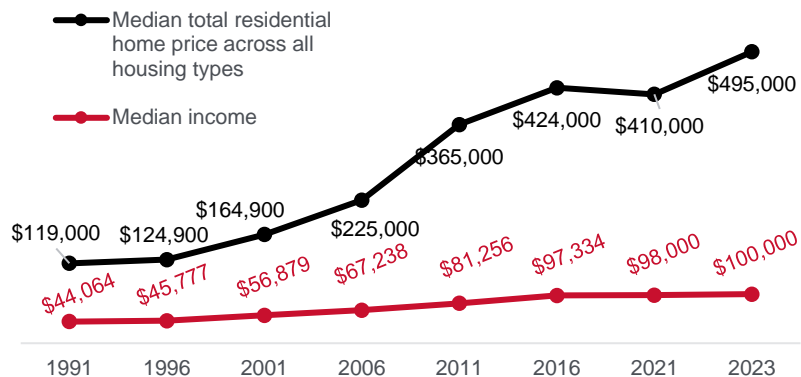


Figure 26: Calgary Median Income (Statistics Canada, 2021) and Median Home Prices (Calgary Real Estate Board, 1991-2023). Notes: *in the absence of current census data on income, an assumption has been made for a median income increase to \$100,000. Home prices represent the median home price for the census year (e.g., the 2021 census used 2020 incomes, therefore median home prices were taken from 2020).*

The gap between median income and median total residential home prices (including single detached, semi-detached, rowhouse & townhouse, and apartments) has been steadily widening.

Between 1991 and 2001, the median home price was about three times that of Calgary's median income.

The median home price is expected to have increased to five times that of Calgary's estimated median income in 2023.

Between 2001 and 2023, median home prices have increased by four times, while household incomes have only doubled.

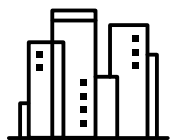
See Figure 26.



Market Housing: Median Cost

First-time home buyers need higher incomes to adequately afford housing.

2023 Median Home Price by Housing Type and Annual Income Needed for First-Time Homebuyers



Apartment

Median apartment price:

\$275,000

Annual income needed to adequately afford:

\$70,800

For a first-time home buyer to adequately afford their housing, meaning they are not allocating more than 30 per cent of their before-tax income to shelter costs, they require an annual household income of at least \$70,800¹¹ to purchase a median priced apartment. See Figure 27.

Minimum downpayment requirements and an assumption of market interest rate considerations are factored.

This does not include property taxes, condominium fees, electricity, heat, water and other municipal services, which should be factored into housing affordability calculations.



Row/Townhouse

Median row/townhouse price:

\$385,000

Annual income needed to adequately afford:

\$99,160



Semi-detached

Median semi-detached price:

540,000

Annual income needed to adequately afford:

\$130,600



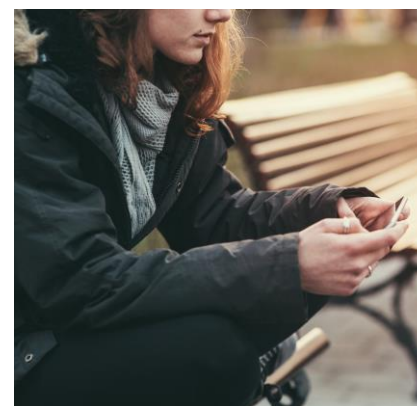
Detached

Median detached price:

\$645,000

Annual income needed to adequately afford:

\$156,000



Rental increases have gone up \$300-400 per month and not in small increments. People are making choices to spend their money between rent or food.

(City of Calgary Focus Group Participant, 2023)

Figure 27: Annual Median Home Prices by Housing Type in August 2023 (Calgary Real Estate Board, 2023) and Mortgage Calculator (Canada Mortgage and Housing Corporation, 2023)



7. Population, Economy, and Employment

This section outlines population, economy and employment data from Statistics Canada and The City of Calgary, including forecasts for future years.

Population

Calgary's population is expected to increase to 1.5 million by 2028.

Population Growth: Natural Increase and Total Migration

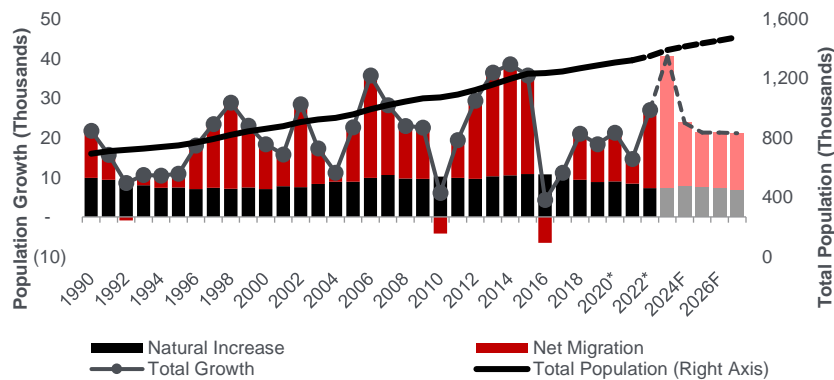


Figure 28: Population Growth in Calgary by Component (The City of Calgary Civic Census, 2019, Statistics Canada 2021, Spring 2023 Calgary & Region Economic Outlook 2023-2028)

Calgary continues to experience population growth over the long-term. As of the 2021 Federal census, Calgary's population has grown to 1,306,784, adding 39,440 people since the 2018 Civic Census¹² – the equivalent of 22 people per day.

Population growth is mainly fueled by migration, both interprovincial and international. Between 2023 and 2028, forecasted growth is expected to increase to approximately 1,497,600 by 2028 or by around 108,400 people – the equivalent of 59 people per day (The City of Calgary, 2023). See Figure 28.

Population Growth

Calgary has led population growth over the last decade.

Total Population Growth in Major Canadian Cities (2012-2022)

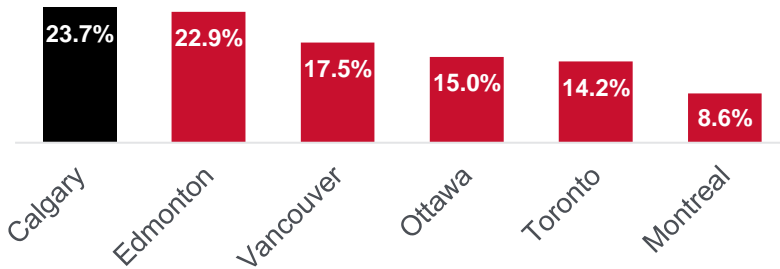


Figure 29: Ten Year Total Population Growth in Major Canadian Census Metropolitan Areas (CMA) (Statistics Canada, 2021)

The Calgary metropolitan area led the way in population growth compared to five major Canadian cities at 23.7 per cent, with Edmonton close behind, growing at 22.9 per cent over the last decade (The City of Calgary, 2023). See Figure 29.



Age and Gender

Calgary has a large share of working aged people.

Calgarians by Age and Gender

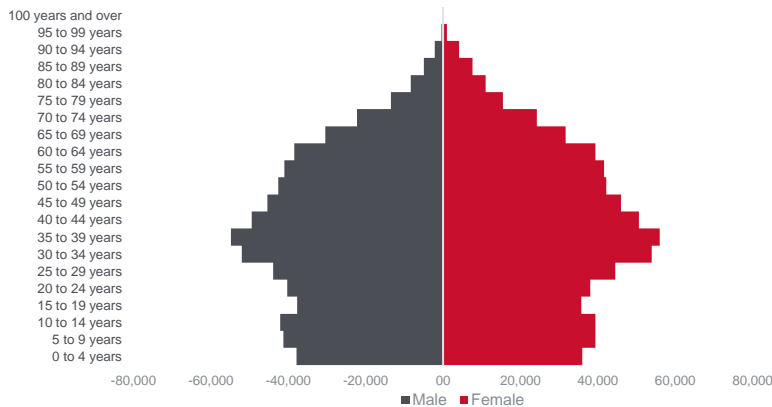
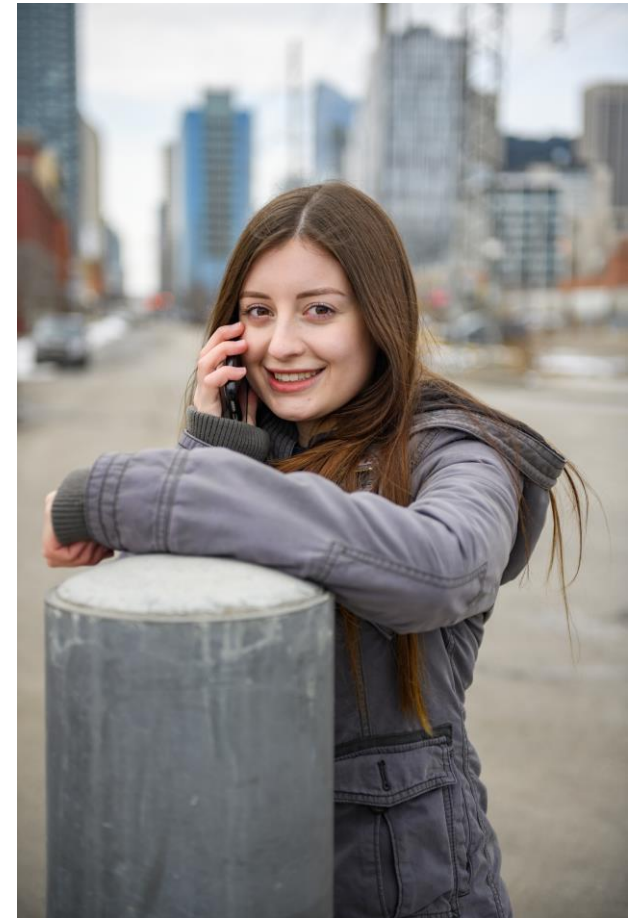


Figure 30: Calgary Population by Age and Sex (Statistics Canada 2021)

The median age in Calgary is 38, which is lower than the median age of 41.6 in Canada.

Whereas many Canadian cities have a population spike above 65 years of age, Calgary has a larger population of 30- to 45-year-olds. A narrow population pyramid base suggests a relatively lower birth rate compared to immigration, which is fueled by a working-aged population. See Figure 30.



Population Projection

Population growth expected most for female super seniors (85+).

Long-Term Population Growth

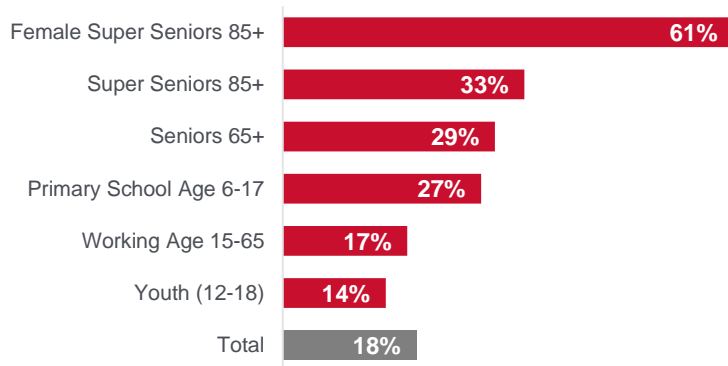


Figure 31: Forecast Population Growth by Demographic 2018-2028 (The City of Calgary, 2023)

Population growth in the 65+ year age range is expected to increase by 29 per cent in the next five years, though the populations of super seniors (85+) and particularly, female super seniors are expected to grow at a much higher rate.

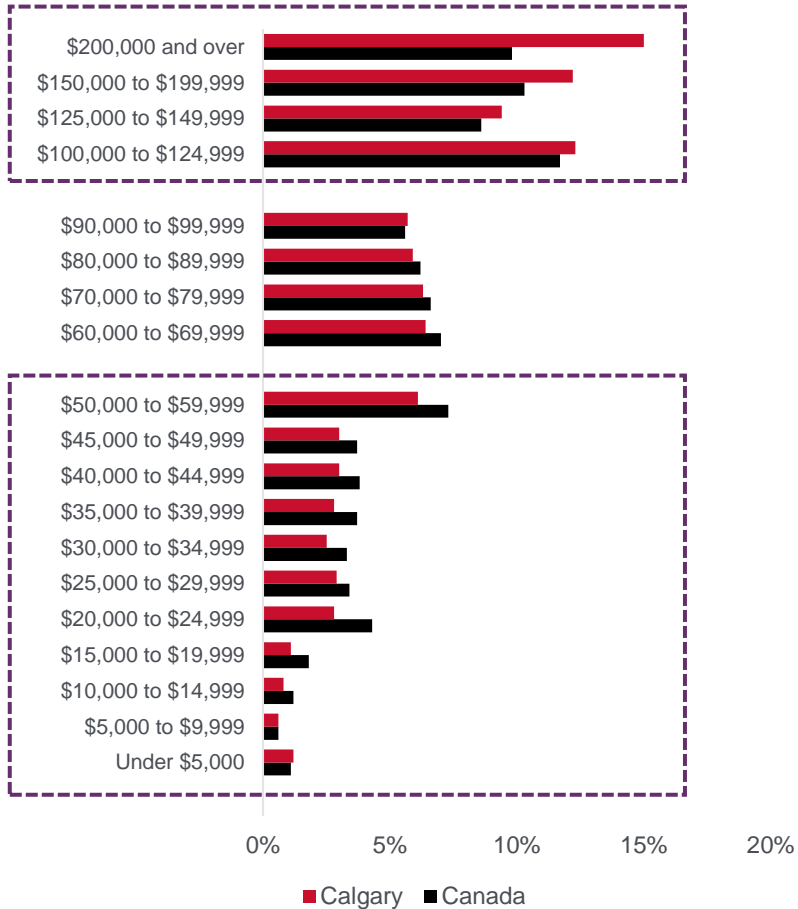
In 2021, there were 177,405 Calgarians aged 65 and over, up 28 per cent from 138,405 in 2016 (The City of Calgary, 2021). See Figure 31.



Income

Income inequality is considerable in Calgary.

Household Income



In 2020, Calgary's median annual household income before-tax was \$98,000, compared to \$84,000 nationally, a 14 per cent advantage for Calgary income earners.

Roughly half of Calgary households earn an annual income of \$100,000 and over, compared to 40 per cent for the rest of Canada.

27 per cent of households in Calgary earn less than \$60,000, compared to 34 per cent households in Canada. See Figure 32.

When income inequality is considered, the highest earning 10 per cent of households earned four times more than the lowest earning 10 per cent of households in 2020.

Figure 32: Income of Households in 2020 – Calgary vs Canada (Statistics Canada 2021)

Employment

Health care, social assistance, and professional services are the leading sectors.

Sector of Employment



The rates of employment for people living in Calgary and employed in industry sectors, is on par with Canada in areas such as health care and social assistance, retail services, and construction.

Calgary's strongest employment sector in comparison with Canada are in professional, scientific and technical services.

Calgary's rates of employment in mining, and transportation & warehousing exceed Canada's average rates.

Since the 2016 federal census, health care and social assistance has overtaken retail as Calgary's top employer in the 2021 census. See Figure 33.

Figure 33: Labour Force by Industry Sectors, Calgary vs Canada (Statistics Canada, 2021)

Employment Forecasts

Calgary expected to experience positive job growth.

Total Employment and Forecast

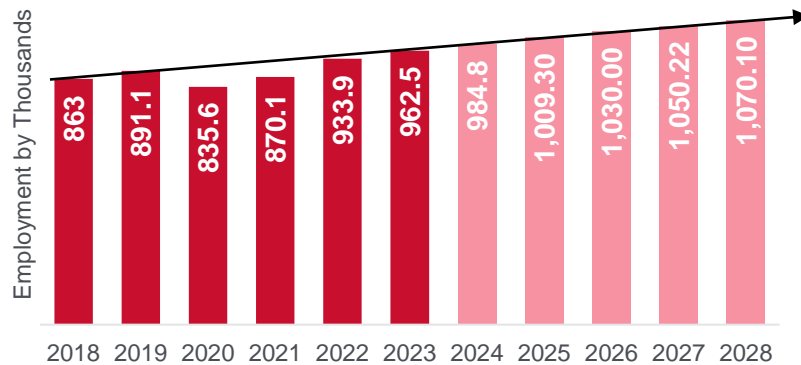


Figure 34: Total Employment in the Calgary Economic Region (The City of Calgary, Corporate Economics, 2023)

Calgary continues to experience positive job growth. Employment numbers declined in 2020 and 2021 due to the COVID-19 pandemic. In 2020, the Calgary Economic Region experienced 50,600 job losses from 2019.

Net migration, especially for 35 to 49-year-olds, is expected to help bolster the labour force. Baby boomers retiring from the workforce will create a decline in the workforce. See Figure 34.

Unemployment Rate and Forecast

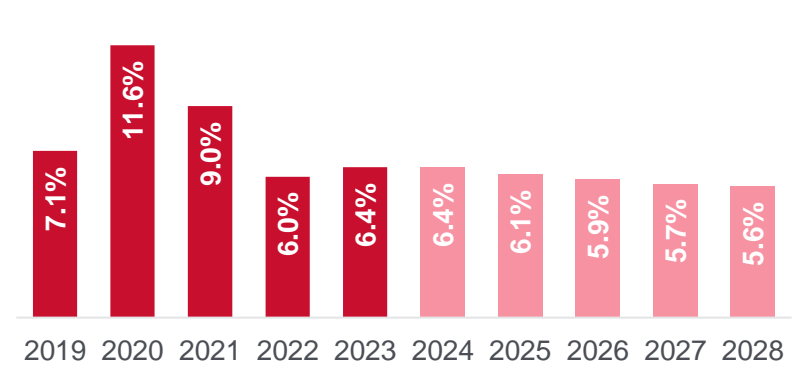


Figure 35: Total Employment for the Calgary Economic Region (The City of Calgary, Corporate Economics, 2023)

Unemployment spiked temporarily in 2020 and has since stabilized around six per cent. It is forecasted to decline slightly towards 2028. See Figure 35.

Economic Recovery

GDP spiked between 2020 and 2022 and is expected to stabilize.

Economic Forecast and Economic Recovery

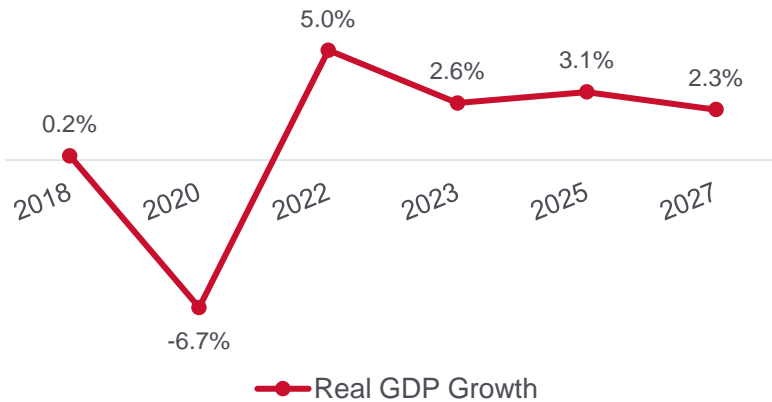


Figure 36: Calgary Economic Region: Real GDP (Statistics Canada, The City of Calgary, Corporate Economics, April 2023)

As a result of the COVID-19 pandemic, Real Gross Domestic Product (GDP)¹³ growth fell drastically in 2020 to negative 6.7 per cent.

Due to the lifting of pandemic-related restrictions and high oil prices, 2022 saw increased growth at five per cent.

An average growth of 2.6 per cent is forecast between 2023 and into 2027. See Figure 36.



Inflation

Calgary experienced the highest rate of growth in consumer prices across large Canadian cities.

Inflationary Growth and Consumer Price Changes

Calgary led the way in the rate of inflation from 2012 to 2022 and was more similar to Toronto and Ottawa than Edmonton and Vancouver.

Food, shelter, energy, clothing, and transportation cost increases were all factors leading to cost-of-living increases. See Figure 37.

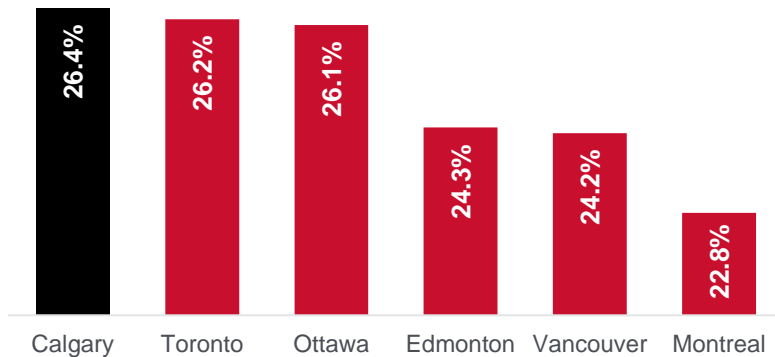


Figure 37: Consumer Price Index, Annual Average, Not Seasonally Adjusted from 2012-2022 (Corporate Economics, City of Calgary, 2023)

We are seeing issues with food security and needing more supports for housing – people can't afford food and afford rent.

(City of Calgary Focus Group Participant, 2023)

More people are finding themselves in arrears and prioritizing expenses and unknowns with cost-of-living increases. Some people forgo paying for utilities to pay for housing.

(City of Calgary Focus Group Participant, 2023)



8. Appendices

This section summarizes qualitative input from local housing providers and service agencies.



Appendix A: What We Heard

Summary of Qualitative Research Findings

What we heard from local non-profit housing providers and service agencies

The City of Calgary convened several voluntary focus groups in early 2023 to collect qualitative data. 23 affordable housing providers, operators, and organizations that assist with housing placements participated.

The focus groups explored:

1. What does housing need look like from the perspective of the people you serve? Members were asked to share a story.
2. The challenges people experience in securing and maintaining housing.
3. Future considerations for housing need in Calgary.

Appendix A: Qualitative Research Findings

1. The need for affordable housing is being intensified.

Inflation, increased housing prices, population growth, and incomes are falling behind a living wage.

The focus groups identified the following trends:

- Need to build more, but capital investment and the cost of land are limiting construction.
- There is not enough housing supply for the following groups:
 - Large families (6-10+).
 - Accessible units for seniors and people with disabilities.
 - Youth.
 - Immigrants.
 - Indigenous people.
- Many homes are in severe disrepair as buildings are aging and there is not enough funding for maintenance and repair.
- Waitlists are growing, with clients waiting years to secure housing.
- Limited number of developments that have culturally appropriate units or common areas for cultural practices.

2. Affordable housing supply is limited.

Rents are increasing rapidly which is resulting in a smaller number of affordable units available to those in the greatest need. Home ownership is also becoming harder to achieve as housing prices and lending costs have increased significantly.

The following impacts of housing cost, inflation, and lower incomes were noted through the focus groups:

- Few opportunities exist to progress on the housing continuum because market rents are soaring, which is cost prohibitive for most low to mid-income households.
- Affordable homeownership is more difficult for families to achieve due to inflation and lack of supply of housing available within their incomes. These barriers mean households are staying longer in affordable housing, which results in longer waits for others.
- People are falling deeper into poverty or having a harder time getting out of poverty because of rising costs. It is increasingly difficult to have enough income for food, clothing, medicine, and children's activities.
- Overcrowding is common. People are sharing homes to reduce costs. The number of homes suitable for large families is extremely limited. This means large families must accept homes without enough bedrooms and bathrooms and small living spaces.

Appendix A: Qualitative Research Findings

3. Racism and stigma are significant barriers.

Indigenous people and those experiencing homelessness face racism and stigma when trying to find a place to live. Often, once they have secured affordable housing, they struggle to avoid conflict with landlords and other tenants and are vulnerable to being evicted.

Indigenous people, homeless and equity deserving people face racism and stigma daily. Examples of their experiences include:

- Landlords do not want to rent to low-income or homeless people, often due to assumptions and biases that there will be problems such as:
 - Addiction and mental health challenges that cause conflict with neighbours.
 - Damage to property from behavioural challenges or neglect.
 - Inability to pay rent, even when tenants receive rent support.
 - Cannot keep a job or are experiencing unemployment.
- Indigenous and homeless people are often rejected even before they are able to submit an application or are too fearful to apply from past negative experiences.

4. Stronger support services are required.

To enable residents to be successful in their tenancies and to improve their overall well-being, more support services are needed including those that address:

- Mental health.
- Addictions, harm reduction.
- Medical/health problems.
- Trauma.
- Food security.
- Mobility.
- Basic life skills
- Navigating the housing system.

Lack of supports result in people moving back and forth along the continuum between homelessness and affordable housing options.

Seniors and those with medical conditions are often released from hospitals/treatment facilities without any support. They end up back in the hospital or moved to long-term care because the housing provider cannot provide these services, even if the health care system isn't a good fit to meet their needs either.

Appendix A: Qualitative Research Findings

5. Skills, training and jobs are critical to maintain housing.

Most people in need of housing don't have the necessary skills or access to programs.

Some of the areas that tenants need education in are:

- Basic life skills.
- Tenants' responsibilities under the *Residential Tenancies Act*.
- Financial (banking, paying bills, savings, taxes).
- How to apply for jobs.
- Job skills/job training.
- Completing job applications.
- Navigating the system and red tape.

In addition, immigrants have additional need for:

- English as a Second Language training.
- Gaining "Canadian experience" for jobs.
- Where to shop.
- Navigating the health care system and education system.
- Canadian culture.
- Living in a winter city.

6. The sector is experiencing severe burn-out.

The sector delivers essential frontline housing and services to those in need. Limited funding is constraining organizations' service delivery. The sector is under pressure and is experiencing:

- Lack of funding to support operation and maintenance of buildings, and hiring and retaining staff.
- The process to house people can be overwhelming and slow-paced. This impacts the dignity of people, especially when clients must prove that they still meet the need for housing year after year.
- Employees are facing burnout and trauma from short staffing and extremely difficult situations. Young people are having to save lives on the front line.
- Employees are perceived to be amongst the lowest paid, and are finding it hard to make ends meet, and are facing their own housing and food insecurity issues.

Appendix B: Notes

1. The Calgary Metropolitan Area includes Airdrie, Rocky View County, Cochrane, Chestermere, Crossfield, the Tsuu T'ina Nation 145 (Sarcee 145), Irricana and Beiseker.
2. Suitable housing under the National Occupancy Standard is based on the following:
 - A maximum of two persons per bedroom.
 - Household members, of any age, living as part of a married or common-law couple share a bedroom with their spouse or common-law partner.
 - Lone parents, of any age, have a separate bedroom from their children.
 - Household members aged 18 or over have a separate bedroom, except those living as part of a married or common-law couple.
 - Household members under 18 years of age of the same sex may share a bedroom, except lone parents and those living as part of a married or common-law couple.
 - Household members under five years of age of the opposite sex may share a bedroom if doing so would reduce the number of required bedrooms. This situation would arise only in households with an odd number of males under 18, and odd number of females under 18 and at least one female and one male under the age of five.
 - An exception to the above is a household consisting of 1 individual living alone who may live in a studio apartment with no separate bedroom.
3. The following is a list of all COVID-19 emergency response benefits in 2020: COVID 19 - Canada Emergency Response Benefit (CERB); COVID 19 - Canada Recovery Benefit (CRB); COVID 19 - Canada Recovery Caregiving Benefit (CRCB); COVID 19 - Canada Recovery Sickness Benefit (CRSB); COVID 19 - Canada Emergency Student Benefit (CESB); COVID 19 - Enhancements to existing federal programs; COVID 19 - Provincial and territorial benefits; The Government of Alberta provided a one-time \$1,146 Emergency Isolation Support program until the Federal CERB program became active in April 2020; the Province provided a one-time Critical Worker Benefit of \$1,200 for eligible service workers in 2021.
4. According to Statistics Canada, of those eligible, in 2020, 326,795 Calgarians received temporary COVID-19 emergency and recovery benefits, representing 31 per cent of Calgarians aged 15 and over in private households. Of those who received the benefits, the median collected in 2020 was \$8,500. Nationally, 28 per cent of eligible Canadians received COVID-19 emergency and recovery benefits, with a median collected in 2020 of \$8,000. In 2020, Calgarians received marginally higher COVID-19 emergency response benefits than the national average.
5. The Calgary Homeless Foundation Point-in-Time Count is conducted every two years and counts the number of people experiencing homelessness on a particular night.
6. For the purposes of this section, the City of Calgary's parameters for Statistics Canada included 65 per cent of the estimated area median income. Median income refers to the income cut-off where half of all households falls under, and half of all households are above. Median income is a more appropriate measure than average income which can be influenced by extremely high or extremely low-income households.
7. The official median income as of 2021 was \$98,000, which means that The City's affordable housing income threshold was \$63,700. Statistics Canada used \$99,000 as Calgary's median income and therefore, the income threshold used was \$64,350. The City's customized data uses StatsCan's \$64,350 income threshold to calculate housing need. Using customized data minus COVID-19 supports, the median income shifted to \$91,000 and 65 per cent of the area median income became \$59,150.
8. Presence of difficulties or long-term conditions refers to difficulties a person may have doing certain activities as a result of physical, cognitive, mental, or other health-related conditions or problems. The question on activities of daily living provides information on the number of people in Canada who may have difficulties doing certain activities, including those who may have a long-term physical, cognitive, mental or other health condition. This information is used as a first step in identifying people who are likely to have a disability, in order to conduct the Canadian Survey on Disability (CSD). This question alone does not provide an estimate of disability in Canada.
9. Indigenous primary household maintainers includes all primary household maintainers who reported one or more Indigenous ethnic origin (North American Indian, Métis or Inuit), whether or not they reported other ethnic origins, and/or reported that they were registered under the Indian Act of Canada.
10. In the absence of current CMHC data for the second half of 2023, local listings on Rent Faster provide an indicator of the current rental market. These include listed rents (versus actual rents) and other factors that are outside of the CMHC's methodology.
11. For the purpose of this report, an assumption has been made based on the shelter-cost-to-income ratio, where the proportion of average total spending on housing is 30 per cent of annual household income. Housing price estimates are based on 10 per cent downpayment for housing prices over \$500,000, or five per cent downpayment for housing prices less than \$500,000, amortized over 25 years. As of Q2 2023, interest rates are 6.2 per cent.
12. From 1958 to 2020, the City of Calgary conducted a Civic Census that gathered a count of dwelling units, population, and other demographic information. The census program was cancelled in 2020 due to budgetary decisions.
13. Real Gross Domestic Product (GDP) is a measure of an economy's total goods and services in a given year, adjusted for inflation or deflation. It considers changes in price levels with a specific year as a reference point.

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Appendix C: References

Participating Organizations for City of Calgary Focus Groups:

1. Alpha House Society
2. Attainable Homes
3. Bethany Seniors
4. Brenda Strafford Foundation
5. Calgary Bridge Foundation for Youth
6. Calgary Drop-In Centre
7. Calgary Homeless Foundation
8. Calgary Housing Company
9. Closer to Home
10. Elizabeth Fry Society
11. Habitat for Humanity (Southern Alberta)
12. HomeSpace Society
13. Immigrant Services Calgary
14. Inn from the Cold
15. John Howard Society
16. Norfolk Housing Society
17. Silvera for Seniors
18. The Alex
19. The Mustard Seed
20. Trinity Place Foundation
21. Unison at Kerby Centre
22. Vecova
23. YW Calgary