Calgary’s Need for Affordable Housing

**Over 80,000** or nearly **1 in 5** households are struggling to pay for shelter costs.

As the population grows, **over 100,000** households are forecast to be in housing need by 2025.

This is because the need for affordable housing has remained relatively constant at **18%** of all Calgary households.

There are nearly 45,000 renter households in need. **Over 65,000 renter households** are forecast to be in need by 2025.

The need for affordable housing is growing **faster than the supply** (over 2,000 more renters in need per year vs. 300 new units per year).

According to The City’s **definition of affordable housing**, a household is in need of affordable housing when it earns less than 65 per cent of Calgary’s median income and spends more than 30 per cent of its income on shelter costs.

**Key Populations in Need of Affordable Housing:**

- **Indigenous households** have a higher rate of housing need.
- **Persons with disabilities** have a higher rate of housing need.
- **Lone-Parent Families** have a higher rate of housing need.
- **Recent immigrants** have a higher rate of housing need and are a significant source of Calgary’s population growth.
- **Seniors** are a growing population in Calgary and aging is associated with increased disabilities.
- **Singles** have an increased rate of housing need.
- **Youth** have an increase rate of housing need and are a growing population.

- **Nearly 3,000** Calgary households are homeless.
- **Over 145,000** Calgarians are living in poverty.
- **Over 4,000** households are on the Calgary Housing Company wait list.

Housing, transportation and food make up nearly half the average Alberta household’s budget.

Average annual transportation costs vary greatly through the city, and are generally lower in more central areas.

An estimated **11 per cent** of Calgary households experience food insecurity.

Published November 2018
For more information: visit Research and Trends at www.calgary.ca/affordablehousing or email affordablehousing@calgary.ca
Executive Summary

The City of Calgary recognizes affordable housing as a priority through *Foundations for Home*, Calgary’s Corporate Affordable Housing Strategy 2016-2025. The City’s involvement in affordable housing includes development, policy, partnerships, funding, and operations. Current research on affordable housing need is critical given the scope and magnitude of The City’s involvement.

The Housing Needs Assessment is the most overarching research report on affordable housing need by The City of Calgary. It is a synthesis of relevant secondary data on demographic and economic trends, poverty and housing need. The purpose of the Housing Needs Assessment is to inform affordable housing policies, advocacy, development and operations in Calgary. The audience for this report is broad and includes City administration, community affordable housing providers, social service organizations, community-based committees and advocacy groups, as well as all orders of government.

The Housing Needs Assessment is published every five years following the release of the federal census data. This 2018 Housing Needs Assessment updates and replaces previous versions published in 2012 and 2015. The following are the key findings:

Gaps in the Housing System

The City of Calgary defines a household as in need of affordable housing if it spends 30 per cent or more of its income on shelter and earns less than 65 per cent of Calgary’s median household income. As of 2016 the income cut-off is $63,267. A household earning this amount can afford $1,582 per month on housing, which is enough to afford most rental types, except for single detached homes.

According to The City’s definition, *81,240 Calgary households need affordable housing as of 2016*. This number is forecast to exceed 100,000 households by 2026. Over the past five census cycles, the need for affordable housing has remained relatively constant at 18 per cent of all Calgary households. This means that as Calgary’s population grows, the need for affordable housing will grow accordingly.

The magnitude of growth in affordable housing need far outstrips the historic rate of increase in affordable housing supply. Each year, an additional 2,000 renter household are forecast to be in need. Historically, however, rates of affordable housing supply have only increased by an average of 300 units per year. A mounting deficit of approximately 1,700 non-market units per year is forecast from now until 2026 based on historic rates of need and supply.

From this research, the incidence of housing need is elevated for the following key populations: singles, lone-parents, youth, aboriginals, recent immigrants, and households with disabilities or activity limitations.

The Calgary Economy

Calgary’s economy is specialized in oil and gas, professional services and head offices, however, retail trade makes up the largest portion of the labor force. This is important because, while many Calgary households have high incomes, the largest share are employed in retail trade, which is a relatively lower paying industry. *For these households, housing affordability is critical.*
The specialization of the Calgary economy in oil and gas means that it is cyclical. These cycles heavily influence the Calgary rental market. When commodity prices decline, vacancy rates increase and rent rates decrease. When the oil and gas sector picks up again, we can expect migration to Calgary to rise, vacancy rates to decline and rent rates to increase.

The economy is forecast to recover gradually over the next 5-10 years, during which time, a cool housing market can be expected. A cool housing market is a good opportunity to support households that are struggling with employment, and to manage vacancies in the non-market housing supply. It is also a good opportunity to implement protective measures for a future hot market to prevent rental supply losses, educate tenants and landlords about their rights and responsibilities, and work to build partnership with the private sector.

Calgary Population

Calgary has experienced long-term population growth, fueled mainly by migration to the city, rather than natural increase. This has resulted in a population that is slightly younger, more ethnically diverse, more mobile and more highly educated compared to other parts of Canada. The Calgary population also includes a higher proportion of families with children. Therefore, Calgary will continue to experience demand for family-oriented housing. Calgary has a large population of newcomers: therefore settlement services and diverse and culturally appropriate housing options will be important. Connections to supports and services, as well as education on tenant and landlord rights and responsibilities is especially important for newcomers.

Calgary is experiencing national long-term trends of population aging and declining household sizes. Calgary will need to prepare for an increased demand for seniors housing. This response may include supporting seniors to age in their communities and official seniors residences, as well as supportive living and long-term care. As people age, disabilities become more common, therefore it will be important to have adequate adaptable, accessible and visitable housing as well as general accessibility within our communities.

Calgary also has a significant Aboriginal presence, with 3 per cent of Calgarians identifying as Aboriginal. There is a need for culturally sensitive housing and supports specifically for the Calgary Aboriginal population.

Housing Demand and Poverty

Calgary has a higher median household income of $97,334 compared to $70,336 for Canada overall. However, it also has a higher cost of living and this is reflected in Calgary’s higher poverty thresholds. Canada’s official definition of poverty, the market basket measure adopted August 2018, defines poverty thresholds for Calgary that range from $20,300 for a single person to $45,391 for a 5-person family. As of 2016, 145,565 people are living in poverty in the Calgary census metropolitan areas.

To address poverty in Calgary, it will be important to address our relatively high cost of living by keeping housing and other top household expenditures, such as transportation, as affordable as possible. Given that affordable housing targets the same population as poverty reduction initiatives, it will also be important to coordinate efforts to serve this population. Lastly, there is a role for advocacy for adequate social assistance to afford housing in Calgary.

Housing, Transportation and Food

Together, housing, transportation and food make up nearly 50 per cent of the average Albertan household’s total household expenditures, at 20 per cent, 15 per cent and 9 per cent, respectively. Affordable living takes into consideration all of these expenditures.

Transportation costs vary significantly across Calgary and range from under $5,000 per year downtown to over $20,000 per year in several areas along the city’s edges. Residents of affordable housing will benefit the most from living in locations with lower transportation costs, such as those located near public transit. Furthermore, it will be necessary to manage Calgary’s transportation costs in order to manage overall affordability throughout the city.

# Table of Contents

Executive Summary .................................................. 3

1.0 Introduction .................................................... 6
  1.1 The Study Area ............................................. 7
  1.2 Methodology .................................................. 7

2.0 Calgary Growth & Economy ......................... 8
  2.1 Long-term Population Growth due to Mainly to Migration ....... 8
  2.2 Economy Focused on Oil & Gas, Professional Services and Head Offices ........................................ 9
  2.3 Economy Forecast to Begin Gradual Recovery ................. 11

3.0 Calgary Population ........................................ 13
  3.1 Younger but Aging Population .................................. 13
  3.2 Well-Educated Population ..................................... 14
  3.3 Small Household Sizes, More Families with Children ............ 14
  3.4 Highly Mobile Population ...................................... 15
  3.5 Aboriginal Presence .......................................... 15
  3.6 Diverse Population ............................................. 16

4.0 Housing Demand ........................................ 18
  4.1 Household Incomes ............................................ 18
  4.2 Poverty ........................................................ 20

5.0 Housing, Transportation & Food .................. 23
  5.1 Housing & Transportation ...................................... 23
  5.2 Food Insecurity ................................................ 29

6.0 Gaps in the Housing System ......................... 31
  6.1 Indicators of Housing Need .................................... 31
  6.2 Homelessness ................................................... 40
  6.3 Future Housing Need .......................................... 41

7.0 Conclusion .................................................. 43
  7.1 Recommendations ............................................. 44

Appendix 1 – Transportation and Housing Analysis Methodology .......... 49
1.0 Introduction

Affordable housing is foundational to community prosperity. The City of Calgary Council adopted Foundations for Home, Calgary’s Corporate Affordable Housing Strategy 2016-2025 in July 2016. The City’s involvement in affordable housing includes development, policy, partnerships, funding, and operations. Research on affordable housing need is critical given the scope and magnitude of The City’s involvement.

This is a critical time for affordable housing. The Community Housing Affordability Collective formed in 2016 as a collective engine for improving housing affordability in Calgary through cross-sector collaboration and community-based advocacy. Affordable housing is a priority at every level of government. The provincial and federal governments each signaled their renewed commitment to the housing community through substantial budget increases as well as the development of affordable housing strategies: Making Life Better: Alberta’s Provincial Affordable Housing Strategy (2017) and A Place to Call Home: Canada’s National Housing Strategy (2017). Furthermore, in August 2018, the federal Government released “Opportunity for All – Canada’s First Poverty Reduction Strategy”.

The Housing Needs Assessment is the most overarching research report on affordable housing by The City of Calgary. It is a synthesis of relevant secondary data on demographic and economic trends, poverty and housing need. This Housing Needs Assessment also includes other aspects of overall affordability, such as transportation and food costs. The purpose of the Housing Needs Assessment is to inform affordable housing policies, advocacy, development and operations in Calgary. The audience for this report is broad and includes The City of Calgary administration, community affordable housing providers, social service organizations, community-based committees and advocacy groups, as well as all orders of government.
1.1 The Study Area

The study area in this report is Calgary, Alberta, Canada, as defined by the city limit boundary (see Figure 1). Some reference to the Calgary Economic Region or the Calgary Census Metropolitan Area (CMA) is made where data specific to the city was unavailable. The CMA includes surrounding areas such as Rocky View County, Cochrane, and Airdrie.

1.2 Methodology

This report presents an update to the Housing Needs Assessments published in 2012 and 2015. This report is intended to be updated every 5 years to coincide with the federal census cycle.

The report draws on both primary and secondary sources of data published by The City of Calgary, as well as other credible sources including Statistics Canada and Canada Mortgage and Housing Corporation.
2.0 Calgary Growth & Economy

2.1 Long-term Population Growth due to Mainly to Migration

Calgary has experienced long-term high population growth. The primary source of this population growth has been migration (rather than natural increase) which is highly dependent on the economy. Calgary’s population is 1,246,337 as of 2017 (The City of Calgary, 2017). Population growth is forecast to remain positive and increase somewhat from 2018-2026 as net migration increases (The City of Calgary, Corporate Economics, 2018). See Figure 2.

![Figure 2: Calgary Population Growth, Historic and Forecast, April of each year (The City of Calgary, Corporate Economics, 2018)](image-url)
2.2 Economy Focused on Oil & Gas, Professional Services and Head Offices

Compared to the rest of Canada, Calgary is specialized in mining, quarrying and oil and gas extraction, professional, scientific and technical services and construction (Statistics Canada, 2017). See Figure 3. Many of these are higher-paying industries, meaning that many Calgary households have high incomes that give them ample housing choice.

In terms of absolute share of the labour force, the top industry is retail trade (11 per cent) followed by health care and social assistance (11 per cent). These are low- and moderate-paying industries. Households employed in these industries require housing that is moderately- or affordably-priced.

Did you know?

Calgary has the highest per capita number of **head offices** in Canada at 9.3 per 100,000 population (Calgary Economic Development, 2017).

Calgary has the second highest per capita number of **small businesses** in Canada of all the major cities at 38.1 per 1,000 population (Calgary Economic Development, 2017).

Figure 3: Labour Force by Industry, Calgary vs. Canada (Statistics Canada, 2017)
The impact of having an economy specialized in oil and gas is a cyclical rental market. Occupancy rates tend to be higher (and vacancy rates lower) when commodity prices increase (Canada Mortgage and Housing Corporation, 1992-2016) (U.S. Energy Information Administration, 2018) (U.S. Energy Information Administration, 2018). See Figure 4. Low vacancy rates (below 3 per cent) apply upwards pressure on rent rates. Whereas high vacancy rates apply downwards pressure on rent rates. Three percent is widely viewed as a balanced vacancy rate (Shapcott, 2010). See Figure 5.

As of December 2017, the Calgary rental market was showing early signs of recovery. The apartment vacancy rate in Calgary Census Metropolitan Area (CMA) decreased to 6.3 per cent in October 2017, after three consecutive years of increases peaking with a vacancy rate of 7 per cent in 2016 (the highest in 25 years) (Canada Mortgage and Housing Corporation, 2006-2017).

Factors applying downward pressure on the vacancy rate:
- Some renters delaying their move into homeownership because of high home prices.
- Increased employment growth, especially in the lower wage service sector.

Factors applying upward pressure on the vacancy rate:
- Strong increase in supply of purpose-built rental apartments and competition from strong increases in condo apartment rentals.
- Unemployment rates above the national average, suppressing interprovincial migration.

Figure 4: Calgary CMA Private Apartment Occupancy Rates and Commodity Prices (Canada Mortgage and Housing Corporation, 1992-2016) (U.S. Energy Information Administration, 2018) (U.S. Energy Information Administration, 2018)

Figure 5: Calgary Census Metropolitan Area Private Apartments (Canada Mortgage and Housing Corporation, 2006-2017)
2.3 Economy Forecast to Begin Gradual Recovery

Calgary experienced an economic recession that carried from 2015 to 2016. In 2017, Calgary began its exit out of the economic downturn as real gross domestic product (GDP) growth in the Calgary Economic Region hit 3.1 per cent and total employment began to grow (The City of Calgary, Corporate Economics, 2018). Real GDP growth is forecast to remain positive but low until 2023, during which time total employment is forecast to gradually increase. See Figure 6.

Calgary unemployment rates are forecast to decline steadily until 2022, when they are expected to approach rates nearer to the rest of Canada (The Conference Board of Canada, 2018). See Figure 7. As long as Calgary’s unemployment rate remains above national levels, people will be less likely to move to Calgary in search of employment. This lowered migration rate will affect population growth.

Figure 6: Actual and Forecast Real GDP and Total Employment for the Calgary Economic Region (The City of Calgary, Corporate Economics, 2018)

Figure 7: Actual and Forecast Unemployment Rate for the Calgary Metropolitan Area vs. Canada (The Conference Board of Canada, 2018)
Calgary Economy – Implications for Housing

Calgary’s economy is specialized in oil and gas, professional services and head offices, however, retail trade makes up the largest portion of the labor force. This is important because, while many Calgary households have high incomes, the largest share are employed in retail trade, a relatively lower-paying industry. **For these households, housing affordability is critical.**

The specialization of the Calgary economy in oil and gas means that it is cyclical. These cycles heavily influence the Calgary rental market. When commodity prices decline as they have in recent times, vacancy rates increase and downward pressure is applied to rent rates. When the oil and gas sector picks up again, we can expect migration to the city will rise, vacancy rates will decline and rent rates will increase.

**The economy is forecast to recover gradually over the next 5-10 years, therefore a cool housing market can be expected during this time.** A cool housing market is a good time to support households that are struggling with employment, and to manage vacancies in the non-market housing supply. It is also a good opportunity to build new units while construction prices are lower and to implement protective measures for a future hot market to protect against rental supply losses, educate tenants and landlords about their rights and responsibilities, and work to build partnership with the private sector.
3.0 Calgary Population

3.1 Younger but Aging Population

The vast majority of Calgary’s population falls with the centre of the age pyramid. 65 per cent of the population is aged 19-64, and the median age of the population is 36.7 years old (vs. 41.2 for Canada) (Statistics Canada, 2017). See Figure 8. This is because much of Calgary’s population has been bolstered by migration to the city, and these migrants tend to be younger. Calgary has the youngest average age of the eight largest Canadian cities (The City of Calgary, September 2017).

Nevertheless, Calgary is experiencing the overall trend of aging common across Canada. The average age has increased by 1.9 years in the last decade (The City of Calgary, September 2017).

Population growth in the 65-85 year age range is expected to be 43 per cent from 2017-2026, vs. 13 per cent for the population overall. Above-average population growth is also expected in the school-aged (6-17) and youth (12-18) categories (The City of Calgary, 2018). See Figure 9.

Another trend that is linked to population aging, is the increasing prevalence of disabilities. There were approximately 103,000 disabled Calgarians as of 2017, however, this number is forecast to grow by 24 per cent (or 24,787 people) from 2017 to 2026. 68 per cent of this increase is among people aged 65+ (The City of Calgary, Corporate Economics, 2017).

![Figure 8: Calgary Population by Age and Sex (Statistics Canada, 2017)](image)

![Figure 9: Forecast Calgary Population Growth by Demographic 2017-2026 (The City of Calgary, 2018)](image)
3.2 Well-Educated Population

Calgary has a highly educated labour force. 70 per cent of Calgarians have achieved a postsecondary certificate; diploma or degree, compared to 65 per cent of Canadians overall. 40 per cent of Calgarians have achieved a university certificate; diploma or degree at bachelor level or above, compared to 29 per cent of Canadians overall (Statistics Canada, 2017).

3.3 Small Household Sizes, More Families with Children

Calgary has 466,725 private households. The most common household size in Calgary is two persons (32 per cent), followed by one person (25 per cent). Calgary has a larger average household size of 2.6 people per household compared to 2.4 for Canada. This corresponds to the younger average age of the Calgary population, 37.6 vs. 41 for Canada (Statistics Canada, 2017). See Figure 10.

Calgary has 337,125 census families. The most common census family type is couples with children (49 per cent). Compared to Canada overall, there is a lower proportion of lone-parent families and couples without children (Statistics Canada, 2017). See Figure 11.

---

**Figure 10:** Household Size, Calgary vs. Canada (Statistics Canada, 2017)

**Figure 11:** Census Family Types, Calgary vs. Canada (Statistics Canada, 2017)
3.4 Highly Mobile Population

Calgarians are highly mobile. Sixteen per cent of Calgarians have moved residences in the last year, vs. 13 per cent of Canadians. Forty-six per cent of Calgarians have moved residences within the last five years, vs. 38 per cent of Canadians (Statistics Canada, 2017). See Figure 12.

3.5 Aboriginal Presence

Three per cent of Calgarians identify as Aboriginal (vs. 5 per cent of all Canadians). Of those Calgarians that identify as Aboriginal, 52 per cent identify as Metis and 44 per cent identify as First Nations (North American Indian) (Statistics Canada, 2017). See Figure 13.
3.6 Diverse Population

Calgary is a diverse city. 31 per cent of Calgarians are immigrants (vs. 22 per cent of Canadians), and 7 per cent of Calgarians are recent immigrants (between 2011 and 2016) compared to 4 per cent of Canadians. 34 per cent of Calgarians are first generation immigrants, 22 per cent second generation, and 44 per cent third generation or higher (Statistics Canada, 2017). See Figure 14.

The top three countries of birth for the immigrant population in private households in Calgary are Philippines, India and China. 32 per cent of Calgary households have a mother tongue other than English (Statistics Canada, 2017).

Thirty-six per cent of Calgarians are visible minorities, vs. 22 per cent of Canadians. The top three visible minority populations in Calgary are South Asian (10 percent), Chinese (7 per cent) and Filipino (6 per cent) (Statistics Canada, 2017). See Figure 15.

Figure 14: Generation Status, Calgary (Statistics Canada, 2017)

Figure 15: Visible Minority Population, Calgary (Statistics Canada, 2017)
Calgary Population – Implications for Housing

Calgary has experienced long-term population growth, fueled mainly by migration, rather than natural increase. This is reflected by a population that is slightly younger, more ethnically diverse, more mobile and more highly educated compared to other parts of Canada. It also has more families with children. Therefore, Calgary will continue to experience demand for family-oriented housing. Calgary has a large population of newcomers, and therefore settlement services and diverse and culturally appropriate housing options will be important. Connections to supports and services, as well as education on tenant and landlord rights and responsibilities is especially important for newcomers.

Calgary is experiencing national long-term trends of population aging and declining household sizes. Calgary will need to prepare for an increased demand for seniors housing. This ranges from supporting seniors to age in place within their communities to creating more designated seniors housing ranging from independent living to supportive living and long-term care. As people age, disabilities become more common, therefore it will be important to have adequate adaptable, accessible and visitable housing as well as general accessibility within our communities.

Calgary also has a significant Aboriginal presence, with 3 per cent of Calgarians identifying as Aboriginal. There is a need for culturally sensitive housing and supports specifically for the Calgary Aboriginal population.
4.0 Housing Demand

Demand for housing generally is driven by household growth and incomes. Demand for affordable housing specifically is driven by households living with low incomes or in poverty.

4.1 Household Incomes

The Calgary median household income (before tax) is $97,334 vs. $70,336 for Canada overall (Statistics Canada, 2017). This higher median income is attributable to both household composition (more earners per household) as well as higher paying jobs due to top industries and the high number of head offices being located in Calgary.

Roughly half of Calgary household earn $100,000 or greater before tax, compared to only 32 per cent of Canadian households (Statistics Canada, 2017). See Figure 16.

Figure 16: Household Income (before tax), Calgary vs. Canada (Statistics Canada, 2017)
It is important to note that Calgary has relatively high housing costs in addition to household incomes. The median (owner-estimated) value of dwelling for owner households was higher in Calgary at $450,338 vs. $341,556 for Canada overall. As of 2016, 75 per cent of Calgary owned-occupied homes are valued between $350,000 and $999,999, compared to 43 per cent of Canada owner-occupied homes. See Figure 17.

Only 37% of Calgary households have an annual household income (of $125,000) sufficient to afford the median Calgary home. This is based on income alone and assumes that a household has a $20,000 down payment. This highlights the challenges for those entering the housing market such as younger people and newcomers. Approximately 44% of Calgary household have an annual household income between $45,000 and $124,999. This is not enough to afford the median Calgary home, but sufficient to afford the average market rent of $1,142/month for Calgary in 2016 (Canada Mortgage and Housing Corporation, 2016). The remaining 19% of Calgary households have incomes below $45,000, which is not enough to afford average market rent. See Figure 18.
4.2 Poverty

On August 21, 2018, The Government of Canada announced that the Market Basket Measure is Canada’s new official definition of poverty as part of “Opportunity for all – Canada’s First Poverty Reduction Strategy”.

The Market Basket Measure “reflects the combined costs of a basket of goods and services that individuals and families require to meet their basic needs and achieve a modest standard of living. The basket includes items such as healthy food, appropriate shelter and home maintenance, and clothing and transportation. It also includes other goods and services that permit engagement in the community, particularly for children, youth, parents and seniors” (The Government of Canada, 2018).

In the Calgary CMA the poverty line ranges from $20,300 for a single person to $45,391 for a five-person family (Statistics Canada, 2017). See Figure 19. Calgary has one of the highest poverty lines among the 50 different geographies for which they are calculated. This reflects the relatively high costs of living in Calgary.

145,565 people in private households in the Calgary CMA live in poverty (Statistics Canada, 2016). This corresponds to a poverty rate of 10.6 per cent, just below the national rate of 12.9 per cent (Statistics Canada, 2016).

However, 24 per cent of persons in lone-parent families and 22 per cent of singles (persons not in economic families) live in poverty in the Calgary CMA. Nearly 60 per cent of persons in female lone-parent families with children aged under five live in poverty in the Calgary CMA (Statistics Canada, 2016).

Figure 19: Market Basket Measure thresholds for economic families and persons not in economic families, after tax, Calgary CMA, 2015 (Statistics Canada, 2017)
Poverty is negatively correlated with age, with the highest rates of poverty in Calgary CMA among children and youth (over 14 per cent) and the lowest rates among seniors (under 7 per cent) (Statistics Canada, 2016).

Poverty is also linked to gender. Women have slightly higher poverty rates than men overall, particularly from ages ranges 11-44 and then again at age 65 and greater (Statistics Canada, 2016). See Figure 20. This reflects a number of factors including greater involvement in parenting responsibilities, income inequality and longer lifespans compared to men.

Research also suggests that rates of poverty are elevated nationally for persons with a disability (Statistics Canada, 2017) and for immigrants, especially recent immigrants and those with an Aboriginal identity. This matches historic and current national poverty trends (Citizens for Public Justice, 2017).

Figure 20: Incidence of Poverty based on Market Basket Measure, Calgary CMA (Statistics Canada, 2016)
Calgary Poverty - Implications for Housing

What Does “Opportunity for All - Canada’s First Poverty Reduction Strategy” Mean for Calgary?

Canada’s new poverty reduction strategy targets a 20 per cent reduction in poverty by 2020 and a 50 per cent reduction in poverty by 2030 from their 2015 levels. For Calgary, this corresponds to lifting:

- 29,113 Calgarians households out of poverty by 2020² and
- Another 43,670 Calgarians households out of poverty from 2020-2030²

To address poverty in Calgary, it will be important to address our relatively high cost of living by keeping housing and transportation as affordable as possible. Given that affordable housing targets the same population as poverty reduction initiatives, it will also be important to coordinate our efforts to serve this population. Lastly, there is a role for advocacy for additional funding to help address Calgary’s relatively high cost of housing.

² These figures are based on the application of the poverty reduction targets to 145,565 people in private households in the Calgary CMA living in poverty.
5.0 Housing, Transportation & Food

5.1 Housing & Transportation

When assessing a household’s ability to afford housing, it is important to take into consideration other items in a household’s budget such as transportation. On average, Albertans spend 22 per cent of their incomes on income taxes, followed by 20 per cent on shelter, 15 per cent on transportation and 9 per cent on food. Together, housing, transportation and food make up nearly half of the average Albertan household’s expenditures (Statistics Canada, 2016). See Figure 21. Affordable living takes into consideration all of these expenditures.

The top transportation costs are the purchase of private vehicles (44 per cent), followed by gas and other fuels (14 per cent) and insurance premiums (13 per cent). Alberta households only spend an average of $188/year on city or commuter bus, subway, streetcar and commuter trains (Statistics Canada, 2016). See Figure 22.

These are average expenditures and reflect both a lower cost as well as a lower usage of public vs. private transportation. Calgary transit adult cash fare is $3.30, and an adult monthly pass is $103, which corresponds to $1,236 annually (Calgary Transit, 2018). Furthermore, discounted rates are offered for low-income Calgarians, seniors and youth.

Seventy-one per cent of Calgary commuters identify their main mode of commuting is as a driver of a car, truck or van. Only 12 per cent of commuters identify public transit as their main mode. Only six per cent identified walking and one per cent identified bicycling as their main mode of commuting (Statistics Canada, 2018).

Figure 21: Household Spending, Alberta, 2016 (Statistics Canada, 2016)

Figure 22: Household Spending on Transportation, Alberta, 2016 (Statistics Canada, 2016)
Factors Contributing to Mode Choice

Calgary has experienced relatively consistent physical growth primarily through expanding its boundaries by annexation to include new development areas. See Figure 23. Historically, these developments have been in largely single-family housing forms. Lower-density has meant increased distances between new development areas and existing employment areas throughout Calgary. It has also meant a delay in high-quality public transportation at the onset of development.

The trend of low-density development at the edges has been curtailed somewhat in recent years following the 2007 adoption of The Municipal Development Plan with its compact growth principles (The City of Calgary, 2009). Population density in residential areas has increased from 2,945 to 3,278 people per km² from 2001 to 2016 (The City of Calgary, September 2017). Much of this density increase is due to the introduction of a diverse mix of housing forms and land use patterns in new communities.

However, Calgary still has a relatively low population density compared to other big cities (The City of Calgary, 2018). This relates to our history of single family housing forms and the majority of new development to occur at the city’s edges. From 2006-2016, 91 per cent of population growth in the Calgary CMA occurred in the suburbs. The proportion of Calgarians living in active cores declined from 13 to 12 per cent from 2011 to 2016 (David L.A. Gordon, 2018).

In additional to settlement patterns, there are other implications of urban form. Land costs tends to be lower at the city’s edges, resulting in lower housing prices. However, households living in these areas tend to have higher transportation costs, which may limit funds available for other household expenses (David Thompson, 2013). This could result in households making trade-offs between housing affordability and transportation costs. Many other factors influence choice of housing location and transportation mode, such as household composition and housing size, age and finishings, as well as the locations of important destinations such as workplace and amenities. Furthermore, there are also wider societal implications to urban form and “it is now widely recognized that it is not sustainable to meet housing demand largely through low-density development at the edges of cities” (Canada Mortgage and Housing Corporation, 2018).

Figure 23: Growth of City Area, The City of Calgary
Housing and Transportation Analysis

This section presents an analysis of the combined housing and transportation costs throughout Calgary. For the complete methodology, see Appendix 1. This information is also available as interactive maps (https://maps.calgary.ca/housingandtransportation). Average annual housing costs vary greatly across the city, both in terms of the dollar amount and in terms of the percentage of median income. See Figure 24 & 25. This data represents actual housing costs. It includes all renters and owners, including those with smaller or paid-off mortgages. Therefore, these costs do not reflect current market prices. Housing costs are likely higher in new areas, in part because these are areas where many households are carrying mortgage and have purchased their homes recently. In established areas, many households have paid off mortgages or bought their homes many years ago when prices were lower. Average housing costs also reflect differences in housing form, size and tenure.

**Figure 24:** Annual Housing Costs in Calgary (Statistics Canada, 2016)

**Figure 25:** Annual Housing Costs in Calgary as Percent Median Income (Statistics Canada, 2016)
Average annual transportation costs also vary considerably across the city, as evidenced below. See Figures 26 and 27. Transportation costs are lower in more central areas. It’s important to note that the higher transportation costs along the fringe reflect differences in household composition. For example, these areas have larger households that own multiple vehicles.

Figure 26: Annual Transportation Costs in Calgary (see Appendix 1 for methodology)

Figure 27: Annual Transportation Costs in Calgary as Percent Median Income (Statistics Canada, 2016) (see Appendix 1 for methodology)
The combined costs of housing and transportation are generally lower in more central areas. See Figure 28 and 29. The combined costs as a percentage of median household income are generally higher in areas with lower median household incomes. Housing and transportation are considered affordable when the combined costs are no more than 45 per cent of income (CNT, 2018). In Calgary, only three census tracts have housing and transportation cost burdens that exceed 45 per cent: they are located in The Downtown East Village, Southview and Forest Lawn. In this respect, Calgary is doing well in terms of overall affordability, however, efforts must be made to ensure this continues.

Figure 28: Combined Annual Housing and Transportation Costs in Calgary (Statistics Canada, 2016) (see Appendix 1 for methodology)

Figure 29: Combined Annual Housing and Transportation Costs in Calgary as Percent of Median Income (Statistics Canada, 2016) (see Appendix 1 for methodology)
Transportation – Implications for Housing

Transportation costs are significant and vary widely throughout the city. These costs are generally lower in more central areas. Transportation costs comprise: transit fares, as well as the fixed and variable costs of auto ownership. Transit is a relatively more affordable form of transportation, therefore many households could reduce their overall transportation costs if they are able to utilize public transit.

For Calgary to continue to be a livable and affordable city, transportation costs must be addressed by ensuring:

• a variety of choice in housing options, especially along transit corridors and hubs
• a mix of uses that reduces the distance and number of trips that households must travel
• good community and site design that supports the use of transit and other sustainable modes of transportation
• high quality public transit service (i.e. transit that is safe and comfortable, with good coverage and high frequency service)

These recommendations are in alignment with the direction of the Calgary Municipal Development Plan and The Calgary Transportation Plan.

Affordable housing should be located in all neighbourhoods, especially in areas with lower transportation costs.
5.2 Food Insecurity

Food is the fourth largest household expenditure category for Albertans. On average, Albertans spend 9 per cent of their incomes (or $9,766/year) on food (Statistics Canada, 2016).

Food price inflation is part of a global widespread phenomenon. Canada experienced heightened food price inflation in the 1970s and early 1980s, and then again from 2007-2012 (Statistics Canada, 2013). Compounding this is a trend for Canadian households to eat out more. In 2018, the average Canadian household is expected to spend almost 30 per cent of its food budget in food service, the highest level in history (Dalhousie University and University of Guelph, 2018).

Food security exists when “all people, at all times, have physical and economic access to sufficient, safe and nutritious food to meet their dietary needs and food preference for an active and healthy life” (World Food Summit, 1996). “The experience of food insecurity can range from concerns about running out of food before there is more money to buy more, to the inability to afford a balanced diet, to going hungry, missing meals, and in extreme cases, not eating for a whole day because of lack of food and money for food” (Valerie Tarasuk, 2016).

Food-insecure individuals are likely to have poorer health. Food insecure children are at greater risk for asthma, depression and suicidal ideation in adolescence and early adulthood. Food insecurity makes it more difficult for individuals to manage chronic health problems. Food insecure individuals have been shown to incur higher health care costs (PROOF, 2013). Canadians living in food insecure household are also at greater risk of poor mental health than those living in food secure households and this risk increases with the severity of food insecurity (PROOF, 2013).

An estimated 11 per cent of Calgary households experienced food insecurity in 2013-2014 (Valerie Tarasuk, 2016). Food security disproportionately affects household with children under the age of 18, especially lone-parent families headed by women (Valerie Tarasuk, 2016).

Figure 30: The City has a partnership with The Community Mobile Market to bring fresh food to affordable housing residents.
Access to food involves both physical and financial access. “Physical access to food is an issue with several dimensions. The actual distance between a house and the nearest food retail outlet supplying safe, healthy and nutritious food is only part of the story and other factors such as physical disability and car ownership must be considered” (The Calgary Food Committee and Serecon Management Consulting Inc supported by Altus Group, 2012).

The term “food desert” is used to describe an area in which it is difficult to buy affordable or good-quality fresh food. Often, these areas are also defined by having lower income residents.

Food deserts could be viewed as areas that are further than 1km from a major grocery stores and further than 400 metres from the LRT line. In Calgary these areas that are further from food and transit and also have lower median households incomes are generally concentrated around the fringes of industrial areas, especially in the more central and NE areas (Statistics Canada, 2016). See Figure 31. These areas could be good locations for food production and retailers that could provide both food as well as employment to local residents.

Affordable housing helps address financial access to food as low-income households have additional income to spend on other basic necessities. Physical access to food can be supported by good planning practices, such as mixed-use that incorporates food retailers throughout every community, and transportation infrastructure that supports a choice in modes, allowing people to walk, cycle or use transit in order to access food. Solutions to accessibility barriers are also required, such as The Community Mobile Market featured in Figure 30.
6.0 Gaps in the Housing System

This section discusses the gaps in the housing system where people’s housing needs are not being met. It examines three different indicators of housing need and what they can tell us about the amount and type of housing needed. It also forecasts future housing need.

6.1 Indicators of Housing Need

This report looks at three key indicators of housing need: core housing need, overspending households, and The Calgary Housing Company wait list. Each indicator has different strengths and weaknesses. Together they present an overall picture of housing need in Calgary.

6.1.1 Core Housing Need

The Government of Canada through Canada Mortgage and Housing Company (CMHC) uses a measure called core housing need to identify households whose housing needs are not met in the market. A household is considered “in core housing need” if its current housing falls below at least one of the following standards, and it would have to spend 30 per cent or more of its gross income to find housing that meets all three standards (Canada Housing and Mortgage Corporation, 2016):

- Adequate (in good repair)
- Affordable (costs less than 30% of before-tax households income)
- Suitable (has enough bedrooms for the household size, according to the National Occupancy Standard)

The main strength of core housing need is that it is a federally recognized standard that allows comparison across the country. It also has a methodology that attempts to address whether households are overspending by choice. The disadvantage of this indicators is that it does not take into account housing availability.

Core Housing Need Standards

- **Adequate**
  (in good repair)

- **Affordable**
  (costs less than 30% of before-tax households income)

- **Suitable**
  (has enough bedrooms for the household size, according to the National Occupancy Standard)
There are nearly 53,000 Calgary households in core housing need as of 2016. The Calgary rate of core housing need has risen over the past two census cycles to 11.8 per cent, and is now just below the national rate of 12.7 per cent (Statistics Canada, 2017). See Figure 32.

In Calgary, of the three housing standards, affordability is the biggest housing problem. 22.2 per cent of Calgary households failed to meet the affordability standard in 2016, compared to 4.3 per cent who failed to meet the adequacy standard, and 4.8 per cent who failed to meet the suitability standard. (Statistics Canada, 2017). See Figure 33.

Approximately 40,000 Calgary households failed the affordability measure in 2016, but were deemed not in core housing need, because it was determined that their incomes theoretically allow them to afford housing at market rates. However, there were only approximately 12,000 available rental units in 2016 estimated based on Canada Mortgage and Housing Corporation’s fall 2016 Rental Market Report (Canada Mortgage and Housing Corporation, 2016). This highlights the limitation of the core housing need methodology in that it does not account for housing availability.
One way to examine depth of housing need is to look at shelter-to-income-ratio (STIR). While 22 per cent of households in the Calgary metropolitan area are spending at least 30 per cent of their income on shelter, 9 per cent of Calgary CMA households are spending at least 50 per cent of their income on shelter. See Figure 34.

Rates of failure in the affordability measure are over 30 per cent for youth (aged 15-24) (48 per cent), one-person households (38 per cent), renter households (37 per cent), lone-parent households (35 per cent), and single person households (35 per cent). See Figure 35.

Figure 34: Households by Shelter-to-Income Ratio, Calgary CMA (Statistics Canada, 2017)

Figure 35: Rates of Failure to Meet Housing Affordability Measure (Statistics Canada, 2017)
6.1.2 The City of Calgary’s Definition of Housing Need

Since 2001, The City of Calgary has used the following definition of housing need as a key indicator to study housing need: **A household is considered to be in housing need if they earn 65 per cent or less of the median household income in Calgary and spend 30 per cent or more of that income on shelter** (The City of Calgary, 2015).

In this definition, the income cut off is intended to exclude households that are overspending by choice. As of 2016, the Calgary median household income (before tax) is $97,334 (Statistics Canada, 2018). 65 per cent of the median income is $63,267. See Figure 43. A household earning $63,267 can afford to spend $1,582 per month on housing. This is enough to afford average market rent for most types of rental units except single detached homes in Calgary (Canada Mortgage and Housing Corporation, 2016). See Figure 36.

*Figure 36: Households Overspending and Not Overspending on Shelter by Tenure and Income up to $100,000, Calgary, 2015 (Statistics Canada, 2018)*
As of 2016, 81,240 Calgary households or 17.5 per cent were overspending on shelter and earning less than 65 per cent of the Calgary median income (Statistics Canada, 2018). By this measure, over the past five census cycles, housing need has remained relatively constant at approximately 18 per cent of Calgary households. See Figure 37.

The incidence of housing need is higher for some populations including: youth (45 per cent), seniors living alone (38 per cent), renters (34 per cent), singles (31 per cent), lone-parent families (29 per cent), recent immigrant primary household maintainers (26 per cent), Aboriginal primary household maintainers (24 per cent), and household with the presence of an activity reduction/limitations (19 per cent). See Figure 38.

Figure 37: Housing Need over Time, 1991-2016, Calgary Census Subdivision (Statistics Canada, 2018) 2011 not included due to differences in methodology between the 2011 National Household Survey and the Federal census

Figure 38: Incidence of Housing Need, Select Populations (Statistics Canada, 2018)
As of 2016, **44,570 Calgary renter households are overspending on shelter and earning less than 65 per cent of the Calgary median income.** See Figure 39.

Of these, **59 per cent are singles** (non-census family households) that may be living alone or with roommates. The majority of these have a primary household maintainer aged 25-64, but some are headed by seniors (aged 65+) and youth (aged 15-24). See Figure 39.

**41 per cent are family households**, and of these, roughly equal amounts are couples without children, couples with children and lone parents. There are also a small number of other family types. See Figure 39.

Another way to examine renters in housing need is by making the assumption that they are suitably housed with their current number of bedrooms. This assumption is reasonable given that rates of overcrowding are low in Calgary. This allows income thresholds to be applied based on the nearest income range to the corresponding core need income threshold from 2016 (The Government of Alberta, 2016).

According to this method, there are 43,000 households in need of affordable housing. 35 per cent of these households need one-bedroom units, 34 per cent need two-bedroom units and 21 per cent need three-bedroom units. See Figure 40.

---

**Figure 39:** Renters in Housing Need by Type, Calgary  
(Statistics Canada, 2018)

**Figure 40:** Low Income Renters in Need by Current Number of Bedrooms  
(Statistics Canada, 2018)
6.1.3 The Calgary Housing Company Wait List

Affordable housing wait lists can be viewed as the “tip of the iceberg”. Although they do not include everyone that is in need of affordable housing, they do include those that qualify and have explicitly identified as wanting to live in affordable housing.

In 2012, a survey asked low-income Calgary households why they were not on a wait list for social or subsidized housing. Top reasons cited include: don’t qualify, not aware of affordable housing options, unsure of how to make an application, found affordable rent on the open market and preference not to live in affordable housing (The City of Calgary, 2015). It’s important to note that eligibility for affordable housing is governed by regulations and is not the same as The City’s definition of housing need. For example, it also includes an asset limit. Furthermore, regulations govern prioritization on the wait list, and some households may be deterred from applying to a wait list because they anticipate that they will receive a low priority.

Most non-market housing organizations (71 per cent of those surveyed) maintain a wait list for at least one of their properties (The City of Calgary, 2016). Calgary Housing Company is the largest provider of affordable housing in Calgary, operating approximately 41 per cent of all non-market units.

As of April 2018, there were 4,243 households, estimated at over 9,000 people on the Calgary Housing Company wait list. See Figure 41. The wait list has more than doubled since 2006. The wait list is affected by factors such as population growth and economic conditions, regulations, and turnover rates of existing supply. (Calgary Housing Company, 2018). As of 2017, it is estimated that 35 per cent of people on the waitlist need two-bedroom units and 31 per cent of people need three-bedroom units. See Figure 42.

Figure 41: Calgary Housing Company Wait List 2006-2018

Figure 42: Calgary Housing Company Wait List by Bedrooms Required and Estimated Demand by Number of People, April 2018

Assumes 1.1 people per 1-bedroom unit, 2.35 people per 2-bedroom unit, 3.35 people per 3-bedroom unit and 4.4 people per 4-bedroom unit
If we use the CHC wait list as a supplemental measure of need, the top household types on the Calgary Housing Company wait list are: lone-parents (36 per cent), singles (35 per cent) and families with children (23 per cent). See Figure 43.

The majority of the increase in households on the wait list since 2006 has been due to increases in single-parent and single households, and to a lesser extent, family households (two parents with children). See Figure 43.
The top incomes sources for households on the Calgary Housing Company wait list are social assistance (36 per cent) and working income (24 per cent), followed by other (28 per cent) and Assured Income for the Severely Handicapped (AISH) (12 per cent). See Figure 45. It is important to note that the wait list is affected by eligibility criteria.

The majority of increases in households on the wait list since 2006 have been in households that identify incomes sources as social assistance and working income. See Figure 46.

Figure 45: Calgary Housing Company Wait List by Household Income Source, April 2018

Figure 45: Calgary Housing Company Wait List by Household Income Source, April of Each Year
### 6.2 Homelessness

The most acute manifestation of housing need is homelessness. The April 2018 Point-in-Time count of homelessness identified **2,911 people experiencing homelessness** (7 cities on housing and homelessness, 2018). The incidence of homelessness in Calgary peaked in 2008 and has since been in decline (Calgary Homeless Foundation, 2016). As of April 2018, there are 23 homeless people per 10,000 population (7 cities on housing and homelessness, 2018).

While there may be some overlap, homeless individuals generally represent additional housing need beyond that included in The City of Calgary’s definition (which only includes households in private dwellings and not collective dwellings, such as shelters).

The majority of people experiencing homelessness in Calgary were between 25 and 64 years old (76 per cent) but **over 300 children were also found to be homeless** (7 cities on housing and homelessness, 2018).

The risk of experiencing homelessness is higher for some populations. **The rate of homelessness among Indigenous people is disproportionately high.** While Aboriginal persons only comprise 3 per cent of Calgary’s population, 20 per cent of homeless Calgarians identify as Indigenous (7 cities on housing and homelessness, 2018).
6.3 Future Housing Need

The number of households overspending and earning less than 65 per cent of the area median income is forecast to exceed 100,000 by 2026. This is based on Calgary’s forecast population growth and a constant proportion of 18 per cent of all Calgary households in need of affordable housing. See Figure 47.

Figure 47: Forecast Total Housing Need, Renters and Owners (Statistics Canada, 2018) (The City of Calgary, 2018)
As of 2016, there are 44,570 renter households in need. The percentage of renter households in need of affordable housing has been 10 per cent of all Calgary households over the past 3 census cycles. If we project that this trend continues, **the number of renter households in need of affordable housing will surpass 65,000 by 2026**. This translates to more than 2,000 additional renter households in need each year from now until 2026. However, historic rates of affordable housing supply have only increased by an average of 300 units per year (The City of Calgary, 2016). **A mounting deficit of approximately 1,700 non-market units per year is forecast from now until 2026 based on historic rates of need and supply.** See Figure 48.

![Figure 48: Forecast Renters in Housing Need vs. Non-Market Housing Supply, Calgary](image)

The magnitude of growth in housing need far outstrips the **historic rate of increase in affordable housing supply**. It will be necessary to look to new and innovative partnerships and solutions to meet current and future need.
7.0 Conclusion

Perceptions of Calgary often focus on its wealth. However, for the thousands of low-income households who live here, it is also an expensive city with limited housing options that leave them struggling with affordability. As of 2016, over 80,000 Calgary households are in need of affordable housing, according to The City of Calgary definition.

The number of Calgary households in need of housing is forecast to exceed 100,000 by 2026. Over the past five census cycles, the need for affordable housing has remained relatively constant at 18 per cent of all Calgary households. This means that as Calgary’s population grows, so too will the need for affordable housing.

The magnitude of growth in housing need far outstrips the historic rate of increase in affordable housing supply. Each year, an additional 2,000 renter households are forecast to be in need, however, historically, rates of affordable housing supply have only increased by an average of 300 units per year. A mounting deficit of approximately 1,700 non-market units per year is forecast from now until 2026 based on historic rates of need and supply.

The incidence of housing need is elevated for the following key populations: singles, lone-parents, youth, Aboriginals, recent immigrants, and households with disabilities or activity limitations. These populations reflect both the diversity of the Calgary population overall, as well as systemic disadvantages. They are not mutually exclusive, and people with an intersection of these identities face particular challenges.

These findings hint at the types of affordable housing needed, for example accessible housing, family-oriented housing and housing to accommodate diverse cultural preferences. The findings also point to the types of programs and supports that would best support households in need. For example, healthcare programs, food and transportation assistance, parent and family resources and immigrant resources.

There are 44,570 renter households in need of affordable housing. 37 per cent are singles aged 25-64, 27 per cent are couples or lone-parents with children, 16 per cent are seniors, and 8 per cent are single youth (aged 15-24), as of 2016.

Calgary has a relatively high median household income, however, it also has a relatively higher cost of living and this is reflected in Calgary’s higher poverty thresholds. Poverty is a function of both household incomes and the cost of living. There are approximately 145,000 Calgarians in the Calgary Census Metropolitan Area living in poverty.

Affordable housing is only one piece of a bigger picture that includes other major household expenses, such as transportation and food. This report includes several recommendations to help address these costs in order to manage overall affordability in Calgary.
7.1 Recommendations

The findings of this report reinforce the need for The City of Calgary to continue working to meet housing need in Calgary and align with the strategic directions of Foundations for Home, Calgary’s Corporate Affordable Housing Strategy 2016-2025, as well as the actions identified in Foundations for Home: Calgary’s Corporate Affordable Housing Strategy Implementation Plan.

Recommended City Actions to Address Housing Need in Calgary:

1. Increase the overall affordable housing supply. Given the magnitude of current and forecast housing need, it will be critical that The City work to increase the overall supply of affordable housing. This should include a focus on retaining existing supply as well as building new supply, and include the full range of players in the affordable housing sector: The City, non-profit organizations, the community, and the private sector.

2. Target new affordable housing to the populations with the highest incidence of housing need: lone-parents, singles, youth, aboriginals, recent immigrants, and households with disabilities (or activity limitations). In addition, affordable housing for seniors and those with mobility impairments will be critical given the overall aging of the population.

3. Recognize that affordable housing is part of a bigger picture that is about supporting people. The City should continue to deliver programs and services to affordable housing residents that meet their needs beyond housing and continue to move towards a people-centered approach. When people are thriving, they are more likely to gain independence which supports movement in the housing spectrum.

4. Coordinate housing, planning, and transportation initiatives to protect Calgary’s overall affordability. To protect Calgary’s overall affordability, it will be important to ensure a variety of housing choice throughout the city, especially along transit corridors and hubs, to encourage a mix of uses, and to encourage the use of transit and other sustainable transportation modes. These recommendations are in alignment with the Calgary Municipal Development Plan and The Calgary Transportation Plan.

5. Ensure that affordable housing is located in areas well-served by transit. The value of affordable housing is much greater if it is sited in areas that are well-served by transit. Affordable housing should be incorporated into all neighborhoods throughout the city, however, special favour should be shown to locations that are well-served by transit. These considerations should be applied to the selection of sites for both city-owned affordable housing and those for disposition to non-profits.
**Recommended Further Research:**

- Engagement of people in housing need to understand how to best add value through the delivery of affordable housing
- Updated Non-Market housing survey (2020-2021)
- Updated Housing Needs Assessment in 2023 (with 2021 census data)

**References**


PROOF. (2013). Food Insecurity and Mental Health.

PROOF. (2013). The Impact of Food Insecurity on Health.


Administration: https://www.eia.gov/dnav/pet/hist/LeafHandler.ashx?n=PET&s=RWTC&f=A


Appendix 1 – Transportation and Housing Analysis Methodology

Transportation costs were estimated based on data from the Calgary Transportation Model, which is based on the Calgary travel and activity survey. They are intended to be a conservative estimate of transportation costs and exclude costs associated with parking, taxis, car rentals and car share programs. They also exclude the cost of travel time.

The average annual transportation costs per household include the following:
- fixed auto ownership costs,
- variable auto ownership costs and
- transit costs

Fixed costs of auto ownership were estimated by multiplying the average number of autos per household by $4,300, a conservative estimate of fixed costs such as car payments, depreciation, maintenance, licensing and registration.

The variable costs of auto ownership were estimated by multiplying the total vehicle kilometers traveled per household by a daily-to-annual factor of 335.24 and then by a cost factor of 17 cents per km.

Transit costs were estimated by multiplying the average number of transit trips per household per day by $1.62, the average transit fare collected in 2016. A weekly cost was calculated using Saturday travel rates of 0.42 and Sunday travel rates of 0.29. Finally a seasonal adjustment of 75% was applied to the annual cost to bring the total estimated costs within 5% of the actual 2016 total fare revenues.