

#### The City of Calgary Business Improvement Area (BIA) Profiles

# Montgomery on the Bow BIA

The BIA profiles contain demographic and household information from the 2021 <u>Census of Canada</u>. The data was provided by Statistics Canada, accessed using the <u>Community Data Program</u>.

Document reference: The City of Calgary. (2023). The City of Calgary BIA Profiles. <a href="https://www.calgary.ca/for-business/bias-in-calgary.html">https://www.calgary.ca/for-business/bias-in-calgary.html</a>

Numbers and percentages may not always match the table and chart totals due to rounding.

<u>Underlined red text</u> provide links to external websites, or to the document glossary.

This BIA profile reflects the population living within 600m of and in the BIA.

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### 2021 Census of Canada Snapshot

Montgomery on the Bow BIA=

Calgary=

Population in private households in 2021:



Per cent households spending 30% or more of total income on shelter in 2021



Median total household income (before tax) in 2020:

\$94.000

\$98,000

Population distribution by age in 2021:

0-14 years: 65+ years: 13%

Per cent immigrants in 2021



Per cent individuals who speak English most often at home



# **Population and Dwellings**

# Number of Persons by Age Group

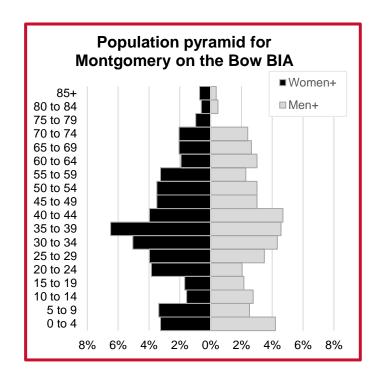
Montgomery on the Bow BIA		
	Number	Per cent
Population in private households	4,160	100%
0 to 14 years	735	18%
15 to 64 years	2,905	70%
65 to 84 years	470	11%
85 years and over	50	1%

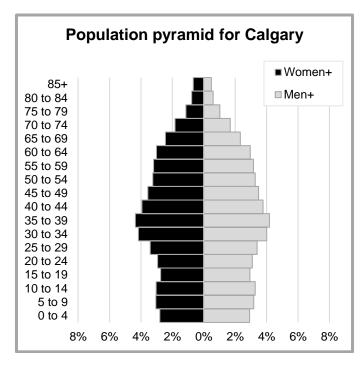
Calgary		
	Number	Per cent
Population in private households	1,291,790	100%
0 to 14 years	235,540	18%
15 to 64 years	888,985	69%
65 to 84 years	152,425	12%
85 years and over	14,845	1%

# Number of Persons by Age and **Gender**

Montgomery on the Bow BIA			
	Total	Men +	Women +
Population in			
private	4,160	2,000	2,165
households			
0-4	310	175	135
5-9	245	105	140
10-14	180	115	65
15-19	160	90	70
20-24	240	85	160
25-29	310	145	165
30-34	390	180	210
35-39	465	190	270
40-44	365	195	165
45-49	270	125	145
50-54	265	125	145
55-59	230	95	135
60-64	210	125	80
65-69	195	110	85
70-74	185	100	85
75-79	45	0	40
80-84	45	20	25
85-89	35	10	25
90-94	10	0	10
95-99	0	0	0
100 years and	0	0	0
over			

Calgary			
	Total	Men +	Women +
Population in			
private	1,291,790	642,145	649,640
households			
0-4	73,800	37,695	36,100
5-9	80,425	41,045	39,375
10-14	81,320	42,210	39,110
15-19	73,365	37,885	35,480
20-24	77,870	39,840	38,030
25-29	87,765	43,805	43,965
30-34	105,560	51,730	53,830
35-39	110,270	53,975	56,295
40-44	99,595	48,710	50,885
45-49	91,045	45,100	45,950
50-54	84,290	42,315	41,980
55-59	82,100	40,840	41,260
60-64	77,125	38,180	38,945
65-69	61,585	30,075	31,510
70-74	45,385	21,685	23,700
75-79	27,835	13,170	14,665
80-84	17,620	7,660	9,960
85-89	10,120	4,385	5,735
90-94	3,805	1,590	2,220
95-99	800	245	550
100 years and over	115	15	105





# **Families and Households**

Private Households by **Household Size** 

Montgomery on the Bow BIA		
	Number	Per cent
Private households	1,835	100%
1 person	580	32%
2 persons	645	35%
3 persons	315	17%
4 persons	195	11%
5 or more persons	105	6%
Average household size	2.3 persons	

Calgary		
	Number	Per cent
Private households	502,310	100%
1 person	132,725	26%
2 persons	159,970	32%
3 persons	79,970	16%
4 persons	79,615	16%
5 or more persons	50,030	10%
Average household size	2.6 person	s

### **Census Families**

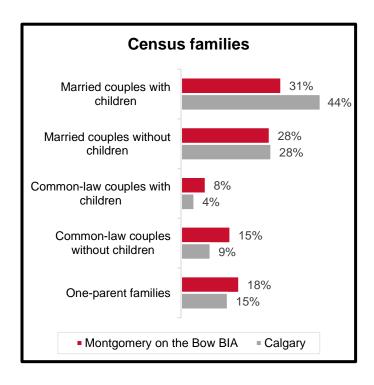
Montgomery on the Bow BIA		
	Number	Per cent
Census families	1,100	100%
Couple families	900	82%
Married couples	645	59%
With children	345	31%
Without children	305	28%
Common-law couples	250	23%
With children	85	8%
Without children	170	15%
One-parent families	200	18%

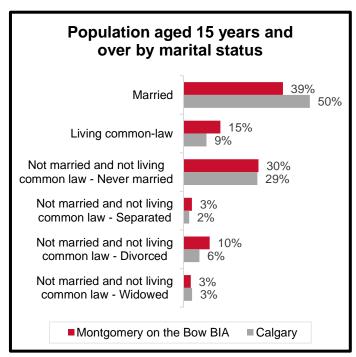
Calgary		
	Number	Per cent
Census families	356,300	100%
Couple families	304,085	85%
Married couples	256,205	72%
With children	155,600	44%
Without children	100,600	28%
Common-law couples	47,880	13%
With children	14,940	4%
Without children	32,940	9%
One-parent families	52,215	15%

### **One-Parent** Census Families

Montgomery on the Bow BIA			
Number Per cent			
One-parent families	200	100%	
Women +	185	93%	
Men +	15	8%	

Calgary		
	Number	Per cent
One-parent families	52,215	100%
Women +	40,885	78%
Men +	11,330	22%





### **Marital Status**

Montgomery on the Bow BIA		
	Number	Per cent
Marital status for the total population aged 15 years and over	3,430	100%
Married/common-law	1,850	54%
Married	1,345	39%
Common-law	500	15%
Not living with spouse or common-law partner	1,585	46%
Never married	1,015	30%
Separated	115	3%
Divorced	355	10%
Widowed	100	3%

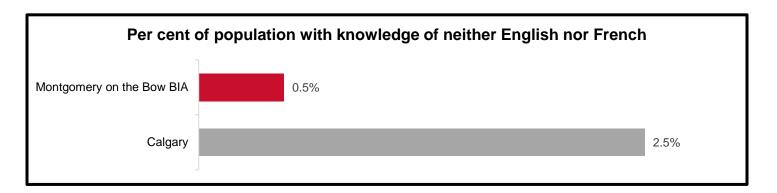
Calgary		
	Number	Per cent
Marital status for the total population aged 15 years and over	1,056,255	100%
Married/common-law	622,060	59%
Married	526,290	50%
Common-law	95,765	9%
Not living with spouse or common-law partner	434,195	41%
Never married	308,075	29%
Separated	23,715	2%
Divorced	66,355	6%
Widowed	36,045	3%

# Languages

# **Knowledge of Official Languages**

Montgomery on the Bow BIA		
	Number	Per cent
Population in private households	4,160	100%
English only	3,700	89%
French only	0	0%
English and French	445	11%
Neither English nor French	20	0%

Calgary		
	Number	Per cent
Population in private households	1,291,790	100%
English only	1,173,250	91%
French only	885	0%
English and French	85,250	7%
Neither English nor French	32,400	3%



# **Languages Spoken Most Often at Home (Top 5)**

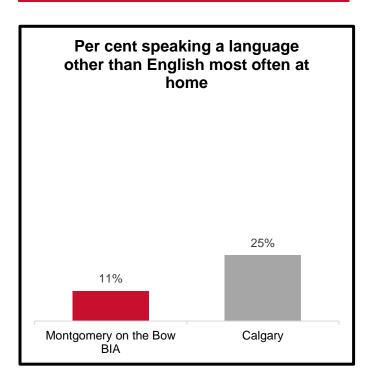
Montgomery on the Bow BIA		
	Number	Per cent
Population in private households	4,160	100%
English	3,690	89%
French	20	0%
Non-official language	255	6%
Tagalog (Pilipino, Filipino)	45	1%
Mandarin	40	1%
Iranian Persian	25	1%
Urdu	20	0%
Arabic	20	0%
Multiple languages	195	5%

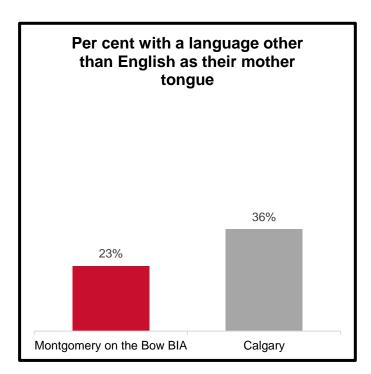
Calgary		
	Number	Per cent
Population in private households	1,291,790	100%
English	972,395	75%
French	6,105	0%
Non-official language	242,455	19%
Punjabi (Panjabi)	36,180	3%
Tagalog (Pilipino, Filipino)	27,200	2%
Cantonese	23,425	2%
Mandarin	21,500	2%
Spanish	18,050	1%
Multiple languages	70,840	5%

# **Mother Tongue** (Top 5)

Montgomery on the Bow BIA		
	Number	Per cent
Population in private households	4,160	100%
English	3,200	77%
French	80	2%
Non-official language	695	17%
Arabic	100	2%
Tagalog (Pilipino, Filipino)	80	2%
Spanish	60	1%
Mandarin	45	1%
German	40	1%
Multiple responses	190	5%

Calgary		
	Number	Per cent
Population in private households	1,291,790	100%
English	826,010	64%
French	16,095	1%
Non-official language	382,405	30%
Punjabi (Panjabi)	43,720	3%
Tagalog (Pilipino, Filipino)	41,280	3%
Yue (Cantonese)	31,785	2%
Mandarin	31,135	2%
Spanish	29,600	2%
Multiple responses	67,280	5%





### **Knowledge of Non-Official Languages** (Top 5)

Montgomery on the Bow BIA		
	Number	Per cent
Population in private households	4,160	100%
Spanish	180	4%
Tagalog (Pilipino, Filipino)	150	4%
Arabic	105	3%
German	90	2%
Yue (Cantonese)	65	2%

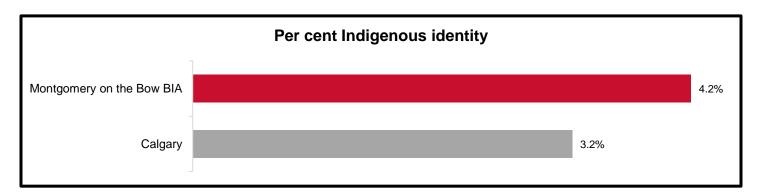
Calgary		
	Number	Per cent
Population in private households	1,291,790	100%
Tagalog (Pilipino, Filipino)	66,715	5%
Punjabi (Panjabi)	61,200	5%
Spanish	54,235	4%
Mandarin	45,330	4%
Hindi	42,160	3%

# **Indigenous Identity and Languages**

# **Indigenous Identity**

Montgomery on the Bow BIA		
	Number	Per cent
Population in private households	4,165	100%
Indigenous identity	175	4%
Non-Indigenous identity	3,985	96%

Calgary		
	Number	Per cent
Population in private households	1,291,790	100%
Indigenous identity	41,350	3%
Non-Indigenous identity	1,250,435	97%



# **Indigenous Groups**

Montgomery on the Bow BIA		
	Number	Per cent
Indigenous identity population in private households	175	100%
First Nations (North American Indian)	110	63%
Metis	55	31%
Inuk (Inuit)	0	0%
Indigenous responses not included elsewhere	0	0%
Multiple Indigenous responses	10	6%

Calgary		
	Number	Per cent
Indigenous identity population in private households	41,350	100%
First Nations (North American Indian)	18,440	45%
Metis	20,855	50%
Inuk (Inuit)	430	1%
Indigenous responses not included elsewhere	765	2%
Multiple Indigenous responses	865	2%

# **Knowledge of Indigenous Languages (Top 3)**

Montgomery on the Bow BIA		
	Number	Per cent
Population in private households with knowledge of an Indigenous language	0	100%

Calgary		
	Number	Per cent
Population in private households with knowledge of an Indigenous language	1,595	100%
Blackfoot	455	29%
Cree, n.o.s.*	235	15%
Plains Cree	220	14%

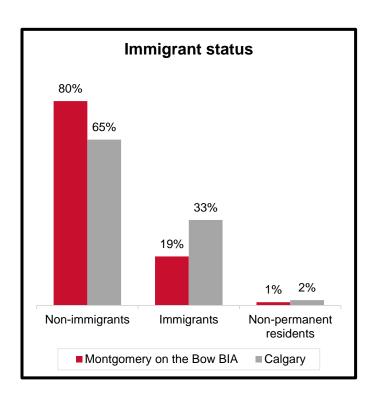
<sup>\*</sup>n.o.s. = not otherwise specified.

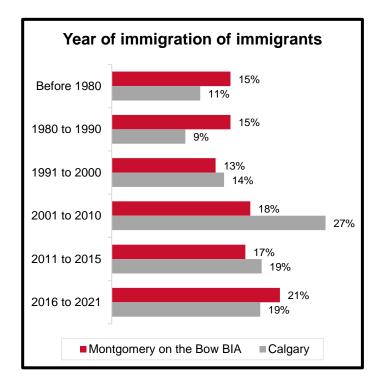
# **Immigration and Population Diversity**

### **Immigrant Status** and Year of Immigration

Montgomery on the Bow BIA		
	Number	Per cent
Population in private households	4,165	100%
Non-immigrants	3,315	80%
Immigrants	795	19%
Before 1980	120	3%
1980 to 1990	120	3%
1991 to 2000	105	3%
2001 to 2010	140	3%
2011 to 2015	135	3%
2016 to 2021	170	4%
Non-permanent residents	55	1%

Calgary		
	Number	Per cent
Population in private households	1,291,790	100%
Non-immigrants	834,115	65%
Immigrants	430,645	33%
Before 1980	48,435	4%
1980 to 1990	40,330	3%
1991 to 2000	61,460	5%
2001 to 2010	117,055	9%
2011 to 2015	82,050	6%
2016 to 2021	81,315	6%
Non-permanent residents	27,030	2%





### **Citizenship**

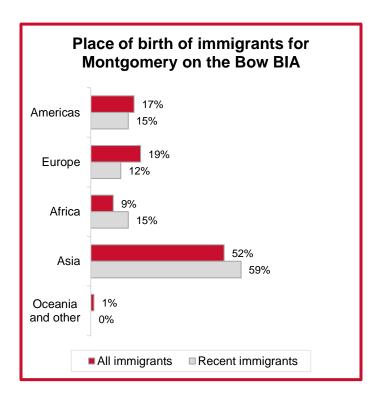
Montgomery on the Bow BIA		
	Number	Per cent
Population in private households	4,165	100%
Canadian citizens	3,895	94%
Not Canadian citizens	270	6%

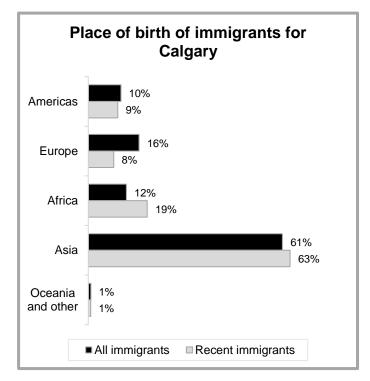
Calgary		
	Number	Per cent
Population in private households	1,291,790	100%
Canadian citizens	1,131,565	88%
Not Canadian citizens	160,230	12%

### **Continent and Country of Birth of Immigrants (Top 5 countries)**

Montgomery on the Bow BIA		
	Number	Per cent
Immigrant population in private households	795	100%
By continent		
Americas	135	17%
Europe	155	19%
Africa	70	9%
Asia	415	52%
Oceania and other	10	1%
By country		
Philippines	130	16%
Syria	55	7%
United States of America	50	6%
Other places of birth in Africa	45	6%
United Kingdom	45	6%

Calgary		
	Number	Per cent
Immigrant population in private households	430,645	100%
By continent		
Americas	44,125	10%
Europe	68,745	16%
Africa	51,605	12%
Asia	262,700	61%
Oceania and other	3,470	1%
By country		
Philippines	65,430	15%
India	56,515	13%
China	36,240	8%
United Kingdom	21,375	5%
Pakistan	20,415	5%





### Continent and Country of Birth of Recent Immigrants (immigrated to Canada between 2016 and 2021)

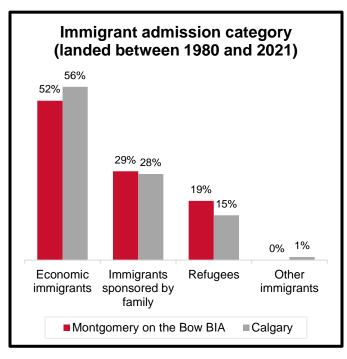
Montgomery on the Bow BIA		
	Number	Per cent
Recent immigrant		
population in private	170	100%
households		
By Continent		
Americas	25	15%
Europe	20	12%
Africa	25	15%
Asia	100	59%
Oceania and other	0	0%
By country		
Philippines	20	12%
Pakistan	20	12%
Other places of birth in	10	6%
Europe	10	0%
United Kingdom	10	6%
United States of	10	6%
America	10	0%

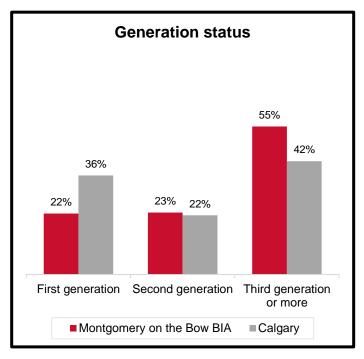
Calgary		
	Number	Per cent
Recent immigrant		
population in private	81,315	100%
households		
By Continent		
Americas	7,550	9%
Europe	6,510	8%
Africa	15,065	19%
Asia	51,570	63%
Oceania and other	625	1%
By country		
Philippines	15,485	19%
India	14,065	17%
Nigeria	5,885	7%
China	5,515	7%
Syria	3,070	4%

### **Immigrant Admission Category**

Montgomery on the Bow BIA		
	Number	Per cent
Immigrant population in private households who landed between 1980 and 2021	675	100%
Economic immigrants	350	52%
Immigrants sponsored by family	195	29%
Refugees	130	19%
Other immigrants	0	0%

Calgary		
	Number	Per cent
Immigrant population in private households who landed between 1980 and 2021	382,210	100%
<b>Economic immigrants</b>	215,420	56%
Immigrants sponsored by family	107,140	28%
Refugees	55,735	15%
Other immigrants	3,915	1%





### **Generation Status**

Montgomery on the Bow BIA		
	Number	Per cent
Population in private households	4,165	100%
First generation	935	22%
Second generation	950	23%
Third generation or more	2,270	55%

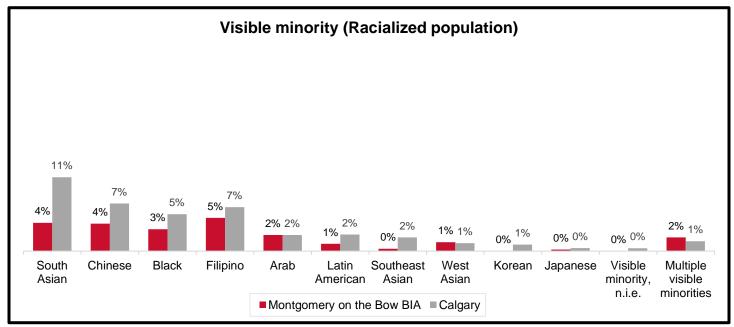
Calgary		
	Number	Per cent
Population in private households	1,291,790	100%
First generation	471,480	36%
Second generation	281,465	22%
Third generation or more	538,850	42%

# **Visible Minority (Racialized Population)**

Montgomery on the Bow BIA		
	Number	Per cent
Population in private households	4,165	100%
Visible minority	1,010	24%
South Asian	175	4%
Chinese	170	4%
Black	135	3%
Filipino	205	5%
Arab	100	2%
Latin American	45	1%
Southeast Asian	15	0%
West Asian	55	1%
Korean	0	0%
Japanese	10	0%
Visible minority, n.i.e.*	0	0%
Multiple visible minorities	85	2%
Not a visible minority	3,160	76%

Calgary		
	Number	Per cent
Population in private households	1,291,790	100%
Visible minority	534,700	41%
South Asian	141,660	11%
Chinese	91,415	7%
Black	70,675	5%
Filipino	84,215	7%
Arab	30,735	2%
Latin American	31,855	2%
Southeast Asian	26,400	2%
West Asian	15,150	1%
Korean	12,380	1%
Japanese	5,825	0%
Visible minority, n.i.e.*	5,445	0%
Multiple visible minorities	18,955	1%
Not a visible minority	757,095	59%

<sup>\*</sup>n.i.e. = not included elsewhere.

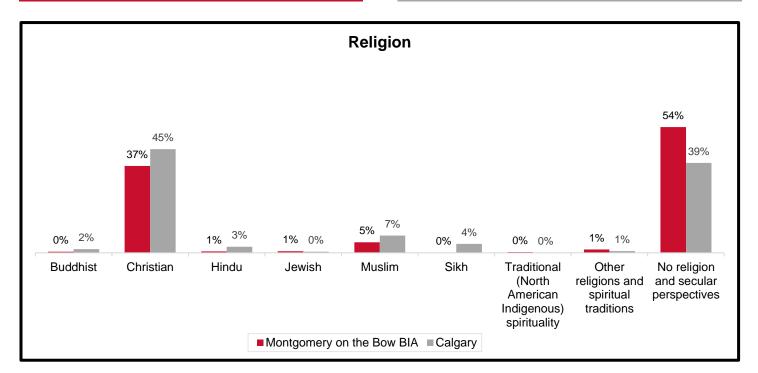


Note: Numbers and percentages may not always match the table and chart totals due to rounding.

### **Religion**

Montgomery on the Bow BIA		
	Number	Per cent
Total religion for the		
population in private	4,165	100%
households		
Buddhist	20	0%
Christian	1,555	37%
Hindu	25	1%
Jewish	30	1%
Muslim	190	5%
Sikh	0	0%
Traditional (North American Indigenous Spirituality)	15	0%
Other Religions & Spiritual Traditions	60	1%
No Religion & Secular Perspectives	2,250	54%

Calgary		
	Number	Per cent
Total religion for the population in private households	1,291,790	100%
Buddhist	20,855	2%
Christian	575,265	45%
Hindu	33,450	3%
Jewish	6,395	0%
Muslim	95,925	7%
Sikh	49,465	4%
Traditional (North American Indigenous Spirituality)	1,370	0%
Other Religions & Spiritual Traditions	9,700	1%
No Religion & Secular Perspectives	499,380	39%

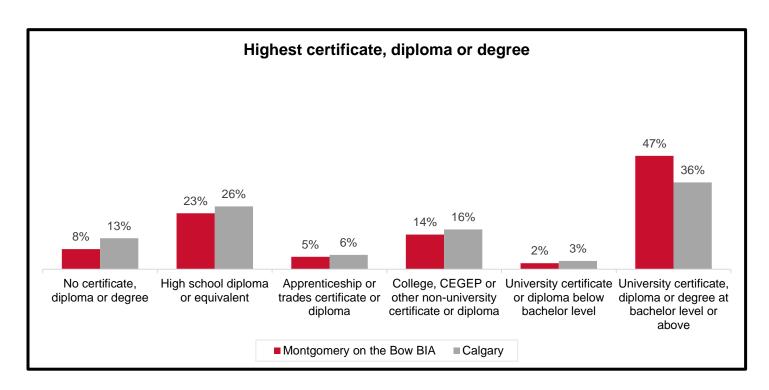


### **Education**

### Highest Certificate, Diploma, or Degree

Montgomery on the Bow BIA		
	Number	Per cent
Population aged 15 years and over in private households	3,430	100%
No certificate, diploma or degree	285	8%
High school diploma or equivalent	790	23%
Post-secondary certificate, diploma or degree	2,355	69%
Apprenticeship or trades certificate or diploma	175	5%
College, <u>CEGEP</u> or other non-university certificate or diploma	490	14%
University certificate or diploma below bachelor level	85	2%
University certificate, diploma or degree at bachelor level or above	1,600	47%

Calgary		
	Number	Per cent
Population aged 15 years and over in private households	1,056,255	100%
No certificate, diploma or degree	134,565	13%
High school diploma or equivalent	273,145	26%
Post-secondary certificate, diploma or degree	648,540	61%
Apprenticeship or trades certificate or diploma	62,160	6%
College, CEGEP or other non-university certificate or diploma	172,910	16%
University certificate or diploma below bachelor level	36,020	3%
University certificate, diploma or degree at bachelor level or above	377,450	36%



# **Employment**

### **Labour Force Status and Employment Status**

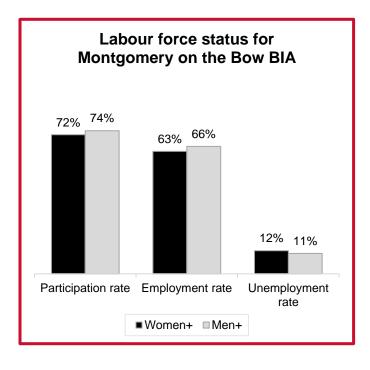
Montgomery on the Bow BIA	
	Number
Population aged 15 years and over in private households	3,430
In the labour force	2,485
Employed	2,200
Self-Employed	415
Unemployed	280
Not in the labour force	945
Labour force participation rate	72%
Employment rate	64%
Unemployment rate 11%	

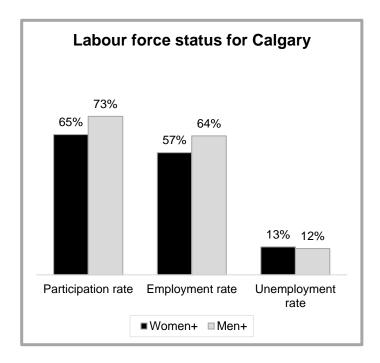
Calgary		
	Number	
Population aged 15 years and over in private households	1,056,255	
In the labour force	730,060	
Employed	638,655	
Self-Employed	108,765	
Unemployed	91,410	
Not in the labour force	326,185	
Labour force participation rate	69%	
Employment rate	61%	
Unemployment rate	13%	

### Labour Force Status and Employment Status by **Gender**

Montgomery on the Bow BIA		
	Men +	Women +
Population aged 15		
years and over in	1,610	1,825
private households		
In the labour force	1,185	1,305
Employed	1,055	1,150
Self-Employed	230	185
Unemployed	125	155
Not in the labour force	425	520
Labour force	74%	72%
participation rate	7470	1 4 70
Employment rate	66%	63%
Unemployment rate	11%	12%

Calgary		
	Men +	Women +
Population aged 15 years and over in private households	521,190	535,065
In the labour force	382,310	347,755
Employed	335,660	302,990
Self-Employed	66,635	42,135
Unemployed	46,650	44,760
Not in the labour force	138,880	187,310
Labour force participation rate	73%	65%
Employment rate	64%	57%
Unemployment rate	12%	13%





# Labour Force by **Industry** (Top 5)

Montgomery on the Bow BIA		
	Number	Per cent
In the labour force	2,485	100%
By industry		
Health care and social assistance	455	19%
Professional, scientific and technical services	325	13%
Educational services	300	12%
Construction	215	9%
Retail trade	180	7%

Calgary			
	Number	Per cent	
In the labour force	730,060	100%	
By industry			
Health care and social assistance	90,905	13%	
Professional, scientific and technical services	83,965	12%	
Retail trade	80,115	11%	
Construction	58,805	8%	
Transportation and warehousing	46,845	7%	

# Labour Force by Occupation (Top 5)

Montgomery on the Bow BIA		
	Number	Per cent
In the labour force	2,485	100%
By occupation		
Sales and service occupations	465	19%
Occupations in education, law and social, community and government services	400	17%
Business, finance and administration occupations	365	15%
Natural and applied sciences and related occupations	330	14%
Health occupations	325	13%

Calgary		
	Number	Per cent
In the labour force	730,060	100%
By occupation		
Sales and service	175,300	25%
occupations		
Business, finance and administration occupations	135,310	19%
Trades, transport and equipment operators and related occupations	115,655	16%
Natural and applied sciences and related occupations	83,400	12%
Occupations in education, law and social, community and government services	77,120	11%

### Income

### Median Household and Individual Income Before Tax in 2020

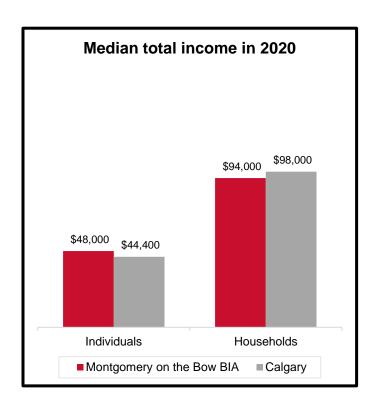
Montgomery on the Bow BIA		
	Number	
Median income of population aged 15 years and over	\$48,000	
Men +	\$54,000	
Women +	\$43,600	
Median household income of private households	\$94,000	

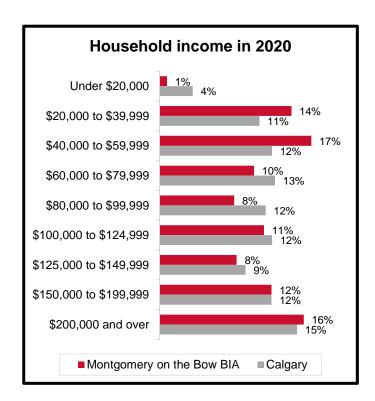
Calgary	
	Number
Median income of population aged 15 years and over	\$44,400
Men +	\$50,400
Women +	\$39,600
Median household income of private households	\$98,000

## Total <u>Household Income</u> Groups in 2020 for Private Households

Montgomery on the Bow BIA		
	Number	Per cent
Private households	1,840	100%
Under \$20,000	15	1%
\$20,000 to \$39,999	265	14%
\$40,000 to \$59,999	305	17%
\$60,000 to \$79,999	190	10%
\$80,000 to \$99,999	150	8%
\$100,000 to \$124,999	210	11%
\$125,000 to \$149,999	155	8%
\$150,000 to \$199,999	225	12%
\$200,000 and over	290	16%

Calgary		
	Number	Per cent
Private households	502,315	100%
Under \$20,000	18,205	4%
\$20,000 to \$39,999	54,830	11%
\$40,000 to \$59,999	61,705	12%
\$60,000 to \$79,999	63,385	13%
\$80,000 to \$99,999	58,290	12%
\$100,000 to \$124,999	61,795	12%
\$125,000 to \$149,999	47,205	9%
\$150,000 to \$199,999	61,430	12%
\$200,000 and over	75,475	15%





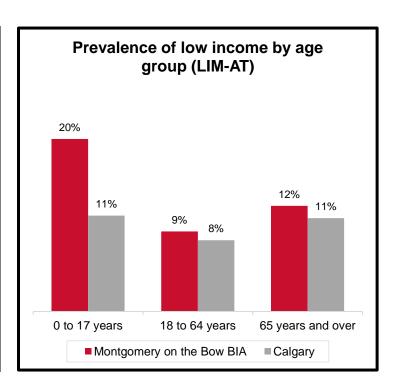
### Low Income in 2020 by Age

Montgomery on the Bow BIA			
	Number	Number in low	Per cent in low
Demoletian in melueta haveabalda ta vehanalari		income	income
Population in private households to whom low- income concepts are applicable	4,165	475	11%
0 to 17 years	805	160	20%
18 to 64 years	2,830	255	9%
65 years and over	525	60	11%

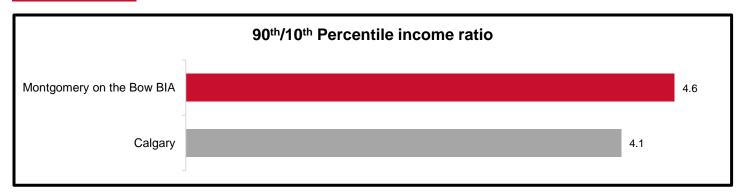
Calgary			
	Number	Number in low income	Per cent in low income
Population in private households to whom low-income concepts are applicable	1,291,795	116,155	9%
0 to 17 years	280,110	30,465	11%
18 to 64 years	844,415	68,030	8%
65 years and over	167,265	17,665	11%

Low-income measure after tax (LIM-AT) threshold for private households, 2020		
	After-tax income	
1 person	\$26,503	
2 persons	\$37,480	
3 persons	\$45,904	
4 persons	\$53,005	
5 persons	\$59,261	
6 persons	\$64,918	
7 persons	\$70,119	
To calculate the LIM-AT threshold for other		

To calculate the LIM-AT threshold for other household sizes, multiply the value for a one-person household by the square root of the desired household size. For example, for a 9-persons household: (\$26,503) X ( $\sqrt{9}$ ) = \$79,509.



### **Income Inequality** Measure

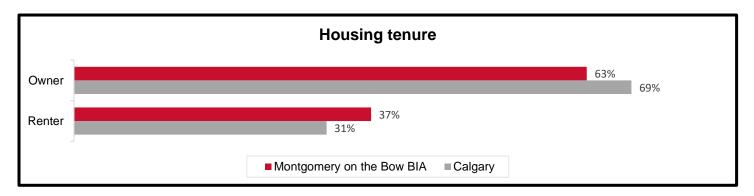


# **Housing and Mobility**

### **Housing Tenure**

Montgomery on the Bow BIA		
	Number	Per cent
Private households	1,840	100%
Owner households	1,165	63%
Renter households	675	37%

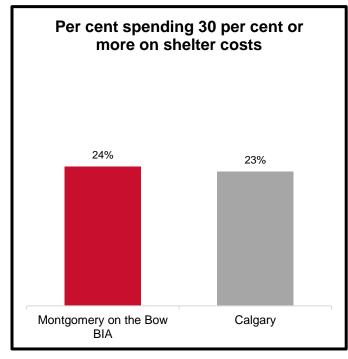
Calgary		
	Number	Per cent
Private households	502,315	100%
Owner households	345,695	69%
Renter households	156,615	31%

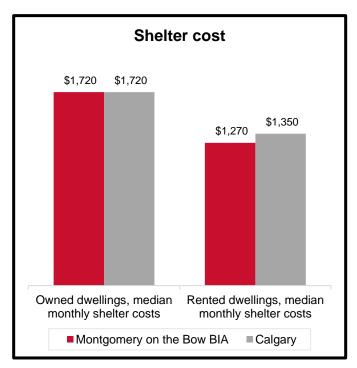


### **Housing Affordability (shelter-cost-to-income ratio)**

Montgomery on the Bow BIA		
	Number	Per cent
Private households with income	1,840	100%
Households spending less than 30% of total income on shelter	1,405	76%
Households spending 30% or more of total income on shelter	435	24%

Calgary		
	Number	Per cent
Private households with income	499,860	100%
Households spending less than 30% of total income on shelter	385,390	77%
Households spending 30% or more of total income on shelter	114,475	23%





# **Housing Affordability for Renter and Owner Households**

Montgomery on the Bow BIA		
	Owner	Renter
Private households		
with total income	1,165	675
greater than zero		
Per cent households	19%	31%
with income spending		
30% or more total		
income on shelter		
Median monthly	\$1,720	\$1,270
shelter costs	Ψ1,720	
Per cent with	66%	_
mortgage	0076	_
Per cent in subsidized		16%
housing	_	10 /0

Calgary		
	Owner	Renter
Private households with total income greater than zero	345,685	156,620
Per cent households with income spending 30% or more total income on shelter	18%	34%
Median monthly shelter costs	\$1,720	\$1,350
Per cent with mortgage	65%	-
Per cent in subsidized housing	-	9%

# **Dwelling Condition**

Montgomery on the Bow BIA		
	Number	Per cent
Occupied private dwellings	1,840	100%
Regular maintenance or minor repairs needed	1,735	94%
Major repairs needed	105	6%

Calgary		
	Number	Per cent
Occupied private dwellings	502,315	100%
Regular maintenance or minor repairs needed	479,535	95%
Major repairs needed	22,780	5%

# **Housing Suitability**

Montgomery on the Bow BIA		
	Number	Per cent
Private households	1,840	100%
Suitable	1,780	97%
Not suitable	55	3%

Calgary		
	Number	Per cent
Private households	502,315	100%
Suitable	476,800	95%
Not suitable	25,510	5%

# **Dwellings** by Period of Construction

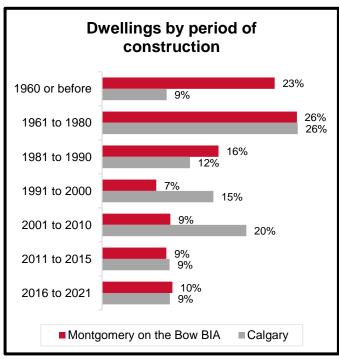
Montgomery on the Bow BIA		
	Number	Per cent
Occupied private dwellings	1,840	100%
1960 or before	430	23%
1961 to 1980	485	26%
1981 to 1990	290	16%
1991 to 2000	135	7%
2001 to 2010	170	9%
2011 to 2015	160	9%
2016 to 2021	175	10%

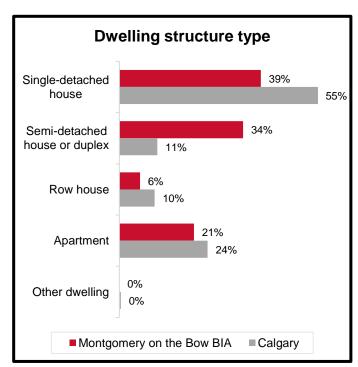
Calgary		
	Number	Per cent
Occupied private dwellings	502,315	100%
1960 or before	43,855	9%
1961 to 1980	133,040	26%
1981 to 1990	59,780	12%
1991 to 2000	75,690	15%
2001 to 2010	98,050	20%
2011 to 2015	45,850	9%
2016 to 2021	46,050	9%

### **Dwellings by Structure Type**

Montgomery on the Bow BIA		
	Number	Per cent
Occupied private dwellings	1,840	100%
Single-detached house	720	39%
Semi-detached house	445	24%
Row house	105	6%
Apartment or flat in a duplex	185	10%
Apartment in a building that less than 5 storeys	225	12%
Apartment in a building that has more than 5 storeys	155	8%
Other single-attached house	0	0%
Movable dwelling	0	0%

Calgary		
	Number	Per cent
Occupied private dwellings	502,315	100%
Single-detached house	276,050	55%
Semi-detached house	32,265	6%
Row house	48,865	10%
Apartment or flat in a duplex	20,500	4%
Apartment in a building that less than 5 storeys	81,880	16%
Apartment in a building that has more than 5 storeys	40,700	8%
Other single-attached house	210	0%
Movable dwelling	1,850	0%



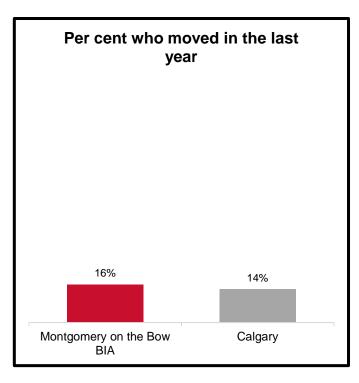


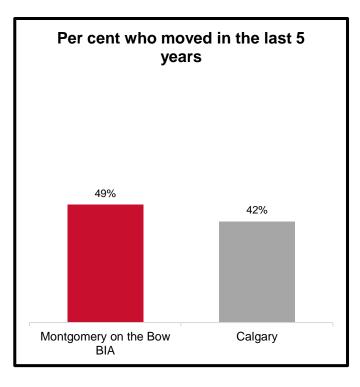
Note: Numbers and percentages may not always match the table and chart totals due to rounding.

# **Mobility Status** 1 Year Ago

Montgomery on the Bow BIA		
	Number	Per cent
Population aged 1		
year and over in	4,110	100%
private households		
Non-movers	3,465	84%
Movers	645	16%
Non-migrants	475	12%
Migrants	170	4%
Internal migrants	125	3%
External migrants	40	1%

Calgary		
	Number	Per cent
Population aged 1		
year and over in	1,277,855	100%
private households		
Non-movers	1,101,985	86%
Movers	175,870	14%
Non-migrants	132,945	10%
Migrants	42,925	3%
Internal migrants	29,285	2%
External migrants	13,640	1%





# **Mobility Status** 5 Years Ago

Montgomery on the Bow BIA		
	Number	Per cent
Population aged 5		
years and over in	3,855	100%
private households		
Non-movers	1,975	51%
Movers	1,885	49%
Non-migrants	1,230	32%
Migrants	650	17%
Internal migrants	490	13%
External migrants	160	4%

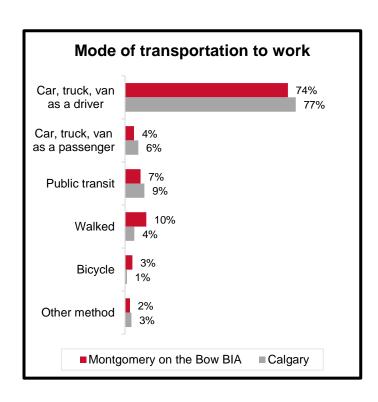
Calgary		
	Number	Per cent
Population aged 5 years and over in private households	1,217,995	100%
Non-movers	707,190	58%
Movers	510,805	42%
Non-migrants	333,555	27%
Migrants	177,245	15%
Internal migrants	103,855	9%
External migrants	73,395	6%

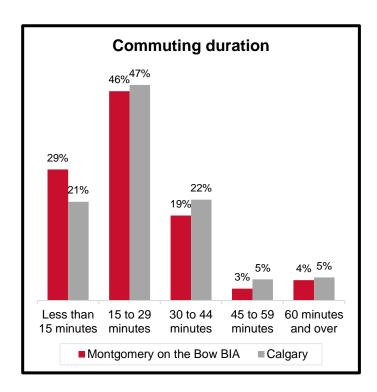
# **Transportation to Work**

### **Mode of Transportation to Work**

Montgomery on the Bow BIA		
	Number	Per cent
Employed labour force aged 15 years and over in private households	1,350	100%
Driver – car, truck or van	995	74%
Passenger – car, truck or van	55	4%
Public transit	95	7%
Walked	130	10%
Bicycle	45	3%
Other methods	30	2%

Calgary		
	Number	Per cent
Employed labour force aged 15 years and over in private households	454,175	100%
Driver – car, truck or van	350,775	77%
Passenger – car, truck or van	27,315	6%
Public transit	39,900	9%
Walked	19,200	4%
Bicycle	3,955	1%
Other methods	13,035	3%





### **Commuting Duration**

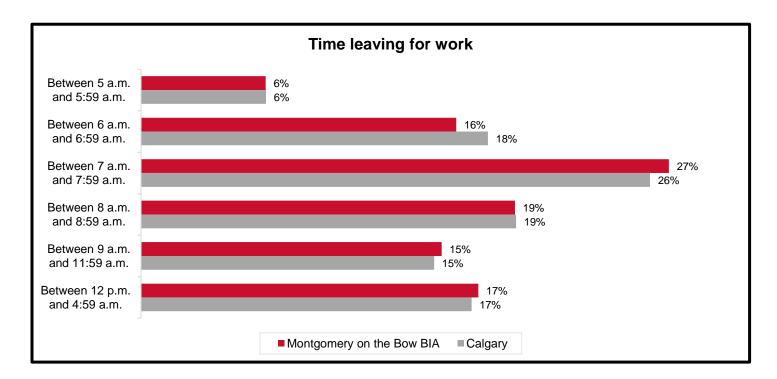
Montgomery on the Bow BIA		
	Number	Per cent
Employed labour force aged 15 years and over in private households	1,350	100%
Less than 15 minutes	385	29%
15 to 29 minutes	615	46%
30 to 44 minutes	250	19%
45 to 59 minutes	35	3%
60 minutes and over	60	4%

Calgary		
	Number	Per cent
Employed labour force aged 15 years and over in private households	454,175	100%
Less than 15 minutes	97,610	21%
15 to 29 minutes	213,155	47%
30 to 44 minutes	99,695	22%
45 to 59 minutes	20,845	5%
60 minutes and over	22,870	5%

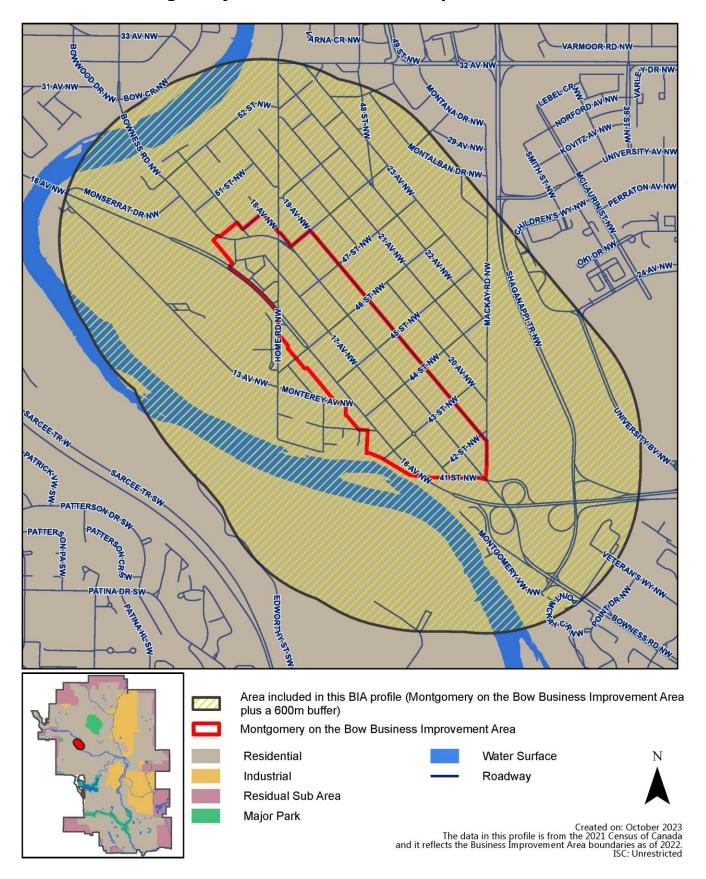
### **Time Leaving for Work**

Montgomery on the Bow BIA		
	Number	Per cent
Employed labour force aged 15 years and over in private households	1,350	100%
Between 5 a.m. and 5:59 a.m.	85	6%
Between 6 a.m. and 6:59 a.m.	215	16%
Between 7 a.m. and 7:59 a.m.	360	27%
Between 8 a.m. and 8:59 a.m.	255	19%
Between 9 a.m. and 11:59 a.m.	205	15%
Between 12 p.m. and 4:59 a.m.	230	17%

Calgary		
	Number	Per cent
Employed labour force aged 15 years and over in private households	454,175	100%
Between 5 a.m. and 5:59 a.m.	28,655	6%
Between 6 a.m. and 6:59 a.m.	79,595	18%
Between 7 a.m. and 7:59 a.m.	116,780	26%
Between 8 a.m. and 8:59 a.m.	86,045	19%
Between 9 a.m. and 11:59 a.m.	67,245	15%
Between 12 p.m. and 4:59 a.m.	75,855	17%



# **Montgomery on the Bow Business Improvement Area**



### **Glossary**

The definitions in this glossary are adapted from the 2021 Statistics Canada Census Dictionary (98-301-X).

# Adjusted after-tax income

Refers to after-tax income of the statistical unit that is adjusted for economies of scale. The adjustment factor, also known as the equivalence scale, is the square root of the number of persons in the statistical unit. The adjusted after-tax income is calculated by dividing the after-tax income by this adjustment factor. The adjustment made to income addresses the fact that individuals living together can share resources and the marginal increase in need decreases as the number of individuals sharing resources increases.

For the 2021 Census, the reference period for income data is the 2020 calendar year, unless otherwise specified.

# Admission category

Refers to the name of the immigration program or group of programs under which an immigrant has been granted for the first time the right to live in Canada permanently by immigration authorities.

- **Economic immigrant** includes immigrants who have been selected for their ability to contribute to Canada's economy through their ability to meet labour market needs, to own and manage or to build a business, to make a substantial investment, to create their own employment or to meet specific provincial or territorial labour market needs.
- Immigrant sponsored by family includes immigrants who were sponsored by a Canadian citizen or permanent resident and were granted permanent resident status on the basis of their relationship either as the spouse, partner, parent, grand-parent, child or other relative of this sponsor. The terms "family class" or "family reunification" are sometimes used to refer to this category.
- Refugee includes immigrants who were granted permanent resident status on the basis of a well-founded fear of returning to their home country. This category includes persons who had a well-founded fear of persecution for reasons of race, religion, nationality, membership in particular social group or for political opinion (Geneva Convention refugees) as well as persons who had been seriously and personally affected by civil war or armed conflict or have suffered a massive violation of human rights. Some refugees were in Canada when they applied for refugee protection for themselves and their family members (either with them in Canada or abroad). Others were abroad and were referred for resettlement to Canada by the United Nations Refugee Agency, another designated referral organization or private sponsors.
- Other immigrant includes immigrants who were granted permanent resident status under a program that does not fall under the economic immigrants, the immigrants sponsored by family or the refugee categories.

#### Age

Refers to the age of a person (or subject) of interest at last birthday (or relative to a specified, well-defined reference date).

### Business Improvement Area (BIA)

Refers to a group of businesses within a defined geographic area. BIAs operate as non-profit organizations and are established for one or more of the following purposes: improving, beautifying, and maintaining property in the BIA; developing, improving, and maintaining public parking; and promoting the BIA as a business or shopping area. Businesses that are part of a BIA are subject to paying a BIA tax levy.

The data in this profile is from the 2021 Census of Canada and it reflects the Business Improvement Area boundaries as of 2022.

#### Calgary

Refers to the Calgary census subdivision (CSD), as defined by Statistics Canada. Equivalent to the Calgary city limit.

#### Census family

Refers to a married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a parent of any marital status in a one-parent family with at least one child living in the same dwelling and that child or those children. All members of a particular census family live in the same dwelling.

Children may be biological or adopted children regardless of their age or marital status
as long as they live in the dwelling and do not have their own married spouse,
common-law partner or child living in the dwelling. Grandchildren living with their
grandparent(s) but with no parents present also constitute a census family.

# Census reference day

The date to which respondents refer when answering the questions. The 2021 Census reference day was May 11, 2021.

#### Citizenship

Refers to the country where the person has citizenship. A person may have more than one citizenship. A person may be stateless, that is, they may have no citizenship. Citizenship can be by birth or naturalization.

- Canadian citizen includes persons who are citizens of Canada only and persons who
  are citizens of Canada and at least one other country.
- Not a Canadian citizen refers to persons who are not citizens of Canada. They may
  be citizens of one or more other countries. Persons who are stateless are included in
  this category.

### Community

Refers to the Calgary Community District boundaries. Community boundaries delineate where a specific community physically begins or ends within Calgary. For the 2021 Census of Canada, community boundaries from 2021 were used. A full list of communities and their boundaries can be found on the **Calgary Open Data Catalogue**.

#### **Dwelling**

Refers to a set of living quarters.

- Collective dwelling refers to a dwelling of a commercial, institutional, or communal
  nature in which a person or group of persons reside or could reside. It must provide
  care or services or have certain common facilities, such as a kitchen or bathroom,
  which are shared by the occupants. Examples include lodging or rooming houses,
  hotels, motels, tourist establishments, nursing homes, residences for senior citizens,
  hospitals, staff residences, military bases, work camps, correctional facilities and group
  homes.
- **Private dwelling** refers to a separate set of living quarters with a private entrance either from outside the building or from a common hall, lobby, vestibule, or stairway inside the building. The entrance to the dwelling must be one that can be used without passing through the living quarters of some other person or group of persons.

# Dwelling condition

Refers to the dwelling's need of repairs. This does not include desirable remodelling or additions.

- Regular maintenance needed includes dwellings where only regular maintenance such as painting, or furnace cleaning is needed.
- Minor repairs needed includes dwellings needing only minor repairs such as dwellings with missing or loose floor tiles, bricks or shingles or defective steps, railing or siding.
- Major repairs needed includes dwellings needing major repairs such as dwellings with defective plumbing or electrical wiring and dwellings needing structural repairs to walls, floors, or ceilings.

# Dwelling structure type

Refers to a set of living quarters in which a person or a group of persons reside or could reside.

Structure types include:

- **Single-detached house:** A single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides, and no dwellings either above it or below it.
- **Semi-detached house:** One of two dwellings attached side by side (or back-to-back) to each other, but not attached to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above or below it, and the two units have open space on all sides.
- Apartment or flat in a duplex: One of two dwellings located one above the other.
   Duplexes could be attached to triplexes, other duplexes, or other non-residential structures (e.g., a store).
- Row house: One of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but not having any other dwellings either above or below.
- Apartment, less than five storeys: A dwelling unit attached to other dwelling units, commercial units or other non-residential space in a building that has fewer than five storeys.
- Apartment, five or more storeys: A dwelling unit in a high-rise apartment building
  that has five or more storeys. Also included are apartments in a building with five or
  more storeys where the first floor or second floor is commercial establishments.
- Other single-attached house: A single dwelling that is attached to another building and that does not fall into any of the other categories, such as a single dwelling attached to a non-residential structure (e.g., a store or church) or occasionally to another residential structure (e.g., an apartment building).
- Other dwelling: A single dwelling designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation such as blocks, posts or a prepared pad and may be covered by a skirt.

# Employment status

Refers to the employment status of a person during the period of Sunday, May 2 to Saturday, May 8, 2021.

- **Employed:** A person who did any work at all at a job or business, that is, paid work in the context of an employer-employee relationship, or self-employment. This also includes persons who did unpaid family work, which is defined as unpaid work contributing directly to the operation of a farm, business or professional practice owned and operated by a related member of the same household. Also includes those who had a job but were not at work due to factors such as their own illness or disability, personal or family responsibilities, vacation or a labour dispute. This category excludes persons not at work because they were on layoff or between casual jobs, and those who did not then have a job (even if they had a job to start at a future date).
- **Unemployed:** A person who was without paid work or without self-employment work and was available for work. An unemployed person either: had actively looked for paid work in the past four weeks; was on temporary lay-off and expected to return to his or her job; or had definite arrangements to start a new job in four weeks or less.
- Previously, in other census cycles, early enumeration was conducted in remote, isolated parts of the provinces and territories in the months leading up to the May enumeration. Due to COVID-19, there was no early enumeration for the 2021 Census. Collection procedures—especially in collective dwellings and remote, northern, First Nations, Inuit and Métis communities—were redesigned to ensure the census was conducted in the best possible way, using a safe and secure approach.

# Employment rate

Refers to the number of persons employed in the week of Sunday, May 2 to Saturday, May 8, 2021, expressed as a percentage of the total population aged 15 years and over.

# Generation status

Refers to whether or not a person's parents were born in Canada.

- **First generation** refers to a person who was born outside Canada. For the most part, these are people who are now, or once were, immigrants to Canada.
- **Second generation** refers to a person who was born in Canada with at least one parent born outside Canada. For the most part, these are the children of immigrants.
- Third generation or more refers to a person who was born in Canada with both parents born in Canada.

#### Gender

Refers to an individual's personal and social identity as a man, woman, or non-binary person (a person who is not exclusively a man or a woman).

A person's gender may differ from their sex at birth, and from what is indicated on their current identification or legal documents such as their birth certificate, passport, or driver's licence. A person's gender may change over time.

Statistics Canada collected data about transgender and non-binary populations for the first time on the 2021 Census. The category "Men+" includes men (and/or boys), as well as some non-binary persons. The category "Women+" also includes women (and/or girls), as well as some non-binary persons.

### Highest certificate, diploma or degree completed

Refers to the highest level of education that a person has successfully completed and is derived from the educational qualifications questions, which asked for all certificates, diplomas, and degrees to be reported.

CEGEP is an acronym from the French term Collège d'enseignement general et professionnel, which means General and professional teaching college. In Quebec, it's a public school that provides the first level of post-secondary education.

#### Household

Refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. The dwelling may be either a collective dwelling or a private dwelling. The household may consist of a family group such as a census family, of two or more families sharing a dwelling, of a group of unrelated persons or of a person living alone. Household members who are temporarily absent on reference day are considered part of their usual household.

# Household income

Refers to the sum of the total income of all household members during 2020.

# Household size

Refers to the number of persons in a private household.

### Housing affordability (shelter-costto-income ratio)

Refers to the proportion of average total household income which is spent on shelter costs. Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water, and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water, and other municipal services.

# Housing suitability

Refers to whether a dwelling has enough bedrooms for the size and composition of the household (taking into consideration age, sex, and relationship among household members) based on the National Occupancy Standard (NOS) that was developed by Canada Mortgage and Housing Corporation. A household is deemed to be living in suitable accommodation if its dwelling has enough bedrooms, as calculated using the NOS.

# Housing tenure

Refers to whether a household rents or owns their private dwelling.

- Owner refers to a household where some member of the household owns their dwelling, even if it is still being paid for.
- **Renter** refers to a household where no member of the household owns their dwelling. The dwelling is considered to be rented even if no cash rent is paid.

# Immigrant status

- Immigrant refers to persons who are, or who have ever been, landed immigrants or permanent residents. Such persons have been granted the right to live in Canada permanently by immigration authorities. Immigrants who have obtained Canadian citizenship by naturalization are included in this category.
- Recent immigrant refers to persons who are immigrants who landed in Canada between January 1, 2016 and May 11, 2021.
- Non-immigrant refers to persons who are Canadian citizens by birth.
- Non-permanent resident refers to persons from another country with a usual place of residence in Canada and who have a work or study permit or who have claimed refugee status (asylum claimants).
- **Year of immigration** refers to the year in which the immigrant first obtained their landed immigrant or permanent resident status.

### Income Inequality

One measure of income inequality is the P90/P10 ratio. It is the ratio of the 90<sup>th</sup> and the 10<sup>th</sup> percentile of the adjusted household after-tax income. The 90<sup>th</sup> percentile means 90% of the population has income that falls below this threshold. The 10<sup>th</sup> percentile means 10% of the population has income that falls below this threshold.

# Income reference year

Refers to the year to which respondents refer when answering income-related questions. The census income reference year is the calendar year prior to the **census reference day**. For the 2021 Census, the income reference year was January 1 to December 31, 2020.

# Indigenous identity

Refers to whether the person identified with the Indigenous peoples of Canada. This includes those who identify as First Nations (North American Indian), Métis and/or Inuk (Inuit), and/or those who report being Registered or Treaty Indians (that is, registered under the Indian Act of Canada), and/or those who have membership in a First Nation or Indian band. Aboriginal peoples of Canada (referred to here as Indigenous peoples) are defined in the Constitution Act, 1982, Section 35 (2) as including the Indian, Inuit and Métis peoples of Canada.

### Industry

Refers to the general nature of the business carried out in the establishment where the person worked. The industry data are produced according to the North American Industry Classification System (NAICS).

# Knowledge of non-official languages

Refers to whether the person can conduct a conversation in a language other than English or French. For a child who has not yet learned to speak, this includes languages that the child is learning to speak at home. The number of languages that can be reported may vary between Census surveys, depending on the objectives of the survey.

# Knowledge of official languages

Refers to whether the person can conduct a conversation in English only, French only, in both or in neither language. For a child who has not yet learned to speak, this includes languages that the child is learning to speak at home.

# Labour force participation rate

Refers to the total <u>labour force</u> in that group, expressed as a percentage of the total population in that group.

# Labour force status

Refers to whether a person was employed, unemployed or not in the labour force during the reference period.

- In the labour force refers to persons who during the reference period were either employed or unemployed. The labour force consists of persons who contribute or are available to contribute to the production of goods and services falling within the System of National Accounts production boundary.
- Not in the labour force refers to persons who were neither employed nor unemployed during the reference period. This includes persons who, during the reference period were either unable to work or unavailable for work. It also includes persons who were without work and who had neither actively looked for work in the past four weeks nor had a job to start within four weeks of the reference period.

#### Language spoken most often at home

Refers to the language spoken most often at home by the individual. A person can report more than one language as "spoken most often at home" if the languages are spoken equally often. For a person who lives alone, the language spoken most often at home is the language in which he or she feels most comfortable. For a child who has not yet learned to speak, this is the language spoken most often to the child at home.

### Low income measure after-tax (LIM-AT)

Refers to a <u>dollar threshold</u> that defines low income as half of the median <u>adjusted after-tax income</u> of Canadian households, where "adjusted" indicates that the number of people in a household is taken into account. Persons whose income falls below this amount are considered to be in low income based on LIM-AT. For reference, the LIM-AT threshold for a 1-person household in 2020 was \$26,503.

# Low-income status

Refers to the position of a person in relation to the <u>low income measure after-tax (LIM-AT)</u> during the <u>income reference year</u>. Members of a household all share the same income status.

#### Marital status

Refers to whether or not a person is living in a common-law union as well as the legal marital status of those who are not living in a common-law union. All persons aged less than 15 are considered as never married and not living common law. Possible marital statuses are:

- Common-law: Refers to a person who is living with another person as a couple but who is not legally married to that person. Includes persons living with same and opposite sex partners.
- **Divorced:** Refers to a person who has obtained a legal divorce and who has not remarried and are not living with a person as a couple. Persons living common-law are not included in this category.
- Married: Refers to a person who is legally married and who has not separated or obtained a divorce, and whose spouse is living. Includes persons married to same and opposite sex spouses.
- **Separated:** Refers to a person who is married but who no longer lives with his/her spouse (for any reason other than illness, work or school) and who has not obtained a divorce. Persons living common-law are not included in this category.
- **Single:** A person who has never married or a person whose marriage has been annulled and who has not remarried. Persons living common-law are not included in this category.
- Widowed: A person who has lost his/her spouse through death and who has not remarried and are not living with a person as a couple. Persons living common-law are not included in this category.

# Median income

Refers to the middle dollar value where half of the population earns more, and half of the population earns less.

# Mobility status

Several terms refer to whether a person lived in the same residence on the <u>census</u> reference day as they did on the same date one or five years earlier.

- Non-mover: Refers to a person who has not moved to a new residence.
- Mover: Refers to a person who has moved from one residence to another.
- Non-migrant: Refers to a person who did move but remained in <a href="Calgary">Calgary</a>.
- Migrant: Refers to a person who moved to Calgary from a different city, town, village, or Indian reserve.
- **Internal migrant:** Refers to a person who moved to Calgary from a different city, town, village, or Indian reserve within Canada.
- External migrant: Refers to a person who moved to Calgary from a different country.

# Mode of transportation to work

Refers to the main mode of transportation a person uses to travel between their home and their place of work. Persons who used more than one mode of transportation were asked to identify the single mode they used for most of the travel distance. The question does not measure multiple modes of transportation, nor does it measure the seasonal variation in mode of transportation or trips made for purposes other than the commute from home to work.

### Mother tongue (First language learned at home)

Refers to the first language learned at home in childhood and still understood by the person at the time the data was collected. If the person no longer understands the first language learned, the mother tongue is the second language learned. For a person who learned more than one language at the same time in early childhood, the mother tongue is the language this person spoke most often at home before starting school. The person has more than one mother tongue only if they learned these languages at the same time, and still understands them. For a child who has not yet learned to speak, the mother tongue is the language spoken most often to this child at home. A child who has not yet learned to speak has more than one mother tongue only if these languages are spoken to them equally often so that the child learns these languages at the same time.

### Occupation

Refers to the kind of work performed in a job, a job being all the tasks carried out by a particular worker to complete their duties. An occupation is a set of jobs that are sufficiently similar in work performed. The occupation data are produced according to the National Occupational Classification [NOC] 2021.

#### One-parent

Refers to mothers or fathers, with no married spouse or common-law partner present, living in a dwelling with one or more children.

#### Place of birth

Refers to the name of the geographic location where the person was born. The geographic location is specified according to boundaries current at the time the data are collected, not the boundaries at the time of birth. For a breakdown of the countries included in each continent, please refer to the <a href="Countries and Areas of Interest for Social Statistics">Countries and Areas of Interest for Social Statistics</a>—<a href="SCCAI 2019">SCCAI 2019</a>.

# Population in private households

Refers to all persons or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. For census purposes, households are classified into three groups: private households, collective households, and households outside Canada. Unless otherwise specified, all data in census products are for private households only.

Includes Canadian citizens and landed immigrants whose usual place of residence is Canada. Also includes refugee claimants, holders of work and study permits, Canadian citizens and landed immigrants at sea or in port aboard merchant or government vessels, and Canadian citizens away from Canada on military or diplomatic business. Excludes government representatives and military members of other countries and residents of other countries visiting Canada.

#### Religion

Refers to a person's self-identification as having a connection or affiliation with any religious denomination, group, body, or other religiously defined community or system of belief. Religion is not limited to formal membership in a religious organization or group.

For infants or children, religion refers to the specific religious group or denomination in which they are being raised, if any.

Persons without a religious connection or affiliation can self-identify as atheist, agnostic or humanist, or can provide another applicable response.

#### Total income

Refers to sum of income of a regular and recurring nature, including employment income, pension income, investment income, income from government programs, other regular cash income list child support or spousal support payments received during the <a href="income">income</a> reference year. Excludes one-time receipts such as lottery winnings, cash inheritances, lump-sum insurance settlements, tax-free savings account and registered retirements savings plan withdrawals, and capital gains.

In the context of individuals, it is calculated for those with income from certain sources, before income taxes and deductions, during a specified reference period.

# Visible minority (Racialized population)

Refers to persons, other than Indigenous peoples, who are non-Caucasian in race or non-white in colour.

In 2021 Census products, the term "visible minority" has been replaced by the terms "racialized population" or "racialized groups", reflecting the increased use of these terms in the public sphere.

#### Ward

Refers to the Calgary ward boundaries. Wards are specific local regions within Calgary that are comprised of multiple communities. The boundaries of Calgary's wards are reviewed and revised every four years as Calgary grows. Hence, comparisons should not be drawn between wards over time. For the 2021 Census of Canada, ward boundaries from 2021 were used.