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Survey on Seniors' Decisions to Relocate



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2008 March

**COMMUNITY AND NEIGHBOURHOOD SERVICES
SOCIAL POLICY AND PLANNING**

Survey on Seniors' Decisions to Relocate

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EXECUTIVE SUMMARY

The City of Calgary conducted a survey to gain insights into reasons that seniors move from their homes. The survey explored a variety of factors that might contribute to relocation, including changes in family situation, preferences to move, health issues and challenges with upkeep of the home. Also examined in the survey were seniors' abilities to afford housing costs, particularly property taxes, to determine if these costs are inhibiting seniors' from remaining in their homes.

The survey was conducted by telephone with a random sample of 500 senior households in the summer of 2007. HarGroup Management Consultants Inc. was engaged to conduct the survey.

KEY FINDINGS

The following summaries present key findings that emerged through the survey.

Seniors Who Move

- Approximately one in ten respondents (8%) had moved in the past two years. Most of these seniors had previously lived in established communities and continue to do so; although some have migrated out of the inner city into newer communities. Relocation can largely be characterized as movement from single family dwellings to apartment or duplex rental units.
- Approximately one in ten respondents planned to move in the next twelve months (9%). These seniors largely reside in established communities, in single family dwellings that they own.

Top 3 Reasons Seniors Moved in the Past 2 Years

- Those who had moved in the two year preceding the survey primarily offered the following reasons for their move:
 - A change in family situation resulting in fewer people living in the residence,
 - Wanting a smaller residence, and
 - Poor health of themselves or another family member.
- While housing costs were a concern to some members of this group, these economic pressures were not principal amongst the catalysts leading to their relocating.

Top 3 Reasons Seniors Intend to Move in the Next 12 Months

- For those stating they are likely to move in the approaching year, the issues below were chief contributing factors:
 - Difficulty in paying costs of living in their residence,
 - Maintenance of the home such as housework and cleaning becoming challenging, and
 - Wanting a smaller residence.

- The findings suggest that cost of living, particularly housing costs, is becoming increasingly problematic. Indeed, difficulty paying housing costs is the foremost challenge this group faces with regards to maintaining their current residences.

Choice to Relocate

- Respondents intending to move in the next twelve months were less likely to report wanting to do so than those who had already moved. These findings provide further evidence that costs of living are becoming more problematic for seniors.
- The data reveal that economic assistance would help those who had and are likely to move to stay in their homes.

Impact of Rising Housing Costs

- Nearly all of those surveyed indicated that their housing costs had increased in the last two years with more than two-thirds asserted that costs had increased substantially.
- Increased housing costs appear to be creating financial challenges for seniors. These increases appear to chiefly affect dispensable expenditures first, but some seniors are having difficulties affording necessities, such as transportation, medical/health related products, clothing, and food. A quarter of seniors (25%) surveyed offered that their housing costs made it difficult for them to purchase food.
- Utility costs were the foremost cause of affordability challenges for respondents, followed by property taxes.
- The vast majority of respondents were of the opinion that property taxes had gone up, whether it be 'substantially' or 'slightly' in the past two years.

CONCLUDING REMARKS

Cost of living, and specifically, housing costs are having an effect on Calgary seniors. While cost of living prompted some seniors to move from their previous homes, it is more so an issue now than it has been in the past. Indeed, respondents who will likely move in the next twelve months offered that some sort of financial augmentation, be it further personal income, housing cost decreases or government assistance would help them stay in their current residence.

While seniors are generally still able to afford the things they require, increased housing costs are becoming a barrier, with some seniors indicating that increased housing costs are making it difficult for them to buy clothing and food.

1.0 INTRODUCTION

Calgary has experienced significant population growth over the past ten years, which has provided many opportunities and challenges for Calgarians, including high demand for residential development and housing.¹ Like other Calgarians, seniors have been affected by these changes and, since many seniors live on fixed incomes, find it difficult to cope with the responsibilities required of owning and maintaining a home. To gain insight into seniors' experiences with their homes and their ability to remain in their residences, The City of Calgary commissioned a survey of 500 Calgary seniors. The survey asked seniors a variety of questions about the types of homes they live in, intentions to move from their current residences and reasons they plan to move. HarGroup Management Consultants Inc. was engaged by The City to conduct the survey.

1.1 Survey Background

Between 1999 and 2007, Calgary's population grew from 842,388 to 1,019,942, or 21%.² During the same period, Calgary residential real estate values also increased substantially.³ Opportunities arose for many Calgarians, such as increased home equity; but challenges, perceived or otherwise, also emerged. One such challenge related to the effects that increasing housing values have on property taxes, especially in locations where many seniors reside, such as the inner city or established communities.

Property taxes are calculated through mill rates that are established by City Council. A fair market assessment system is applied to property taxes to ensure that the overall level of taxes is revenue neutral and does not fluctuate significantly with changes in housing prices. Nonetheless, some home owners experience higher than average increases in their annual property taxes due to real estate values in their neighbourhoods rising higher than the average of the city as a whole. Over the past few years, older or mature communities in Calgary, such as in the inner city and established communities have been more likely to experience these types of increases compared to newer communities, around the perimeter of the city.

¹ City of Calgary, Accommodating Growth 2007-2026, Coordinating Municipal Capital Investment, Monitoring Growth and Change Series, June 2007.

² City of Calgary, Civic Census, 2007.

³ City of Calgary, "Canada's Opportunity City," City of Calgary Assessment, February 2007.

Seniors live throughout Calgary, but there are higher concentrations of seniors in inner city or established communities compared to new communities.⁴ As such, some citizens groups have expressed concerns that seniors may be overly burdened by property tax increases and forced to move from homes that they have lived in for many years to other more affordable accommodations.

To understand the situation in greater detail, The City conducted a survey of seniors' households to assess "the impact of property tax increases on seniors in Calgary." Seniors were asked a variety of questions about their current residences and if they had moved in the two years preceding the survey. They were also asked questions about challenges they may be facing with living in their residences, including questions about property tax increases. The questions were designed to address the following survey objectives.

- In communities where taxes have increased dramatically, do seniors feel they must sell their homes and move elsewhere because they can no longer afford to pay their property taxes?
- Do seniors feel they have to move and find other living situations to offset the costs associated with increased taxes?
- If so, where are they moving? (or where are they considering moving?)
- How do tax increases affect their lifestyle?

In the sample of seniors in Calgary, all were invited to participate in the survey. Although renters may not pay property taxes directly, they may be affected indirectly through increases in rental rates, which are used to pay property taxes by the owners of the rental accommodations.

The original intent of the survey was essentially to assess possible effects of property taxes on seniors; however other issues became apparent in the process of developing the survey. To ensure that the survey process did not lead seniors in suggesting that property taxes alone were the reason for which they were moving out of their homes, other potential factors were explored in the questionnaire, such as changes in family situation, preferences to relocate, health issues, and challenges with upkeep of the home. The results of these questions broadened the findings of the study and a variety of issues facing seniors' were revealed through the survey. As such, this report examines the effects of property taxes on seniors, but also identifies other factors that contribute to seniors moving from their homes.

⁴ See Appendix A.

1.2 Survey Methodology

The survey was conducted by telephone with a sample of 500 seniors from across Calgary. Telephone numbers were randomly dialled and potential respondents were screened according to whether or not there was a senior aged 65 years or over residing in the household.

In an effort to further ensure that the sample effectively represented the population in terms of residency, respondents were asked to state the community in which they reside. The results were controlled according to tax change areas to reach the desired proportions of respondents from each community based on populations. These areas were determined from information sourced through the City of Calgary Assessment, which is presented in Table 1.1.⁵ A full listing of the communities in Calgary that are represented by these categories is presented in Appendix A.

Table 1.1: Community Categories based on Property Tax and Market Value Changes	
Property Tax Change	Increase in Market Value of Homes
> 10% increase	> 58%
6% to 10% increase	53.1% to 58.0%
1% to 5% increase	45.1% to 53.0%
0% to 5% decrease	36.5% to 45.0%
6% to 10% decrease	29.1% to 36.4%
<10% decrease	< 29.1%

A sample size of 500 yields an estimated margin of error of $\pm 4.4\%$ within a 95% confidence interval for Calgary's senior population (93,859 individuals - 2006 Civic Census; 32,565 households - 2001 Federal Census⁶). Expressed differently, if the survey were to be conducted within the same population again, in 19 surveys out of 20 the results would likely remain within $\pm 4.4\%$ of the results presented in this report. The margin of error is computed for the entire sample and analyses based on sample subsets will typically not achieve the same level of confidence.

HarGroup Management Consultants, Inc. designed the questionnaire to address the survey objectives. The survey instrument was pre-tested in field conditions prior to full implementation of the survey. The survey wave was fielded in late July and early August of 2007. A copy of the survey instrument is presented in Appendix C.

⁵ City of Calgary, "Canada's Opportunity City," City of Calgary Assessment, February 2007.

⁶ Based on a seniors population of 75,600.

1.3 Reporting

The remaining sections of the report present the survey results. Basic frequencies of telephone survey question results are presented in the report. However, various statistical procedures have also been used within the analyses to assess significance of contrasting responses or perceptions of respondents. These analyses provide additional insight into the data and allow for a greater degree of certainty in statements of inference.

When examining the survey data presented throughout the report it should be noted that the totals in the tables and figures may not add to 100% due to rounding of frequencies.

As The City is interested in examining both past and future issues related to senior relocation, much of this report considers the responses associated with the sub-populations of seniors who had moved in the two years prior to being interviewed as well as those who indicated they are likely to move in the next twelve months. However, it should be noted that the proportions of respondents who had moved and who are planning to move provide few respondents (38 and 40 respectively). As such, readers of the report should exercise caution when observing these data due to the small numbers of respondents.

2.0 RESPONDENT PROFILE

A demographic profile of respondents is presented in Table 2.1. On the whole, the data reveal that the sample was similar to the senior population in Calgary in terms of tenure of residence and community they reside in relation to tax changes and urban structure; however, the sample was somewhat younger compared to the population as a whole.

In terms of other residential characteristics, most respondents stated that they live in single family dwellings (66%) in which they have resided for at least 16 years.

Table 2.1: Demographic Profile of Households			
Characteristics	Descriptors	% of Respondents	Civic Census 2006 (A) and Federal Census 2001 (B)
Age	(n=)	(499)	(A)
	65 to 74	53	45
	75 or older	48	55
	Total	100	100
Tenure of residence	(n=)	(n=499)	(B)
	Rent	15	12
	Own	84	88
	Neither	1	-
	Total	100	100
Tax change area	(n=)	(495)	(A)
	>10% increase	4	4
	6 to 10% increase	4	4
	1 to 5% Increase	39	39
	-5 to 0% static/decrease	42	42
	-6 to -10% decrease	8	8
	< - 10 decrease	1	1
Not evaluated	2	2	
	Total	100	100
Urban structure	(n=)	(n=496)	(A)
	Inner City	13	17
	Established Community	60	54
	New Community	26	28
	Total	100	100
Type of residence	(n=)	(499)	
	Single family dwelling	66	
	Duplex	5	n/a
	Apartment	11	
	Townhouse/Condominium	17	
	Total	100	
Length of residency in current residence	(n=)	(500)	
	2 years or less	8	
	3 years to 7 years	21	
	8 years to 15 years	19	n/a
	16 years to 30 years	23	
	31 or more	29	
	Total	100	

2.1 Changes in Residence

The survey asked two salient questions of respondents about whether they had moved in the two years preceding the survey and if they were likely to move in the next 12 months. These two questions provided sub-samples of respondents who had or were intending to change their residences. Figure 2.1 shows that approximately one in ten seniors (8%) had moved from a previous home to their current residence or were likely to move in the next 12 months (9% - 'very likely'/'somewhat likely').

Figure 2.1: Changes in Residence

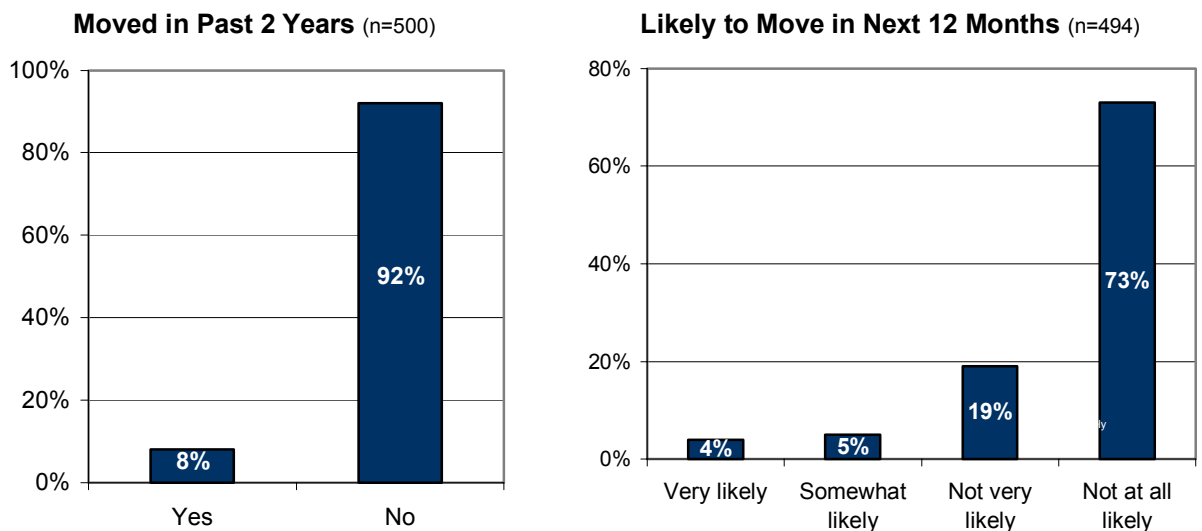


Table 2.2 on the next page contains a demographic profile of those who stated that they had moved or were thinking of moving. In terms of the sub-population of those who had moved in the past two years, there appears to be migration from inner city communities into new communities. Given the increase in respondents residing in apartments and the decrease in home ownership, it may be inferred that relocation associated with this sub-population could largely be characterized as movement from single family dwellings in the inner city to apartment or duplex rental units in new communities. As well, those who moved generally did so from areas where property taxes had increased substantially to communities within the city where taxes increased marginally, remained static, or actually decreased.

Respondents who are intending to move in the next year are more likely to be younger seniors (aged 65 to 74) who currently rent their residences, typically

apartments. Further, they generally reside in areas in which tax changes have been lower.

Table 2.2: Demographic Profiles of Households - Changes in Residency					
Characteristics	Descriptors	% of Respondents			
		Total Sample	Had Moved in Past 2 Years		Likely to Move in 12 Months
			Past Residence	Current Residence	
Age	(n=)	(499)	(38)	(38)	(40)
	65 to 74	53	51	51	63
	75 or older	48	49	49	38
	Total	100	100	100	100
Tenure of current residence	(n=)	(n=499)	(38)	(38)	(40)
	Rent	15	42	45	28
	Own	84	58	53	70
	Neither	1	-	3	3
Total	100	100	100	100	
Tax change area	(n=)	(495)	(26)	(36)	(40)
	>10% increase	4	4	6	5
	6 to 10% increase	4	23	3	-
	1 to 5% Increase	39	35	44	35
	-5 to 0% static/decrease	42	39	44	43
	-6 to -10% decrease	8	-	3	10
	< - 10 decrease	1	-	-	3
	Not evaluated	2	-	-	5
Total	100	100	100	100	
Urban structure	(n=)	(n=496)	(n=26)	(n=36)	(n=40)
	Inner City	13	19	8	20
	Established Community	60	42	42	48
	New Community	26	39	50	33
Total	100	100	100	100	
Type of residence	(n=)	(499)	(38)	(38)	(40)
	Single family dwelling	66	55	45	55
	Duplex	5	-	5	3
	Apartment	11	28	37	25
	Townhouse/Condominium	17	21	13	18
Total	100	100	100	100	

3.0 FACTORS ASSOCIATED WITH RELOCATION

Both respondents who had moved in the two years prior to being interviewed as well as those indicating they were likely to move in the next twelve months were asked a series of questions intended to explore issues related to relocation; this section of the report presents the associated findings.

3.1 Reasons for Moving

The first set of questions examined reasons respondents had or were thinking of moving. Initially, respondents were asked to provide unprompted answers to a question about why they had or were thinking of moving. Table 3.1 presents the reasons that were offered by respondents. Those who had moved in the past two years tended to cite a change in family situation resulting in fewer people living in the residence (16%), health concerns (12%), wanting to be closer to family/friends (12%) and disliking their neighbourhood or residence (12%). In terms of those who were thinking of moving in the next twelve months, the data suggest that the cost of living in their current home (29%) is the primary reason, followed by wanting a smaller residence (14%) or a change in location (8%). These findings suggest that while cost of living affected seniors in the past, it is becoming increasingly problematic.

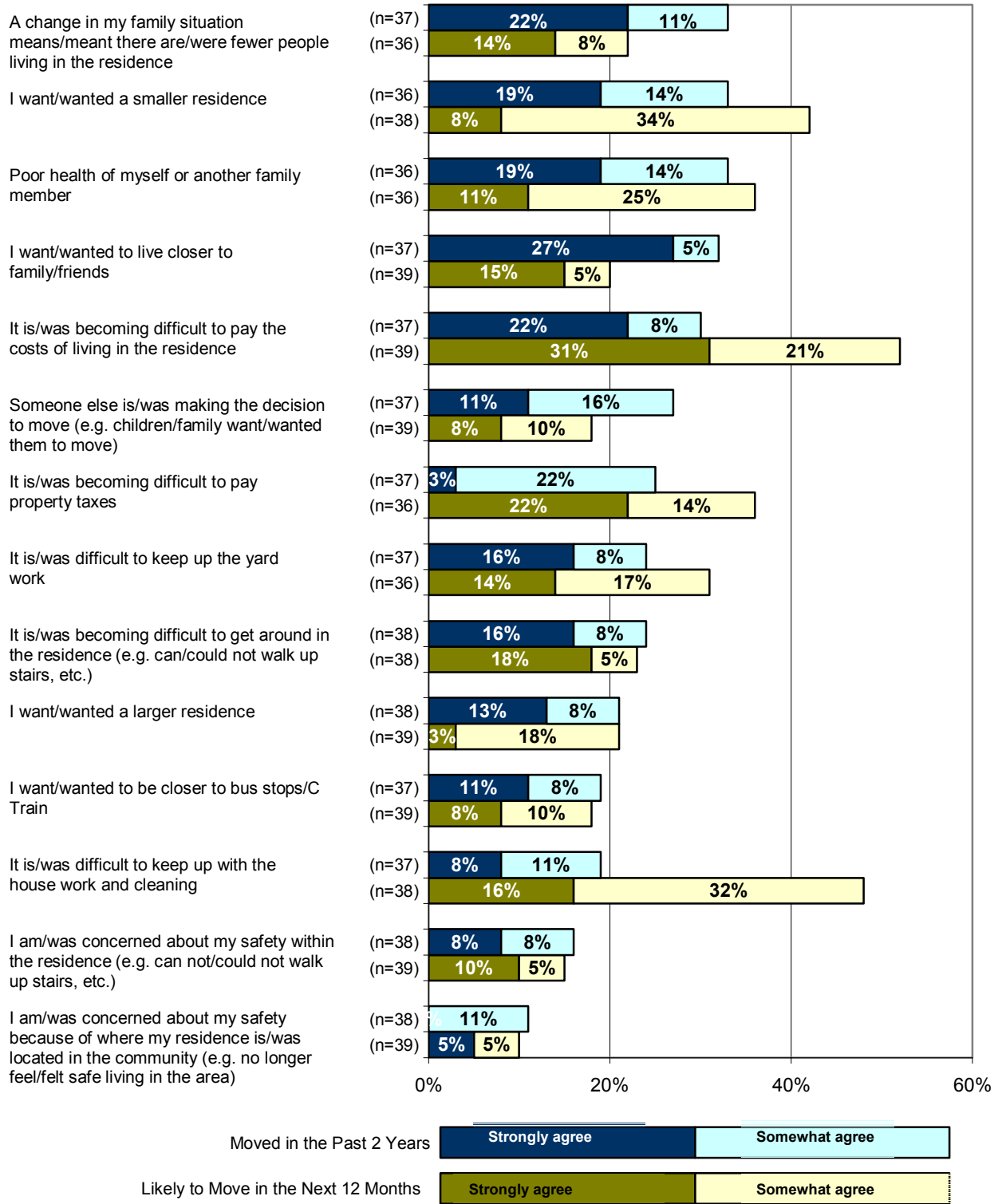
Reasons	% of Responses	
	Moved in Past 2 Years (n=38; 43 responses)	Likely to Move in Next 12 Months (n=40; 49 responses)
A change in my family situation meant/means there were fewer people living in the residence	16	2
Poor health of myself or another family member	12	4
I wanted/want to live closer to family or friends	12	4
Did not like residence/neighbourhood	12	-
I wanted/want a smaller residence	9	14
It was/is becoming difficult to pay the costs of living in the residence	7	29
I wanted/want a larger residence	7	4
It was/is difficult to keep up with the house work and cleaning	5	4
It was/is difficult to keep up the yard work	5	4
Someone else was/is making the decision to move	5	4
House/Apartment was being sold/redeveloped	5	-
For a location change/moving out of/to Calgary	2	8
I was/am concerned about my safety within the residence	2	4
Wanted to buy a house	2	-
It is becoming difficult to get around in the residence	-	6
It is becoming difficult to pay property taxes	-	6
Transportation/construction issues	-	6
Total	100	100

Respondents were also offered a list of statements representing possible catalysts for their relocation and asked to state the extent to which they agreed with each statement as it applied to their situations (Figure 3.1). This approach provides specific measurement of reasons they may have or are considering moving. The following summaries present the salient factors that affected those who had moved in the past two years as well as pressures on those intending to move in the next 12 months:

- **Moved in the Past 2 Years** – A change in family situation resulting in fewer people being housed within the residence was the primary reason those who had moved in the past 2 years did so, followed by wanting a smaller residence, poor health of themselves or another family member, wanting to live closer to family and/or friends, and residential costs of living becoming problematic.
- **Likely to Move in the Next 12 Months** – This group is chiefly being impacted by difficulty in paying costs of living in their residence, as well as finding housework and cleaning increasingly challenging, wanting a smaller residence, finding it difficult to pay their property taxes, and dealing with deteriorating health.

The reasons prompting past and planned moves for Calgary seniors were varied. Nevertheless, the data do show that, though housing costs were an issue affecting past moves, they are increasingly becoming problematic for seniors.

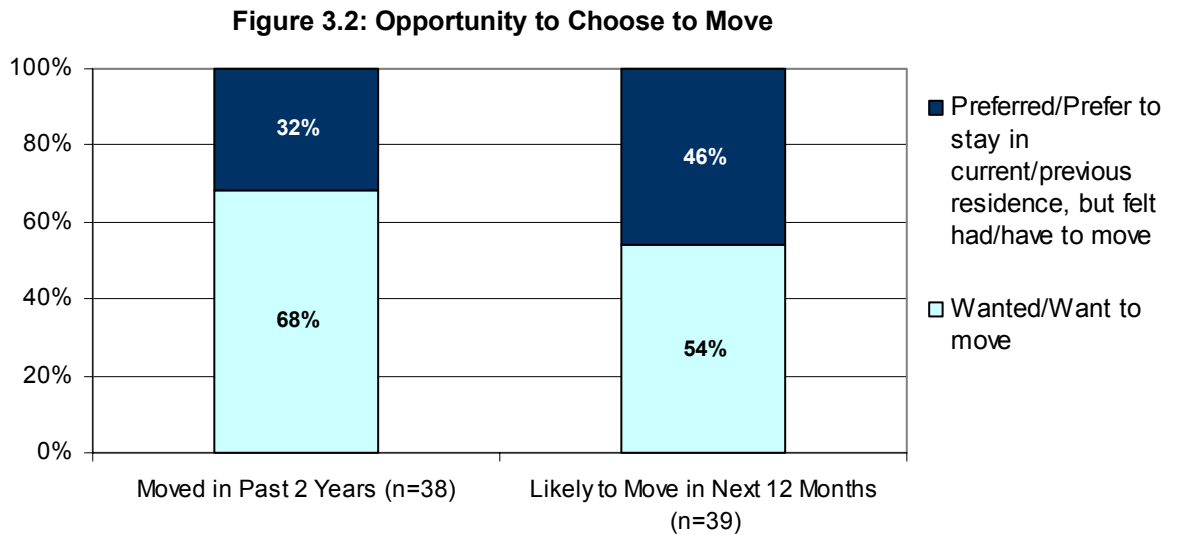
**Figure 3.1: Reasons for Move
(Aided Responses)⁷**



⁷ For a full accounting of responses see Appendix D.

3.2 Choice to Relocate

Data presented in Figure 3.1 suggested that seniors have relocated or intend to relocate for a variety of reasons but that housing costs are becoming increasingly difficult for seniors to afford. Further, data presented in Figure 3.2 suggest that many seniors may not feel as though they have choice in their decision to relocate. Indeed, almost a third of those who have moved (32%) and almost half of those who are planning to move (46%) would have preferred or prefer to stay in their homes.



Further analysis suggests that those who felt that they had to move in the past two years were more likely to be experiencing poor health than those who wanted to move. However, respondents who were thinking of moving and felt that they had little or no choice were more likely to state that they were having difficulties paying the living costs and property taxes (see Appendix D).

3.3 Possible Aids to Stay in Residences

Economic resources or assistance were the principal factors cited as potential aids in helping those who had moved or were likely to move. However, these factors were more commonly cited by those who plan to move (e.g. more personal income - 25%; help from the government - 19%; lower taxes - 19%; and lower/more reasonable rent 19%). In contrast, those who had already moved in offered a greater variety of aids such as more help with yard work, live in assistance and redevelopment of buildings. Still, the survey data suggest that economic concerns are affecting seniors' abilities to live in their residences.

Table 3.2: Factors that May Help/May Have Helped Maintain Residence (Unaided Responses)		
Factors	% of Responses	
	Moved in Past 2 Years (n=12; 12 responses)	Likely to Move in Next 12 Months (n=15; 16 responses)
More personal income (RRSP, savings, etc.)	15	25
Help from the government	8	19
Help from my neighbours with yard work	8	-
Have someone living with me to take care of me	8	-
If my family will move/moved closer/into Calgary	8	-
If building is/was not being redeveloped	8	-
Lower taxes/eliminate school taxes for seniors	-	19
Lower/more reasonable rent	-	19
Don't Know/Refused	46	-
Nothing	-	19
Total	100	100

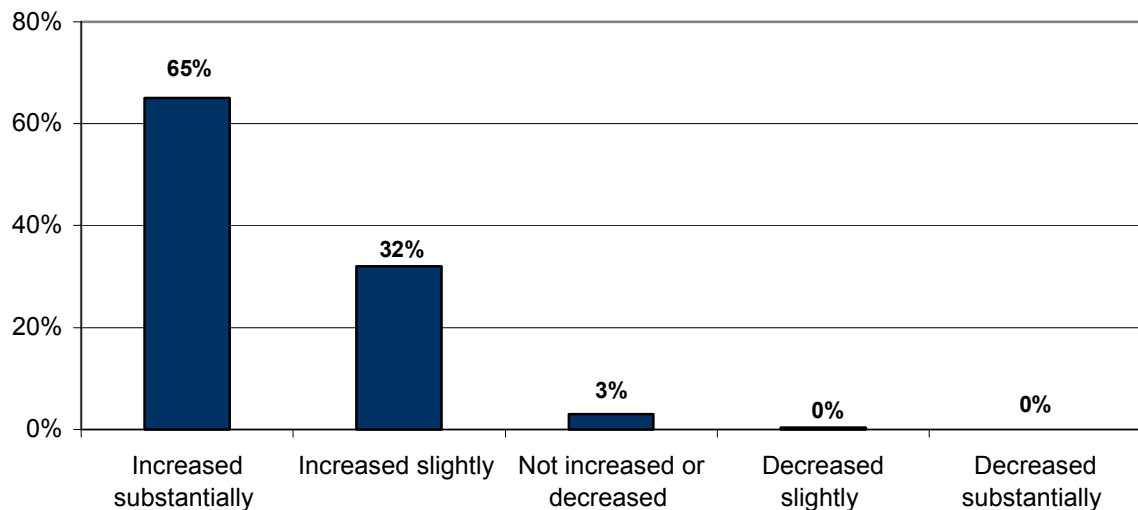
4.0 AFFORDABILITY OF HOUSING COSTS

Respondents were posed a series of questions about the affordability of housing costs such as mortgage payments, rent, utilities, property taxes and residential repairs. This section of the report presents the results of these queries.

4.1 Perceived Changes in Housing Costs

As can be seen in Figure 4.1, respondents felt that their housing costs had increased in the last two years, with nearly all of those surveyed (97% - increased substantially/increased slightly) stating such. Perhaps more tellingly is the more than two-thirds (65%) who asserted that housing costs associated with their residences have increased 'substantially'. It may also be worth noting that those residing in single family dwellings were significantly more likely than apartment-dwellers to state that their housing costs had 'increased substantially'.

Figure 4.1: Perceived Changes in Housing Costs in Past 2 Years (n=469)

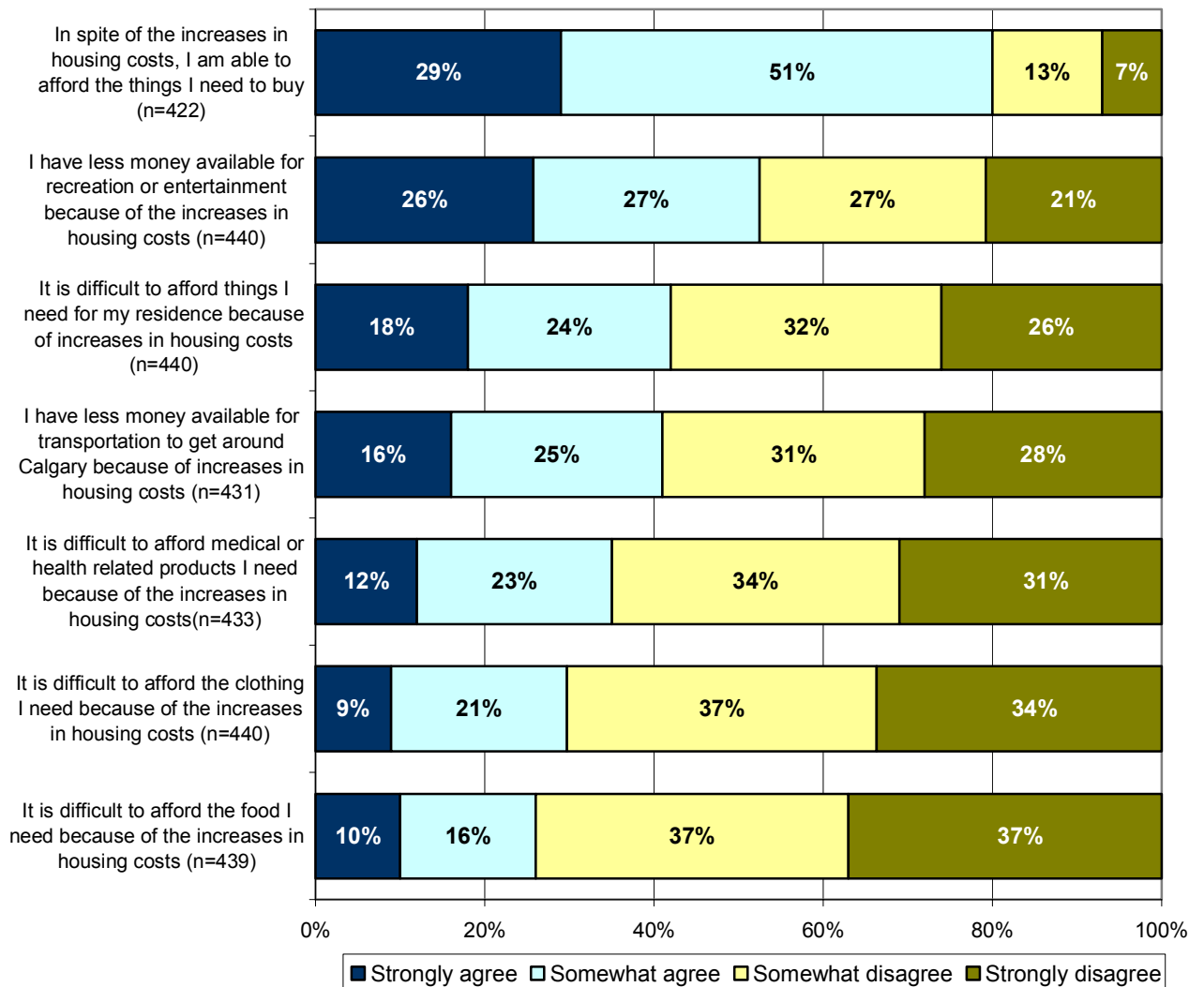


Survey respondents were presented with a series of statements related to possible implications of housing costs in Calgary and asked to offer their level of agreement for each of them as they apply to their situations (Figure 4.2). Generally, the data suggest that seniors are still able to afford the things they need to buy (80% - strongly agree/somewhat agree). Nevertheless, it should be noted that agreement with this statement was more moderate than avid (51%, somewhat agree vs. 29%, strongly agree).

4.2 Implications of Housing Costs

Further, the data show that increasing housing costs appear to chiefly impinge on dispensable expenditures. For instance, respondents appear to forgo recreation and entertainment first (53% - strongly agree/somewhat agree), followed by things needed for their residence (42%), and leading into more necessary spending, such as transportation (41%), medical/health related products (35%), clothing (30%), and finally food (26%). While these data suggest that affording necessities is less of a challenge, these findings are still relative. For instance, though the affordability of nourishment came out as the least problematic, a quarter of seniors (25%), nevertheless, indicated that housing costs made it difficult for them to purchase edibles.

Figure 4.2: Implications of Housing Costs in Calgary



Those stating that they 'strongly agreed' or 'somewhat agreed' to any of the previous statements were asked which specific housing costs contributed to the affordability challenges they were facing; the exception being the statement 'in spite of increasing housing costs, I am able to afford the things I need to buy'. As can be seen in Table 4.1, utility costs were the foremost cause of affordability challenges for respondents, followed by property taxes and repairs to residences.

Table 4.1: Housing Costs Impacting Affordability (Unaided Responses)	
Housing Costs	% of Responses (n=244; 442 responses)
Utilities	34
Property taxes	24
Repairs to house	15
Mortgage payments	5
Rent	5
Condominium/lot fees	2
Other	11 ⁸
Nothing	3
Total	100

Further analysis shows that there were limited differences in the responses based on the types of expenditures identified in Figure 4.2 (see Appendix D).

⁸ Note: Most of these responses did not relate specifically to housing costs such as mortgage payments, rent, utilities, property taxes and repairs to residences (See Appendix D).

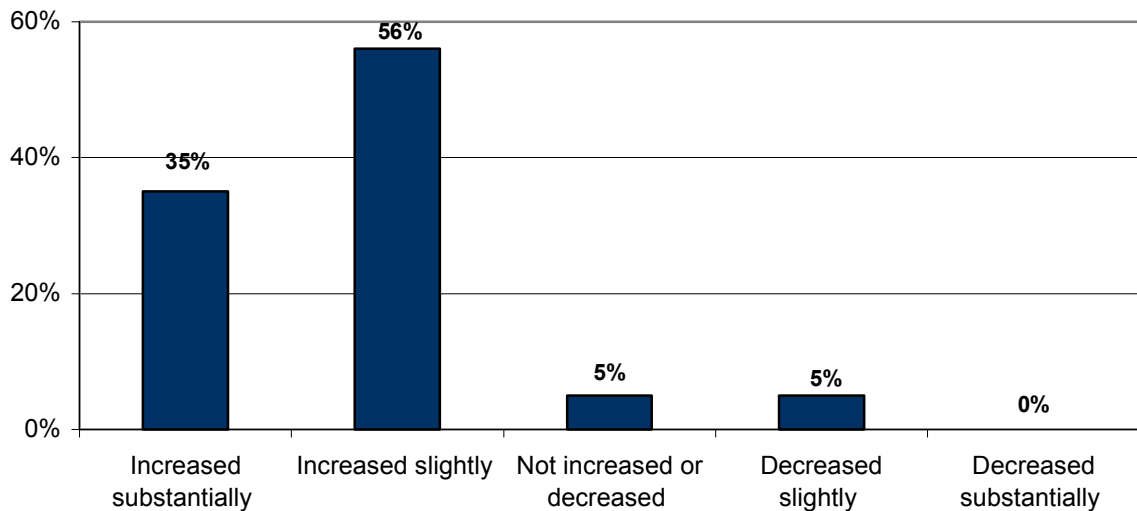
5.0 PROPERTY TAXES

Questions relating to property taxes were posed to respondents in an effort to gain a better understanding of this expense and its potential effect on seniors, as well as payment methods and awareness and use of property tax assistance programs. This section of reporting presents findings associated with these queries.

5.1 Perceived Property Tax Changes

When asked specifically about property tax increases, the vast majority of respondents (91%) were of the opinion that property taxes had gone up, whether it be 'substantially' or 'slightly' in the two years preceding the survey (Figure 4.3).

Figure 5.1: Perceived Property Tax Changes in Past 2 Years
(n=401)

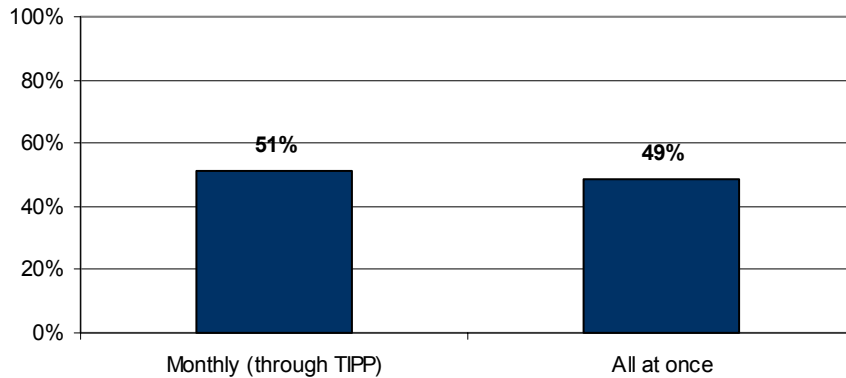


5.2 TIPP Program Use

Respondents were almost equally likely to pay their property taxes monthly via TIPP, or the Tax Instalment Payment Program (51%), as they were to pay them in a lump sum when due (49% - Figure 5.2).

Figure 5.2: Property Tax Payment Schedule

(n=401)

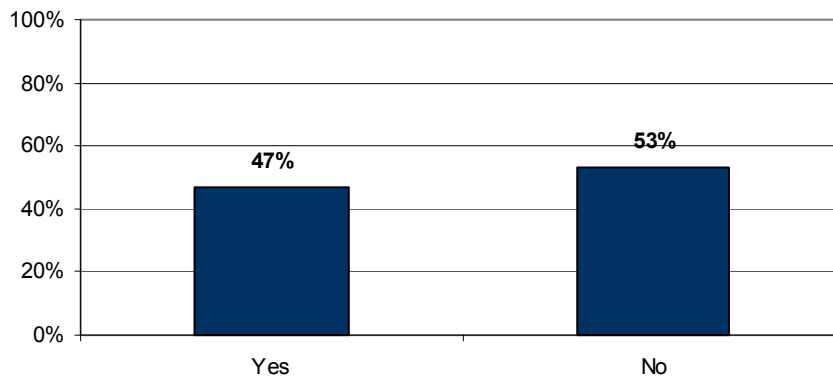


5.3 Awareness of Property Tax Assistance Program

Respondents were asked whether or not they were aware of The City of Calgary Property Tax Assistance Program that provides residential property owners who are experiencing hardship with a credit on their property taxes. The data show that the proportion not aware (53%) was higher than the proportion that was (47%), though marginally (Figure 5.3).

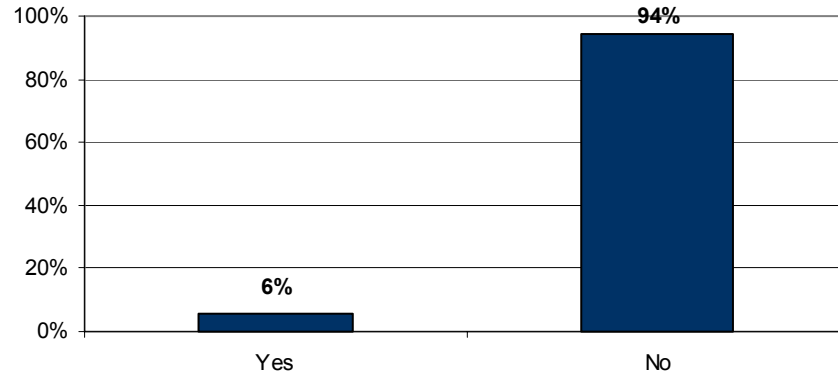
Figure 5.2: Awareness of City of Calgary Property Tax Assistance Program

(n=409)



Those who were aware of the Property Tax Assistance Program were asked if they had participated in it in the past two years. The vast majority (94%) had not accessed the program (Figure 5.3).

Figure 5.4: Participated in City of Calgary Property Tax Assistance Program in Past 2 Years
(n=190)



6.0 CONCLUDING REMARKS

Cost of living, and specifically housing costs, appears to be impacting the seniors' population in Calgary. The survey results suggest that almost all seniors (97%) have noticed increases in housing costs in the past two years, with two-thirds (65%) having observed substantial increases. Indeed, these increases are influencing some seniors (about one in ten) in considering relocation from their current residences.

The results reveal that approximately one in ten seniors had moved in the two years preceding the survey. Primary reasons for this included changes in family situation, wanting smaller accommodations and poor health. Conversely, seniors who are considering a move in the next twelve months indicated that they are having difficulty paying the costs of living associated with their residences, notably increasing utility, property tax and maintenance costs. Other reasons cited by seniors for moving in the next year included finding housework and cleaning increasingly difficult, and wanting a smaller residence. Nonetheless, rising living costs was the foremost reason.

The survey findings also reveal further effects of increasing housing costs. For example, seniors have less money available for recreation and entertainment activities, general house expenses and transportation. Perhaps more notably is that one in ten seniors strongly agreed that it was becoming difficult to afford clothing and food because of increasing housing costs.

When asked specifically about property taxes, approximately nine in ten seniors were of the opinion that they had gone up in the past two years, with a third of these stating the increases were substantial.

In conclusion, it appears that housing cost increases are becoming more problematic for seniors than they have been in the past and are impacting some seniors' (approximately one in ten) abilities to remain in their home.

APPENDIX A

Calgary Residential Sectors - Seniors Population

Population by Residential Sector		
Residential Sector	% of Population	
	City (2004 Civic Census Data)	Seniors (2006 Civic Census Data)
Inner City	14	17
Established Community	46	54
New Community	40	28
Total	100	100

APPENDIX B

Tax Changes Among Calgary Communities

2007 Average Single Residential (Excluding Condos) Market Increase and Revenue Neutral Change in Taxes (percent by community)⁹

Community	Tax Assessment
Abbeydale	(neg) 5 to 0%
Acadia	(neg) 6 to 10%
Albert Park (ARP)	1 to 5%
Altadore	1 to 5%
Alyth/Bonnybrook	1 to 5%
Applewood Park	(neg) 5 to 0%
Arbour Lake	(neg) 5 to 0%
Aspen Estates	6 to 10%
Aspen Stone	6 to 10%
Aspen Woods	6 to 10%
Aubrun Bay	(neg) < 10%
Aurora Business Park	(neg) 6 to 10%
Balmoral	1 to 5%
Banff Trail (ARP)	1 to 5%
Bankview	> 10%
Bayview	(neg) < 10%
Beddington Heights	1 to 5%
Bel-Aire	(neg) 5 to 0%
Belfast	1 to 5%
Beltline	> 10%
Bonivista Downs	1 to 5%
Bowness (ARP)	1 to 5%
Braeside	(neg) 5 to 0%
Brentwood	(neg) 5 to 0%
Briar Hill	1 to 5%
Bridgeland (ARP)	(neg) 5 to 0%
Bridlewood	(neg) 5 to 0%
Britannia	(neg) 5 to 0%
Burns Avenue	(neg) 5 to 0%
Cambrian Heights	(neg) 5 to 0%
Canyon Creek Estates	1 to 5%
Canyon Meadows	1 to 5%
Captiol Hill	1 to 5%
Castleridge	1 to 5%
Cedarbrae	1 to 5%
Cepear	1 to 5%
Chaparral	(neg) 5 to 0%
Charleswood	1 to 5%
Charleswood Height	1 to 5%
Chinook Park	(neg) 5 to 0%
Christie Park	(neg) 6 to 10%
Citadel	(neg) 5 to 0%

⁹ Source: City of Calgary, Canada's "Opportunity City", February 1, 2007, City of Calgary Assessment

Cliff Bungalow	> 10%
Coach Hill	(neg) 5 to 0%
Collingwood	(neg) 6 to 10%
Connaught	6 to 10%
Copperfield	(neg) 5 to 0%
Coral Springs	1 to 5%
Cougar Ridge	(neg) 5 to 0%
Country Hills	1 to 5%
Country Hills Village	1 to 5%
Coventry Hills	1 to 5%
Cranston	(neg) 5 to 0%
Crescent Heights	1 to 5%
Crestmont	(neg) 5 to 0%
Crowchild Ranch	(neg) 5 to 0%
Dalhousie	1 to 5%
Deer Ridge	(neg) 5 to 0%
Deer River Estates	(neg) 5 to 0%
Deer Run	(neg) 5 to 0%
Diamond Cove	(neg) 6 to 10%
Discovery Ridge	> 10%
Douglasdale Estates	(neg) 6 to 10%
Douglasdale/Glen	(neg) 6 to 10%
Dover	1 to 5%
Dover Glen	1 to 5%
Eagle Ridge	(neg) 6 to 10%
East Springbank	1 to 5%
Edgemont	(neg) 5 to 0%
Elbow Park	(neg) 6 to 10%
Elboya	1 to 5%
Erin Woods	1 to 5%
Erlton	> 10%
Evanston	6 to 10%
Evergreen	1 to 5%
Evergreen Estates	1 to 5%
Fairview	1 to 5%
Fairview Industrial Park	1 to 5%
Falconridge	1 to 5%
Forest Heights	(neg) 5 to 0%
Forest Lawn	1 to 5%
Garrison Woods (Marda Loop)	1 to 5%
Glamorgan	(neg) 5 to 0%
Glenbrook	(neg) 5 to 0%
Glencoe	(neg) 6 to 10%
Glendale Meadows	(neg) 6 to 10%
Glengarry	1 to 5%
Greenview	(neg) 5 to 0%
Hamptons	(neg) 5 to 0%
Hanson Ranch	6 to 10%
Harvest Hills	(neg) 5 to 0%
Hawkwood	(neg) 5 to 0%

Haysboro	(neg) 5 to 0%
Hidden Valley	(neg) 5 to 0%
Highland Park	(neg) 5 to 0%
Highwood	6 to 10%
Hillhurst	(neg) 5 to 0%
Hounsfield Heights-Briar Hill	(neg) 5 to 0%
Huntington Hills	1 to 5%
Inglewood	1 to 5%
Inverness (McKenzie Towne)	(neg) 5 to 0%
Kelvin Grove	(neg) < 10%
Kensington Crossing	(neg) 5 to 0%
Killarney	1 to 5%
Kincora	1 to 5%
Kingsland	6 to 10%
Knob Hill	6 to 10%
Lake Bonaventure	1 to 5%
Lake Bonvista	1 to 5%
Lake Chaparral	(neg) 5 to 0%
Lakeview	(neg) 5 to 0%
Lower Mount Royal	6 to 10%
Lynnwood	1 to 5%
Lynnwood Ridge	1 to 5%
MacEwan Glen	(neg) 5 to 0%
Manchester	(neg) < 10%
Manchester Industries	(neg) < 10%
Maple Ridge	(neg) 5 to 0%
Marlborough	(neg) 5 to 0%
Marlborough Park	(neg) 5 to 0%
Martindale	1 to 5%
Mayfair	(neg) < 10%
Mayland	1 to 5%
Mayland Heights	1 to 5%
McKenzie	(neg) 10 to 0%
McKenzie Lake	(neg) 6 to 10%
McKenzie Towne	(neg) 5 to 0%
Meadowlark Park	> 10%
Millican Estate	1 to 5%
Millrise	(neg) 5 to 0%
Minapore	(neg) 5 to 0%
Mission	> 10%
Monterey Park	1 to 5%
Montgomery	> 10%
Mount Pleasant	1 to 5%
Mount Royal	(neg/pos) 6 to 10%
Mountain Park (beside MCK)	(neg) 6 to 10%
Mountview	1 to 5%
New Brighton	(neg) 6 to 10%
Nolan/Sage Hill	1 to 5%
North Glenmore Park	> 10%
North Haven	1 to 5%

North Haven Upper	(neg) 6 to 10%
North Mount Pleasant	1 to 5%
Oak Ridge	(neg) 6 to 10%
Ogden	1 to 5%
Palliser	(neg) 6 to 10%
Panorama Hills	6 to 10%
Parkdale	(neg) 5 to 0%
Parkhill	(neg) 5 to 0%
Parkland	1 to 5%
Parkridge Estates	1 to 5%
Patterson Heights	(neg) 5 to 0%
Penbrooke Meadows	(neg) 5 to 0%
Pineridge	1 to 5%
Pleasant Heights	1 to 5%
Point Mckay	(neg) 6 to 10%
Prestwick	(neg) 5 to 0%
Prominence Point	(neg) 5 to 0%
Pump Hill	(neg) < 10%
Queens Park Village	(neg) 5 to 0%
Queensland Downs	(neg) 5 to 0%
Radisson Heights (ARP)	1 to 5%
Ramsey	(neg) 5 to 0%
Ranchlands	(neg) 5 to 0%
Regal Terrace	(neg) 5 to 0%
Renfrew	(neg) 5 to 0%
Richmond	6 to 10%
Rideau Park	(neg) 6 to 10%
Riverbend	(neg) 6 to 10%
Riverside	(neg) 5 to 0%
Rocky Ridge	1 to 5%
Rosedale	(neg) 5 to 0%
Rosemont	(neg) 6 to 10%
Rosscarrock	(neg) 5 to 0%
Roxboro	> 10%
Royal Oaks	1 to 5%
Rundle	1 to 5%
Rutland Park	(neg) 5 to 0%
Saddle Ridge	6 to 10%
Sanstone Valley	(neg) 5 to 0%
Scarboro	(neg) 6 to 10%
Scarboro/Sunalta West	(neg) 10 to 0%
Scenic Acres	(neg) 5 to 0%
Shaganappi	1 to 5%
Shawnee Slopes	(neg) 5 to 0%
Shawnessy	(neg) 5 to 0%
Shawville	(neg) 5 to 0%
Sherwood	1 to 5%
Sienna Hills	1 to 5%
Signal Hill	1 to 5%
Signal Ridge	1 to 5%

Silver Springs	1 to 5%
Slopes	1 to 5%
Somerset	(neg) 5 to 0%
South Calgary	1 to 5%
Southview	1 to 5%
Southwood	(neg) 5 to 0%
Springbank Hill	1 to 5%
Springside	(neg) 5 to 0%
Spruce Cliff	(neg) 5 to 0%
St. Andrews Heights	(neg) 5 to 0%
St. George Heights	1 to 5%
Stanley Park	1 to 5%
Strathcona Heights	(neg) 5 to 0%
Strathcona Park	(neg) 5 to 0%
Sunalta	(neg) 5 to 0%
Sundance	(neg) 5 to 0%
Sunnyside	(neg) 5 to 0%
Symons Valley	1 to 5%
Tanglewood	1 to 5%
Taradale	1 to 5%
Temple	(neg) 5 to 0%
The Bridges	(neg) 5 to 0%
Thorncliffe	1 to 5%
Thorncliffe Heights	1 to 5%
Tuscany	1 to 5%
Tuxedo	1 to 5%
Tuxedo Park	1 to 5%
University Heights	6 to 10%
Upper Hillhurst	(neg) 5 to 0%
Upper Mount Royal	(neg) 6 to 10%
Valley Ridge	(neg) 5 to 0%
Varisty Estates	(neg) 5 to 0%
Varsity	(neg) 5 to 0%
Varsity Acres	(neg) 5 to 0%
Varsity Village	(neg) 5 to 0%
Victoria Park	(neg) 5 to 0%
Wentworth	(neg) 5 to 0%
West Dover	1 to 5%
West Hillhurst	1 to 5%
West Park	(neg) 5 to 0%
West Springs	(neg) 5 to 0%
Westgate	(neg) 5 to 0%
Westmount	(neg) 5 to 0%
Whitehorn	1 to 5%
Wildwood	(neg) 5 to 0%
Willow Park	1 to 5%
Windsor Park	6 to 10%
Winston Heights	1 to 5%
Woodbine	(neg) 5 to 0%
Woodlands	1 to 5%

APPENDIX C

Survey Instrument

NOTE TO THE READER:

- Instructions to interviewers are **presented in red** and are not read to respondents
 - For Computer Aided Telephone Interviewer software programming, instructions are **presented in green** and are not provided to the interviewers or respondents.
 - Comments to survey sponsors based on HarGroup consultants' review of questions are **presented in blue**.
 - Suggestions from HarGroup consultants to modify the questionnaire are **presented in purple**.
-

Hello, my name is _____. I am calling on behalf of The City of Calgary from HarGroup Research. Today we are conducting an important survey of seniors.

- S1. I am NOT trying to sell you anything. May I speak to a senior in your residence who is 65 years of age or older?

IF YES, reintroduce the survey to the respondent
IF NO ONE IS AVAILABLE, ask for a suitable time to call back
IF NO SENIOR, thank and discontinue

- S2. Are you a permanent resident of Calgary?

IF YES → Continue
IF NO → ASK: Can I speak to a person in this household who is a permanent resident of Calgary and 65 years of age or over?

IF YES, reintroduce the survey to the respondent
IF NO ONE IS AVAILABLE, ask for a suitable time to call back
IF NO, thank and discontinue

Before we begin, I will tell you about the survey and why it is being conducted. The survey asks questions about your residence, and whether or not you intend to move from your residence in the next few years, as well as whether or not you have moved from a previous residence in the past two years. The City is trying to understand why some seniors stay in their residences and why some seniors move from their residences. By conducting the survey, The City can better understand issues that may be affecting seniors.

I am going to give you The City's customer service telephone number, it is 3-1-1 (dial 3-1-1 and an operator will help you). If at any time during this interview, you would like to verify the survey, please let me know. I can arrange with you to call you back. However, I would like to begin the interview with you now if that is possible.

Inquiries/Concerns:

If respondent inquires about the survey, suggest to them that they call Mr. Jon Hartenberger of HarGroup 261-7999. Inform them to call between 9:00 am and 5:00 pm, Monday through Friday.

If they want to speak to JON before the interview, have them call to confirm the validity of the survey. You can also provide the following website for the respondents

www.hargroup.ca/seniors.htm

The first few questions ask about your current residence.

Q1. How long have you lived in your current residence? ____# of years

Q2. Is your current residence a: **READ CATEGORIES – SELECT ONE ONLY**

- 1__ Single family dwelling
- 2__ Duplex
- 3__ Apartment (including seniors' complexes)
- 4__ Townhouse/Condominium
- 5__(DO NOT READ) Other → specify: _____
- 6__(DO NOT READ) Refused

Q3. **(IF Q1 IS 2 OR LESS)** I would like to ask you about your previous residence, the one you lived in before you moved to your current residence.

Was your previous residence a:
READ CATEGORIES – SELECT ONE ONLY

- 1__ Single family dwelling
- 2__ Duplex
- 3__ Apartment (including seniors' complexes)
- 4__ Townhouse/Condominium
- 5__(DO NOT READ) Other → specify: _____
- 6__(DO NOT READ) Refused

Q4. **(IF Q1 IS 2 OR LESS)** Did you rent or own your previous residence?

- 1__ Rent
- 2__ Own
- 3__(DO NOT READ) Neither
- 4__(DO NOT READ) Refused

Q5. **(IF Q1 IS 2 OR LESS)** In which community was your previous residence? _____
(If respondent says Calgary, ask which community in Calgary)
(NOTE: the community may be a Calgary community or outside Calgary)

Q6. **(IF Q1 IS 2 OR LESS)** Would you say that you:

- 1__ Wanted to move or
- 2__ Would have preferred to stay in your previous residence, but felt that you had to move
- 3__(DO NOT READ) Don't know

Q7. **(IF Q1 IS 2 OR LESS)** Why did you move from your previous residence?
DO NOT READ—CHECK ALL THAT APPLY - CLARIFY IF NECESSARY

- 1__ It was difficult to keep up with the house work and cleaning
- 2__ It was difficult to keep up the yard work
- 3__ A change in my family situation meant there were fewer people living in the residence
- 4__ It was becoming difficult to get around in the residence (e.g. could not walk up stairs, etc.)
- 5__ Poor health of myself or another family member
- 6__ I was concerned about my safety within the residence (e.g. no longer felt safe living alone, stairs too old)
- 7__ I was concerned about my safety because of where my residence was located in the community (e.g. no longer felt safe living in area)
- 8__ I wanted to be closer to bus stops or C-Train
- 9__ It was becoming difficult to pay the costs of living in the residence
- 10__ It was becoming difficult to pay property taxes
- 11__ I wanted a larger residence
- 12__ I wanted a smaller residence
- 13__ Someone else made the decision to move (e.g. children/family wanted them to move)
- 14__ I wanted to live be closer to family or friends
- 15__ Other (Specify) _____

Q8. **(IF Q1 IS 2 OR LESS)** I am going to read you a list of statements. Please tell me if you strongly agree, somewhat agree, somewhat disagree or strongly disagree that the statements explain why you moved from your previous residence. **(READ) (ROTATE)**

Statement	Strongly agree	Somewhat agree	Somewhat disagree	Strongly disagree	Don't know
It was difficult to keep up with the house work and cleaning	1	2	3	4	5
It was difficult to keep up the yard work	1	2	3	4	5
A change in my family situation meant there were fewer people living in the residence	1	2	3	4	5
It was becoming difficult to get around in the residence (e.g. could not walk up stairs, etc.)	1	2	3	4	5
Poor health of myself or another family member	1	2	3	4	5
I was concerned about my safety within the residence (e.g. no longer felt safe living alone, stairs too old)	1	2	3	4	5
I was concerned about my safety because of where my residence was located in the community (e.g. no longer felt safe living in area)	1	2	3	4	5
I wanted to be closer to bus stops or C-Train	1	2	3	4	5
It was becoming difficult to pay the costs of living in the residence	1	2	3	4	5
It was becoming difficult to pay property taxes	1	2	3	4	5
I wanted a larger residence	1	2	3	4	5
I wanted a smaller residence	1	2	3	4	5
Someone else made the decision to move (e.g. children/family wanted them to move)	1	2	3	4	5
I wanted to live closer to family or friends	1	2	3	4	5

Q9. **(IF Q1 IS 2 OR LESS AND Q6 IS 2)** What, if anything, may have helped you to stay in your previous residence? **DO NOT READ—CHECK ALL THAT APPLY**

- 1__ More personal income
- 2__ Financial help from my family
- 3__ Help from family with house work or cleaning or yard work
- 4__ Help from my neighbors with yard work
- 5__ Better access to public transit
- 6__ Financial help from the government
- 7__ Government programs that have care givers come into my residence to help me out
- 8__ Other (Specify) _____
- 9__ **(DO NOT READ)** Don't know
- 10__ **(DO NOT READ)** Refused

Q10. **(IF RESPONDENT HAS BEEN ASKED Q3 to Q9)** Now I would like to ask you questions about your current residence.

How likely is it that you will move from your residence in the next 12 months? Is it very likely, somewhat likely, not very likely or not at all likely?

- 1__ Very likely
- 2__ Somewhat likely
- 3__ Not very likely **(GO TO Q15)**
- 4__ Not at all likely **(GO TO Q15)**
- 5__ **(DO NOT READ)** Don't know **(GO TO Q15)**
- 6__ **(DO NOT READ)** Refused **(GO TO Q15)**

Q11 **(IF Q10 IS 2 OR LESS)** In the next 12 months, would you say that you:

- 1__ Want to move or
- 2__ Would prefer to stay in your current residence, but feel that you have to move
- 3__ **(DO NOT READ)** Don't know

Q12. **(IF Q10 IS 2 OR LESS)** Why do you intend to move from your current residence?
DO NOT READ—CHECK ALL THAT APPLY - CLARIFY IF NECESSARY

- 1__ It is difficult to keep up with the house work and cleaning
- 2__ It is difficult to keep up the yard work
- 3__ A change in my family situation means there are fewer people living in the residence
- 4__ It is becoming difficult to get around in the residence (e.g. can not walk up stairs, etc.)
- 5__ Poor health of myself or another family member
- 6__ I am concerned about my safety within the residence (e.g. no longer feel safe living alone, stairs too old)
- 7__ I am concerned about my safety because of where my residence is located in the community (e.g. no longer feel safe living in area)
- 8__ I want to be closer to bus stops or C-Train
- 9__ It is becoming difficult to pay the costs of living in the residence
- 10__ It is becoming difficult to pay property taxes
- 11__ I want a larger residence
- 12__ I want a smaller residence
- 13__ Someone else is making the decision to move (e.g. children/family want them to move)
- 14__ I want to live be closer to family or friends
- 15__ Other (Specify) _____

Q13. **(IF Q10 IS 2 or less)** I am going to read you a list of statements. Please tell me if you strongly agree, somewhat agree, somewhat disagree or strongly disagree that the statements explain why you intend to move from your residence in the next 12 months. **(READ) (ROTATE)**

Statement	Strongly agree	Somewhat agree	Somewhat disagree	Strongly disagree	Don't know
It is difficult to keep up with the house work and cleaning	1	2	3	4	5
It is difficult to keep up the yard work	1	2	3	4	5
A change in my family situation means there are fewer people living in the residence	1	2	3	4	5
It is becoming difficult to get around in the residence (e.g. can not walk up stairs, etc.)	1	2	3	4	5
Poor health of myself or another family member	1	2	3	4	5
I am concerned about my safety within the residence (e.g. no longer feel safe living alone, stairs too old)	1	2	3	4	5
I am concerned about my safety because of where my residence is located in the community (e.g. no longer feel safe living in area)	1	2	3	4	5
I want to be closer to bus stops or C-Train	1	2	3	4	5
It is becoming difficult to pay the costs of living in the residence	1	2	3	4	5
It is becoming difficult to pay property taxes	1	2	3	4	5
I want a larger residence	1	2	3	4	5
I want a smaller residence	1	2	3	4	5
Someone else is making the decision to move (e.g. children/family want them to move)	1	2	3	4	5
I want to live closer to family or friends	1	2	3	4	5

Q14. **(IF Q10 IS 2 OR LESS AND Q11 IS 2)** What, if anything, may help you to stay in your current residence? **DO NOT READ—CHECK ALL THAT APPLY**

- 1__ More personal income (RRSP, savings, etc.)
- 2__ Help from my family
- 3__ Help from my neighbours
- 4__ Help from the government
- 5__ Other (Specify) _____
- 6__ **(DO NOT READ)** Don't know
- 7__ **(DO NOT READ)** Refused

Q15. Do you rent or own your current residence?

- 1__ Rent
- 2__ Own
- 3__ **(DO NOT READ)** Neither **(GO TO DEMO)**
- 4__ **(DO NOT READ)** Refused **(GO TO DEMO)**

The next set of questions relate to housing costs. By housing costs I mean costs associated with mortgage payments, rent, utilities, property taxes and repairs to your residence.

Q16. Since two years ago, would you say that housing costs of your residence have increased substantially, increased slightly, not increased or decreased, decreased slightly or decreased substantially?

- 1__ Increased substantially **(GO TO Q17a)**
- 2__ Increased slightly **(GO TO Q17a)**
- 3__ Not increased or decreased **(GO TO S3)**
- 4__ Decreased slightly **(GO TO S3)**
- 5__ Decreased substantially **(GO TO S3)**
- 6__ **(DO NOT READ)** Don't know **(GO TO S3)**
- 7__ **(DO NOT READ)** Refused **(GO TO S3)**

Q17a. The City needs to understand possible implications of housing costs in Calgary. The next few questions may or may not apply to your situation, but we are asking all respondents to comment on these issues.

Please tell me if you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statements. **(READ) (ROTATE)**

(By housing costs I mean costs associated with mortgage payments, rent, utilities, property taxes and repairs to your residence.)

Statement	Strongly agree	Somewhat agree	Somewhat disagree	Strongly disagree	Don't know
In spite of the increases in housing costs, I am able to afford the things I need to buy	1	2	3	4	5
It is difficult to afford the food I need because of the increases in housing costs	1	2	3	4	5
It is difficult to afford the clothing I need because of the increases in housing costs	1	2	3	4	5
I have less money available for recreation or entertainment because of the increases in housing costs	1	2	3	4	5
I have less money available for transportation to get around Calgary because of the increases in housing costs	1	2	3	4	5
It is difficult to afford medical or health related products (e.g. medical care, drugs, personal care products, etc.) I need because of the increases in housing costs	1	2	3	4	5
It is difficult to afford things I need for my residence (e.g. furniture, cleaning products, etc.) because of the increases in housing costs	1	2	3	4	5

Q17b. **(IF RESPONDENT ANSWERS 'STRONGLY AGREE' OR 'SOMEWHAT AGREE' TO ANY OF THE ABOVE)** What specific housing costs have made affording **(SHOW ITEMS THAT AGREE ABOVE)** difficult? **DO NOT READ—CHECK ALL THAT APPLY**

(By housing costs I mean costs associated with mortgage payments, rent, utilities, property taxes and repairs to your residence.)

- 1__ Mortgage payments
- 2__ Rent
- 3__ Utilities
- 4__ Property taxes
- 5__ Repairs to my house
- 6__ Other _____
- 7__ **(DO NOT READ)** Don't know
- 8__ **(DO NOT READ)** Refused

Q18. What else, if anything, has been difficult to afford because of increases in housing costs?

S3 KEY **(SKIP PATTERN FOR Q19 - IF Q15 IS NOT 2 -> GO TO DEMO)**

Q19. **(IF Q15 IS 2)** Since two years ago, would you say that your property taxes have increased substantially, increased slightly, not increased or decreased, decreased slightly or decreased substantially?

- 1__ Increased substantially
- 2__ Increased slightly
- 3__ Not increased or decreased
- 4__ Decreased slightly
- 5__ Decreased substantially
- 6__ **(DO NOT READ)** Don't know
- 7__ **(DO NOT READ)** Refused

DEMO My final questions are about your household. Your answers will help us to group your answers with those of others who have taken part in the survey. ALL answers will be kept strictly confidential.

D1. In which community do you currently reside?

D2. Do you pay your property taxes on a monthly basis through the Tax Installment Payment Program or once a year when it becomes due?

- 1__ monthly (through TIPP)
- 2__ all at once
- 3__ **(DO NOT READ)** Don't know
- 4__ **(DO NOT READ)** Refused

D3.a. **(IF Q4 IS 2 OR Q15 IS 2)** Are you aware of the City of Calgary Property Tax Assistance Program that provides residential property owners who are experiencing financial hardship with a credit on their property taxes?

- 1__ Yes
- 2__ No **(GO TO D4)**
- 3__ **(DO NOT READ)** Refused **(GO TO D4)**
- 4__ **(DO NOT READ)** Don't know **(GO TO D4)**

D3.b. Did you participate in this program in the past 2 years?

- 1__ Yes
- 2__ No
- 3__ **(DO NOT READ)** Refused
- 4__ **(DO NOT READ)** Don't Know

D4. Are you aged 65 to 74 or 75 and older?

- 1__ 65 to 74
- 2__ 75 or older
- 3__ **(DO NOT READ)** Refused

That is all of the questions that I have today. May I have your first name in case my supervisor would like to confirm this interview? _____

Thank you for your time today. Have a nice afternoon (evening).

D4. **Record gender**

- 1. Male
- 2. Female

Phone number: ###-#### Interviewer number: _____

APPENDIX D

Additional Data

Table Related to Figure 3.1

Statement	% of Respondents				
	Respondent Sub-Population	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree
A change in my family situation means/meant there are/were fewer people living in the residence	Next (n=36)	14	8	25	53
	Past (n=37)	22	11	24	43
I want/wanted a smaller residence	Next (n=38)	8	34	24	34
	Past (n=36)	19	14	25	42
Poor health of myself or another family member	Next (n=36)	11	25	31	33
	Past (n=36)	19	14	28	39
I want/wanted to live closer to family or friends	Next (n=39)	15	5	33	46
	Past (n=37)	27	5	22	46
It is/was becoming difficult to pay the costs of living in the residence	Next (n=39)	31	21	15	33
	Past (n=37)	22	8	27	43
Someone else is/was making the decision to move	Next (n=39)	8	10	26	56
	Past (n=37)	11	16	16	57
It is becoming difficult to pay property taxes	Next (n=36)	22	14	28	36
	Past (n=37)	3	22	27	49
It is/was difficult to keep up the yard work	Next (n=36)	14	17	22	47
	Past (n=37)	16	8	32	43
It is/was becoming difficult to get around in the residence	Next (n=38)	18	5	29	47
	Past (n=38)	16	8	26	50
I want/wanted a larger residence	Next (n=39)	3	18	28	51
	Past (n=38)	13	8	18	61
I want/wanted to be closer to bus stops or C-Train	Next (n=39)	8	10	39	44
	Past (n=37)	11	8	30	51
It is/was difficult to keep up with the house work and cleaning	Next (n=38)	16	32	26	26
	Past (n=37)	8	11	32	49
I am/was concerned about my safety because of where my residence is located in the community	Next (n=39)	5	5	36	54
	Past (n=38)	0	11	26	63
I am/was concerned about my safety within the residence	Next (n=39)	10	5	33	51
	Past (n=38)	8	8	26	58

			Would you say that you:		Total
			Wanted to move or	Would have preferred to stay in your previous residence,	
Poor health of myself or family member.	Strongly agree	Count	2	5	7
		%	8.0%	45.5%	19.4%
	Somewhat agree	Count	4	1	5
		%	16.0%	9.1%	13.9%
	Somewhat disagree	Count	9	1	10
		%	36.0%	9.1%	27.8%
	Strongly disagree	Count	10	4	14
		%	40.0%	36.4%	38.9%
Total		Count	25	11	36
		%	100.0%	100.0%	100.0%

			In the next 12 months, would you say that you:		Total
			Want to move or	Would prefer to stay in your current residence,	
Becoming difficult to pay costs of living in residence.	Strongly agree	Count	2	10	12
		%	10.0%	55.6%	31.6%
	Somewhat agree	Count	6	2	8
		%	30.0%	11.1%	21.1%
	Somewhat disagree	Count	4	2	6
		%	20.0%	11.1%	15.8%
	Strongly disagree	Count	8	4	12
		%	40.0%	22.2%	31.6%
Total		Count	20	18	38
		%	100.0%	100.0%	100.0%

			In the next 12 months, would you say that you:		Total
			Want to move or	Would prefer to stay in your current residence,	
Becoming difficult to pay property taxes	Strongly agree	Count	1	7	8
		%	5.6%	41.2%	22.9%
	Somewhat agree	Count	2	2	4
		%	11.1%	11.8%	11.4%
	Somewhat disagree	Count	7	3	10
		%	38.9%	17.6%	28.6%
	Strongly disagree	Count	8	5	13
		%	44.4%	29.4%	37.1%
Total		Count	18	17	35
		%	100.0%	100.0%	100.0%

Data Associated with Figure 4.2: Housing Costs Contributing to Affordability Challenges

Affordability Challenges	% of Responses						Total
	Mortgage payments	Rent	Utilities	Property taxes	Repairs to my house	Other**	
It is difficult to afford the food I need because of the increases in housing costs (n=115)	7	7	36	22	15	13	100
It is difficult to afford the clothing I need because of the increases in housing costs (n=129)	6	8	34	21	15	18	100
It is difficult to afford medical or health related products I need because of the increases in housing costs (n=153)	5	6	36	25	14	14	100
I have less money available for transportation to get around Calgary because of increases in housing costs (n=179)	6	5	35	23	14	17	100
It is difficult to afford things I need for my residence because of increases in housing costs (n=186)	6	6	34	24	15	15	100
I have less money available for recreation or entertainment because of the increases in housing costs (n=230)	5	5	35	25	14	16	100
*In spite of the increases in housing costs, I am able to afford the things I need to buy (n=79)	7	8	33	21	17	14	100
*Responses for this statement reflect ratings of 'somewhat disagree' and 'strongly disagree'. ** See Appendix D for a full accounting of responses.							

Data from Other in Previous above	
Housing Costs	% of Responses (n=441)
Utilities	7
House repairs/Renovations/Maintenance	6
Holiday travel/Outside the city/Vacation	5
Gas for vehicle	3
Food	3
Property taxes	2
Medicine/Medical supplies/Dental	2
Everything/High cost of living	2
Travel in general	1
Taxes in general	1
Buying a new vehicle	1
Traveling in the city	1
Appliances/Replace/Repair	1
Insurance/House/Care/Health	1
Eating out/Going out	1
Entertainment in general	1
Clothing	1
Car repair/Maintenance	1
Housing Cost	1
Help with yard work	1
Luxury items	1
Recreation	<1
Internet/cable TV	<1
Parking/Parking Downtown	<1
Condo fees	<1
Help with house cleaning	<1
Mortgage	<1
Movies	<1
Sporting events	<1
Special occasions	<1
Entertaining Guests	<1
Buying a new condo/house	<1
Nothing	53
Don't Know	2
Total	100