

# Banff Community Social Assessment

Jan 2014



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## 1.0 Introduction

A community social assessment aims to create a “snapshot in time” of a community’s social well-being and vitality - our strengths, ideas and opportunities, along with our issues and challenges. This picture helps us to determine how to best direct support and close existing gaps. It also serves as an impetus to spark new thinking and action to respond to opportunities and issues alike.

Town of Banff Family and Community Support Services (FCSS) identified several desired outcomes to be achieved through this Social Assessment including:

- Increased opportunities for community dialogue related to social assets and key issues.
- Increased opportunities for community identification of creative solutions to address key issues.
- Increased awareness of community social opportunities.
- The creation of a catalyst for community action on identified key solutions.
- Development of a qualitative and quantitative data set that can:
  - a) Inform the strategic directions and future priorities for the Town of Banff and FCSS.
  - b) Be used by local non-profit groups and organizations for advocacy, strategic planning, funding proposals and reports.
  - c) Provide a continued baseline for future assessment.

## **2.0 Methodology**

A community social assessment often combines the use of data or statistics along with qualitative input from local residents who describe their priority issues related to community social health and wellbeing. The methodology for this report has included the following:

### **2.1 Interviews and Focus Groups – Identifying Common Themes and Solutions**

Interviews were conducted with fifty-one Banff residents of all ages and stages of life. Families with children aged 0-6 and youth were the only groups not interviewed. The Parent Link Centre with its mandate of service provision to families with children 0-6 has been undertaking its own evaluation process. Data has been previously collected from youth via survey and focus groups in a separate process in 2011-2012.

Six separate demographic groups were identified, and interviews were conducted with individuals from each of the following areas:

- Seniors 65 years of age and older
- Seniors 54-65 years of age
- Adults 40-54 years of age
- Young Adults 18-30
- Parents and School staff of youth 12-17
- Parents of Elementary School Aged Children

Based on these interviews, common themes were identified between and across age groups as well as potential actions based on interviewee recommendations.

Focus groups were also undertaken with seniors 55+ and with health and social service providers via the Banff Action Group to further supplement and validate the interview data set. Approximately 30 people participated in these groups.

### **2.2 Document Review- Validating Common Themes and Additional Solutions**

A number of community engagement sessions and data gathering efforts were undertaken between 2010 and 2012 by education, health and social agencies. The desired outcomes for these undertakings were congruent with the desired FCSS Social Assessment outcomes and, as a result, rather than FCSS hosting broad based or “theme specific” community consultations, a review of the documents generated by other agencies’ consultations and surveys was undertaken. In total, well over 500 people provided input and feedback into these community consultation processes.

The documents reviewed include:

- The Bow Valley Community Discussion on Poverty (2012)
- The Banff Ideas Bank-Conversation Cafes (2012)
- Housing Story-Telling Project (2011)
- Thrive Community Engagement documents (2011)

- Banff Youth Survey (2010)
- CRPS Inspiring Hearts and Minds Focus Groups and Tell them From Me survey data (2011)
- Bow Valley Learning Council Community Consultation(2012)
- Bow Valley College- Immigrant Workforce in Smaller Communities Workshop(2012)
- Parent Link Centre Evaluation(2012)
- Early Childhood Development Coalition Three Year old Fair Evaluation (2012)
- Alberta Health Services Community Consultation (2012)

### **2.3 Document Review of Best and Promising Practices**

A significant amount of research has been conducted in the area of best and promising practices to achieve positive social outcomes. For the purpose of this assessment, a detailed review of a set of research briefs that were prepared by the City of Calgary in 2009 was undertaken. These briefs, based on numerous research initiatives provide insights into effective approaches and strategies related to enhancing social wellbeing. The key findings and effective approaches that are related to the specific themes identified in the Town of Banff FCSS Social Assessment are included in this assessment.

### **2.4 Compilation of Quantitative Data**

Quantitative data, provided via analysis of tax filer data will provide information on topics such as population, demographics, income, affordability and a broad range of indicators of social vitality and social supports.

Throughout much of 2012, FCSS was challenged due to an ongoing dispute between Canada Post and Revenue Canada which prevented the acquisition of tax filer data which would help to paint a picture around the areas of income. Delays to the release of the Household Survey data were also experienced, and it wasn't until the early fall of 2013 where all the data was finally released. For this reason, a draft copy of this report was presented to Council in the spring of 2013 without quantitative data included. Quantitative data and analysis was conducted in the fall of 2013, and the final report was completed by December of 2013, and presented to Council in early 2014.

It should always be cautioned that while quantitative data can assist in assessing social current conditions, it does not provide solutions to improve them. For these reasons, it is valuable to review quantitative and qualitative data in tandem.

### **3.0 Quantitative Data Findings**

Quantitative data that is found in this report comes predominantly from Statistics Canada. Sources include the 2011 National Census and new National Household Survey data, and customized data sets ordered from Statistics Canada out of their Income Statistics Division that use the most recently available tax filer data from Banff (2011 data). It should be noted that there was a change in methodology with respect to the newly established National Household Survey (NHS) in 2011 and the 2006 long form census survey. In 2006, this survey was mandatory, but in 2011, it was voluntary.

According to Statistics Canada, “The NHS estimates are derived from a voluntary survey and are therefore subject to potentially higher non-response error than those derived from the 2006 census long form”. The 2011 National Household Survey in Banff had a global non-response rate of 40.6%, which upon comparison to other communities is rather high. However the response rate of 59.4% was still high enough to have Banff’s data incorporated into a variety of NHS related reports. Communities that had non-response rates of greater than 50% had their data suppressed due to low response rate.

This report does draw comparisons between the two surveys, however in non-income areas only, and only in areas where qualitative data supports any changes in trends. Comparisons that are made with respect to income are done so using tax filer data only, where collection methodologies did not change between the comparative years.

Local community statistics have also been included in the final portion of this chapter to reflect activity and data being tracked by various support agencies on a variety of topics such as waitlists for childcare, nights of stay at the local women’s shelter, and caseloads at the Addictions and Mental Health Office. These data sets can be tracked annually from here on forward to provide trends and information related to what is happening at the local level within some of our support organizations and social agencies.

### 3.1 Population

Census information for the Town of Banff is available from two sources: the Census of Canada (Statistics Canada), and the Municipal Census. The Census of Canada is repeated every five years (the last census was in 2011, and the next will be in 2016). The latest Municipal Census was also conducted in 2011. According to the Banff Municipal Census, Banff’s 2011 population was 8244, which includes 993 temporary residents (employed a minimum of 30 days). There is a difference of 660 residents between the Town’s municipal census, and Statistics Canada’s 2011 census, which indicated the population of Banff in 2011 was 7584. It is not completely understood why this difference exists, however for the purpose of this study, we will be using the Statistics Canada data, so that comparisons to other communities both within Alberta and nationally, can be made.

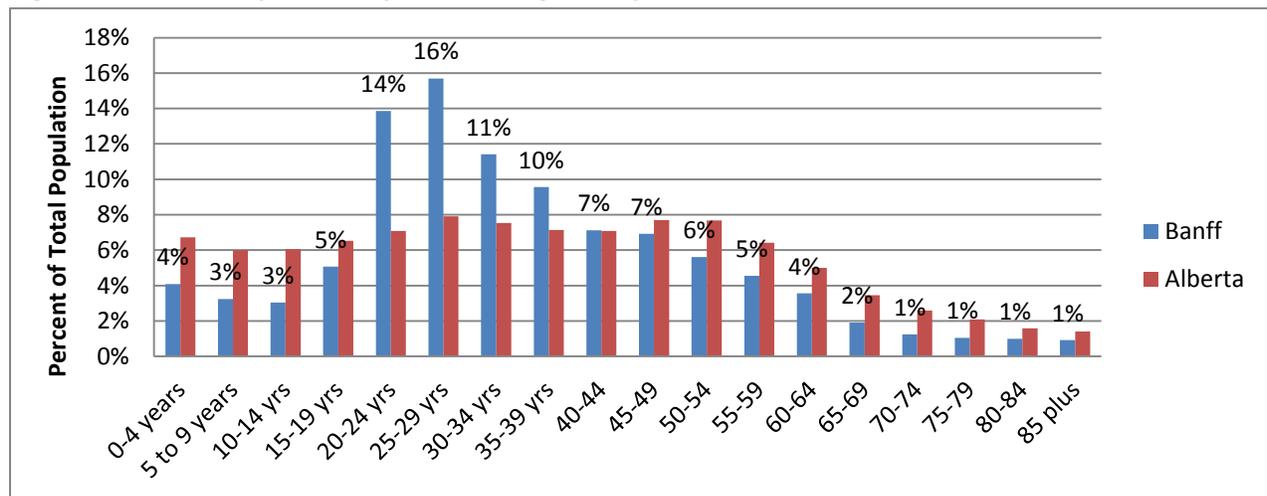
#### 3.1.1 Change in Population 2006-2011

In 2011, the Town of Banff had a population of 7584, representing an increase in population of 13.6% from the last Federal census conducted in 2006. This is much higher than the national average growth rate of 5.9%.

#### 3.1.2 Age Characteristics

In 2011, Banff’s median population was 31.8 years of age, almost five years younger than the median age in Alberta, which is 36.5 years old. Banff’s median age has dropped minimally since 2006 from 32.1 years, whereas the provincial median age increased by about the same amount to 36 years. The primary driver for this median age difference stems from the largest demographic group that lives in Banff; individuals between the age of 20 and 29. This demographic group represents 30% of Banff’s population, which is twice the provincial average of 15%. The next largest demographic group is individuals between 30 and 39 years of age, representing 21% of Banff’s total population. This is significantly higher than the provincial average of 15%. Figure 3.1 below provides a detailed breakdown of Banff’s population in five yrs age groups, as compared to Alberta.

**Figure 3.1 Banff’s Population by Five Year Age Groups in 2011**



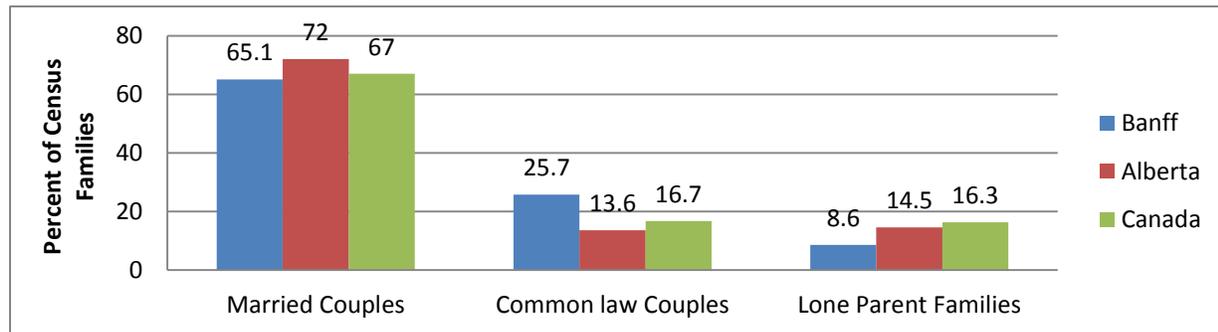
(Statistics Canada, National Household Survey (NHS) Profile, 2011)

As illustrated in Figure 3.1 on the previous page, compared to the rest of Alberta, the remaining demographic groups in Banff are lower than the provincial averages. Individuals age 0-19 represent 15% of Banff's total population, compared to 26% in Alberta. The seniors population, age 65 and older represents 6% of Banff's total population, compared to 11% in Alberta. In comparison to the last Federal census, data shows that there have been no significant shifts in the age of our population within the five year period from 2006 to 2011. Of the eighteen age groupings (in 4 year increments), ten saw no change, and the others had a 1% difference (4 positive, and 4 negative).

### 3.1.3 Census Families

In 2011, the number of "census families" (defined as a married couple, with or without children, a common law couple with or without children, or a lone parent family), was 1520, which represents an increase of 5.6% from 2006. This is fairly consistent with the growth rate in Canada (5.5%), but lower than Alberta (10.5%) over the same five year period.

**Figure 3.2 – Census Family Types in Banff**

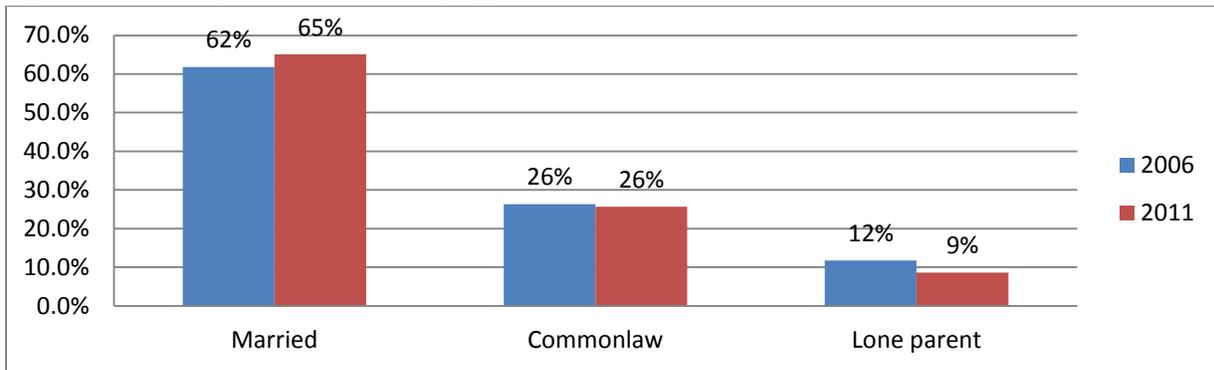


(Statistics Canada, National Household Survey (NHS) Profile, 2011)

In 2011, 65.1% of census families were married couples, while 27.5% were common-law couples, and 8.6% were lone parent families. Banff therefore has a slightly lower percentage of married couples that comprise census families, compared to Alberta (72%), but is fairly similar to Canada (67%) as a whole. There are greater differences between Banff and the rest of Alberta and Canada with respect to common law couples and lone parent families. Banff has almost twice the number of common law couples compared to the rest of Alberta, and almost half the number of lone parent families compared to the rest of Canada. As illustrated in Figure 3.3, there has been a 3.3 % increase in the number of married couples in Banff since 2006, and a 3.2% decrease in the number of lone parent families. Common law couples represented almost the same number of census families in 2011 as they did in 2006.

Among couples (married and common-law) in Banff, 41.5% were couples with children aged 24 and under at home, which is 5.4% less than the rest of Canada, where 46.9% of couples had children aged 24 and under at home.

**Figure 3.3 – Change in Census Family Types in Banff 2006-2011**

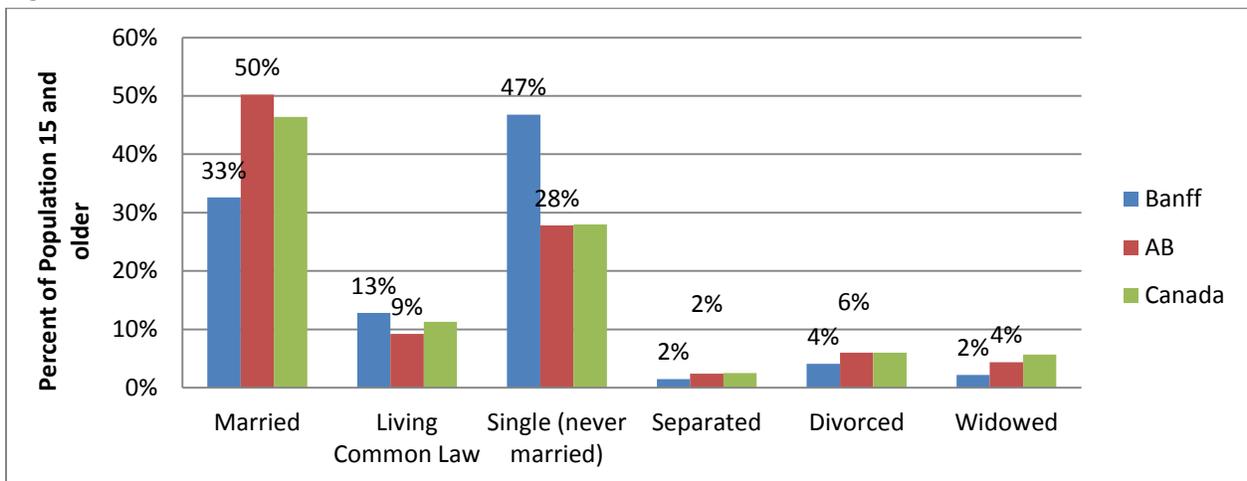


(Statistics Canada, National Household Survey (NHS) Profile, 2006, 2011)

### 3.1.4 Marital Status

In Banff, 45.4% of the total population 15 and over were either married (32.6%) or living with a common law partner (12.8%). The remaining 54.6% were single (never married and not living common law), separated, divorced or widowed.

**Figure 3.4 – Marital Status in Banff**



(Statistics Canada, National Household Survey (NHS) Profile, 2011)

### 3.2 Income

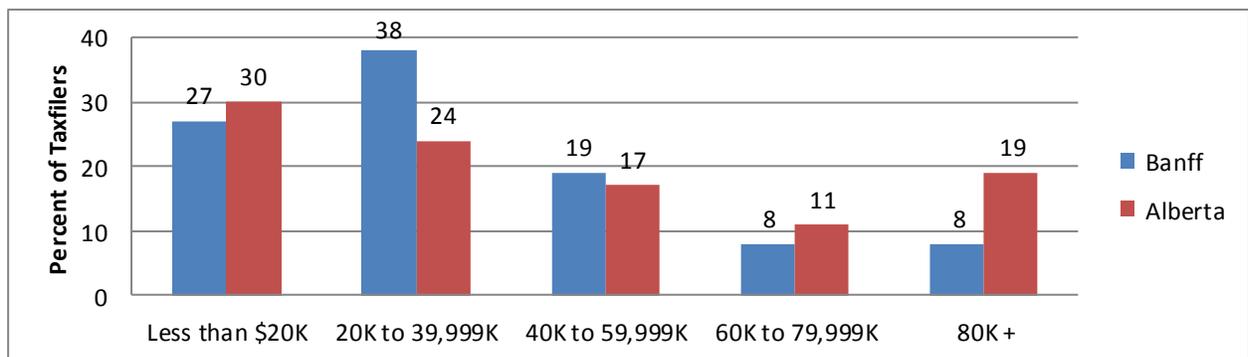
The range of income in a community is important in order to better understand wealth and income distribution and potential income disparities in a community. Income levels are examined in terms of individual and family income (including double and lone parent families). Data sources include custom ordered tax filer data tables from the years 2006 and 2011.

In 2011, Banff’s total median income was \$32,050. This is lower than the median income in Alberta of \$36,940 but higher than Canada’s total median income of \$29,410.

#### 3.2.1 Total Income

Total income as defined by Statistics Canada is “the total of all income from all sources, including employment income, income from government programs, pension income, investment and any other money income”. Figure 3.5 shows a breakdown of income levels as reported by the 5,710 individuals in Banff who filed taxes for 2011. In 2011, a significant majority of those who reported income in 2011 fell into the earning category of between \$20,000 and \$39,999 per year. In total, 65% of Banff tax filers earned less than \$40,000 per year. This compares to 54% for the rest of Alberta. In 2011, 8% of Banff tax filers earned \$80,000 or more per year, compared to 19% in Alberta.

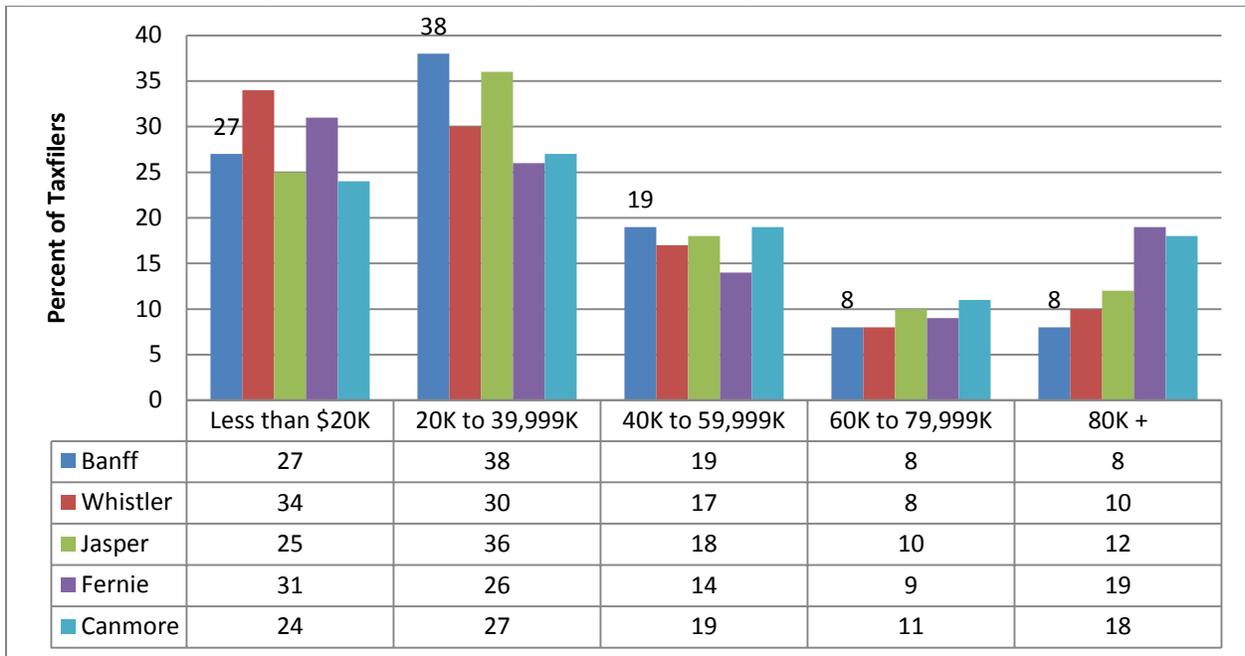
**Figure 3.5 – Total income as reported by tax filers in Banff for 2011**



(Statistics Canada, Income Statistics Division, 2011, Financial Data)

Figure 3.6 provides a comparison of total income earned in Banff with other resort communities in Western Canada. As illustrated in this figure, the communities of Whistler and Fernie have higher percentages of tax filers earning less than \$20,000 per year than Banff, however Banff has the lowest percentage of tax filers earning annual total incomes of \$60,000 or more. Banff has 16% of its tax filers earning \$60,000 or more per year, compared to 18% in Whistler, 22% in Jasper, 28% in Fernie, and 29% in Canmore.

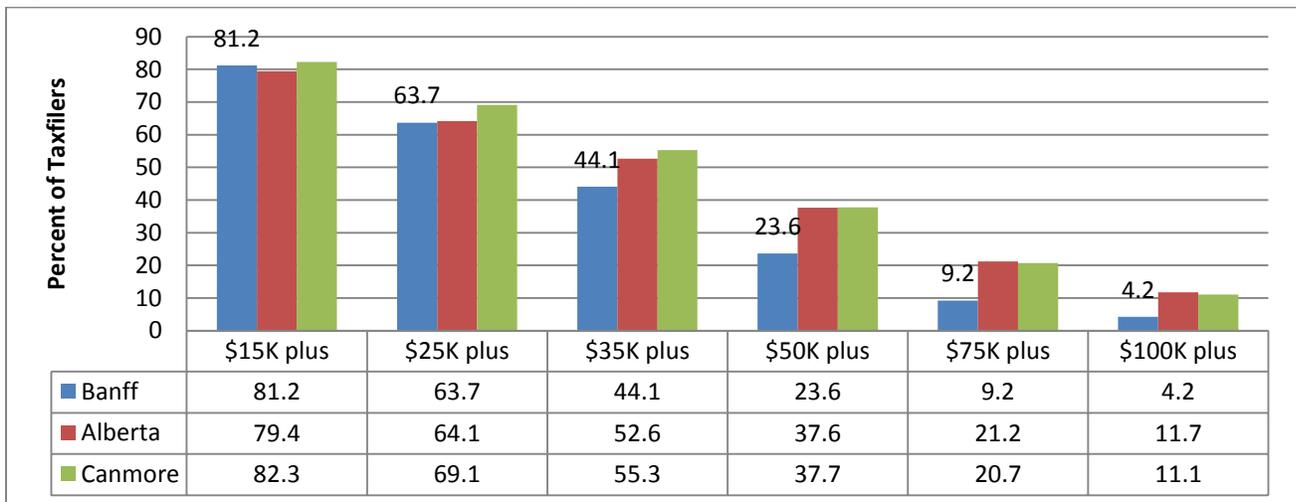
**Figure 3.6 – Percentage of 2011 Tax-filers by Income – A Comparison of Resort Communities**



(Statistics Canada, Income Statistics Division, 2011 Financial Data)

Figure 3.7 provides another way of looking at total income earned in Banff, by illustrating what earners in Banff are generating compared to Alberta, and the municipality of Canmore. Although the percentage of tax filers earning up to \$34,000 per year are fairly consistent with Canmore and Alberta, when incomes of \$35,000 and greater are reviewed, the situation changes. At earnings of \$50,000 or more, both Canmore and Alberta have significantly more individuals earning incomes of that amount than income earners in Banff.

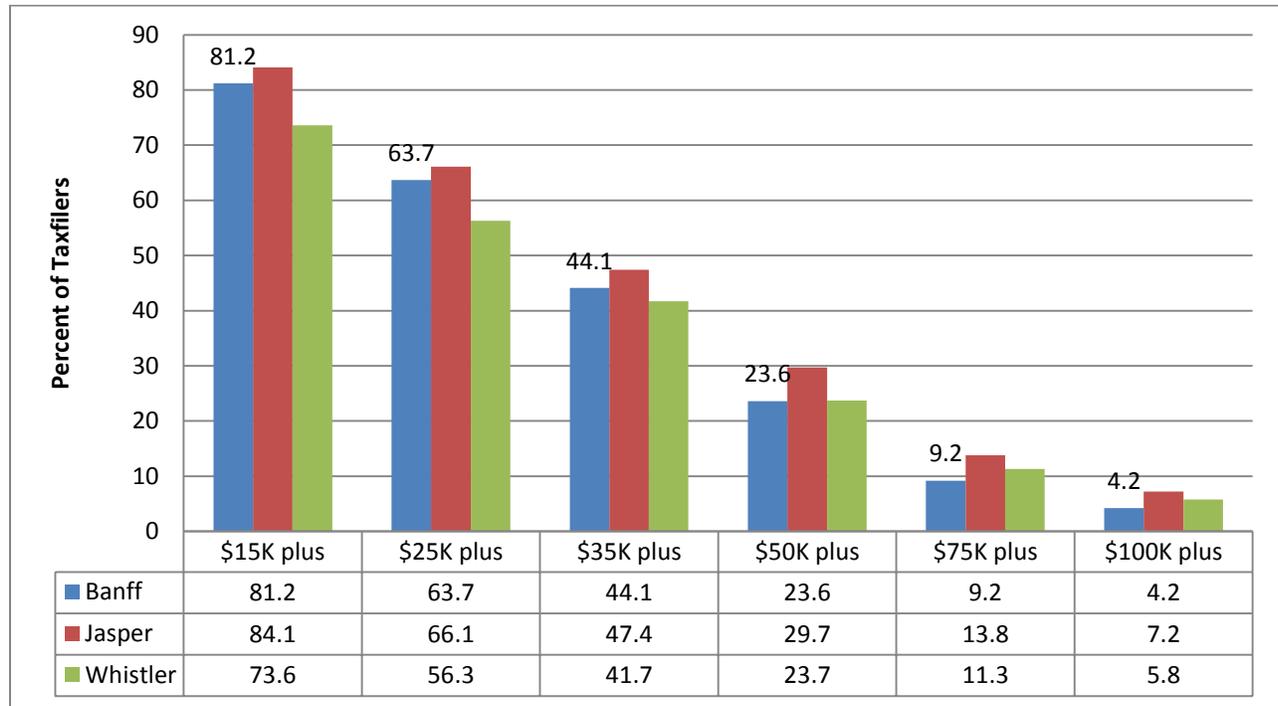
**Figure 3.7- 2011 Total Income Distribution Comparison – Banff, the Province of Alberta, and Canmore**



(Statistics Canada, Income Statistics Division, 2011 Financial Data)

Figure 3.8 depicts the same income distribution as Figure 3.7 but compares Banff to the towns of Jasper and Whistler, which are similar in terms of demographics and the service sector. As can be seen in this comparison, a greater percentage of Banff tax filers earn a higher total income than those in Whistler up to the \$35,000 plus category. The two communities are virtually identical in terms of percentage of tax filers who earn \$50,000 or more. Whistler however, has a greater percentage of income earners at the \$75,000 and \$100,000 plus categories. Jasper has a greater percentage of its tax filers earning each of the amounts as compared to Banff and Whistler.

**Figure 3.8 – 2011 Total Income Distribution Among Service Sector Towns**



(Statistics Canada, Income Statistics Division, 2011 Financial Data)

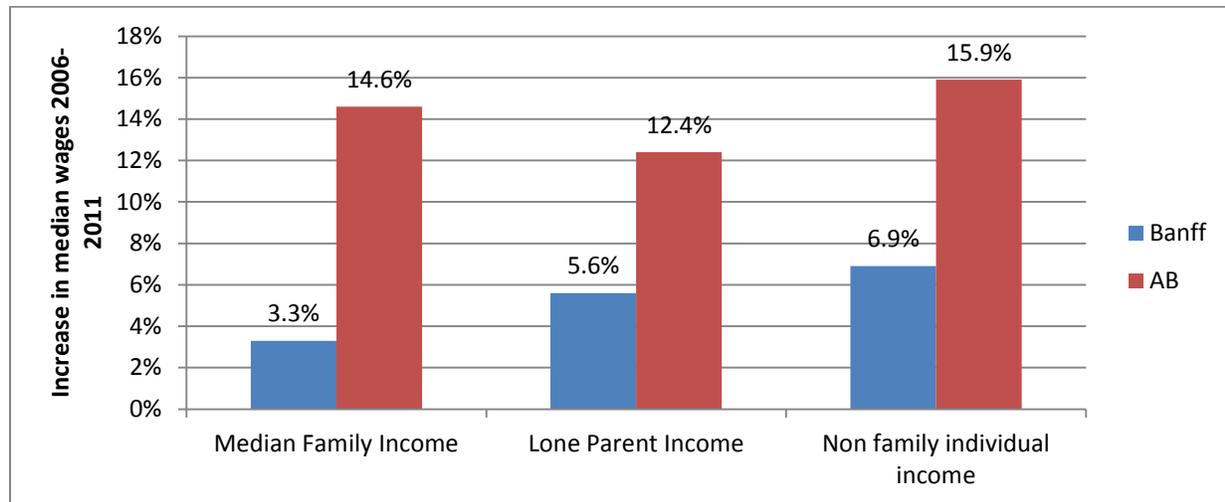
The median income for persons not in families (single individuals) in Banff, was \$28,220 in 2011, compared to \$33,950 in Alberta. When comparing income between 2006 and 2011, the percentage increase to median per person income among single individuals in Banff was 6.9%. This compares to a 15.9% increase seen to income levels for Alberta.

### 3.2.2 Family Income

The median total income for all families (couple families and lone parent) was \$72,200 in 2011, based on a total number of 1630 households reporting on their income tax. This compares to \$89,830 for Alberta. Median total family income in Banff increased by 3.3% in the five year period between 2006 and 2011, compared to an increase of 14.6% in Alberta. While lone parent family households in Banff earned more than those in the rest of Alberta (\$50,570 compared to \$42,150) in 2011, the percentage increase to income is significantly different. Alberta's lone parent family median income increased by 12.4% between 2006 and 2011, whereas in Banff it increased by 5.6%.

Figure 3.9 depicts the increase in incomes in Banff compared to Alberta over a five year period. This data suggests that Banff incomes are not keeping up with incomes in the rest of Alberta.

**Figure 3.9 – Percentage increase to median incomes 2006 to 2011 (Banff and Alberta)**



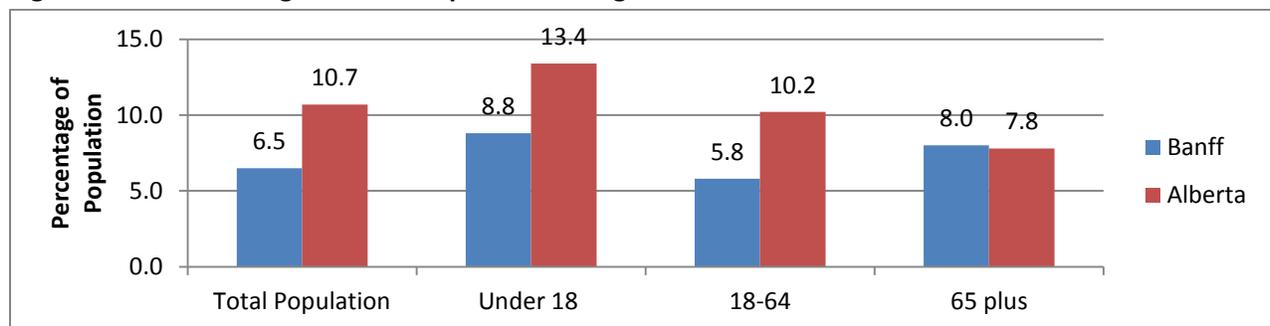
(Statistics Canada, Income Statistics Division, 2011, 2006, Financial Data)

### 3.2.4 Prevalence of Low Income

In the National Household Survey a relative measure is used to classify persons by income status: the low income measure based on after tax adjustment. For this measure, the income threshold is half the Canadian median of after tax household income. This income has been adjusted to account for household size. Persons in households with a household income below this threshold are considered to be low income. Therefore, a household of 4 with after tax income below \$38,920 would be considered low income, and, for a person living alone, the threshold would be \$19,460.

Based on the after tax income measure, the proportion of the Banff population considered low income was 6.5%. This is below the Alberta rate of 10.7%. Compared to the total Banff population, more persons under 18 (8.8%) and over 65 years of age (8%) lived with a low income in 2011.

**Figure 3.10 – Percentage of Banff Population Living with Low Incomes**

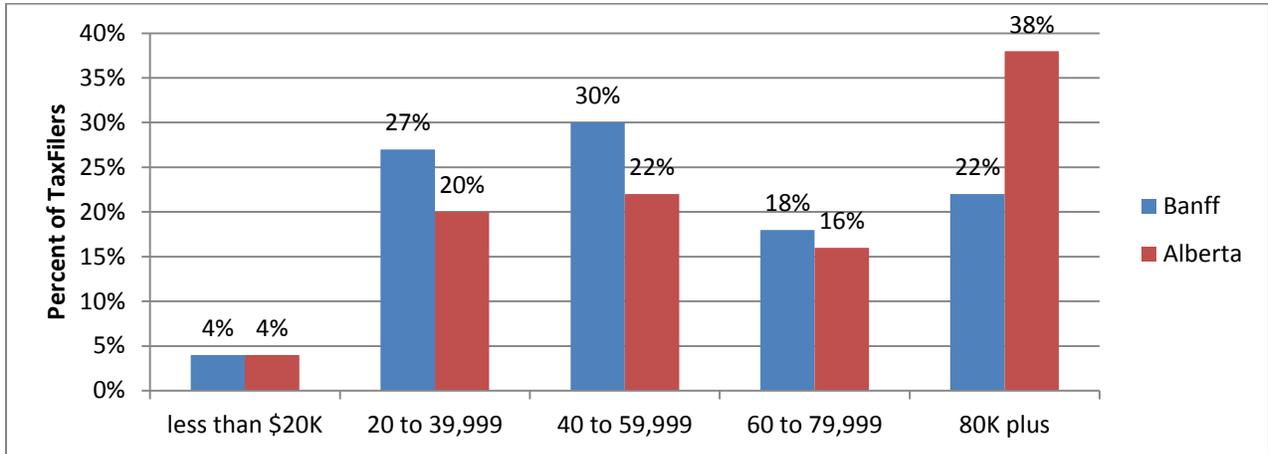


(Statistics Canada, National Household Survey Profile, 2011)

### 3.2.5 Charitable Giving

In 2011, 18% of Banff’s population who filed taxes claimed charitable donations, compared to 24% in Alberta, and 23% in Canada. The average age of charitable donors in Banff is fifty, which is identical to Alberta and only slightly younger than the Canadian average age of fifty three. The majority of all donors in Banff (57%) earn between \$20,000 and \$59,999 per year, which differs quite significantly from Alberta, where the majority of donors earn \$80,000 or more.

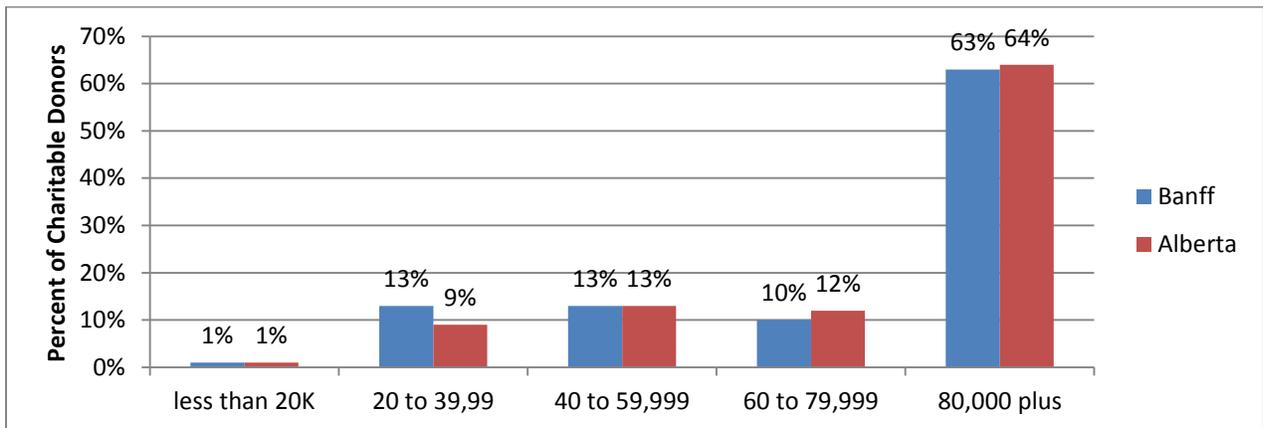
**Figure 3.11 – Percentage of Charitable Donors in Banff by Income Level (compared to Alberta)**



(Statistics Canada, Income Statistics Division, 2011, Financial Data and Charitable Donations)

The total amount of charitable donations reported on taxes from Banff residents in 2011, was just over 1.6 million dollars. Of that amount, 63% (or just over 1 million) was donated by 22% of charitable donors reporting incomes of over \$80,000 per year. This is quite consistent with both the provincial and national averages. In 2011, 26% of the 1.6 million (\$416,000) donated in Banff came from 57% of the charitable donors earning between \$20,000 and \$60,000 annually, compared to 22% in Alberta.

**Figure 3.12 – Charitable Donation Contributions by Income Level (Breakdown of 1.6 million donated)**

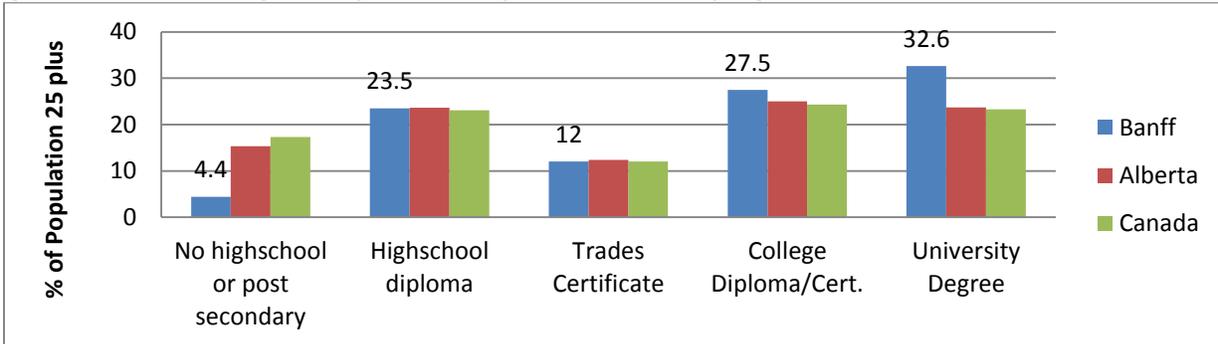


(Statistics Canada, Income Statistics Division, 2011, Financial Data and Charitable Donations)

### 3.3 Education

In 2011, 72.1% of adults twenty five years and over in Banff had completed a postsecondary certificate, diploma, or degree. This is significantly higher than the Alberta average of 61.1% and the Canadian average of 59.6%. Figure 3.1.3 portrays the highest level of education attained by the percentage of the population twenty five years of age and older in Banff, and with comparisons to Alberta and Canada.

**Figure 3.13 – Percentage of Population 25 years and older by highest level of educational attainment**



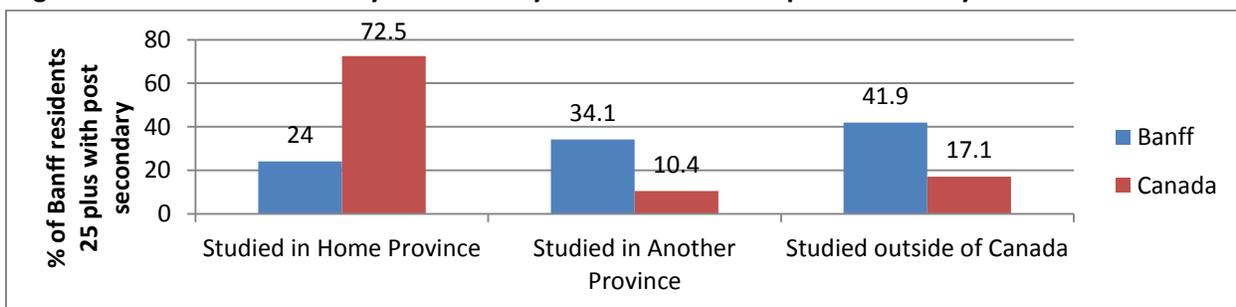
(Statistics Canada, National Household Survey (NHS), Focus on Geography Series, 2011)

Overall, successive generations of Canadians have been completing high school and attaining postsecondary qualifications in increasing proportions. In 2011, 41.7% of Canadians aged 65 years and older had a postsecondary credential. This compares to 64.4% of those aged 65 years and older in Banff. Nationally, 35.7% of those 65 and older had not completed any certificate, diploma or degree, compared to only 12.6% in Banff.

#### 3.3.1 Location of Study

Of the 72.1 % of adults 25 years and older in Banff have post-secondary credentials, the majority (41.9%) received those credentials outside of Canada. This differs greatly from the rest of Canada, where 17.1% studied abroad. The majority of Canadians (72.5%) received their post-secondary training in their home province, compared to 24% of Banff residents. Figure 3.1.4 identifies the location of study for those with post-secondary credentials in Banff with comparisons to Canada.

**Figure 3.14 – Location of study of those 25 years and older with post-secondary credentials**



(Statistics Canada, National Household Survey (NHS), Focus on Geography Series, 2011)

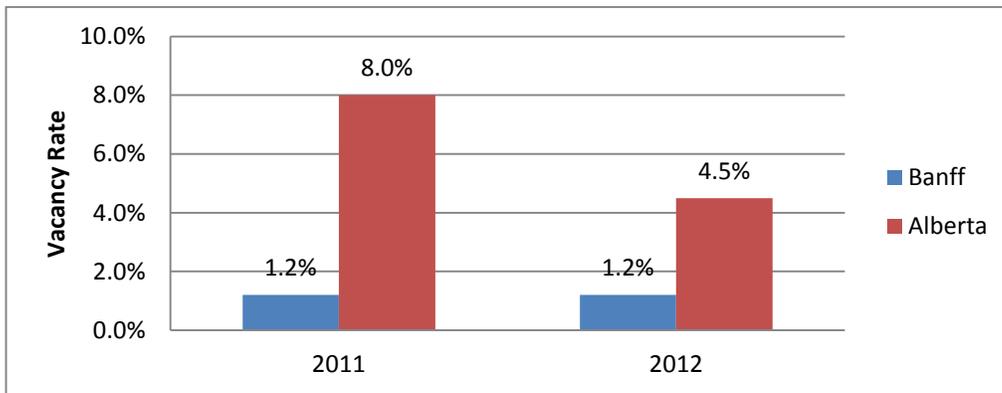
### 3.4 Housing

In 2012, the Town of Banff completed a Housing Study that was overseen by the Banff Housing Corporation. The study identified a significant lack of affordable home ownership and rental opportunities in Banff. One of the primary recommendations from the study was to focus on the shortage of rental accommodation. Provided, are a few study highlights in terms of housing characteristics in Banff.

#### 3.4.1 Vacancy Rate in Banff

In 2011 and 2012, the annual rental vacancy in Banff was 1.2%, compared to the provincial average of 8% in 2011, and 4.5% in 2012), with a “healthy” rental market vacancy being between 3-5%.

Figure 3.15 – Rental Vacancy Rate in Banff (2011 and 2012 Comparison to Alberta)

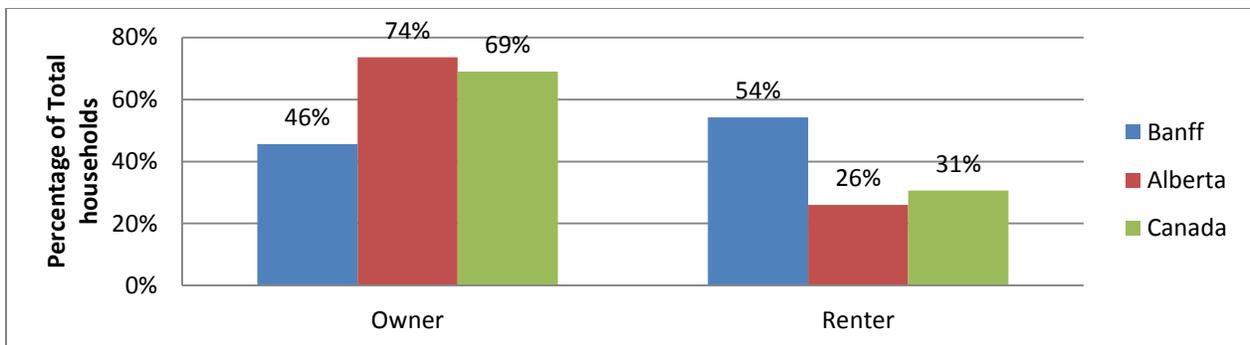


(Statistics Canada, National Household Survey (NHS), Focus on Geography Series, 2011)

#### 3.4.2 Housing Tenure

According to the National Household Survey, the number of households in Banff was 2,565 in 2011. The homeownership rate in Banff was 45.6%, which is significantly lower than the Alberta home ownership rate of 73.6%, and the Canadian homeownership rate of 69%.

Figure 3.16 – Owner/Renter Percentages in Banff (compared to AB and Canada)



(Statistics Canada, National Household Survey (NHS), Focus on Geography Series, 2011)

### 3.4.3 Housing Affordability

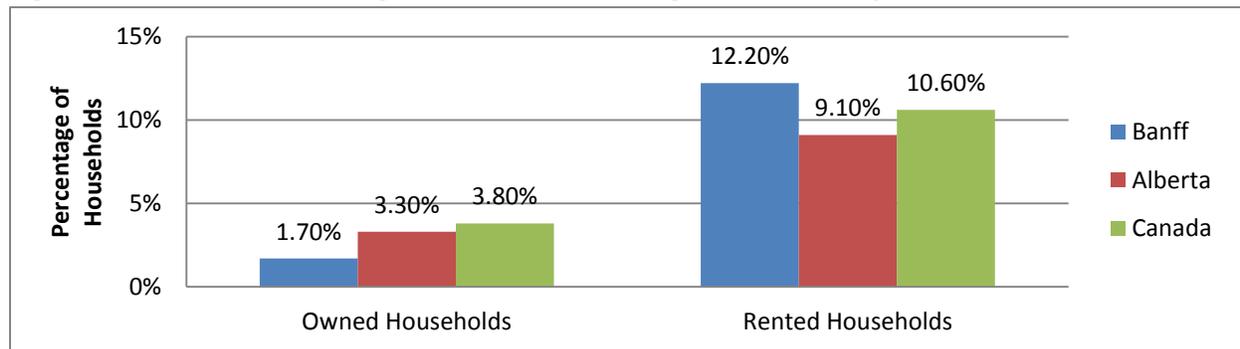
The 2012 Banff Housing Study provided some specific data with related to housing affordability in Banff. According to the study:

- Renters are 60% more likely to experience affordability challenges in Banff than homeowners
- 77.6% of Banff households could not afford to purchase a median priced apartment
- 88.5% of Banff households could not afford to purchase a median priced townhome, duplex or single family home
- Median market home ownership is affordable to roughly 10-25% of Banff’s population
- While rental and home ownership are both required in Banff, the shortage of affordable rental units appears to be the more pressing need

### 3.4.4 Housing Suitability

An “unsuitable” dwelling is defined as a dwelling that is crowded because there were not enough bedrooms based on the National Occupancy Standard. Banff’s housing unsuitability is higher than the provincial and national average based on the number of renters that identified living in unsuitable dwellings. The proportion of owned households in Banff that reported living in an unsuitable dwelling was lower than both the provincial and national average.

**Figure 3.17 – Households Living in “Unsuitable Dwellings” (as defined by Statistics Canada)**



(Statistics Canada, National Household Survey (NHS), Focus on Geography Series, 2011)

### 3.5 Labour Market

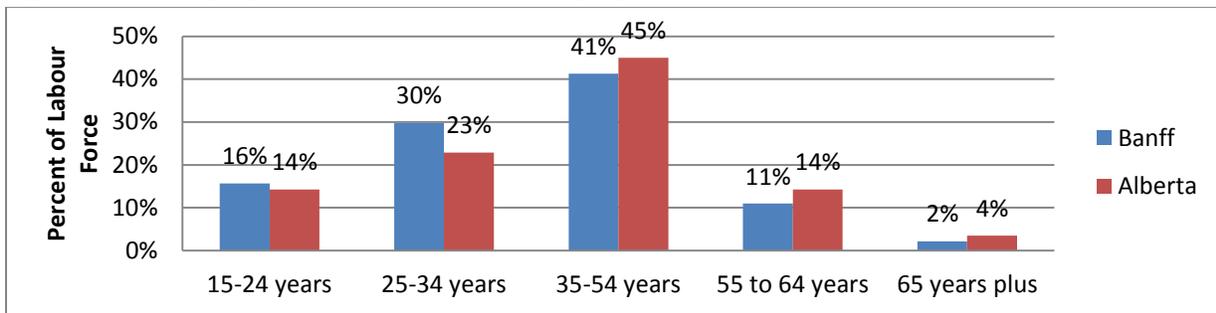
In Banff, according to the 2011 National Household Survey, 4480 people were employed and 245 were unemployed for a total labour force of 4,735 in May of 2011.

#### 3.5.1 Employment Rates

In May of 2011, the employment rate was 81.2% and the unemployment rate was 5.2%. During the last Federal Census in 2006, the employment rate was 86.1% and the unemployment rate was 1.9%.

As Figure 3.18 demonstrates, Banff differs from the province in the 25-34 year old category, where 30% of the workforce is represented, compared to 23% in Alberta. Banff also has a slightly higher percentage of workers in the 15 to 24 year old category as compared to Alberta, but less in all other age categories (from 35 to 65 plus).

**Figure 3.18 – Employed Labour Force in Banff by Age**

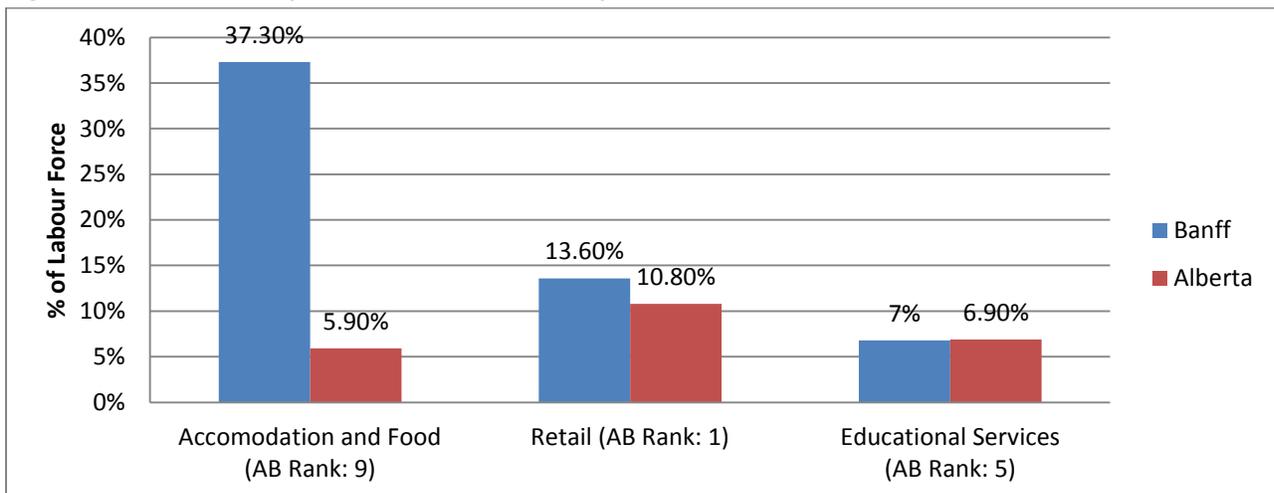


(Statistics Canada, National Household Survey (NHS), Focus on Geography Series, 2011)

#### 3.5.2 Most Prominent Industries and Occupations in Banff

In 2011, the top three industries in Banff were Accommodation and Food Service (#1), Retail Trade (#2), and Educational Services (#3).

**Figure 3.19 – Banff’s Top Three Industries as compared to Alberta**



(Statistics Canada, National Household Survey (NHS), Focus on Geography Series, 2011)

Within Banff, the top three occupations in 2011 were:

- Middle management occupations in retail and wholesale trade and customer services
- Service representatives and other customer and personal services occupations
- Service supervisors and specialized service occupations

This compares to Alberta as a whole, where the top three occupations in 2011 were:

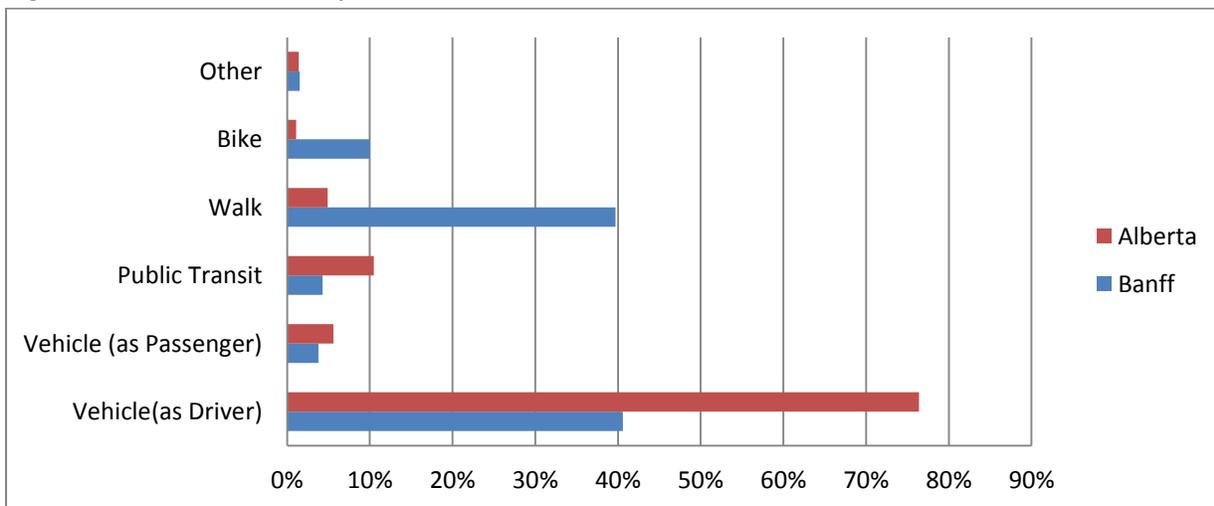
- Industrial, electrical, and construction trades
- Administrative and financial supervisors and administrative occupations
- Service support and other service occupations

In terms of self-employment, 8.7% of all total employed workers in Banff in 2011 considered themselves self-employed, compared to 12.1% of all total employed workers in Alberta.

### 3.5.3 Mode of Transportation to Work

Banff's top two methods of travelling to work in 2011 were driving a vehicle (41% of the labour force compared to 76% in Alberta) and walking (40% of the labour force compared to 5% in Alberta). Biking was the third most popular method of travelling to work, (10% of the Banff workforce, compared to 1% in Alberta). In 2011, 4.3% of commuters in Banff used public transit to get to work. This compares to 10.5% in Alberta. The average commuting time to work in Banff was 12.9 minutes, compared to 25.1 minutes for Alberta.

**Figure 3.20– Mode of Transportation to Work in Banff**



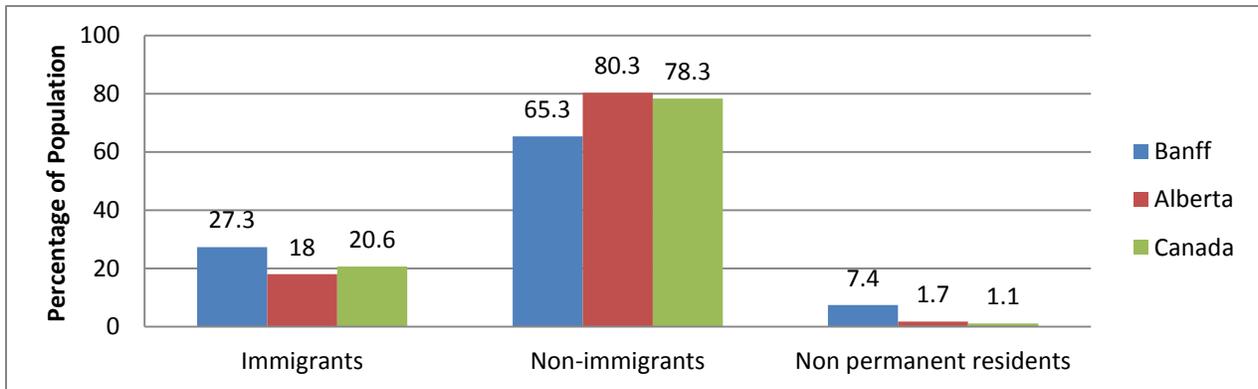
(Statistics Canada, National Household Survey (NHS), Focus on Geography Series, 2011)

Since 2006, these numbers have stayed relatively consistent, with the exception of driving a vehicle which has increased by approximately 5% (it was 35% in 2006) and walking/biking which has reduced by the same percentage (it was 56% in 2006).

### 3.6 Immigration and Ethno-cultural Diversity

According to the 2011 National Household Survey, 27.2% of the population of Banff were foreign-born (immigrants), 65.3% were Canadian-born (non-immigrants), and 7.5% were non-permanent residents. Comparatively, Banff's percentage of immigrants and non-permanent residents is greater than both Alberta and the rest of Canada. Figure 3.21 provides a comparison of non-immigrant, immigrant, and non-permanent residents as a percentage of total population in Banff, Alberta and the rest of Canada.

**Figure 3.21 – 2011 Immigrant and Non-Immigrant Population in Banff**

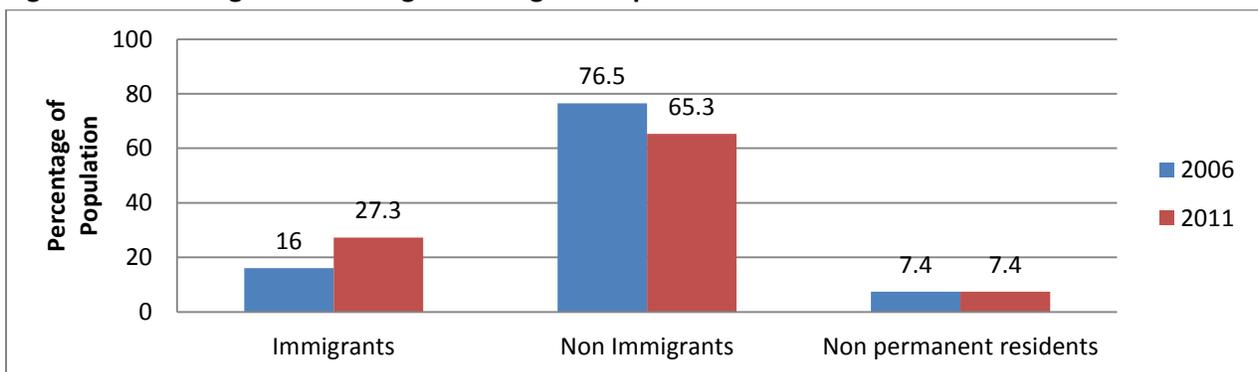


(Statistics Canada, National Household Survey (NHS), Focus on Geography Series, 2011)

#### 3.6.1 Growth Patterns

Of the immigrants living in Banff in 2011, 47.4% came to Canada between 2006 and 2011. Since the last census in 2006, there has been significant growth in the immigrant population in Banff, which according to the 2011 Federal Census represents 27.3% of the population, up from 16% in 2006. There was no change in the same five year period with respect to the percentage of permanent residents in Banff. See Figure 3.22 for a comparison of immigrant and non-immigrant population in Banff between 2006 and 2011.

**Figure 3.22 – Change in Percentage of Immigrant Population in Banff 2006 -2011**



(Statistics Canada, National Household Survey (NHS), Focus on Geography Series, 2006,2011)

### 3.6.2 Country of Origin

The most common countries of birth of immigrants living in Banff were: Philippines (accounting for 27.1% of the immigrant population in Banff) and Japan (18.5%). In comparison, the top countries of birth of immigrants living in Alberta were: Philippines (accounting for 10.8% of the immigrant population in Alberta), and India (9.2%).

### 3.6.3 Languages Spoken

In 2011, among Banff's immigrant population, 56.2% spoke English and/or French most often at home. Meanwhile, the three most frequently reported non-official languages spoken most often at home by immigrants in Banff were Tagalog (Filipino) (22.9%), Japanese (16.2%), and Vietnamese (3.8%). This differs from the top three non-official languages for immigrants in Alberta which were Tagalog, Panjabi, and Chinese. See Figure 3.23 for a detailed breakdown of Banff's top 3 languages as compared to Alberta.

**Figure 3.23 – Top 3 Languages Spoken in Banff compared to Alberta**

Immigrants by non-official language spoken most often at home	Banff		Alberta	
	% of Immigrant Population	Rank	% of Immigrant Population	Rank
Tagalog (Filipino)	22.9	1	6.4%	1
Japanese	16.2	2	.3%	30
Vietnamese	3.8	3	2.2%	6

(Statistics Canada, National Household Survey (NHS), Focus on Geography Series, 2011)

The data presented in Figure 3.23 represents a change since 2006, where Japanese was the most spoken non-official language. In 2011, Tagalog was the non-official language spoken most often at home by immigrants, followed by Japanese.

### 3.6.4 Temporary Foreign Workers

In addition to the immigrant population, Banff has also seen an increase in the number of Temporary Foreign Workers living and working here. Figure 3.24 demonstrates the pattern of activity that has occurred between 2006 and 2011. As can be seen in Figure 3.24, the peak of temporary foreign workers (both under the Canadian Interests category, and with a Labour Market Opinion) peaked in 2009, and have been decreasing since that time, although both are substantially higher than 2006.

**Figure 3.24 – Temporary Foreign Worker Numbers for Banff 2006 -2011**

Yearly Status	2006	2007	2008	2009	2010	2011
Workers - International arrangements	15	10	50	20	15	30
Workers - Canadian interests*	580	610	815	1,250	1,075	960
Other workers without Labour Market Opinion (LMO)	***	0	***	***	***	5
Workers with Labour Market Opinion (LMO)**	210	325	445	485	415	375

<b>Temporary Foreign Workers Total</b>	<b>805</b>	<b>950</b>	<b>1,310</b>	<b>1,760</b>	<b>1,505</b>	<b>1,375</b>
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(Citizen and Immigration Canada, RDM, Facts and Figures, 2011)

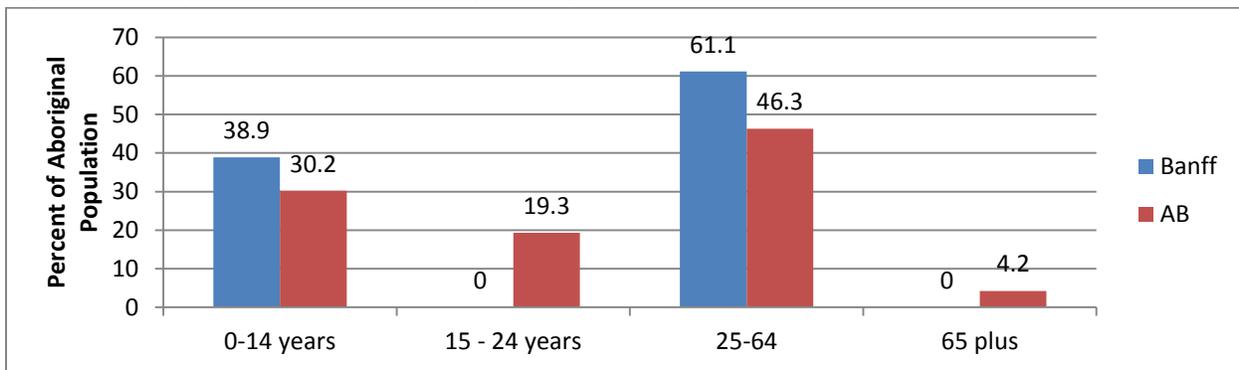
\*It should be noted that the vast majority of the TFWs that fall under “Workers – Canadian Interests” in Figure 3.24 were in Canada through the International Experience Canada (IEC) initiative. IEC was created to facilitate travel and work abroad for both Canadian citizens interested in going abroad and non-Canadians interested in coming to Canada. IEC negotiates bilateral reciprocal arrangements and agreements with countries around the world to offer travel authorization and temporary work permits for up to one year. The program is managed by the Department of Foreign Affairs and International Trade (DFAIT), in consultation with Citizen and Immigration Canada(CIC). \*\*A labour market opinion assesses the likely impact that hiring a temporary foreign worker (TFW) will have on the Canadian labour market and is required in some cases to complete a work permit application. Not all TFWs require an LMO to obtain a work permit. The decision to issue a work permit rests with Citizen and Immigration Canada.

### 3.7 Aboriginal Peoples

In 2011, according to the National Household Survey conducted by Statistics Canada, 2.9% of the population in Banff had an aboriginal identity. Of those, 30% reported a First Nations identity only, 70% reported a Metis identity only, and 0% reported an Inuit identity only. Aboriginal children age 14 and under represented 38.9% of the total Aboriginal population in Banff. In 2011, 0% of those of aboriginal identity reported an Aboriginal language as mother tongue, defined as the first language learned at home in childhood and still understood. As well, 0% of Aboriginal people in Banff reported speaking an Aboriginal language at home or on a regular basis.

Of particular note is the increase to the Aboriginal Population in Banff since 2006, which at that time, represented 1.3% of the population.

**Figure 3.25 – Age Distribution of Aboriginal Population in Banff (compared to Alberta)**



(Statistics Canada, National Household Survey (NHS), Focus on Geography Series, 2011)

In 2010, Parks Canada and the Stoney Nakoda First Nation signed a historic Memorandum of Understanding, the first of its kind between a First Nation and a federal Parks agency. Parks Canada and the First Nations are now working together on initiatives that will reconnect Aboriginal Peoples with their heritage and enable them to more fully participate in, and benefit from the park.

### **3.8 Religion**

According to the 2011 National Household Survey, 58.3% of the population in Banff reported a religious affiliation, while 41.7% said they had no religious affiliation. This compares to Alberta as a whole, where 68.4% of the population reported a religious affiliation, while 31.6% had no religion.

The three most reported religious affiliations in Banff were Roman Catholic, reported by 25.1% of the population. Other frequently reported religions included: Christian, not included elsewhere (7.0%) and Anglican (5.3%). In comparison, the top three most frequently reported religions in Alberta were: Roman Catholic (23.8%), United Church (7.5%), and Christian, not included elsewhere (7.2%).

## **3.9 Local Community Support Service Statistics**

### **3.9.1 Childcare**

In 2012, there were 82 full time spaces available at the Banff Childcare Centre, with 91 families on a waitlist. Of these 91 waitlisted families, it is important to note that some of them had children that were not yet of age to attend the daycare. There were 34 children being cared for at 5 approved day homes in Banff via the Bow Valley Day Home Agency, with a current waitlist of 8 families.

### **3.9.2 Town of Banff Affordability Programs**

In 2012, there were 609 unique individuals (approximately 8% of Banff's population) that accessed income tested, low income programs administered by Community Services at the Town of Banff. (i.e. subsidized transit pass programs, recreation programs, Santa's Anonymous etc.). This represented an 11% increase over 2011, which saw 540 individuals access these initiatives.

### **3.9.3 Social Assistance Payments**

In 2012, there were 36 individuals living in Banff who accessed social assistance payments from the Province of Alberta. This was a reduction from 2011, where 49 individuals received these payments.

### **3.9.4 "BRRR" Fund**

The "BRRR" fund is administered by the Banff Homelessness to Housing Coalition to assist individuals struggling with emergency housing situations. In 2012, 57 individuals were assisted through the BRRR fund. This is a decrease from the 80 individuals that were assisted in 2011.

### **3.9.5 YWCA Women's Shelter & Violence Counselling Statistics**

In 2012, a total of 16 women fleeing abusive situations were housed at the women's shelter for a total of 107 nights. This compares to 8 women in 2011 for a total of 64 nights.

In 2012, 38 women who were victims of violence received counselling. This compares to 58 women who received counselling in 2011.

### **3.9.6 Banff Urgent Mental Health Caseload**

In 2012, there were a total of 237 unique visits to see a counsellor at Urgent Mental Health at the Banff hospital. This is fairly consistent with 2011, when 239 unique visits occurred.

### **3.9.7 Addiction Services**

In 2012, there were 43 unique individuals receiving addictions counselling and support through Addictions Services. In 2011, there were 52 unique individuals.

### **3.9.8 Parent Link**

In 2012, there were 534 unique users of this program, accessing the drop in programs at the Banff Parent Link site a total of 3193 times. This compares to 4301 visits in 2011. Unique users were not tracked in 2011.

## **4.0 Qualitative Data Findings**

### **4.1 Common Themes Identified around Community Assets**

With respect to community assets, two predominant themes emerged that were consistent among all demographic sectors:

#### **4.1.1 Theme #1: Small Town Community Feel**

- Many individuals across various demographic sectors recognized the benefit of living in a small community. Walkability was cited as a benefit due to the small footprint of the Town, as well as the general ease in being able to get around. Knowing and recognizing people was also cited by several individuals as a factor that contributed to that small town feeling.

➤

#### **4.1.2 Theme #2: Satisfaction with Programs, Services and Amenities by Users**

- Every demographic group cited satisfaction with various programs and services and amenities. Of note, the Seniors Bus and Bus Driver, Seniors Centre, and Seniors Support Worker, the Fenlands, BanffLIFE, Community Services, Summer Fun, Get Out, the Free ski pass, Friday afternoon bus to Norquay, After School Care, ESL programs, the Library, Banff Centre, Job Resource Centre, and Kidsport were all mentioned several times.
- The outdoors, mountains, and scenery were also mentioned as a community asset
- Access to doctors and health care services were cited as an asset

### **4.2 Common Themes Identified around Community Challenges**

With respect to community challenges, three predominant themes emerged that were consistent across all demographic sectors.

#### **4.2.1 Theme #1: Communication**

- All groups identified the need for agencies to develop a consistent way to communicate what supports and services currently exist in the community.
- The key means of finding information for age groups 18+ was the Crag and Canyon or Outlook. Young adults didn't always have consistent access to computers and tended to check the newspapers for information on what was happening.
- For youth, there were numerous program opportunities available, just no consistent way to know what they were.
- The library was highlighted as a common access point for all ages in terms of seeking information.

#### **4.2.2 Theme #2: Engagement/Community Connections**

- Several groups identified not knowing how to engage with others as a challenge including young adults, newcomers and those 40+.

- Young adults and newcomers found it challenging to connect to the community. Often this was related to time constraints as a result of work/shift work.
- Some individuals reported that once they started volunteering new opportunities opened up to meet new people but the time required to volunteer made this difficult.
- Some individuals, largely young adults said they didn't know how to engage with the environment, how to camp, canoe, hike, bike, climb and could not afford the gear required to get involved.
- As a direct result of not feeling connected to the community, social isolation was identified as a challenge by seniors, those 40+, young adults, and families.
- For seniors, social isolation was often related to mobility challenges, particularly in the winter due to unclear or poorly cleared sidewalks as well as uneven walking surfaces.
- For those 40+ social isolation was related to the challenge of finding ways to meet new people, for families it was the "busyness" of work and home life that made it difficult to get involved in the community and led to feelings of isolation.
- Transportation (affordable, regular and with effective routes) was identified as a barrier to attending events, programs and services in Banff i.e. Banff Centre or in other communities.

#### **4.2.3 Theme # 3: Affordability**

Predominant topics among all age groups related to affordability included the following:

- Housing challenges:
  - Young adults- overcrowding, poor quality, expensive housing. A challenge if they are trying to get out of party scene when roommates are in it. Needing to get away from crowded housing- often by going to bars. Showing up without a job, housing or much money.
  - Seniors- lack of levels of care increases chances they may need to leave community.
  - 40 +- concerns about being able to remain in the Banff community as they age due to high cost of housing.
- Shopping for the basics- costly clothing, work boots/clothing, socks, underwear.
- Cost of food- maintaining a healthy diet was cited as being a challenge.
- Costs of activities for young adults/families is often prohibitive
- Transportation to access services/programs in other communities including Canmore and Calgary.
- The need to access credit counselling supports.

#### **4.3 Summary of Findings Related to Themes from Community Consultations**

In 2012, there were numerous community consultation processes that occurred. As a result, the 2012 Banff Community Social Assessment did not conduct as many broad ranging focus groups for this report as we might otherwise have. Instead, the outcomes of those processes were analyzed, and incorporated into our recommendations. Of note, improved awareness of existing supports and

resources was centre to many of the discussions, as it was during the interviews and focus groups that FCSS conducted. Sense of belonging, and connection to community were also consistently cited as areas that need to be addressed, as well as issues related to affordability. In total, well over five hundred people were involved in these consultations throughout 2012. The findings as they relate to each of the three predominant themes from this report are included below.

### **Bow Valley Learning Council – Community Consultation**

#### **Communication:**

- Improved communication and more awareness of opportunities is needed
- The development of a comprehensive marketing plan with targeted messaging.

#### **Engagement/Community Connection:**

- Need for continued and improved community engagement.
- Outreach work, policy development and an inventory of shared resources

#### **Affordability**

- Affordable learning- including affordable adult learning and course fees
- Childcare
- Transportation

### **Canadian Rockies Public Schools – Inspiring Hearts and Minds Project**

#### **Communication:**

- Marketing awareness of services.
- Better communication of what opportunities exist.

#### **Engagement/Community Connection:**

- Creating time and space to engage parent and child.
- Create community connection for youth.
- ESL families fitting into the Bow Valley.
- Engagement of community and business.

#### **Affordability**

- Lack of affordable mediation services
- Transportation
- Child care
- Public dental or vision services for ages 5+

## **Bow Valley Agencies - Community Discussion on Poverty**

### **Communication:**

- Need greater awareness of services available.
- Development of Bow Valley Help Hub, identify several points of “first contact”

### **Engagement/Community Connection:**

- Those in need lack connection to the community.

### **Affordability**

- Challenges of affordable housing and transportation, access to basics i.e. food, necessities and child care.

## **Alberta Health Services – Community Engagement Process**

### **Communication:**

- Creating critical mass; better integration between sites and communities.
- Enhanced service planning between other organizations/groups and community not just health care – ex. To tackle issues.

### **Engagement/Community Connection:**

- Facilitate partnerships to promote a sense of belonging.

### **Affordability**

- Affordable housing options for seniors.
- Access to transportation, rehab services, social work, accommodations, detox, and education.

## **ECD Coalition - Early Childhood Development Parent Evaluation**

### **Communication:**

- Parents get information from friends and family, the newspaper, internet – reinforces use of local newspapers for information and advertising.
- Barrier to participation in ECD services and events is accessing information – reinforces keeping information out there in a variety of formats.

### **Affordability**

- Barrier to participation in ECD services and events is often financial- reinforces offering free events.

## **2011 Housing Story-telling Project**

### **Communication:**

Recommendations Made:

- Host a Community Highlight Night of all the organizations, groups, leagues, sport and volunteer opportunities that Banff has to offer. This would promote recreational activities and strengthen the community's awareness of local resources.
- Develop free training opportunities for service staff in Banff with a focus on time management, handling stress and strengthening communication skills to provide more support to them while working in the busy tourism industry.
- Create ongoing opportunities for residents to share their feedback, experiences and opinions about living in Banff.

### **Engagement/Community Connection:**

What was learned:

- A factor which keeps people in Banff is their ties to the community and their sense of community.
- One of the factors that keep people in the community is the environment. People love living in Banff because of the beauty and uniqueness of living in a National Park/World Heritage Site surrounded by the Canadian Rocky Mountains, with close proximity to everything within the town-site and beyond.

### **Affordability**

What was learned:

- A factor which could affect the length of a person's stay in Banff is accommodation. Housing is quite limited and expensive in Banff and has a strong impact on residents of the community.

## **Banff Ideas Bank – Conversation Cafes**

### **Engagement/Community Connection:**

- Create physical spaces for people to connect.
- Create street fairs and neighbourhood special events.
- Take time to listen and engage in conversations with diverse groups.

### **Affordability**

- Housing affordability – incentives to assist people to get into the market.

## 3.3 Potential Solutions Identified

Those who were interviewed or who came together through community engagement processes generated numerous solutions. Included below are some key ways community, social and health agency members identified to address challenges in theme areas.

### 3.3.1 Communication

#### **Potential Solutions Regarding the Type of Information Needed in the Community:**

- A help line or information line that can provide information on housing, jobs, sexual health, BanffLIFE, food etc.
- Information provided on: where to find out what's happening, what to do, acting on it in terms of equipment needed, how to find other people to do activities with.
- Information on the services and supports that are available in the community and how to access them.
- Dissemination of information is moving toward the internet, however information from many sources suggests this is not where people look for information. Not everyone is able to engage with the internet and while it can be seniors, can also be 20+ ages.
  - a. Provide opportunities to improve computer literacy.
  - b. In order to communicate what services exist, use a Gatekeeper Type program where front line staff e.g. library, banks are identified and supported to learn what services/resources are available.
  - c. Identify ways to communicate with people BEFORE they get to town, what they should have before they get here i.e. a place to stay, money etc. On-line Local Low Down does provide this.
  - d. Create an awareness of what we do by targeting information.

#### **Potential Solutions Regarding Ways to Get Information Out:**

- As the library is a key location for those looking for information, ensure information on support services is available and up to date.
- Increase awareness and provide training for staff in public buildings so they know what supports exist.
- Create a place to go for help for any reason and ensure everyone knows about it.
- Access staff orientations as a way to get information out.
- Identify somewhere central for housing/jobs/general info area- identify several points of first contact and create "Help Boards".
- Embark on a "Need Help?" campaign or a "Help Hub".
- Develop a help line or information line.
- Welcome package to new arrivals. Create a plan using realtors, schools and other points of initial contact for new residents to get the information out.

### 3.3.2 Community Engagement/Community Connections

- Host more festivals in central park and courtyard.
- Increase connectivity between young people and seniors- have seniors share their stories, sidewalk shovelling through the schools, walking program, letter writing program. High school students organize events and programs for residents i.e. seniors with parents and students volunteering.
- Bring a student to work day- help with figuring out what they want to do after school.
- YWCA has great space if some activity could happen there.
- Initiate political/documentary style movie nights.
- Develop programs that are not so age specific so that kids in a family can participate together regardless of age spread.
- Cater some events to locals.
- Offer interpretive programs-walking tours/connect people to landscape/environmental initiatives.
- Offer more weekend festivals or community focused festivals- community arts, blues/roots festival.
- Cultural or diversity festival- multicultural pot luck- show off cultures, foods, dress, dances, music. A Taste of Banff.
- Create more neighbourhood special events- block parties, sporting events between neighbourhoods.
- More movies under the stars/movie nights- add bear aware with it or something else.
- More things in Central Park that are lively, active, music.
- Consider activities to accommodate people working shifts and varied schedules.
- Create street fairs- festivals for summer and winter solstice.
- Create and identify free physical spaces for people to connect. Not just building spaces but unique sculpted landscapes that create natural conversation and meeting spaces.
- Meet and eat- in local resident homes- for visitors to Banff.
- Create a Banff Day- to get to know and celebrate our vision.
- Provide free places/spaces for the arts and culture community to come together to craft/paint, or for other community groups to connect.
  
- **Make Banff a Welcoming Community-** Identify the indicators of a Welcoming Community. Other ways to welcome individuals or get them connected could include:
  - a. Activity Welcome Wagon or an adult NOW program
  - b. Ambassador Program for Banff- orient new people to town, show them what they can do. Not always easy for young adults who may be new, anxious, or alone to engage with BanffLIFE - an ambassador may assist with this and help create a safe place for meeting new people. Have an ambassador program linked to the Hostels as usually new to town and don't know what to do.
  - c. Provide sport and play opportunities and provide people with the "tools of engagement"- often don't have the money to get involved i.e. purchase hiking boots.

- d. Ski hills- isolation factor. Work with recruitment front-line and employers- make them aware of what is available but also ideas to decrease isolation of staff.
- e. Identify why people leave or why they stay? Look at opportunities to build capacity through learning/pathways to growth. Diversity not here in terms of roles- factor in economic development.

### **3.3.3 Affordability**

- More affordable crafts- craft nights or “crafternoons” work on crafts/arts- share ideas.
- Soup and Bread- pay what you can advertised, change name.
- Increase number of days Soup and Bread is available.
- Community kitchen.
- Move Food Bank closer to town.
- Increased awareness as to the types of food required by Food Bank.
- Provide information and food education programs to teach about balanced diet and economical shopping/cooking.
- Gear swap.
- Ensure low income options for Bow Valley transportation.
- Roster of residents making regular trips to/from Calgary.
- Increased opportunities for community gardening/greenhouses.
- Furniture recycling store at Town Recycling Centre.
- Provision of one-on -one credit counselling.

## **5.0 Best and Promising Practices Related to Identified Themes**

Two of the identified themes from this assessment, affordability and community engagement/community connections, have been the focus of research by the City of Calgary. This research has identified best and promising practices with respect to social program development. This work helps to ensure that the approaches taken in response to addressing the social issues identified in this report have been vetted through evidenced based research, and have achieved documented success with respect to their intended outcomes.

What follows are the key findings from FCSS Calgary Research Brief No. 3, June 2009, Outcome: Adult personal capacity and individual and family economic self-sufficiency and FCSS Calgary Research Brief No.4, June 2009 Outcome: positive social ties and vulnerable populations.

### **5.1 Effective Strategies for Addressing Affordability Concerns and Promoting Economic Self Sufficiency**

#### **Education and Skills Upgrading**

Reasons for educational and/or economic marginalization may include, (but are not limited to) lack of basic personal and life skills e.g. literacy, to succeed in an educational program; physical or mental health issues or substance abuse issues; social isolation and few connections to the world of education or work; English-language or cultural challenges; the need to work long hours to earn a living or to care for family; lack of knowledge/financial inability to pursue education or training options. The lessons from these findings for community and social services programs are related to preparing, supporting, and assisting individuals to upgrade their education and skills in meaningful ways that are likely to translate into increased economic stability and personal well-being.

Analysis of data from Canada's Self-Sufficiency Project revealed that educational upgrading in the form of high school completion (presumably in the form of a GED but not specified) significantly increased both employment levels and earnings, at least in the short term. Participation (not completion, at the time of this study) in post-secondary education, such as trade school, college or university produced similar outcomes.<sup>1</sup>

#### **Improved literacy**

Literacy in this research study was defined as stated in the International Adult Literacy Survey (IALS<sup>2</sup>), to refer to prose literacy (the knowledge and skills needed to understand and use information from texts, including editorials, news stories, poems and fiction); document literacy (the knowledge and skills required to locate and use information contained in various formats like tables, graphs, schedules, charts, forms, and maps); and quantitative literacy (or "numeracy", the knowledge and skills required to

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<sup>1</sup> Riddell, C; Riddell, W.C. 2006. *Educational Upgrading and its Consequences Among Welfare Recipients: Empirical Evidence From the Self-Sufficiency Project*. Working paper 06-08. (Ottawa, ON: Social Research Demonstration Corporation).

<sup>2</sup> Statistics Canada. 2003. *Building Our Competencies: Canadian Results of the International Adult Literacy and Skills Survey*. Statistics Canada Catalogue No.. 89-617-XIE. (Ottawa, ON: Minister of Industry)

apply arithmetic operations to numbers embedded in printed materials such as balancing a cheque book, figuring out a tip or completing an order form, for example).

Literacy scores correlate with: employment earnings<sup>3</sup>, seniors health, life expectancy, utilization of preventative services, accidents, parenting skills, lifestyle practices<sup>4</sup> and social inclusion and citizenship.<sup>5</sup> In general, adult literacy programs have a positive influence on participants' continued education, increased GED acquisition, increased likelihood of gains in employment and earnings, improved learners' self-image and had a positive impact on parents' involvement in their children's education.<sup>6</sup>

### **A Sustainable Welfare Exit**

A "sustainable" welfare exit is defined as the capacity to:

- Make enough money to provide a decent quality of life without needing financial assistance from government or charitable agencies, from family, friends or intimate partners;
- Overcome the challenges faced in the welfare to work transition, including balancing work, avoiding poor working conditions, and life trauma and other kinds of adversity.

Other challenges with welfare to work programs that often need to be overcome include: low education, limited work experience, few job skills, poor mental or physical health, childcare, lack of transportation, depression, low self-esteem, inadequate job quality in terms of pay and health benefits and low sense of efficacy and self-mastery.

Recent research indicates that increasing the employability of welfare recipients facing multiple barriers would be enhanced by programming to support a sense of self-efficacy, address mental health problems and improve soft skills such as basic functional life skills, as well as tackling policy barriers including childcare, transportation, and the minimum wage and a living wage.

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<sup>3</sup> Green, D.A.; Riddell, W.C. 2001. *Literacy, Numeracy and Labour Market Outcomes in Canada*. Statistics Canada Catalogue No. 89-552-MPE(8). (Ottawa, ON: Minister of Industry).

<sup>4</sup> Gillis, D. 2005. *Beyond Words: The Health-Literacy Connection*. (Ottawa, ON: Public Health Agency of Canada); Rootman, I.; Ronson, B. 2003. "Literacy and health research in Canada: Where have we been and where should we go?" *Canadian Journal of Public Health*, 96(2), 562-577; Roberts, P.; Fawcett, G. 1998. *At Risk: A Socioeconomic Analysis of Health and Literacy among Seniors*. Statistics Canada Catalogue No. 89-552-MIE(5). (Ottawa, ON: Minister of Industry).

<sup>5</sup> Prah, K.K. 2007. *Democracy, Education, Literacy, and Development*. Keynote Address, 10<sup>th</sup> Year Jubilee Celebrations of the Centre for International Education, University College of Oslo, August 28-30, 2007.

<sup>6</sup> Beder, H. 1999. *The Outcomes and Impacts of Adult Literacy Education in the United States*. (Cambridge, MA: National Centre for the Study of Adult Learning and Literacy). Cited in Benseman, J; Sutton, A; Lander, J. 2005. *Working in the Light of Evidence, as Well as Aspiration: A Literature Review of the Best Available Evidence About the Effect of Adult Literacy, Numeracy, and Language Teaching*. (Wellington, NZ: Ministry of Education, Tertiary Education Learning Outcomes).

### **Financial literacy training**

Evaluation has shown positive results with youth (most effective from a prevention standpoint) and with adults in both the community and the workplace<sup>7</sup>. The effectiveness of training programs, which generally cover topics such as setting financial goals, budgeting, saving and investing, managing debt, and improving poor credit ratings, may be increased when they are used in combination with other strategies such as individual development accounts (saving accounts to help low-income persons build assets by matching each dollar they save with a savings credit at a set ratio and for a set period of time. Targeting the funds for education, tools for work, small business creation.)

Successful training includes:

- Use of incentives, such as childcare, transportation, subsidies.
- Classes that use hands-on, interactive teaching methods in a community setting.
- Use of direct deposit or automated savings and links to free tax preparation services to improve savings and asset outcomes.
- Simplifying complex resource-counting rules and improving access to public benefit programs for which they are eligible.
- Tailoring the program to the target audience- take account of language, culture, age, and experience.
- Focus on basic tenets- focus on one or more of four building blocks to achieving financial security: basic savings, credit management, home ownership, and retirement planning.
- For greatest impact- offer the program locally and include participant follow-up.<sup>8</sup>

### **Improved Access to Mainstream Financial Services and Micro-loans**

An estimated 15% of low- income individuals do not have an account with a bank or credit union, relying instead on cheque cashing stores, payday lenders and rent-to-own stores.<sup>9</sup> Barriers to using mainstream financial institutions include identification requirements, cheque hold policies, garnishment and hours of operation. Community -based programming and community development initiatives can make an immediate difference by assisting people to obtain identification, assisting with debt repayment programs, assisting people to access the government benefit programs to which they are entitled, providing financial literacy training and establishing community loan funds and other micro-loan programs.

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<sup>7</sup> For a concise summary see Dixon, M. 2006. *Re-thinking Financial Capability: Lessons from Economic Psychology and Behavioral Finance*. (London, EN: Institute for Public Policy Research). Also see Anderson, S.G.; Scott, J.; Zhan, M. 2004. *Financial Links for Low-Income People (FLLIP) Final Evaluation*. (Champaign, IL: University of Illinois, School of Social Work).

<sup>8</sup> Anderson, S.G.; Scott, J; Zhan, M. 2004. *Financial Links for Low-Income People (FLLIP) Final Evaluation*. (Champaign, IL: University of Illinois, School of Social Work).

<sup>9</sup> Law Commission of Ontario. 2008. *Fees for Cashing Government Cheques: Final Report*. (Toronto, ON: Law Commission of Ontario).

## **Reducing Expenses**

Either in conjunction with or as an alternative to strategies to increase income, initiatives to reduce household expenses can improve economic self-sufficiency. Some of the initiatives that offer promise include:

- Housing- public housing combined with support services has shown positive effects including beneficial educational outcomes for children. Results of housing subsidy evaluation is mixed.<sup>10</sup>
- Transportation-subsidized transit passes.
- Local currency- these currencies are printed money issued by a local organization and redeemed for partial or full payment to supporting merchants with or participants outside the retail sector. No formal evaluation of this model has been undertaken.
- Food Security Initiatives- Food security is defined by The World Food Summit as “when all people at all times have access to sufficient, safe, nutritious food to maintain a healthy and active life.” Initiatives widely undertaken include: food banks, school breakfast and lunch programs for children, community feeding programs.

## **5.2 Effective Strategies for Enhancing Positive Social Ties among Immigrant Families/Permanent Resident Population**

### **Host programs**

Host programs match newcomers or newcomer families with a volunteer who is Canadian born or a permanent resident. Trained hosts help to ease the cultural shock newcomers experience following relocation. Volunteers may assist with day-to-day activities, such as banking, shopping, budgeting, using the transit system, registering for school, learning about income tax, getting a drivers license etc.

### **Formal and Informal Education**

Education helps to forge the beginnings of other relationships although they are unlikely to result in sustained positive social ties.<sup>11</sup> It can also help to begin to develop networks with other parents and professionals via children’s schools.

### **English as a Second Language Training**

Fluency in English is crucial to social and economic integration.<sup>12</sup> Barriers to this are time and finances. Women’s groups formed for one purpose, such as cooking or neo-natal support, also serve as excellent vehicles for ESL instruction. Informal ESL instruction groups such as English conversation clubs, can also

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<sup>10</sup> Newman, S. 2008. “Does housing matter for poor families? A critical summary of research and issues still to be resolved.” *Journal of Policy Analysis and Management*, 27 (4), 895-925.

<sup>11</sup> Quaiocoe, L. 2008: “The role of education in developing and maintaining social networks of immigrants.” *Our Diverse Cities*, 5, 77-79. (Metropolis Project, Atlantic Region).

<sup>12</sup> See, for example, Hou, F. 2001. “Language acquisition, unemployment and depressive disorder among Southeast Asian refugees: a 10 year study.” *Social Science and Medicine*, 53, 1321-1334.

serve other purposes, such as providing parenting instruction or support, health care and interpersonal support.<sup>13</sup>

### **Employment**

For both men and women, employment can be both the incubator and the result of positive social ties.<sup>14</sup>

### **Connecting with Children's Schools**

Research shows that a successful approach to addressing the needs of vulnerable families, including those headed by Canadian-born parents, is to involve parents in their children's academic life. Interaction in the school has been found to improve bonding and bridging social capital, thereby reducing risk factors for children.<sup>15</sup> Through school involvement, parents benefit from parent support networks and develop self confidence and decision-making abilities. They are more likely to have positive attitudes toward schools and personnel, demonstrate greater willingness and ability to gather support in the community for school programs, and get more involved in community affairs.<sup>16</sup>

## **5.3 Effective Strategies for Enhancing Positive Social Ties among Vulnerable Families**

Families that are most vulnerable to social exclusion include those that experience chronic low income, are led by teen parents or low-income lone parents, have few social supports, experience high household mobility and/or homelessness, experience family dysfunction and/or parents using poor parenting practices, or experience or have experienced domestic abuse. Promising practices in increasing the positive social ties of isolated, vulnerable families include:

- i) Provide the "right kind" of support. Support must: match the needs and expectations of the recipient<sup>17</sup>, the cost of returning the favour must not be excessive<sup>18</sup> and, ideally, the

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<sup>13</sup>Cherfas, L. 2006. "Negotiating Access and Culture: Organizational Responses to the Healthcare Needs of Refugees and Asylum Seekers living with HIV in the UK." *Refugee Studies Centre Working Paper No.33*. Khamphakdy-Brown, S.; et al. 2006. "The Empowerment Program: An application of an Outreach Program for Refugee and Immigrant Women." *Journal of Mental Health Counseling*, 28(1), 38-47; Behnia, B. 2003. "Refugees Convoy of Social Support." *International Journal of Mental Health*, 32(4), 6-19.

<sup>14</sup>Rose, D.; Carrasco, P.; Charboneau, J. 1998. *The Role of "Weak Ties" in the Settlement Experiences of Immigrant Women with Young Children: The Case of Central Americans in Montreal*. CERIS Working Paper No.4 (Joint Centre of Excellence for Research on Immigration and Settlement-Toronto).

<sup>15</sup>See, for example, Terrion, J.L. 2006 "Building Social Capital in Vulnerable Families: Success Markers of a School-Based Intervention Program." *Youth & Society*, 38(2), 155-176.

<sup>16</sup>Van Ngo, H. 2004. *Immigrant children focus: A map of needs, strategies and resources*. (Calgary, AB: Coalition for Equal Access to Education).

<sup>17</sup>Levitt, M.J. 1991. "Attachment and close relationships: A life span perspective." In J.L. Gewirtz & W.F. Kurtines (Eds.) *Intersections with Attachment*. (Hillsdale, NJ; Earlbaum); Logsdon, M.C.; McBride, A.B. 1989. "Help after childbirth...Do women get what they need?" *Kentucky Nurse*, 37, 14-15. Both cited in Logsdon, M.C.; David, D.W. 2003. Social and professional support for pregnant and parenting women." *Maternal and Child Nursing*, 28(6), 371-376.

support must come from the preferred individual with whom one has a trusting and intimate relationship.<sup>19</sup>

- ii) FAST (Families & Schools Together)  
This program is a collaborative, 8, 10 or 14 week program of multiple-family group activities followed by on-going monthly meetings. The program incorporates activities such as hosted meal, family sing-a-long, structured communication exercises and parent support meetings.<sup>20</sup>
- iii) Community and school engagement- as described with immigrant families.
- iv) Social and peer support groups for women- victims of intimate partner violence, immigrant and refugee women, single mothers, and women with health and addiction issues are among the most socially isolated members of society. The most common objectives are to reduce isolation, increase self-esteem and, ensure safety.<sup>21</sup>
- v) Parenting groups.

#### **5.4 Effective Strategies for Enhancing Positive Social Ties among Vulnerable Children and Youth**

Vulnerable children and youth are defined as individuals aged 0-18 who live alone or are homeless; live in families experiencing chronic low-income; live in dysfunctional families; experience or have experienced or witness or have witnessed abuse and/or trauma; lack interpersonal or social skills; have cognitive deficits and/or emotional or mental health issues; are not engaged in or succeeding at school; and/or experience low sense of belonging in school or the community.

Best and promising practices to increase positive social ties for youth include:

##### **i. Youth Development Program**

These include after-school programs and programs that take place during evenings, weekends, and the summer months, help isolated children and youth to improve their social skills, make friends, and make connections with caring adult positive role models and mentors.

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<sup>18</sup> Belle, D. 1982. *Lives in stress: Women and depression*. (Beverly Hills, CA; Sage). Cited in Logsdon, M.C.; Davis, D.W. 2003. "Social and professional support for pregnant and parenting women." *Maternal and Child Nursing*, 28(6), 371-376.

<sup>19</sup> Logsdon, M.C. 2000. "Social support for pregnant and postpartum women." Association of Women's Health, Obstetric, & Neonatal Nursing Symposium. Cited in Logsdon, M.C.; Davis, D.W. 2003. Social and professional support for pregnant and parenting women." *Maternal and Child Nursing*. 28(6), 371-376.

<sup>20</sup> Terrion, J.L. 2006. "Building social capital in vulnerable families: Success markers of a school-based intervention program." *Youth & Society*, 38(2), 155-176; Kratochwill, T.R.; et al. 2004. "Families and Schools Together: An experimental analysis of a parent-mediated multi-family group program for American Indian children." *Journal of School Psychology*, 42(5), 359-383.

<sup>21</sup> McBride, D.L. 2001. *Groups for abused women: Treatment outcome*. Unpublished doctoral dissertation, University of Calgary, Calgary, Alberta.

## ii. Mentorship Programs

Mentoring programs provide a formal mechanism for establishing a relationship between a child or youth and at least one caring adult. Overall research shows that many mentoring programs are associated with a wide range of positive developmental outcomes in several areas including: social skills, pro-social behaviour, and emotional well-being.<sup>22</sup> Early research shows that immigrant student mentorship programs, where an older immigrant youth is paired with an immigrant child helps build social skills and positive social ties for both mentor and mentee.<sup>23</sup>

## iii. Intergenerational Programs

Refer to a wide range of programs that pair children and youth with adults or seniors. Experience Corps- a US based program- has demonstrated positive results for youth and seniors. People aged 55+ are placed in elementary classrooms after provision of 30 hours of training. They must commit to 15 hours per week and are provided with an honorarium. Evaluation indicates social and health benefits for seniors and children's academic scores improved, along with their behaviour at school.<sup>24</sup>

## 5.5 Effective Strategies for Enhancing Positive Social Ties among Vulnerable Seniors

Risk of social isolation increases with age; social isolation is most common among seniors aged 75 years or more<sup>25</sup>. Other factors for social isolation include living alone, having low income, being single, experiencing loss, experiencing language and cultural barriers and having transportation difficulties. Social isolation among seniors is associated with poor general health<sup>26</sup>, poor sleep efficiency and fatigue<sup>27</sup>; depression and other mental illnesses<sup>28</sup>; poor nutrition<sup>29</sup>; and reduced quality of life<sup>30</sup>.

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<sup>22</sup> See, for example, Hansen, K. 2007. *One-to-one Mentoring: Literature Review*. (Philadelphia, PA: Big Brothers Big Sisters of America); DuBois, D.L.; Holloway, B.E.; Valentine, J.C.; Cooper, H. 2002. "Effectiveness of mentoring programs for youth: a meta-analytic review." *American Journal of Community Psychology*, 30(2), 157-197; Eby, L.T.; et al. 2008. "Does mentoring matter? A multidisciplinary meta-analysis comparing mentored and non-mentored individuals." *Journal of Vocational Behavior*, 72(2), 254-267; Jekielek, S.M.; Moore, K.A.; Hair, E.C.; Scarupa, H.J. 2002. *Mentoring Programs and Youth Development: A Synthesis*. (Washington, DC: Child Trends).

<sup>23</sup> See MENTOR. (nd) Mentoring Immigrant Youth.

[http://www.mentoring.org/program\\_staff/research\\_corner/mentoring\\_immigrant\\_youth.php](http://www.mentoring.org/program_staff/research_corner/mentoring_immigrant_youth.php).

<sup>24</sup> Morrow-Howell, M.; et al. 2009. *Evaluation of Experience Corps: Student Reading Outcomes*. (St. Louis, MO: Centre for Social Development, Washington University in St. Louis); Tan, E.J.; et al 2006. "Volunteering: A physical activity intervention for older adults-the Experience Core Program in Baltimore." *Journal of Urban Health*, 83(5), 954-969; Meshel, D.S.; McGlynn, R.P. 2004. "Intergenerational contact, attitudes, and stereotypes of adolescents and older people." *Educational Gerontology*, 30(6), 457-479.

<sup>25</sup> Wenger, G.C.; Burhold, V. 2003. "Changes in levels of social isolation and loneliness among older people in a rural area: A twenty-year longitudinal study." *Canadian Journal on Aging*. 23(2), 115-127.

Promising practices to increase seniors' positive social ties:

**i. Group interventions**

Interventions involving some form of education or training input, and social activities that target specific groups of people have been successful.<sup>31</sup> Structured skills classes may be effective for lonely female seniors<sup>32</sup>. Exercise classes and programs can be effective, provided they are ongoing and flexible to client needs.<sup>33</sup> The most effective way of reaching older adults is a combination of mass media advertising, direct mail and personal contact.<sup>34</sup> Self help and support groups can be effective if of adequate duration and engaging trained peer facilitators or professionals.<sup>35</sup>

**ii. "Gatekeeper" programs**

These programs train public and private sector employees who come into contact with seniors on a regular basis e.g. bank personnel, apartment managers, postal carriers, fire

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<sup>26</sup> Federal/Provincial/Territorial Ministers Responsible for Seniors. 2007. *Working Together for Seniors: A Toolkit to Promote Seniors' Social Integration in Community Services, Programs and Policies*. Available at [Http://www.health.gov.bc.ca/seniors/initiatives/connections.html](http://www.health.gov.bc.ca/seniors/initiatives/connections.html).

<sup>27</sup> Cacioppo, J.T.; Hawkley, L.C. 2003. "Social isolation and health, with an emphasis on underlying mechanisms." *Perspectives in Biology and Medicine*, 46(3), S39-S52.

<sup>28</sup> Wenger, G.C.; Burhold, V. 2003. "Changes in levels of social isolation and loneliness among older people in a rural area: A twenty-year longitudinal study." *Canadian Journal on Aging*. 23(2), 115-127.

<sup>29</sup> Keefe, J.; Andrew, M.; Fancey, P; Hall, M. 2006. Final Report: A Profile of Social Isolation in Canada. (Halifax, NS: Working Group on Social Isolation, Centre on Aging Nova Scotia.)

<sup>30</sup> Federal/Provincial/Territorial Ministers Responsible for Seniors. 2007. *Working Together for Seniors: A Toolkit to Promote Seniors' Social Integration in Community Services, Programs and Policies*. Available at [Http://www.health.gov.bc.ca/seniors/initiatives/connections.html](http://www.health.gov.bc.ca/seniors/initiatives/connections.html).

<sup>31</sup> Cattan, M.; White, M.; Bond, J.; Learmouth, A. 2005. "Preventing social isolation and loneliness among older people: A systematic review of health promotion interventions." *Ageing & Society*, 25, 41-67.

<sup>32</sup> Andersson, L. 1985. "Intervention against loneliness in a group of elderly women: an impact evaluation." *Social Science and Medicine* 20(4), 355-64.

<sup>33</sup> Hopman-Rock, M.; Westhoff, M.H. 2002. "Development and evaluation of 'Aging well and healthily'; A health education and exercise program for community living older adults." *Journal of Aging and Physical Activity*, 10, 363-80; McAuley, E., et al. 2000. "Social relations, physical activity, and well-being in older adults." *Preventive Medicine*, 31(5), 608-17; Medical Advisory Secretariat. 2008 *Aging in the Community*. (Toronto, ON: Ontario Medical Advisory Secretariat).

<sup>34</sup> Hopman-Rock, M.; Westhoff, M.H. 2002. "Development and evaluation of 'Aging well and healthily'; A health education and exercise program for community living older adults." *Journal of Aging and Physical Activity*, 10, 363-80.

<sup>35</sup> Caserta, M.S.; Lund, D.A. 1996. "Beyond bereavement support group meetings: Exploring outside social contacts among the members." *Death Studies*, 20, 6, 537-556. Cited in Cattan, M.; White, M.; Bond, J; Learmouth, A. 2005. "Preventing social isolation and loneliness among older people; A systematic review of health promotion interventions." *Ageing & Society*, 25, 41-67; Caserta, M.S.; Lund, D. A. 1993. "Intrapersonal resources and the effectiveness of self-help groups for bereaved older adults." *The Gerontologist*, 33(5), 619-29.

fighters etc. to identify and refer isolated, at-risk older adults. Workers are trained to watch for signals that a senior is at risk.<sup>36</sup>

**iii. Moving to a senior's residence**

**iv. Home visits**

To be effective it is suggested that home visits need to reflect some degree of reciprocity between support give and receiver, and the two individuals should belong to the same generation, have common interests, and share a common cultural and social background.<sup>37</sup>

**v. Inter-generational programs**

Nearly all research on seniors and social isolation indicates that providing opportunities for seniors' involvement is a necessary component of a successful social inclusion program.<sup>38</sup> Providing opportunities for senior volunteerism is one way to satisfy this and intergenerational programs are especially relevant.

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<sup>36</sup> See Spokane Mental Health's Elder Services, where the program originated in 1978:  
[www.smhca.org/gatekeeper.aspx](http://www.smhca.org/gatekeeper.aspx).

<sup>37</sup> Cattan, M.; Newell, C.; Bond, J.; White, M. 2003. "Alleviating social isolation and loneliness among older people." *International Journal of Mental Health Promotion*, 5(3), 20-30.

<sup>38</sup> Findlay, R.; Cartwright, C. 2002. *Social Isolation & Older People: A Literature Review*. Report for Seniors Interest Branch & Ministerial Advisory Council on Older People. (Brisbane, AU: Queensland Government, The University of Queensland, Australasian Centre on Ageing).

## 6.0 Report Recommendations

The following recommendations reflect all of the community input via interviews and other community engagement processes, best practices and solutions generated by the community and FCSS staff based on the themes, trends, and issues presented throughout the duration of this assessment process.

### 6.1 Enhancing Awareness of Programs and Services through Improved Communication

1. **Create a communication plan** to ensure that newcomers and residents are aware of the array of social programs and supports available, how to access them, and that this information is provided in a consistent manner.

**Aspects of the Plan would involve:**

- Working collaboratively with support agencies to ensure information consistency.
  - Identification of key locations to distribute information (some initial ideas include: bus station, post office, YWCA, library, coffee shops, doctors offices, hospital, Fenlands).
  - Creation of a recognizable sign and/or logo to signify “Community Resource Information” and marketing of the Town of Banff Community Services department as the place to go find out about local programs and supports.
  - Consistent advertising of existing resources, such as the Bow Valley Resource Directory and Affordability Guide through key methods (on-line, in newspaper, on radio).
  - Creation of an advertising checklist for organizations or individuals running events or programs that provides prompting regarding where and how to best communicate the upcoming program.
2. **Explore options for “Gatekeeper” programs** to ensure staff in public, government, and medical agencies are aware of the broad array of community support programs and services that are available. Ensure that trained Gatekeepers stay current and up to date.
  3. **Explore options for bringing the 211 community information call service to Banff** to ensure residents have access to information and referral services in the community after hours and on weekends.
  4. **Use the “Community Connections” sections** in the Banff Crag and Canyon and Outlook newspapers more and encourage other groups and helping agencies to do the same.

## 6.2 Enhancing Community Connections

### Welcoming

5. Explore options around the creation of a “Welcome Wagon” initiative to formally **engage new residents and welcome them to our community.**
6. **Identify broad indicators of a “Welcoming Community” and review other community initiatives** to see if there are additional projects in addition to Recommendation 5 above that could be considered in Banff.

### Celebrating

7. Explore options for **more community driven, resident focussed events or festivals** that celebrate living in our mountain community.
8. Explore the possibility of **supporting a “multi-cultural” event** – look at options including celebrating holidays from other cultures, celebrating food, dress, dance and culture.
9. Explore options to **showcase local recreation and social groups, volunteer opportunities, service clubs, organizations, and businesses** with entertainment and activities for children and families.

### Connecting

10. **Identify free or low cost options for meeting spaces** that allow for groups to meet informally. Alternatively, for those who need quiet time i.e. living with others, identify free, safe and quiet spaces. Ensure these opportunities are well publicized.
11. **Explore opportunities for intergenerational programming** including a review of best practices in other communities.
12. Support local initiatives that **bring neighbours together.**
13. Look at the creation of a “local ambassador” program to **connect Banff locals with newcomers for the purpose of connecting to the community and the outdoors.**
14. **Connect more isolated workplaces (i.e. ski hills) to support services and community resources)** and ensure that employers are aware of ways to connect their staff to these resources.

15. **Engage in discussions with Banff Ideas Bank** to host a conversation cafe on “getting connected” in the community, why it’s important, and what prevents people from connecting.
16. Explore possibilities for the creation of a “**Banff Action Club**” that takes ideas that have been “deposited” in the Banff Ideas Bank and makes them happen.

## 6.3 Addressing Affordability Issues

### Financial Literacy

17. **Conduct an asset mapping exercise around Financial Literacy programs** and services available to Banff, and establish an inventory of what exists currently and what else is needed.
18. In collaboration with community partners, explore options around “Financial Literacy” programming which could include **enhancing services around 1 to 1 debt counselling**, and the Money Mentors initiative.

### Affordable Goods & Activities

19. **Explore possible food security initiatives** with Banff community members (e.g. good food box, collective kitchen, 2<sup>nd</sup> community greenhouse).
20. Continue to explore options around the creation of a Banff Re-Use It Centre or alternative ways to **create more local sources for affordable goods**. (i.e. gear exchange)
21. **Continue to publish the “Affordability Guide”** which was deemed to be a very useful tool by individuals looking for ways to live more affordably.
22. **Continue to support low income support programs**, including in-town transit, regional transportation, taxi pass programs for seniors and people with disabilities, Everybody Gets To Play, and Santa’s Anonymous. Monitor statistics of these programs to determine average years of use.
23. Promote the **creation of more affordable activities** (i.e. coffee houses, crafts, art co-op etc).

## 7.0 The Next Steps

The 2006 Social Assessment generated a great deal of discussion and action. Based on that assessment a low income transit program was created for local Banff transit, as well as the Banff-Canmore Community Bus, an affordability guide was published, a community greenhouse was built, a low income recreation programs was established, and the list goes on.

The data from the 2012/2013 Social Assessment will be no less of a catalyst. There are some clear themes that have emerged and innovative solutions have been proposed to some of the challenges within those themes. This information will not only form the basis for discussion related to the Banff FCSS 2014-16 Strategic Plans, but our hope is it will also form the basis of broader discussions with other community health and social agencies and community members to identify ways we can work together. This dialogue and resultant action will strengthen the foundation for enhanced wellbeing for individuals, families, and the community of Banff as a whole.

## **APPENDIX A – One to One Interview Questions**

### **Social and Recreation Assessment Interview Questions for Seniors Aged 66 +**

1. How do you feel life has changed for seniors in Banff over the last few years? What changes have been good, and what haven't?
2. What do you think are the most important issues and/or needs for seniors in our community right now? Why is it an issue/need? What do you think some solutions might be?
3. What are your interests? What would you like to see happening? Are there ways you'd like to be involved in the community? If you'd like to be more involved, what are the challenges to getting involved?
4. What do you think other seniors are interested in seeing happen? Do you know of seniors who would like to be more involved in the community or would like more supports but are not getting them right now? Why do you think they are not more involved? Why do you think they are not getting the supports they need?
5. What do you think are the best services, programs and resources for seniors in Banff? Are there other supports, resources and/or services you think are needed?
6. Have you heard of any great programs or services that are happening with seniors in other communities that would be useful in Banff?
7. How do you currently get information on what is happening in Banff? Is there information you need/want but are not able to find?
8. If we are trying to better understand the interests and needs of seniors in Banff, who should we try to talk to?
9. Would you be interested in coming to a focus group to see what other seniors have said and to talk about new ideas and priorities?

### **Interview Questions for Those Aged 55-65.**

1. What do you like most about living in Banff? What is most frustrating about living in Banff?
2. Do you feel life in Banff has changed over the last few years? If so how?
3. What do you think are the most important issues and/or needs in our community right now? Why is it an issue/need? What do you think some solutions might be?
4. What are your interests? What are you involved in in the community? Are there things you would like to get involved in? If so, what are some of the challenges to getting involved?
5. What do you think are the best community social and recreational supports, resources and services that currently exist in Banff? Are there others supports, resources and/or services you think are needed?
6. Looking to the future do you plan to "age in place"? Why or why not? Are there supports you think will be needed to make that happen?

7. Do you know of other adults who would like more supports but are not getting them right now? What are those supports? Why do you think they are not getting the supports they need?
8. Have you heard of any great events, programs and/or services in other communities that would be useful to have in Banff?
9. How do you currently get information on what is happening in Banff? Is there information you need/want but are not able find?
10. If we are trying to better understand the interests and needs of those aged 55-65, in Banff, who else should we talk to?
11. Would you be interested in coming to a focus group to see what others have said and to talk about new ideas and priorities?

### **Interview Questions for Adults 40-54**

1. What do you like most about living in Banff? What is most frustrating about living in Banff?
2. Do you feel life in Banff has changed over the last few years? If so how?
3. What do you think are the most important issues and/or needs in our community right now? Why is it an issue/need? What do you think some solutions might be?
4. What are your interests? What are you involved in in the community? Are there things you would like to get involved in? If so, what are some of the challenges to getting involved?
5. What do you think are the best community social and recreational supports, resources and services that currently exist in Banff? Are there others supports, resources and/or services you think are needed?
6. Do you know of other adults who would like more supports but are not getting them right now? What are those supports? Why do you think they are not getting the supports they need?
7. Have you heard of any great events, programs and/or services in other communities that would be useful to have in Banff?
8. How do you currently get information on what is happening in Banff? Is there information you need/want but are not able find?
9. Would you be interested in coming to a focus group to see what others have said and to talk about new ideas and priorities?

### **Interview Questions for Young Adults**

1. What brought you to Banff? In your opinion, why do you think other young adults come to Banff? What is the best thing about living in Banff? What are the challenges?
2. What do you think are the most important issues or needs of young adults in Banff right now? Are there bigger issues that cause these? Are there other related issues? How have you handled these issues in your own life/time in Banff? What do you think some other solutions to these issues might be?
3. Thinking back to when you first came to Banff, what supports or resources did you use/access to find help? Were there any supports you needed but weren't able to get? [if a local/grew up

here, just ask about supports right now] What about right now – are there supports/resources you need/want but aren't able to get them? If so, why do you think you're not able to get the supports you need/want?

4. Do you know of other young adults who would like more supports (e.g. could be supports for housing, someone who needs help with addictions, court-related issues, job support, social support/friends) but they're not getting them right now? Why do you think they are not able to get the supports they need?
5. What about your interests? What are you involved in or what would you like to get involved in? If you'd like to be more involved than you are right now, what are some of the challenges/barriers to getting involved?
6. Do you know of other young adults who would like to be more involved in the community (e.g. get to know other people, take some classes, join a social club, try new adventures/sports?) Why do you think they are not able to be more involved?
7. What events, activities, or great things happening in other communities would you like to see come to/happen in Banff? i.e. programs or services that would be useful, fun, or interesting in Banff.
8. How do you get information on what is happening or what there is to do in Banff? What information do you need/want but are not able to find?
9. We are going to be talking to other young adults and community stakeholders (e.g. managers, HR staff, community organizations etc.) in the community to try to better understand the interests and needs of those aged 18-30. Who else do you think we should interview for this project?
10. Would you be interested in coming to a focus group to see what others have said and to talk about new ideas and priorities?

#### **Interview Questions for Parents of Elementary School Students**

1. What are the family friendly aspects of living in Banff? What do you think are the best resources/programs/services for families here? Are there other programs/ services you would like to see?
2. What do you think are the most important issues or needs for families in our community right now? (If they mention Affordability ask- What are the top 3 affordability challenges for your family?) Why is this an issue/need? What do you think some solutions to this issue/need might be?
3. What helps you feel connected to the community and school? What prevents you from feeling connected? Do you think other families feel connected to the community? To the school?
4. What activities does your family take part in when not at work/school? Are there other programs or activities you would like to be involved in? Are there barriers to taking part in these activities?
5. Do you know of others who would like to more involved in the community? Why do you think they are not more involved?

6. Have you heard of events, activities, services and/or programs for families in other communities that would be useful in Banff?
7. How do you get information on what is happening in Banff? What information do you need/want but are not able to find?
8. If we are trying to better understand the interests and needs of families in Banff, who should we talk to?
9. Would you be interested in coming to a focus group to see what others have said and to talk about new ideas and priorities?

## Appendix B- Interview Data

**Note:** Where data is highlighted these items were identified in at least two interviews per age group but more often than not in 3-5 interviews.

### Interviews 65+

#### Community Assets

**Seniors Bus and bus driver**

**Seniors Society/Seniors Centre**

**Seniors Support Worker**

More places for seniors to live- Cascade house

BVRH- Mt Edith nicer

Home health care support

More for Seniors to do- more programs

Soup and Bread

Taxi Passes

Mountain 55+ program

Every Senior Get to Play

Nesters/drug store home delivery

Library

#### Challenges

**Isolation- due to mobility issues, no transportation, long winters, living alone**

**Affordability:**

- **seniors housing- appropriate, affordable and accessible- seniors don't want to relocate- another Mt Edith or Cascade house. Gaps in levels of seniors housing available.**
- **Clothing and food**
- **Costs increasing, pensions are not**

**Accessing doctors- trips to Calgary i.e. eye-related/cardiology**

**Icy sidewalks/snow removal- homes and businesses not clearing snow**

Difficulty getting around town with special events occurring.

#### Communication

**Crag and Canyon**

**Outlook**

**Seniors Newsletter**

Word of mouth

Jump Start

Post Office

Museum notices

Happy Hour- Mt. Edith

Seniors Centre

#### Potential Solutions

Easier physical access to library

Seniors bus running more often

Sidewalk maintenance- snow clearing, awareness of uneven surfaces

Another bench on Bighorn- better location

Memorial benches on Marten and Elk- off Banff Avenue

More escorted outside walking- not just at the Banff Centre

Meandrathals hiking trips

Icefield tour with free accommodation

Chick Scott tours

Specialists to Banff and Canmore 1 X per week i.e. eye and cardiology

Bring Calgary Silver Bells to Banff

More active programs- although when offered participation low

Establish hand bell choir

Fitness classes – aquafit

Clothing pick up from Mount Edith – for donations to Rundle Thrift

## Interviews Ages 55-64

### Community Assets

**Sense of Community- small town/history**  
**Banff Centre**  
**Seniors bus**  
**Home care/health care- accessibility to Drs. -  
no wait times**  
**Fenlands**  
Scenery  
Lifestyle- lots of activities  
Special events and functions  
Support for elderly  
Programs for children and youth  
Day Care  
Social Services  
Community Programs/Community Services  
Meals on Wheels  
School System  
Cascade Ponds  
Proximity to Calgary  
Trail riding

### Challenges

**Loss of small town feeling.**  
**Traffic July and August**  
**Affordability- clothing and housing**  
Scheduling of events in busy times-  
need to make it easier to get around  
when special events occurring  
Seniors Housing  
Social Services  
Loss of identity as residents  
Budgets decreasing- employee  
workload increasing  
Not enough activities for teenagers  
Icy sidewalks  
Medical transportation

### Potential Solutions

**Connectivity between young people and seniors- have seniors share their stories, sidewalk shovelling through the schools, walking program**  
Make it easier to get around town during special events- schedule some during off-peak times  
Make community/residents a priority - Prioritize programs and supports that help community  
In B.C. location high school students organize events and programs for residents i.e. seniors with parents and students volunteering  
Housing with levels of care/affordable for seniors  
Events for locals to participate in – cater some events to locals  
Educate people about what we have  
Provide opportunities for people to get out- X country ski lessons, snow shoeing  
Shovel walks in winter  
Update Recreation grounds- no home for soccer after loss of Springs field, “black death” on field  
Bow Valley Meanderthals  
New seniors bus with more features to assist.

### Communication

**Crag and Canyon**  
**Outlook**  
**Seniors Newsletter**  
Word of mouth  
At work  
Radio  
Calgary Herald

## Interviews Ages 40-54

### Community Assets

Small town- know people, lots of amenities and services, different cultures and cuisines, walk everywhere, proximity to play

Recreation Centre

Banff Centre

Library

Farmers market

Sense of community- involved citizens

Community Services

Seniors Centre

Seniors Support

Seniors bus (thought it was from Mineral Springs)

Recreation grounds

Whyte museum

By-law

The Living Room/Community Hub

Fairmont pass

No Hit – well organized

Banff refreshing

Bow Valley Victim Services

Regional bus service

Scouts/Guides

Trail system

Continuing education

### Challenges

Housing- affordability/high rents/care of properties

Time- work is time consuming- challenge being involved in other things/volunteering

Late night noise

Cost of living

Not as many ways to meet when over aged 30- increased isolation with age

Getting word out about programs and services- people don't know what is available

Funding of all important programs and services of the Town and school

Traffic congestion- parking

Difficult environment for small business

Regional bus should include Lake Louise

Tourism decrease due to economy

Increased litter

Inconsistent service quality

Staff turnover

Lack of pensions for many jobs

Building lasting relationships

Shift to visitor focus- resident NOT priority

### Communication

**Where they get information:**

**Crag and Canyon**

**Outlook**

**Word of Mouth**

**Town Website**

Friends

Social networking-

Facebook/twitter

Community Notice Boards

**What they'd like to see:**

Need Website- connections to resources and supports

One place for all information

Brochure for new

residents/brochure for new programs

### Potential Solutions

Bring a student to work day

Periphery parking with bus service

Stable, good inexpensive housing

Lower rents to encourage businesses

Off-leash park

Taste of Banff

Opportunities to age in place

Awareness and training for staff of public bldgs around supports

Roller derby practice space

Rent controls home and business

More festivals in central park and courtyard

Cultural potlucks to increase integration

Public Art- incorporate into new development

Interpretive programs-walking tours/connect people to landscape

Pursue resort status

Become a leader for green initiatives/great opportunity to education visitors

Winter activities- wagon rides on Banff ave/outdoor cafes with heat lamps

Upkeep of properties legislated

Parkade on Bear

Support for daycare, library and small businesses

## Interviews Ages 18-30

### Community Assets

Job Resource Centre

Banff LIFE-volunteering/yoga/pasta night

Employment opportunities

Mountains

Snow boarding/Skiing

Library- computer/printer use (resumes)

Walk everywhere

Outdoors and outdoor activities

The Fenlands

Bar watch

Increased special events

Banff Centre

Soup and Bread

Free live shows i.e. Wild Bills, Brunos,

Tommys.

Community Bus

YWCA

Diversity of people

Parks Canada Info Centre

Food Bank

Rundle Thrift/Last Temptation

Market

Town Hall- pamphlets

Outdoor sports

Small, safe town

Hospital

Bike Fest

Melissa's Race

Banff's Best

Job Seekers package

### Challenges

**Housing-** jobs without good accommodation. Overpaying for accom. or couch surfing. Leaving for communities with higher paying wages i.e. Fort Mac

**Showing up without job/money/accomm**

**Crowded housing perpetuates party cycle- if everyone is going out partying from the house, tend to go too or feel need to get out.**

**Affordability- cost of food/activities- limits participation- can't afford to eat healthy-saving/making money a challenge- low wages and ski hills and other activities that want to do expensive**

**Local vs non-local debate**

**Party Scene- Over serving of alcohol. Active promotion of drinks in bars i.e. time-machine**

Stuck in party scene-addictions

**MDMA/Ecstasy** most common then cocaine/mushrooms/pot/date rape drugs.

Staying out of trouble & out of bars.

Bar scene a lot of fun-spend all your money.

Don't recognize have a problem-don't know where to go when they do recognize it.

**Transportation LL/Canmore/Calgary**

**Hard to be involved when working so much.**

Clothing- socks/underwear/work boots.

**BanffLIFE-** viewed as for international people new to town- anti-alcohol/party. Marketing on attracting "new to Banff" feels like it's not for locals. Not aware of BanffLIFE programs.

Focus on visitors.

Not sure how to get involved i.e. climbing/ice climbing/hiking

Lack of respect for selves, the place, the town, each other.

Activities limited to skiing, hockey, mtn adventures and bar scene.

Time- challenge to getting involved.

Restrictive on programs due to being in National Park.

Support for child care.

Not socially acceptable to stay home and play games.

### Communication

**Crag and Canyon**

**Friends**

**Library**

**Word of mouth**

**Town of Banff website-** only when know where to look

**Notice boards- one by Last Temptation** and Internet Café (may be gone).

**Posters**

**Facebook- only after been in Banff for a while/put T of B events on Facebook.**

**HR/Staff room bulletin boards**

**Display Boards at Parkade**

Hard to find information on AEI and Service Canada

Liked "Gophers"(squirrels?) telling everyone about resources.

WOW jobs- online

BanffLIFE facebook

One-sided weekly flyer

Flyers

Banff Centre

Newsletters

E-mail

Affordability Guide

Put affordability guide in churches

### Interviews with Young Adults 18-30 - Solutions

More affordable crafts- craft nights or “crafternoons” work on crafts/arts- share ideas.

More busker permits provided

Year round Farmers market- more times during the week.

More weekend festivals or community focused festivals- community arts, blues/roots festival

Cultural or diversity festival- multicultural pot luck- show off cultures, foods, dress, dances, music.

More movies under the stars/movie nights- add bear aware with it or something else.

More pasta nights

Space or organized leagues/pick up games for different sports/different levels i.e. cricket/rugby/volley ball/cycling group – no idea how to sign up for sports teams

Employer provided housing.

Soup and Bread- pay what you can advertised, change name.

Move food bank closer to town.

“Middle ground” art spaces. Need creative spaces that are affordable to display and create art.

Gear swap.

YWCA has great space if some activity could happen there.

Political/documentary style movie nights.

Start an Art co-op.

A place to go for help for any reason- rather than hospital or meeting.

If want to get people out of bars- hiking, biking, physical activities

Activities like ultimatefrisbee& slacklining

On BanffLIFE calendar- rating scale of difficulty/more information about the activity- may not participate if don't know what to bring

Let people know that BanffLIFE isn't just for new people.

More drumming classes

More things in Central Park that are lively, active, music.

A help line or information line/newsletter/newspaper/posters at bus station/mail outs - that could call to get info on housing, jobs, sexual health, BanffLIFE, food etc.

Police presence earlier in evening vs midnight-2 a.m.

House party concept- play poker/hang out but not in a bar

If active i.e. snowboarding- party less- want to get first runs

More free/low cost activities- make things more accessible-canoe/bike rental passes

Info on how and where to do things

Information provided on: where to find out what's happening, what to do, acting on it in terms of equipment needed, how to find other people to do activities with.

Poker night

Skate board demo/skateboarding event

DJ in the park – keep it going

To connect with young adults- food/somewhere can get a drink or two, incentives i.e. draws/prizes.

Staff orientations – one of the best ways to get information out to people.

More intervention/prevention about resources needed.

Events at bar so not just about drinking i.e. fashion show.

Info re: what's happening after 9 p.m.- bowling, coffee houses, bingo, playing pool.

Information re: where to get gear, how to do outdoor activities i.e. camping, hiking, canoeing, how to set up tent, gear you need for ice climbing, how to be safe.

Hacky sack/hula hooping

More coffee houses like Volunteer Centres.

24 Hour Walk for Cancer or other such activity

Market Banff as Family Fun vs Party Town

Create Mountain Guide Culture- guide cemetery (in Europe), art to reflect culture

Ski /Snowboard park “The Game”- in Trail, BC

Need somewhere central for housing/jobs/general info area- library?

Spanish Lessons- didn't know about community classes

Crank Works/Scott camps (mtn bike camps)

## Interviews Youth Ages 12 - 17

### Community Assets

Get Out

Library

Summer Fun

ASC

ESL

Free ski pass/equipment lending/Friday  
afternoon bus to Norquay

Music program

Science fair

More exposure to community/more community  
activity going on in school

School spirit-student council/pep rallies

Increased sense of pride

Buddy system- Gr. 9 student paired with foreign  
student as translator

Pairing BES with BCHS

Go Guys/Go Girls

Community Helpers

Jeanie/Duane/Shawn

Youth church group

High Hopes club

School extra-curricular

New faculty

Student involvement via student council, hike  
day, grad committee.

Kid Sport

Outreach program

No duplication- right program/right person at  
right time.

More community coaches

Banff dance academy

Jr sports program & skiing, mtn biking, hockey,  
figure skating

Anti-bullying sessions help with inclusion

Right from the Start

BanffLIFE

Small class sizes helps with integration

Welcoming community

### Challenges

Hard for new students to find place. Depends on personality of  
newcomer i.e. outgoing vs shy whether integrating

Some cultural groups isolated

Affordability-financial and time constraints/costs of programs  
increase as get older i.e. students working/parents working. If  
multiple children cost of Summer Fun/ASC.

Gaming addictions- jr high

Public transport barrier- Canmore/Banff

Fear to ask for ways to get involved

Many students know one another since kindergarten difficult to  
break in

Newcomers not as involved- may need to work or care for siblings

No background in sport, less likely to join in

AB ed underfunded

No longer independent learning program

Kids not engaged

Finding a balance- some over-involved

There is support if know where to look.

Limited space to offer programs- time/scheduling.

New to town parents aren't connected so difficult to be involved.

Drugs Gr 8 & 9

Drinking

### **Parents and School Staff of Youth Ages 12-17 - Potential Solutions**

**Lots of programs- need to get the word out/engagement piece important**

**More art/community art and leadership programs- partner with Banff Center**

**More spaces for swimming lessons**

Integration- assigned seating to mix students up

Fitness programs i.e. running

Breakfast program

Before school care

Ensure programs financially accessible

More youth focussed leagues

Gaming tournaments-Friday nights- play in social setting

Skateboarding promotion

Start brain based intervention in Gr. 4

Youth mentors

Intergenerational i.e. baking

Ski day- Grade 8 e.g. Canmore

Community coach workshop

Increased citizenship- helps if parents are involved

Programs to teach basic life skills

Drama offered at school

More dances

More all age parties

ESL teacher who is there and will to support

Teen soccer/competitive soccer

Identify ways to get youth more involved in community- when language barriers

Mtn bike up Tunnel /Norquay or to Cave and Basin- student competition try to beat the record

Loaner bikes and equipment

Expose kids to mtn environment

Make sports attainable and affordable.

Summer drama camp

Drug and alcohol education

Drop in centre of some type- hang out spot

Repeat DARE in junior high

"Tell Them From Me" data helpful for planning.

### **Communication**

**Attend staff meetings-introduce selves and services/info best shared here**

**Better source of regular information to school from Community Services needed**

**T of B Facebook- if not connected wouldn't know about it/Social media**

**Posters at school- bathrooms and gyms**

Lots of programs-need to get word out

Promote activities through the school

Partner with school when future planning

Quick blasts of information

Communication is improving

Planned face to face meetings at beginning and middle of school year helpful

Survey monkey with Filipino population as won't answer in a group or focus group with Jeanie and

Bus system with volunteers to encourage kids to play sports in Canmore.

Word of mouth.

Banff website with links.

Crag and Canyon/Outlook (for parents)

## Interviews of Parents of Elementary School Aged Children

### Community Assets

#### Library

#### Kid Sport

**Small community**, easy to get around in

Outdoor rink at BCHS

Well maintained parks

Lots of activities

Safe/secure feeling

Activities a family can do ie. Hike/bike/explore

Everybody Gets to Play

Parent Link

Seniors Programming

Special events

Transportation

Summer fun

ASC

RFTS

Connect program at BES- brings more ESL parents into school.

### Challenges

**Affordability of activities (skiing lessons, hockey, skating, ASC)**

**Time - work hours/shift work make it hard to be connected to school/to other families/to be involved in community.**

**Cost of living- housing/food/activities.**

**Affordable housing- lose people from community.**

Social isolation- 1. working with few opportunities to build social connections

2. Connect with own culture but not able to find opportunities to connect with other cultures.

Awareness of programs and activities.

### Communication

**Crag and Canyon/Outlook** Settlement Newsletter

**School emails and notices** HR/staff room

**Word of mouth** Websites

### Potential Solutions

**More swimming lessons** and dancing

More family related activities- chance to meet other families

Take circumstance into consideration when determining eligibility for programs/subsidies i.e. single mom working two jobs/because working two jobs earns too much for subsidies- more incentive to work one job. FLEXIBILITY so not penalized.

Consider activities to accommodate people working shifts and varied schedules.

More programs and services using local resources and community members to volunteer their time i.e. teaching yoga with school aged.

More tween programming-YWCA- related to body image.

More media awareness and Facebook presentations for parents and children- at beginning of school year.

Offer ringette, cooking classes and babysitting courses.

Lacrosse played at rec centre. Soccer/football.

More cycling programs.

Increased opportunities for music lessons/intro to music ages 5-10 years.

Fast and female program.

X-country lessons on the Spray Loop-Cascade Fire Road

Activities on weekends or after 5 p.m.

Library hours

Local money to help local skiers

Programs not so age specific so that kids in a family could participate together regardless of age spread

Play ground and fitness park- so kids can plan as parents have outdoor fitness class

## **Acknowledgements**

We would like to express our appreciation to the agencies, organizations, and individual citizens who gave of their time and thoughts to contribute to this study. As a result of the participation from those who live and work here, this is a document that truly reflects the voice of residents in our community.

“Wisdom is knowing what path to take  
next. Integrity is taking it.”  
~M.H. McKee