



Town of **CANMORE**

Climate Emergency Action Plan

Equity Analysis

May 2024

Introduction

In developing a comprehensive Climate Emergency Action Plan (CEAP) for Canmore, it is crucial to consider the diverse impacts these policies will have across different segments of our community. This equity analysis aims to provide a detailed and nuanced understanding of how the proposed climate actions will affect various neighbourhoods in Canmore, with a special focus on their unique demographic, economic, and social characteristics.

By examining data across multiple dimensions, such as income levels, housing types, demographic profiles, and access to transportation, this analysis offers insights into the potential equity challenges and opportunities that arise from implementing the CEAP. It particularly addresses the needs of different neighbourhoods, considering factors such as the proportion of high-income households, the prevalence of renters versus homeowners, the demographic diversity, and the specific needs of vulnerable groups, such as the elderly and first-generation immigrants.

Through this lens, the analysis will guide policymakers in tailoring climate actions to ensure they are effective and equitable, helping Canmore move towards a sustainable future that benefits all its residents.

Gender-Based Analysis Plus

In shaping Canmore's CEAP, adopting a Gender-Based Analysis Plus (GBA+) approach is pivotal to understanding and responding to the diverse needs of the community. This framework goes beyond traditional gender analysis, incorporating a variety of factors such as age, ethnicity, income, disability, etc. to assess how different groups of people may experience policies and initiatives.

This equity analysis, rooted in the GBA+ framework, will delve into the multi-faceted impacts of Canmore's proposed climate actions. It examines how different neighbourhoods in Canmore, each with their unique demographic makeup and socio-economic characteristics, will be affected by these climate actions.

This analysis will consider the following factors:

- **Income Levels and Economic Status:** Understanding the varying capacities of households to adapt to climate policies, especially in terms of retrofitting costs and transitioning to sustainable practices.
- **Housing and Living Conditions:** Analyzing how different housing types—ranging from high-density apartments to single-family homes—will interface with the need for energy efficiency.

- Demographic Diversity: Factoring in the specific needs and vulnerabilities of different groups, including women, elderly, youth, Indigenous populations, and immigrants, to ensure that the climate actions are inclusive and sensitive to all.
- Accessibility and Transportation: Assessing the availability and accessibility of public transport and other services, especially for those with mobility challenges, and how shifts in transportation policies might impact them.

By applying GBA+ to this analysis, we aim to provide Canmore's policymakers with a comprehensive understanding of the potential impacts of the CEAP. This approach ensures that climate action implementation not only contributes to lowering emissions and assisting in adaptation, but also fosters social equity and inclusiveness, making Canmore a resilient and supportive community for all its residents.

Energy Poverty

Energy poverty occurs when a household cannot afford the necessary energy to heat, cool, and power their home at a reasonable cost. Energy poverty is socially patterned, not random.¹ People living in low-income households are disproportionately affected because they often reside in older, poorly insulated homes that require more energy to maintain a comfortable living temperature. Six percent to 19% of Canadian households live in energy poverty.²

Despite Canada being one of the top energy producers and consumers globally, our cold climate, coupled with generally warm summers in the southern regions; relatively affordable energy prices; and a high standard of living contribute to substantial energy use across the country. This context emphasizes the need for targeted strategies to address the underlying issues of energy poverty.

The Government of Canada defines energy poverty as a situation where a household spends an unusually high proportion of its income on home energy needs. Although there is not a universally accepted threshold, a common benchmark used in various studies is when a household spends more than 6%³ of its income on home heating, electricity, and other forms of energy. This situation can lead to difficult choices between paying for energy and other necessities, such as food, clothing, and healthcare.

¹ Energy poverty in Canada: Prevalence, social and spatial distribution, and implications for research and policy: <https://www.sciencedirect.com/science/article/abs/pii/S2214629621003303>

² Ibid.

³ How Do We Measure Energy Poverty? CUSP: <https://energypoverty.ca/>

Several factors, including the energy efficiency of the home, the cost of energy, and the household's income, influence energy poverty. The Canadian government's focus on addressing energy poverty often involves initiatives aimed at increasing energy efficiency, providing financial assistance to low-income households for energy costs, and supporting the transition to more affordable and sustainable energy sources. These efforts are part of a broader strategy to ensure equitable access to energy while pursuing national goals for reducing greenhouse gas emissions and fostering sustainable development.

Energy poverty is a critical consideration in discussions around transitioning communities to a low-carbon way of living. Energy costs represent a significant barrier for many households, particularly when transitioning involves adopting new technologies or upgrading existing infrastructure to be more energy efficient. If these costs are too high relative to household incomes, they can impede progress towards sustainable living. Consequently, addressing energy poverty is essential to ensuring that climate action and the move towards a low-carbon future are inclusive and equitable, enabling all community members to participate in and benefit from these changes.

Note About Neighbourhood Clusters

In this analysis, neighbourhood clusters were specifically chosen based on their alignment with Statistics Canada's dissemination areas (DAs) for Canmore. The DA is the smallest geographic area for data collection used by Statistics Canada for Canmore. This alignment allows for direct use of available StatsCan data, minimizing assumptions and data manipulation. Some neighbourhoods span multiple DAs, and some DAs contain many neighbourhoods. The demographics data were combined with modelling outputs to analyze the diversity of housing types, energy burdens, housing ownership, and household composition.

Definitions of Quick Facts

- **Demographics:** Describes the composition of the population in terms of income, age, ethnicity, and other factors that influence how policies affect different groups.
- **Energy Poverty:** Focuses on the proportion of the community that spends a significant part of their income on home energy needs, highlighting the financial burden of energy costs.
- **Housing:** Details the types of living arrangements prevalent in the area, such as single-family homes or apartments, which can affect the suitability and cost of energy upgrades.

- Impact: Examines the direct outcomes or expected challenges that arise from applying the CEAP initiatives, such as financial burdens from retrofitting costs or changes needed for sustainable transportation. This includes the stress on financial resources or necessary changes in lifestyle.
- Policy Considerations: Proposes specific interventions or supports that can be tailored to address the unique needs and challenges identified in each area under the other categories.

Dissemination Area Analysis

The DAs in Canmore are shown in Figure 1. It is important to note that the DAs vary widely in size. The DAs in the more densely populated areas of Canmore are smaller, while those on the outskirts of town are typically larger, often consist of several neighbourhoods, and include both developed and undeveloped areas.

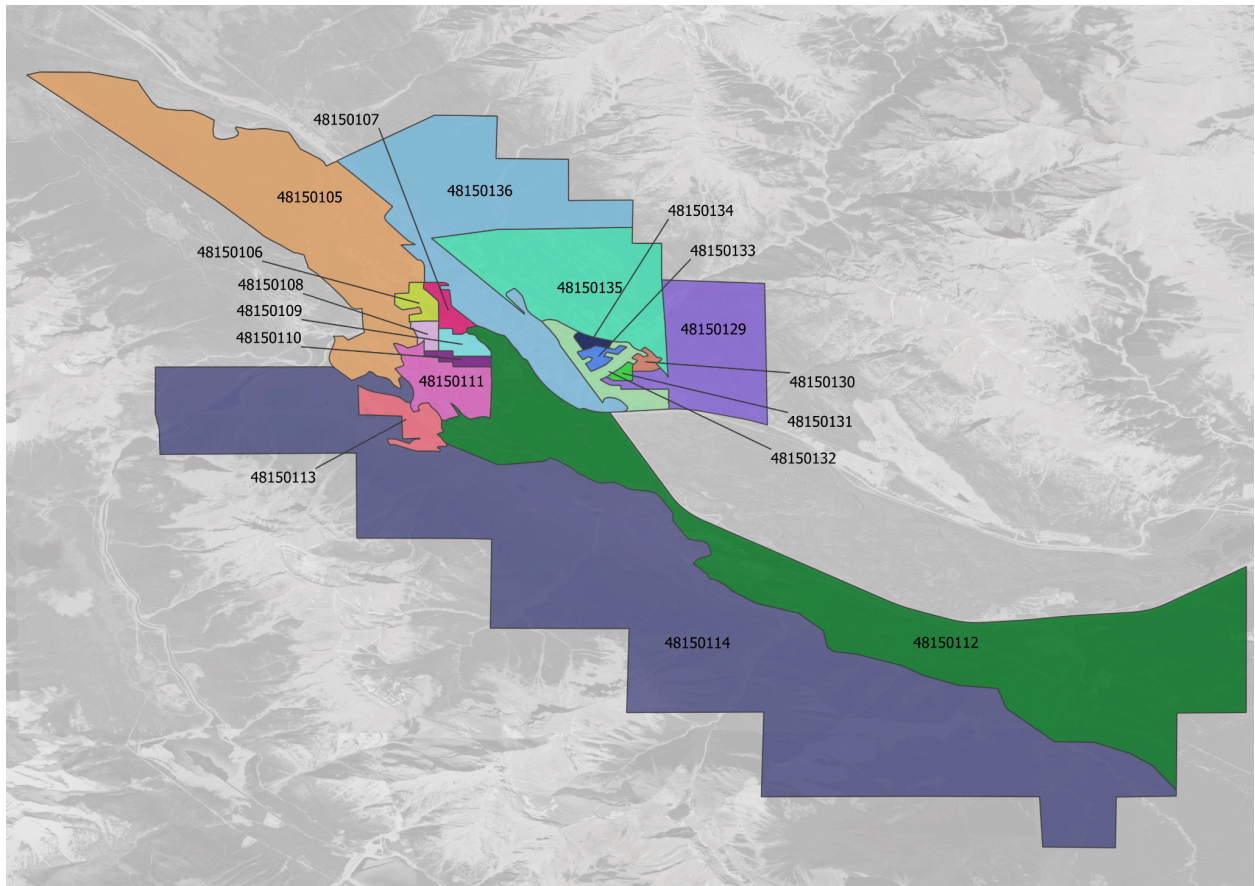


Figure 1: Map of the dissemination areas used in this analysis.

A summary of the neighbourhoods within each of the DAs, as well as some of their demographic information, is found in Table 1.

Table 1. DAs and neighbourhood groups.

DA	Neighbourhoods	Housing Type	Median Income	% Energy Burden	% Minority	% Renters	% Usual Resident ⁴	% Single-Parent Families
48150105	Georgetown Industrial Place Larch Larch Island Lion's Park Mineside Rundleview	Single detached Semi-detached Row houses	\$105K	2-22%	12%	24%	81%	12%
48150106	Spring Creek Fairholme	Single detached Semi-detached Row houses	\$82K	16%	7%	51%	86%	5%
48150107	Aspen Town Centre	Single detached Apartments	\$99K	4-22%	17%	41%	85%	10%
48150108	Riverside Town Centre South Canmore	Single detached Semi-detached Row houses	\$100K	10%	12%	40%	68%	10%
48150109	South Canmore	Single detached Semi-detached Row houses	\$93K	10%	7%	25%	65%	11%
48150110	South Canmore	Single detached Semi-detached Row houses	\$101K	10%	3%	43%	67%	12%

⁴ "Dwelling occupied by usual resident" refers to private dwellings where people permanently live, as opposed to unoccupied private dwellings or dwellings occupied by foreign residents or residents who only temporarily reside in the dwelling. This metric is used here as an estimation of residences being used as short-term rentals or second homes.

DA	Neighbourhoods	Housing Type	Median Income	% Energy Burden	% Minority	% Renters	% Usual Resident ⁴	% Single-Parent Families
48150111	Prospects Rundle	Single detached Semi-detached Row houses	\$145K	16–59%	3%	21%	62%	3%
48150112	Spring Creek Mountain Village Cairns Three Sisters Stewart Creek Smith Creek	Single detached Semi-detached Row houses Apartments	\$106K	6–46%	14%	25%	65%	6%
48150113	Homesteads Peaks of Grassi	Single detached Semi-detached Row houses	\$119K	10–16%	10%	22%	81%	6%
48150114	Stewart Creek Three Sisters	Single detached Semi-detached Row houses	\$106K	12%	11%	37%	64%	6%
48150129	Alpine Club Bow Meadows	Minimal housing	NA	NA	NA	NA	NA	NA
48150130	Canyon Ridge Avens	Single detached Semi-detached Row houses	\$119K	16%	5%	18%	95%	9%
48150131	Avens	Single detached	\$119K	16–34%	13%	41%	88%	10%
48150132	Avens Elk Run Grotto Mountain Cougar Point Cougar Creek	Single detached Row houses Apartments	\$118K	6–16%	6%	24%	91%	11%

DA	Neighbourhoods	Housing Type	Median Income	% Energy Burden	% Minority	% Renters	% Usual Resident ⁴	% Single-Parent Families
48150133	Cougar Creek	Single detached Semi-detached Row houses Apartments	\$129K	13%	10%	7%	98%	5%
48150134	Cougar Creek	Single detached Semi-detached Row houses Apartments	\$114K	13%	6%	27%	92%	10%
48150135	Silvertip Eagle Terrace Benchlands Terrace Palliser Canyon Ridge	Single detached Semi-detached Row houses Apartments	\$128K	3-16%	14%	27%	70%	8%
48150136	Bow Valley Trail Teepee Town Kananaskis Way Palliser	Row houses Apartments	\$82K	2-34%	32%	64%	73%	10%

Dissemination Area Groupings Analysis

DAs with similar demographic profiles, geography, and housing types were grouped together for this analysis. While each neighbourhood has its own flavour, these groupings allow for simplification of policy recommendations and program development to support their participation in the resilient, low-carbon economy.

Group 1: DAs 48150105 and 48150106

Neighbourhood Profile

- **Neighbourhoods:** Georgetown, Industrial Place, Larch, Larch Island, Lion's Park, Mineside, Rundleview, Spring Creek, Fairholme
- **Demographics:** Median income ranging from \$82K to \$105K annually, with many mixed households of adults and children. Seven to 12% of people are of a visible minority, and less than 3% are of Indigenous identity.
- **Energy Poverty:** Approximately 16% of households face high energy burdens.
- **Housing:** Majority are single-family homes, with some semi-detached houses and row houses.
- **Impact:** In 48150105, 24% of households are renters, and over half of households rent in 48150106. The vast majority of dwellings are occupied by the usual resident.
- **Policy Considerations:** Focus on policies that assist residents in making their homes more energy efficient. Adding transit and active transportation options will allow households to make fewer trips in their personal vehicles and be more connected to the rest of the town.

Group 2: DA 48150107

Neighbourhood Profile

- **Neighbourhoods:** Aspen, Town Centre
- **Demographics:** Median income of \$99K annually, with a younger population (average age: 38 years). Seventeen percent of people are of a visible minority, and less than 10% of households are single-parent families.
- **Energy Poverty:** Approximately 22% of households in Aspen and 4% in the Town Centre face high energy burdens.

- **Housing:** Aspen has mostly single-family homes, with some row houses, whereas housing in the Town Centre is primarily apartments.
- **Impact:** Over 40% of households are renters, and 85% of dwellings are occupied by the usual resident. None of the households in this DA live in subsidized housing.
- **Policy Considerations:** Focus on policies that assist residents in making their homes more energy efficient. Adding transit and active transportation options will allow households to make fewer trips in their personal vehicles and be more connected to the rest of the town.

Group 3: DAs 48150108, 48150109, and 48150110

Neighbourhood Profile

- **Neighbourhoods:** Riverside, Town Centre, South Canmore
- **Demographics:** Median income of these DAs ranges from \$93K to \$101K annually, and they consist of a mix of families and older people. Riverside is home to more people of a visible minority than South Canmore, and 11% of households are single-parent families.
- **Energy Poverty:** Approximately 10% of households in these DAs face high energy burdens.
- **Housing:** The majority of houses in these DAs are semi-detached or row houses, with a few single-family homes and apartments mixed in.
- **Impact:** Between 25% and 44% of households are renters, and all DAs show that approximately 67% of these dwellings are occupied by the usual resident. None of the households in these DAs live in subsidized housing.
- **Policy Considerations:** Focus on policies that assist residents in making their homes more energy efficient, ensuring that second-home owners are included in these policies to reduce overall energy demand across the community. Adding transit and active transportation options will allow households to make fewer trips in their personal vehicles and be more connected to the rest of the town.

Group 4: DA 48150111

Neighbourhood Profile

- **Neighbourhoods:** Prospects, Rundle
- **Demographics:** Median income of these neighbourhoods is slightly higher than the rest of Canmore, at \$145K. This DA is home to a mix of families and older people, with 3% of residents belonging to a visible minority.
- **Energy Poverty:** Energy poverty rates vary widely across this DA, ranging from 16% to 59% by neighbourhood.
- **Housing:** This DA is a mix of single-family homes, semi-detached houses, and row houses. Approximately 20% of residents are renters, and 62% of dwellings are occupied by the usual residents.
- **Impact:** None of the households in this DA live in subsidized housing, and only 22% of homeowners have a mortgage.
- **Policy Considerations:** Focus on policies that assist residents in making their homes more energy efficient, ensuring that second-home owners are included in these policies to reduce overall energy demand across the community. Adding transit and active transportation options will allow households to make fewer trips in their personal vehicles and be more connected to the rest of the town.

Group 5: DAs 48150112 and 48150114

Neighbourhood Profile

- **Neighbourhoods:** Spring Creek Mountain Village, Cairns, Three Sisters, Stewart Creek, Smith Creek
- **Demographics:** These DAs are growing rapidly, with development expected in several of the neighbourhoods within this group. The median income for this group is \$106K, and it consists of a mix of first-generation Canadians and people of a visible minority population.
- **Energy Poverty:** Energy poverty rates range from 6% to 16% across this group.
- **Housing:** These DAs are a mix of single-family homes, semi-detached houses, row houses, and apartments. As denser housing is added, by 2050, more of the homes will be row houses and apartments.

- **Impact:** Sections of these DAs are experiencing rapid growth, with many new homes being added. A quarter to a third of residents are renters, and approximately 65% of homes are occupied by the usual resident. Over 17% of renters in 41250114 live in subsidized housing.
- **Policy Considerations:** Focus on policies to improve the resilience and energy efficiency of new buildings and ensure that new buildings do not rely on fossil fuels for heating or cooking. Adding transit and active transportation options will allow households to make fewer trips in their personal vehicles and be more connected to the rest of the town.

Group 6: DA 48150113

Neighbourhood Profile

- **Neighbourhoods:** Homesteads, Peaks of Grassi
- **Demographics:** These neighbourhoods are home to couples, mixed-aged families, and some retirees. Approximately 10% of residents are of a visible minority group and 4% identify as Indigenous. The median income for this DA is \$119K annually.
- **Energy Poverty:** Approximately 16% of households in this DA face high energy burdens.
- **Housing:** This DA is a mix of single-family homes, semi-detached houses, and row houses. Approximately 22% of households are renters, and 81% of dwellings are occupied by the usual resident.
- **Impact:** This area is not expected to see rapid growth, and 40% of renters and 17% of homeowners spend more than 30% of their income on housing costs.
- **Policy Considerations:** Focus on policies to improve equity across the DA, with a specific focus on energy efficiency retrofits for renters. Adding transit and active transportation options will allow households to make fewer trips in their personal vehicles and be more connected to the rest of the town.

Group 7: DAs 48150130, 48150131, and 48150132

Neighbourhood Profile

- **Neighbourhoods:** Canyon Ridge, Avens, Elk Run, Grotto Mountain Village, Cougar Point, Cougar Creek
- **Demographics:** These DAs are home to younger families and households of two adults, with 6–12% of people belonging to a visible minority. The median income for this group is \$119K annually.
- **Energy Poverty:** Energy poverty rates vary across this grouping, ranging from 6% to 34% of households.
- **Housing:** This group consists of mostly single-family homes, although some neighbourhoods also have semi-detached homes, row houses, and apartments. There is a mix of rented and owned homes, with more renters found in the neighbourhoods with more apartments.
- **Impact:** This group is not expected to experience rapid growth or densification, and many homeowners have mortgages in this area. Most homes (88% to 95%) are occupied by the usual resident.
- **Policy Considerations:** Focus on policies that assist residents in making their homes more energy efficient. Adding transit and active transportation options will allow households to make fewer trips in their personal vehicles and be more connected to the rest of the town.

Group 8: DAs 48150133 and 48150134

Neighbourhood Profile

- **Neighbourhoods:** Cougar Creek
- **Demographics:** Cougar Creek is home to a mix of people, including many first-generation Canadians and people belonging to a visible minority group. The households in Cougar Creek are mostly younger families and households of two adults. The median income for this neighbourhood ranges from \$114K to \$129K annually.
- **Energy Poverty:** Thirteen percent of households in Cougar Creek are experiencing energy poverty.
- **Housing:** Cougar Creek consists of mostly single-family homes, but a quarter of residences are apartments. The remaining homes are a mix of semi-detached homes and row houses.

- **Impact:** This group is not expected to experience rapid growth or densification. Renters comprise 7–27% of households, and almost all homes are occupied by the usual resident.
- **Policy Considerations:** Focus on policies that assist residents in making their homes more energy efficient. Adding transit and active transportation options will allow households to make fewer trips in their personal vehicles and be more connected to the rest of the town.

Group 9: DA 48150135

Neighbourhood Profile

- **Neighbourhoods:** Silvertip, Eagle Terrace, Benchlands Terrace, Palliser, Canyon Ridge
- **Demographics:** This DA includes more established neighbourhoods, as well as locations projected to experience rapid growth. The median income for this DA is \$128K. This area is home to a mix of people, including many first-generation Canadians (25%) and people belonging to a visible minority group (14%).
- **Energy Poverty:** Energy poverty rates vary across this DA, ranging from 3% in Palliser to 16% in several other neighbourhoods.
- **Housing:** Housing type in this DA is highly variable, with a mix of single-family homes, semi-detached and row houses, and apartments. Over a quarter of residents are renters, and only 70% of homes are occupied by the usual resident.
- **Impact:** This DA has a variety of housing types, household compositions, and needs.
- **Policy Considerations:** Policies for this DA will need to address retrofits for existing homes, energy efficiency improvements for new homes, and policies that specifically address the needs of renters and second-home owners. Adding transit and active transportation options will allow households to make fewer trips in their personal vehicles and be more connected to the rest of the town.

Group 10: DA 48150136

Neighbourhood Profile

- **Neighbourhoods:** Bow Valley Trail, Teepee Town, Kananaskis Way, Palliser
- **Demographics:** This DA is expected to see significant growth in the future. The median income for this DA is \$82K, which is the lowest for Canmore. This area is home to a mix of people, including many first-generation Canadians (47%), people belonging to a visible minority group (32%), and people with an Indigenous identity (3%).
- **Energy Poverty:** Energy poverty rates vary across this DA, ranging from 2% in South Bow Valley Trail to 34% in Teepee Town.
- **Housing:** Housing type in this DA is highly variable. Some neighbourhoods are composed entirely of single-family homes, while others are primarily apartments. Teepee Town and Gateway have a variety of housing types. This DA has the highest proportion of renters (64% of households), and 74% of residences are occupied by the usual resident.
- **Impact:** This DA has a variety of housing types, household compositions, and needs. Lower income rates and higher rates of renting are unique to this area of Canmore.
- **Policy Considerations:** Policies for this DA will need to include retrofits for existing homes, energy efficiency improvements for new homes, and policies that specifically address the needs of renters and second-home owners. Adding transit and active transportation options will allow households to make fewer trips in their personal vehicles and be more connected to the rest of the town.

Summary of Equity Policy Recommendations for Canmore's CEAP

The CEAP for Canmore aims to integrate equity considerations across various neighbourhoods, taking into account the unique characteristics and needs of their populations. Below is a summary of the policy recommendations, supported by pertinent data from the equity analysis, to address the challenges identified and foster an inclusive approach to climate action.

1. Actions for homeowners in established neighbourhoods

- Implement subsidies for retrofitting energy efficiency in homes, particularly targeting homeowner households with mortgages or neighbourhoods with higher rates of energy poverty. Identify areas with lower income and higher energy burden to act as early adopters for these programs and subsidies.
- Develop policies that encourage energy efficiency and resilience retrofits for second-home owners to reduce overall energy demand. Publish energy rankings of homes used as vacation rentals to encourage retrofits.
- Support the development and implementation of community-based sustainability projects and green initiatives.

2. Actions for renters

- Increase support for rental housing retrofits, particularly in locations with higher rates of energy poverty.
- Develop affordable housing solutions and enhance energy efficiency in apartment dwellings.
- Ensure rental properties have EV charging facilities and renewable electricity generation included in retrofit programs.

3. Actions for developing neighbourhoods

- Develop actions to encourage efficient and resilient new housing development, with a focus on removing fossil fuels for heating and cooling and reducing energy consumption in new homes.
- Encourage adopting renewable energy in new constructions.
- Support the development and implementation of community-based sustainability projects and green initiatives.

- Look for opportunities to encourage dense, walkable development in these neighbourhoods.

4. Actions for community connectivity

- Expand transit service and frequency to allow both established and developing neighbourhoods to rely less on personal vehicles for travel within Canmore, as well as to neighbouring communities.
- Expand active transportation infrastructure to encourage walking, biking, and wheeling, when possible.
- Focus on neighbourhoods with a lower median income, higher rates of energy poverty, and more renters for initial deployment.

General Ongoing Strategies for Implementation

- **Data-Driven Approach:** Use Statistics Canada's dissemination areas for targeted interventions, ensuring policies are informed by accurate, localized data.
- **Inclusive Policy Design:** Employ a GBA+ framework across all policies to ensure inclusivity and sensitivity to the unique needs of all demographic groups, including the elderly, immigrants, and those with disabilities.



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