



TOWN OF OLDS STATE OF WELLBEING REPORT 2013



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Table of Contents

Table of Contents	2
Tables	4
Figures	4
Why this report?	6
Executive Summary and Summary of Findings	7
1. Introduction	15
2. Measuring Wellbeing: Methodology	17
2.1 The Science of Happiness and Wellbeing	17
2.2 The Genuine Wealth Assessment Model	18
2.2.1 Wealth, Health and Happiness	18
2.2.2 Five Capital Assets of Genuine Wealth	19
2.2.3 Objective and Subjective Measures of Wellbeing	20
2.2.4 Sustainability and Genuine Wealth	21
2.2.5 Olds Strategic Sustainability Plan and Genuine Wealth	21
3.0 Olds Genuine Wealth Project Process	24
4.0 Data Sources and Limitations	25
5. Genuine Wealth Assessment for the Town of Olds: The State of Wellbeing	25
5.1. Human Capital Assets	27
5.1.1. Demographics	27
5.1.2. Work	28
5.1.3. Time use	29
5.1.4. Health	30
5.1.5. Physical Wellbeing	31
5.1.6. Happiness and Psychological Wellbeing	31
5.1.7. Spiritual Wellbeing	33
5.1.8. Family Wellbeing	34
5.1.9. Education and Learning	35
5.2 Social Capital Assets	37



5.2.1 Ethnic Diversity and Inclusion	37
5.2.4 Equity and Fairness	41
5.2.5 Safety and Crime	42
5.2.6 Democratic Engagement	43
5.3 Natural Capital Assets	44
5.3.1 Ecological Footprint	44
5.3.2 Population Density	45
5.3.3 Sustainable Local Food Production	45
5.3.4 Consumption and Conservation	46
5.3.5 The Natural Environment and Ecosystem Health	47
5.4 Built Capital Assets	48
5.4.1 Housing	48
5.4.2 Public Infrastructure	49
5.4.3. Tangible Assets	50
5.4.4. Intangible Assets	50
5.5 Financial and Economic Capital Assets	50
5.5.1 Economic Vitality	51
5.5.2 Living Standards	52
5.5.3 Financial Security	53
5.5.4 Affordable Housing	55
5.5.5 Affordable and Efficient Government	56
6. Perceptions of Wellbeing and Happiness	57
6.1 Methodology	57
6.2 What people Love about Olds: What makes life worthwhile in Olds?	59
6.3 Brand and Perceptional Capital Values of the Community of Olds	63
6.4 Self-Rated Happiness, Life Satisfaction and Spiritual WellBeing	64
5.4 Health, Autonomy and Daily Activities	67
6.5 Wealth: Money, Financial Stress and Work	68



6.6 Belonging, Trust and Relationships	69
6.7 Accessibility to Services	71
6.8 Environmental Protection	71
7. Reality Check and Strengthening Community Assets:	72
8. So What?: Conclusions and Next Steps	77
Appendix 1: Olds Wellbeing Indicators Raw Data	80
Tables	
Table 1: Marital Status and Happiness	35
Table 2: Cultural Diversity of Olds (2011) by Mother Tongue	38
Table 3: Business Diversity	51
Table 4: Autonomy, Mental Health and Stress	67
Table 5: Physical Health and Diet	68
Table 6: Meaningful Work, Financial Stress and Income	68
Table 7: Financial Stress	69
Table 8: Sense of Belonging	69
Table 9: Relationships	70
Table 10: Trust	70
Table 11: Personal Safety	70
Table 12: Exclusion due to culture, race, color, religion or sexual orientation.	71
Table 13: Feelings of Accessibility	71
Table 14: Satisfaction with Environmental Protection	72
Table 15: The Town of Olds Human Capital Asset Accounts and Indicators	80
Table 16: The Town of Olds Social Capital Asset Accounts and Indicators	85
Table 17: The Town of Olds Financial Capital Asset Accounts and Indicators	88
Table 18: The Town of Olds Built Capital Asset Accounts and Indicators	90
Table 19: The Town of Olds Financial/Economic Capital Asset Accounts and Indicators	91
Figures Figure 1: Olds Sustainability Vision Statements	16



Figure 2: WellBeing Model	18
Figure 3: Five Capitals of Genuine Wealth and WellBeing Domains	19
Figure 4: Olds Economic Sustainability Vision	22
Figure 5: Olds Social Sustainability Vision	22
Figure 6: Olds Cultural Sustainability Vision	23
Figure 7: Olds Environmental Sustainability Vision	23
Figure 8: Olds Genuine Wealth Project Work Plan	24
Figure 9: Self-Rated Happiness by Major Canadian Communities (2007-08 data)	32
Figure 10: WalkScore for Olds	50
Figure 11: Returns to Life Satisfaction (Happiness) per \$10,000 Household Income, Major Communities	
Figure 12: What do you love about Olds?	60
Figure 13: Self-rated Happiness	65
Figure 14: Self-rated Happiness by Age Cohort	65
Figure 15: Life Satisfaction	66
Figure 16: Spiritual WellBeing	67
Figure 17: Olds WellBeing Flower Index for 2013	73
Figure 18: Ideal Olds Wellbeing Index	74
Figure 19: Olds Wealth-related Indicators and Thresholds	75
Figure 20: Olds Health-related Indicators and Thresholds	76
Figure 21: Olds Happiness-related Indicators and Thresholds	77



Why this report?

What makes for a great community with a high quality of life? A recent study of the happiness communities in Canada suggests that smaller communities tend to be happier than larger cities where there is a stronger sense of belonging. High rates of self-rated mental wellbeing and physical wellbeing are the second most important factor contributing to the happiest of Canadian communities. In other words, communities with a high degree of real and perceived wellbeing conditions tend to be the happiest of communities.

The purpose of the **Town of Old's State of Wellbeing Report** is to provide citizens and decision makers with a comprehensive wellbeing assessment of the economic, social and environmental wellbeing conditions of the community. The Genuine WellBeing model developed by Genuine Wealth Inc. combines objective (i.e. statistical) wellbeing indicators with subjective (i.e. perceptional) wellbeing indicators of the conditions of the communities five key assets: human, social, natural, built and financial or economic capital. The Genuine Wealth model is based on the science of wellbeing. The Genuine Wealth model was designed to measure what matters most to the wellbeing, quality of life and sustainability of a community.

This baseline assessment of the overall state of wellbeing of the Town of Olds is akin to a 'wellbeing checkup' that provides citizens, Town Council and administration, the Olds Institute, school boards, businesses, and other organizations with information about the current state of wellbeing to help inform decision making and assist in community development.

Using quantitative measures of wellbeing and self-rated perceptional indicators of wellbeing that were provided from a wellbeing survey of citizens, a comprehensive 'genuine wealth' profile of the assets of the community of Olds is generated. The quantitative assessment of wellbeing evaluated the conditions of the five core community assets of Olds, namely, it's human, social, natural (or environmental), built (or infrastructure) and financial (or economic) capital. We compare the conditions of these community assets to the Alberta provincial average to get a relative picture of wellbeing.

About Genuine Wealth Inc.

Genuine Wealth Inc. is a world leader in helping individuals, households, communities, towns, cities, organizations, regions, countries, and the world achieve greater levels of well-being and happiness through the successful application of the Genuine Wealth® model. Its global headquarters is based in Edmonton, Alberta, Canada, with associates in Canada, the US and Europe. Genuine Wealth is comprised of a strategic consultancy, Genuine Wealth Inc., and an applied research institute, The Genuine Wealth Institute.

Genuine Wealth Inc. was inspired by well-being economist Mark Anielski (author of the best-selling book The Economics of Happiness: Building Genuine Wealth) who joined up with economic strategist and branding expert Robert McGarvey, political strategist Dominic Mishio and business architecture expert Bill Craig.

The mission of Genuine Wealth is provide economic services that help communities and nations design, build and operate economies and businesses of wellbeing, using the Genuine Wealth model.



Executive Summary and Summary of Findings

Olds is a community with a population of over 8,235 souls with an abundance of skills, gifts and aspirations for a good life. Olds is rich in natural capital, surrounded by fertile farmland and enjoys an agricultural heritage. The Olds College is one of the great educational treasures of this community, celebrating its 100th anniversary, with over 1300 students enrolled in various post-secondary education programs, and with a campus covering over 2,000 acres (810 ha) and includes a working farm and public botanic gardens.

What makes the people in Olds happy? What attracts people to Olds and has them stay to work, play and raise their families? What is the state of the 'genuine wealth' of this thriving community? What contributes most to the wellbeing of individuals and families? What are areas of wellbeing that could be strengthened?

This report represents the first state of wellbeing and happiness assessment for the community of Olds in 2013. Indicators of wellbeing are organized according to 30 domains of wellbeing and 5 community asset categories (human, social, natural/environmental, built/infrastructure and economic/financial).

What is unique of about this wellbeing report for Olds is it is the first of its kind in Canada that combines both objective indicators of wellbeing (about 120 indicators using Census data) and subjective wellbeing indicators (26 indicators) from citizens (about 170, 14 years of age and older) who completed the Olds Wellbeing and Happiness survey. This report represents a major step by the Olds Institute and Town of Olds to measure and report on the progress on the Olds sustainability journey.

This report represents a kind of *mellbeing check-up* of the perceptions and objective conditions of some of Olds most important assets, namely its citizens (especially the many youth who responded to the survey), the intangible social capital assets (trust, belonging, strength of relationships), and perceptions of its cultural and built capital assets. We have identified key community wellbeing attributes and assets that represent the community assets of Olds that should be maintained or strengthened. Our analysis also identified several community assets and wellbeing attributes that could be strengthened by investing in community and genuine wealth asset development opportunities that would lead to improving the wellbeing scores/ratings and perceptions of citizens in future. The report has two main sections: a) an objective assessment of the current conditions of wellbeing using roughly 120 indicators broken down by 30 wellbeing domains and b) a subjective assessment of wellbeing based on a sample of citizen opinions, feelings and lived experience in 2013 using 26 wellbeing and happiness questions.

What People Love About Olds

When asked what they love most about Olds, some of the highlights from the survey included:

- Small Town Benefits
- Safe and Great Place to Live
- Community Spirit
- Leadership and Progressive
- Aesthetics
- Access to Services, Schools, Community Events, Facilities

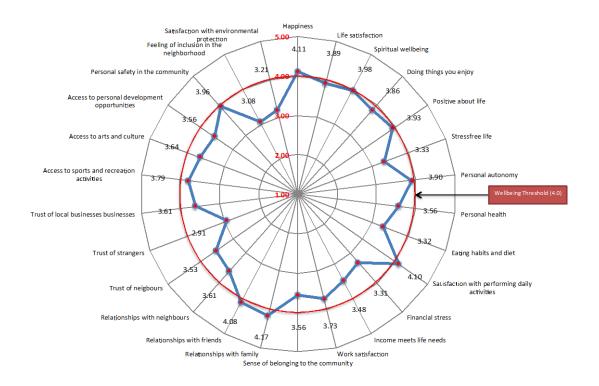


Olds Wellbeing Index

The Olds WellBeing Index shown in the figure below is based on the subjective input of 167 citizens from all age groups to the Olds Wellbeing and Happiness survey. The survey questions were selected based on research into the science of happiness and determinants of wellbeing. We asked people to reflect on their current levels of happiness; life satisfaction; spirituality; life and financial stress, sense of belonging to the community; relationships (and trust) with family, friends, neighbours, and businesses; personal safety; and satisfaction with access to arts, culture, recreation and personal development opportunities.

The result of the survey responses are presented in the following Olds Wellbeing and Happiness Index, constructed in a shape of a flower using the responses to 26 wellbeing and happiness survey questions. Each of the wellbeing petals in the Olds Wellbeing and Happiness Index shows the average wellbeing ratings based on citizen perceptions about their wellbeing (based on the categories of wealth, health and happiness). Self-rated wellbeing scores range from a low of 1.0 (poor wellbeing) to a maximum score of 5.0 (high wellbeing). We have defined an average wellbeing score of 4.0 as the wellbeing expectation threshold. This threshold is where we would ideally want the average citizens to be rating their personal life satisfaction because it represents a preferred 'expectation' for happiness and wellbeing. Of course, each individual will have their own perceptions and ratings of wellbeing and happiness. Moreover, we recognize that there may not be a perfect wellbeing or happiness threshold, the key is to make efforts to maintain, strengthen or improve these scores, over time.

Olds WellBeing and Happiness Index 2013





From the Olds Wellbeing and Happiness Index we can observe those areas of wellbeing that are strong (scoring at or above wellbeing expectations (4.0) and those which are weak (scoring below expectations). An ideal Wellbeing and Happiness Index for Olds would look like a perfect balanced flower with each of the 26 indicators of wellbeing and happiness scoring an average of at least 4.0 on a scale of 1 to 5.

Findings and Recommendations

Based on these results, we make the following observations and recommendations for strengthening the overall state of wellbeing and happiness in Olds:

- Happy Community: Overall, Olds is a happy and thriving community. The survey results found the following key strengths in terms of self-rated wellbeing, where self-rated wellbeing is at or exceed expectations:
 - o Levels of happiness (86.2 per cent of residents are happy)
 - o Life-satisfaction (78.5 per cent are satisfied with life)
 - o Feeling positive about life (81 percent feel positive)
 - o Spiritual wellbeing (74.2 percent are satisfied)
 - o Family relationships (86.215. per cent are satisfied)
 - o Relationship with friends (81 percent are satisfied)
 - o Personal safety (82 per cent feel safe), are at or above expectations for a good life.

Recommendation #1: We recommend that these are the key human and social assets of the community of Olds that should be celebrated and even strengthened. They could become part of attracting new comers to Olds and in branding or marketing the town as a happy, safe, and family-friendly community.

- **Life Stress**: There were several areas of wellbeing where people are experiencing stress in their lives and living below what we could consider expectations for a good life, including:
 - o Overall life stress (50 percent are stressed)
 - o Financial stress (19 per cent experience high levels)
 - O Sense that income does not meet life needs (only 61 percent feel this way)
 - o Health self-rating (only 55 percent feel their overall health is very good or excellent)
 - o Diet and eating habits (only 45 per cent are satisfied)
 - Work satisfaction (are all below expectations (12 percent are dissatisfied with their work lives)

Recommendation #2: We recommend a closer exploration of which households, age, and family types are experiencing the most stress, and the sources of this stress.

Recommendation #3: We recommend new programs directed at youth to help them better prepare for a balanced life of wealth, health and happiness, including encouraging better health, eating habits and how to live a life that balances sufficiency of income and the pursuit of a good life.

Recommendation #4: We recommend establishing new entrepreneurial programs for youth that help to build an entrepreneurial culture and spirit in Olds with the help of entrepreneurial coaches, potential Volunteer Youth Alberta, Junior Achievement, and other business leaders. This program and skill development could be through the Leadership program in Olds High School though what might be called the *Olds Youth Dream Team* program.



Recommendation #5: We recommend use of community conversation circles to discuss work related stress and financial stress to explore areas for alleviating this stress including personal financial wellbeing coaching. Encourage gatherings and support networks of families, especially single-parent families, and individuals who are experiencing life stress to help build cooperative and reciprocal relationships.

- **Neighourliness is weak** and below what we would expect for a town the size and quality of Olds. We base our observations on the following results:
 - o Sense of belonging to the community (only 59 percent feel a strong sense of belonging)
 - o Relationships with neighbours (only 58 percent are satisfied)
 - o Trust of neighbours (only 61 per cent trust their neighbours)
 - o Trust of businesses (only 68 per cent trust local businesses)
 - Feelings of inclusion (over 13 percent feel excluded because of their ethnicity, color, language or sexual orientation)
 - o Trust of strangers (only 35 per cent trust strangers in town).

These are all areas that could be strengthened with the following recommendations:

Recommendation #6: We recommend developing a neighbourliness development strategy (Get to Know your Neighbour) and actions to strengthen interrelationships with neighbours, local businesses and welcoming of new comers to the community. This could be initiated and led by the Olds Institute. Consider developing a Community Welcoming to New Comers program.

Recommendation #7: We recommend strengthening trust and relationship with and amongst local businesses. The Chamber of Commerce and the Olds Institute could create a space for engaging the local business community to help sponsor clubs, youth initiatives like mentoring Junior Achievement, to increase the level of trust and strengthen relationships between citizens and local businesses.

Recommendation #8: We recommend developing relational networking and mentoring between Olds High School students and local businesses to strengthen relational capital and help young entrepreneurs develop their skills and capacities.

• Environmental Protection and Stewardship. Citizens revealed relatively low levels of satisfaction (below expectations) with environmental protection and programs (only 45 per cent were satisfied community efforts to preserve the natural environment). There is also a desire to have greater access to recreational opportunities and green space, including more trails and walkways. This is consistent with previous surveys of Olds, where people asked for more trails and walkways. This low level of satisfaction with environmental protection is somewhat surprising given that Olds is one Alberta's most progressive communities in its commitment to sustainability.

Recommendation #9: We recommend engaging citizens in a conversation about their specific expectations for improved environmental protection and explore opportunities for personal and community initiatives to strengthen environmental stewardship and greater access to greenspace and recreational activities.

Recommendation #10: We recommend that the Town of Olds commit to fulfilling the expectations of citizens for more walking trails to access more greenspace as part of developing its built and natural capital community assets.



Recommendation #11: We recommend the Olds Institute and the Town of Olds strengthen it's communication strategies to better communicate and engage citizens in environmental stewardship programs and ideas for sustainable living.

- Access to facilities related to culture, arts, recreation and personal development. We
 found satisfaction with access to facilities and personal development opportunities lower
 than we expected and below citizen expectations.
 - o Satisfaction with ability to develop personal skills and abilities (only 58 per cent were satisfied)
 - O Access to arts and culture events (61 per cent were satisfied)
 - O Access to sports and recreation activities (71 per cent were satisfied)

We believe that satisfaction levels could be higher and strengthened.

Recommendation #12: We recommend The Olds Institute, the Town of Olds, Olds College, Chinook Edge School Division, and other community groups could work on a collaborative initiative, in dialogue with citizens, to brainstorm and develop new programs and opportunities that would improve accessibility and a broader range of personal development, arts and cultural events and recreation activities.

We believe that by making acting on some of these recommendations would help to strengthen the genuine wealth assets of the community of Olds, improve overall material wellbeing, happiness and health. The desired image is a more robust and balanced 'flower' index of wellbeing for Olds, reflecting the flourishing of the community.

Objective Wellbeing Checkup

The report also contains roughly 120 objective indicators of wellbeing organized according to 30 wellbeing domains or themes and according to the five community asset accounts of the Genuine Wealth model. We compare these objective wellbeing indicators for the town of Olds with the Alberta provincial average to assess they relative 'performance' or strengths and weaknesses of Olds. This points to community assets that could be strengthened and risks to wellbeing that should be addressed in future.

The following summary of results of our analysis are presented according to the five community assets accounts for Olds. We have organized the indicators according to our assessment of strengths and weaknesses, akin to a 'balance sheet' of wellbeing for the community. We have included both objective and subjective wellbeing indicators (subjective identified as 'self-rated' indicators). These ratings are meant to stimulate a conversation amongst citizens of Olds, the Town of Olds, Olds Institute and other organizations on how to either maintain or strengthen existing community assets and explore ideas or opportunities on improving condition, which currently may be areas of weakness or risks to future wellbeing. As with self-rated wellbeing and happiness indicators, many of the objective wellbeing measures could be strengthened and weaknesses dealt with through specific new actions



Human Capital Assets

The human capital assets of a community include its people, health, work life satisfaction, time use, family wellbeing, and education and learning.

© Strengths	⊗ Weakness	
1. Population Growth		
2. Unemployment rate	1. Employment rate	
3. Unpaid work (housework, child care, senior	2. Work satisfaction (self-rated)	
care)		
4. Autonomy over life (self-rated)	3. Injury hospitalization	
5. Life expectancy	4. Heart attacks and strokes	
6. Physical capacities to perform daily activities	5. Mortality rates	
(self-rated)		
7. Happiness (self-rated)	6. Self-rated personal health	
8. Self-rated life satisfaction	7. Obesity rates	
9. Enjoyment of life	8. Diet and eating habits (self-rated)	
10. Spiritual life (self-rated)	9. Levels of life stress (self-rated	
11. Satisfaction with family relationships	10. Number of individuals divorced and	
	widowed	
12. High School drop out rate	11. Access to broad band internet	
13. Average class sizes (K-12)	12. Job-related training	
14. Educational attainment	13. Satisfaction with access to opportunities to	
	develop skills and abilities (self-rated	
15. Exposure to the internet, reading, sports,		
performing arts, and culture		
16. Participation in post-secondary education		
17. Availability of work-place training		

Social Capital Assets

Social capital assets include the strength of relationships and trust with others, a sense of belonging and inclusion in community, crime and personal safety rates, and democratic engagement.

© Strengths	⊗ Weaknesses	
1. Learning to live together with other cultures	1. Ethnic and cultural diversity	
2. Strength of Friendships (self-rated)	2. Feeling of inclusion in the community (self-	
	rated)	
3. Participation in social clubs	3. Sense of belonging to community (self-rated)	
4. Volunteerism	4. Trust of neighbours (self-rated)	
5. Number of women on municipal council	5. Trust of local businesses (self-rated)	
6. Motor vehicle collisions	6. Trust of strangers (self-rated)	
7. Perceptions of personal safety (self-rated)	7. Citizens who lived at the same address for five	
	years or more.	
8. Voter participation rate	8. Satisfaction with ability to participate in	
	community arts and cultural activities (self-rated)	
9. Violent crime against persons and property	9. Satisfaction with ability to participate in	
	community arts and cultural activities (self-rated)	
10. Property crime rate		



11. Drug-related crimes	10. Ratio of female to male income
12. Spousal abuse	

Natural/Environmental Capital Assets

Natural (or environmental) capital assets includes the amount and quality of land, air and water, as well as energy use, Greenhouse gas emissions, and ecological footprint. There was a limited amount of environmental stewardship data available for the Town of Olds, including no information on Greenhouse Gas emissions, residential and non-residential energy use, renewable energy use, the area of prime agricultural land for growing a local sustainable food supply and area of wetlands and forested land.

© Strengths	⊗ Weaknesses	
1. Ecological footprint	1. Water use per resident	
2. Waste recycling rates	2. Domestic waste generated	
3. Greenspace per 1000 people	3. Energy use (Town of Olds)	

Built Capital Assets

Built capital assets or infrastructure includes housing, public and private infrastructure, tangible and intangible assets. These built assets contribute to the overall lived experience of wellbeing and walkability of a community.

© Strengths	⊗ Weaknesses
1. Walkability (WalkScore)	1. Walking and biking trails
2. Recreation facilities	
3. Tangible public asset values	

Financial/Economic Capital Assets

Financial or economic capital assets include the material and financial aspects of wellbeing including GDP, income and financial security, household expenditures, living standards, affordable housing, and economic diversity. There were several key data gaps in the analysis including lack of data on GDP, household expenditures, and living wage estimates.

© Strengths		
1. Economic diversity	1. Dependency on government transfer	
·	payments to households	
2. Food bank usage	2. Living wage (% of population not earning a	
	living wage)	
3. Returns on life satisfaction per \$10,000 of	3. Feeling your income is sufficient to meet life	
household income	needs (self-rated)	
4. Incidence of low-income households	4. Financial stress (self-rated)	
5. Lone parent families		
6. Average value of owned dwelling		
7. Median household income as percentage of		
average housing prices		
8. Median monthly payments for owner-		



occupied dwellings and rented dwellings	
9. Housing affordability (ratio of house payments	
to annual household income)	

The result of our analysis is that it points to areas of both strengths and weakness in wellbeing and quality of life. Moreover, the wellbeing and happiness survey results point to areas of potential improvement in the self-rated and experiential wellbeing conditions or scores, particularly for those areas of wealth, health and happiness that we believe are below a desired threshold.

We recommend that the next steps beyond this wellbeing assessment is to provide counsel to the Olds Institute and the Town of Olds on how to use these indicators in developing future strategic plans, long-range municipal development plans and budgets to strengthen or maintain the various community wellbeing assets we have evaluate

We provide the following recommendations for consideration for next steps:

Recommendation 1: We believe that the next frontier in accountability will be the development of wellbeing-based budgeting (both capital and operating) that can demonstrate to decision makers and citizens an authentic 'return on investment' from taxes and public expenditures, where 'returns' are measured in terms of changes in wellbeing conditions. These wellbeing indicators provide important context for the policies, programs, services, and budgets of various organizations in Olds who have a direct or indirect impact or interest on the quality of life and wellbeing of the community.

Recommendation 2: We believe the wellbeing indicators we have evaluated in this Olds Wellbeing Report can be used as the catalyst for future community engagement and conversation both in terms of the basis of an annual celebration of wellbeing and a flourishing community but also as the basis of developing strategies and action plans to improve wellbeing conditions. We recommend that an annual celebration of the wellbeing of the community be held possibly in the fall of each year. This could coincide with the Thanksgiving period in October. The event could be hosted by the Olds Institute to celebrate the progress made over the past year, share stories of success and challenges, and identify strategies and actions for improving wellbeing in the community over the next year. This event could precede and inform the municipal government's strategic planning and budgeting cycle.

Recommendation 3: We recommend a commitment to biannual updates to a comprehensive Wellbeing and Happiness assessment and update similar to the 2013 assessment. This may be coordinated by the Olds Institute, in association with other partners who support the Olds Institute, including the Town of Olds. The biannual assessments could provide the basis of accounting for progress against the sustainability vision for Olds developed by the Olds Institute. We recommend consideration be given to expanding the 2013 Wellbeing and Happiness survey to include objective measures of wellbeing that are currently drawn from Statistics Canada census data. One of the challenges of conducting these analyses is that Census data is often 2 or more years out of date by the time it is released by Statistics Canada making the data stale or irrelevant to making decisions about current lived conditions. The strength of the subjective wellbeing and happiness survey used in this study is that it provides a good snap shot of the current opinions and lived experience of citizens in the current calendar or fiscal year.

Recommendation 4: We recommend potential engagement of high school students from Olds High School in future years to help conduct the biannual Olds Wellbeing and Happiness 'checkup.' This could, for example, be part of the Leadership curriculum or program in the High School. Students would be guided to conduct the wellbeing assessment on behalf of the Olds Institute and the Town of Olds.



1. Introduction

Too much and too long, we seemed to have surrendered personal excellence and community values in the mere accumulation of material things. Our Gross National Product [GNP] ... — if we should judge America by that — ... counts air pollution and cigarette advertising, and ambulances to clear our highways of carnage. It counts special locks for our doors and the jails for the people who break them. It counts the destruction of the redwood and the loss of our natural wonder in chaotic sprawl. It counts napalm and counts nuclear warheads and armored cars for the police to fight the riots in our cities.... Yet the gross national product does not allow for the health of our children, the quality of their education or the joy of their play. It does not include the beauty of our poetry or the strength of our marriages, the intelligence of our public debate or the integrity of our public officials. It measures neither our wit nor our courage, neither our wisdom nor our learning, neither our compassion nor our devotion to our country, it measures everything in short, except that which makes life worthwhile. — **Robert Kennedy**, March 18, 1968¹

Robert Kennedy's challenge over 45 years ago to measure progress according to that which makes life worthwhile still resonates with us today. Kennedy called upon economists and decision makers to begin to the things that contribute most to our wellbeing and happiness. These should include the community assets – the human, social, and environmental or natural assets – at are the foundation of a flourishing and sustainable community of wellbeing.

Communities are abundant in real assets, which includes citizens (with skills, competencies, aspirations and dreams), social assets (relationships, strong sense of belonging), environmental assets (land, greenspace, rivers, lakes) and built infrastructure (e.g. homes, buildings, roads, hospitals, public utilities, etc.). But many of these assets are under appreciated or go unaccounted for or unnoticed in public accounts of municipal governments.

Measuring progress and prosperity with conventional economic measures such as the Gross Domestic Product (GDP), the Consumer Price Index (CPI) or unemployment rate is no longer adequate to assessing the overall economic wellbeing of a community. Communities that may appear to be prosperous according to the GDP may nevertheless be experiencing the erosion of key attributes of quality of life including a loss of social cohesion (e.g. loss of a sense of belonging to community), rising inequality amongst citizens in terms of income and wealth, the degradation of the natural environment (e.g. poor air quality, loss of agricultural lands, and degradation of water quality), high crime rates, high suicide rates, rising levels of disease (like cancer, asthma and diabetes), traffic congestion and stagnant local political processes.

The philosophical debate about what constitutes quality of life, happiness or the 'good life' is millennia-old dating back to the Greeks. Aristotle used the term eudaimonia, which means 'happiness', referring to the short-lived state of a person, frequently a feeling of contentment. 'Quality of life' is often used as a means of measuring wellbeing. When discussing what makes life good for the individual living that life, it may be preferable to use the term 'wellbeing' instead of 'happiness'. Another alternative is the word 'flourishing' which translates into the conditions that facilitate being strong and healthy or to grow well.

The Olds Genuine Wealth Assessment for the Town of Olds was commissioned by the Olds Institute to assess and report on the overall state of wellbeing, quality of life, vitality and long-term sustainability of the community of Olds.

¹ Robert F. Kennedy. "Remarks at the University of Kansas, March 18, 1968."



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The expected utility of the use of the Genuine Wealth assessment for the town of Olds is to provide both local decision makers and citizens with the tools and processes for celebrating the assets that contribute most to their wellbeing, identify the areas for improvement or risks to future wellbeing and use the "wellbeing indicators" to help guide policy and decision making processes in order to ensure the sustainability of this vibrant and economically prosperous community.

The report will help the Olds Institute, to assess progress towards the five sustainability vision statements in its Olds Strategic Sustainability Plan 2011 (see Figure 1). These five vision statements include an economic, social, environmental, cultural and governance vision.

Figure 1: Olds Sustainability Vision Statements

Community Sustainability Visions

Economic Vision: The Economy in Olds is thriving. We are utilizing marketing and promotion techniques to create awareness. There are diverse ever-increasing responsible businesses that contribute to the economic well-being and the sustainability of our community. Our businesses are implementing balanced, sustainable processes, contributing to and participating in community projects, establishing partnerships, and building a strong, stable economy to create and maintain job creation. Our businesses are also assisting in creating a community that will provide optimum lifestyle options for every citizen in Olds

Social Vision: Our community strives to positively identify social needs in an inclusive environment. We are discussing housing needs and services for people with challenges together. We are building relationships, volunteering, and developing community projects. We are committed to engaging our youth in leadership and decision making and we are creating spaces and opportunities to come together as a community, as friends, and as families.

Environmental Vision: We are a community committed to understanding and being accountable for environmental sustainability. We are and continue to educate ourselves as a community, as friends, as families, and as individuals about the environmental choices we are making. We are aware of the limitations of our resources. We are encouraging our schools to continue to educate our children about the devastating effects of environmental degradation. We are creating opportunities to act responsibly and positively in both environmental choices and education.

Cultural Vision: We are celebrating our culture by embracing our heritage and all of our traditional activities. We are using oral history and literary history to share and preserve the culture in Olds. Our leadership and the citizens in the community continue to explore new recreational activities, while continuing to foster our existing activities to meet the needs of all members of the Olds community. Our businesses are participating in sponsorship, and individuals are volunteering for local service groups and community programs. We are honouring our cultural past, enjoying our cultural present, and building our cultural future

Governance Vision: We are a participative community. There is no "they" and "us." We are involved in our local government and we attend non-traditional community events with solutions. Our Community informs the Town and Council and the Town and Council informs the community using a variety of media. Council members are approachable and receptive to a participative relationship. We are growing together not apart. Citizens are leaders in the community because there is initiative that is encouraged by our Town and Government mentors. We are working together to build sustainable cooperative governance where everyone can and does lead. The OICRD and the OAGSL act as a conduit between the town and the community.

In addition, this report will help to inform future strategic planning, budgeting and programming decision making by the Town of Olds providing important quality of life and wellbeing information (and trends).



Other organizations, including local school boards, the Olds College, the Chamber of Commerce and other organizations can use the information to guide their policies and decisions.

The Genuine Wealth assessment is intended to help communities and organizations better measure and manage what matters most to a flourishing economy of wellbeing. The assessment provides a snapshot inventory of the 'state of wellbeing' of the community assets that are foundation of a happy and good life.

2. Measuring Wellbeing: Methodology

What is wellbeing? Wellbeing is synonymous with quality of life. At Genuine Wealth Inc. we define wellbeing in terms of wealth, health and happiness. The word 'wealth' comes from the 13th Century Old English meaning 'the conditions of wellbeing,' which includes money and material needs. The word 'health' refers to the mental or physical conditions of 'wellbeing' of the human person. And the word 'happiness' comes from the Greek eudaimonia, which means 'wellbeing of spirit' (or spiritual wellbeing). As such we spend our life dedicating our time to the pursuit of wealth (material wellbeing), following by health and finally happiness.

Wellbeing constitutes both objective conditions of wellbeing as well as subjective wellbeing conditions, including how people experience and feel about their lives. There are many components to wellbeing that include material and financial wealth, health, genuine happiness, a sense of belonging to community, spiritual wellbeing, standards of living, social conditions, and the physical environment.

In the past 5 years there has been an explosion of interest in measuring the sustainability and wellbeing of communities. The first Genuine Wealth assessment was conducted for Leduc, Alberta in 2006 by Mark Anielski, as a beta-model for There is an emerging field of the economics of happiness and wellbeing economics that is attempting to understand what contributes most to people's experience and sense of wellbeing and happiness.

2.1 The Science of Happiness and Wellbeing

In the past 5-10 years there have been a growing number of studies into the determinants of wellbeing and happiness, and the development of wellbeing indices. This includes <u>Bhutan's Gross National Happiness initiative</u>, the <u>Gallup-Healthways Wellbeing Index</u> for the US, the <u>Canadian Index of Wellbeing</u>, and the City of Leduc Genuine Wellbeing assessment (2006).

Studies into the determinants of wellbeing and happiness show that the key contributor to a happy life are the combination of the quality of one's upbringing and genetics (50%), followed by the strength and quality of relationships with family, friends and work colleagues (40%) and finally income and education (only 10%).²

In a 2010 study of the happiest communities in Canada, researchers found that the most important factors affecting happiness, in order of importance are:

- a strong sense of belonging to local community (stronger in smaller communities).
- perceived mental health

² New Economics Foundation (NEF), A Wellbeing Manifesto for a Flourishing Society.



17

- physical activity levels
- stress levels
- being married
- being a recent immigrant (a detractor to happiness)
- being unemployed (another detractor to happiness).
- levels of household income (least important to self-rated happiness).

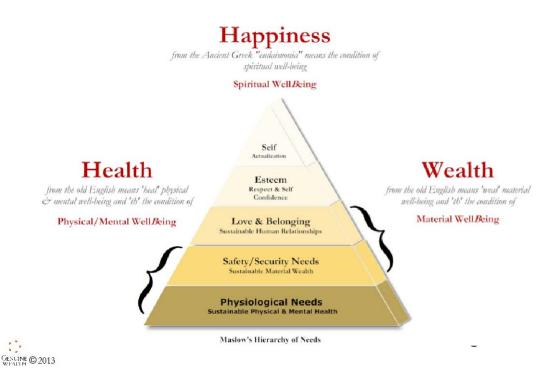
2.2 The Genuine Wealth Assessment Model

2.2.1 Wealth, Health and Happiness

The Genuine Wealth model is based on this science of happiness and wellbeing, intended to help measure the conditions of wellbeing that contribute most to our quality of life. The Genuine Wealth model defines wellbeing as a balance of balance of wealth (material and financial wellbeing), health (physical and mental wellbeing) and happiness (spiritual wellbeing) in a structure consistent with Maslow's hierarchy of needs. Our model reflects how people actually allocate their time and life energy with the majority of our time dedicated to making money and meeting our material needs, followed by attention to health and ultimately happiness.

Figure 2: WellBeing Model

What we mean by WellBeing



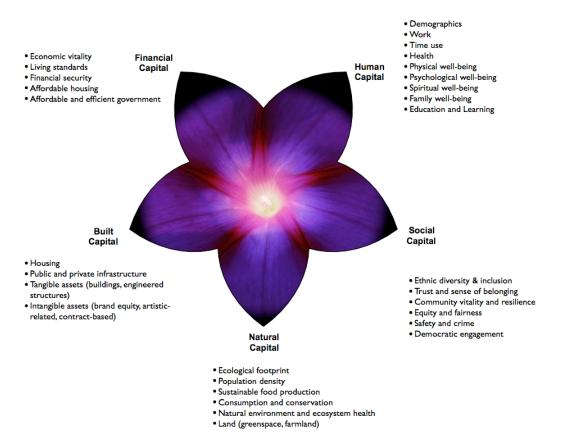


2.2.2 Five Capital Assets of Genuine Wealth

The Genuine Wealth model is also based on asset accounting structure that recognizes the importance of the physical and qualitative conditions of the human, social, natural, built and financial capital or assets. These five-capitals of Genuine Wealth are the foundational pillars of an economy and community of wellbeing. By managing all five capital assets of a community, in harmony with each other, decision makers are better equipped to make informed decisions that lead to improving the conditions of wellbeing, quality of life and ultimately sustainability of their communities. A genuinely flourishing community or economy of wellbeing is one which is optimizing the 'wellbeing returns' on all five capital assets, by ensuring that all five capitals are resilient, flourishing and delivering optimum wellbeing outcomes for citizens of a community.

There are five forms of genuine wealth or community assets: human capital, social capital, natural capital, built capital, and economic/financial capital. These five capital assets of a community and 30 domains of *WellBeing* are integrated and equally balanced as depicted in the above Figure 2.

Figure 3: Five Capitals of Genuine Wealth and Well \boldsymbol{B} eing Domains



Human capital includes health (physical and psychological), employment or work, education, spiritual wellbeing, and self-rated happiness of people living in the community. Human capital encompasses all demographic information drawn from regular Statistics Canada Census. It also includes the results of the *Genuine Wellbeing and Happiness Survey* that asks citizens to evaluate their own happiness, life satisfaction, physical health, work satisfaction, financial wellbeing, personal safety,



sense of belonging, strength of personal relationships, trust, and satisfaction with access to community facilities and cultural opportunities.

Social capital refers to the strength of our relationships, networks, trust, caring, giving, reciprocity, a sense of belonging, interdependence, networks, shared responsibility, neighourliness, membership in organizations, and a sense of community. Many of the social capital data comes from the *Genuine Wellbeing and Happiness Survey* results.

Natural capital includes the natural resource and environmental goods and services that are provided free of charge by nature. Natural capital includes air, water, land, trees and plants, minerals, fish, animals, bees and other insects. Ecological goods and services include the benefits that wetlands and forests provide in cleaning the air and water, which are vital to our wellbeing. Natural capital indicators consider the wise use and conservation of natural resources.

Built capital includes anything that has been constructed or created with human labour combined with natural capital assets including both private infrastructure (houses, appliances, vehicles) and public infrastructure (buildings, roads, utilities, public transportation, recreation centres, hospitals, etc.) that contributes to material wellbeing and quality of life.

Financial/economic capital includes money, including income, cash, savings, investments, real estate and other money-valuable things. Financial capital also includes debt and financial liabilities, which in our debt-based money economy constitutes money. At a community level, financial capital can be defined as economic capital reflecting the totality of businesses, households, governments and other organizations that makes up an economy. Indicators of economic capital or economic wellbeing include things like GDP (gross domestic product), household income and other living standards indicators, affordable housing and municipal government expenditures.

2.2.3 Objective and Subjective Measures of Wellbeing

To assess the wellbeing and sustainability of a community, it is necessary to examine the current and historical conditions of five community capital assets using indicators as proxies for these conditions. Indicators can be selected on the basis of what experts consider to be key measures of wellbeing (i.e. objective indicators such as Census statistics) or what citizens perceive as the current conditions of wellbeing (i.e. subjective indicators) based on their perceptions, opinions or most recent lived experience of wellbeing attributes of their life.

Subjective wellbeing indicators provide the most current and relevant snap shot about how citizens currently experience or perceive wellbeing and happiness, from their lived experience.

Objective measures of wellbeing, drawn from traditional statistical sources, provide an historical account of wellbeing that include Statistics Canada community demographic data, economic, health, crime, and environmental statistics drawn from Census data. Too often, Census data is already out of date by the time it is available to communities (e.g. only some of the 2011 Canada Census results are being made available to communities). A good example of an objective index of wellbeing is the Canadian Index of Wellbeing which measures wellbeing in terms of eight domains: community vitality, democratic engagement, education, environment, leisure and culture, living standards and time use.

The Genuine Wealth model was developed to reflect the balance and complementarity of objective and subjective measures of wellbeing. The Genuine Wealth model recognizes the importance of balancing objective and subjective measures of wellbeing as the former provides a 'science-based' measure of wellbeing while the latter provides an experiential measure of wellbeing and happiness.



For example, crime statistics are important to understand the level of safety in a community but these statistics are complimented by people's perception of personal safety (e.g. walking alone at night). One is an objective reality while another is a perception. The Genuine Wealth model amplifies the importance of tracking subjective indicators of wellbeing, based on citizens' current lived experience, to real-time decision making as we learned that many decision makers were unhappy with statistics that were two or more years out of date. Notwithstanding, the objective wellbeing statistics of a community can be useful for examining trends in wellbeing conditions and for comparing or benchmarking with other communities or provincial and national averages.

2.2.4 Sustainability and Genuine Wealth

From a sustainability perspective, it could be said that to live sustainably requires that a community maintain the overall integrity of its key five capital assets living in such a way that it can "live off the interest" of these capital assets without degrading or diminishing their integrity, thereby potentially jeopardizing the wellbeing of future generations. The Genuine Wealth model recognizes that what is critical to the resilience and sustainability of a community is that the key community assets of the community (which should be presented on the 'balance sheet' of a community's public accounts) must be managed in a way that ensures they provide genuine utility or value for both current and future generations. This is true for human, social, environmental and built capital assets.

Moreover, the Genuine Wealth model is a tool for aligning the values of citizens and society with indicators of wellbeing and progress that 'matter' to people's sense of 'a good life' and to the broader goal of building a flourishing society of wellbeing.

What makes the Genuine Wealth measurement and reporting system unique is that it consolidates and integrates all economic, social, health and environmental performance information into a comprehensive quality of life measurement and sustainability reporting system that better informs planning and budget decision making. In essence, the Genuine Wealth system is a wellbeing-based budgeting and decision-making framework relevant to all communities.

2.2.5 Olds Strategic Sustainability Plan and Genuine Wealth

We believe the Genuine Wealth assessment of Olds can be an excellent tool for assessing the progress of the vision and goals of the Olds Strategic Sustainability Plan. For example, the following images we have critically examined each of the five sustainability vision statements and identified key action words, which could assessed in terms of progress using the Olds WellBeing indicators for Olds developed in the Genuine Wealth assessment.



Old's Economic Vision

(Financial-Economic Capital)

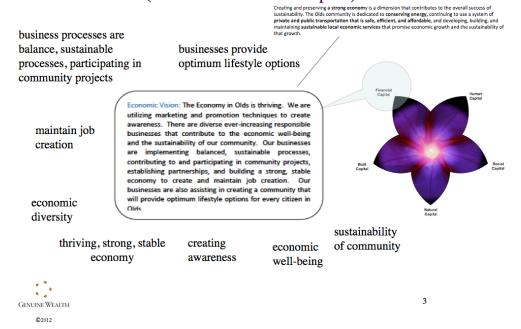
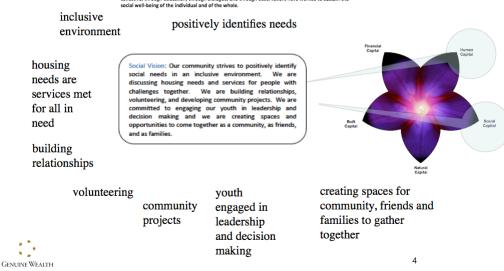


Figure 5: Olds Social Sustainability Vision

Old's Social Vision

(Human and Social Capital)

The social dimension of sustainability includes having the ability to build and then to conserve an active, affordable (quality of life for every member of the Olds Community; The social dimension consists of incorporating a balance of lifestyle services. That is, enabling all income and age sectors to experience a satisfying and affordable life within our community. Housing, education, health, and food and water, the most basic of human needs, are and continue to be areas of social growth in this community. The collective, through education, through dialogue, and through observation, have worked to sustain the social well-being of the individual and of the whole social well-being of the individual and of the whole social well-being of the individual and of the whole social well-being of the individual and of the whole social well-being of the individual and of the whole social well-being of the individual and of the whole social well-being the whole social well-being the individual and the whole social well-being the social well-being





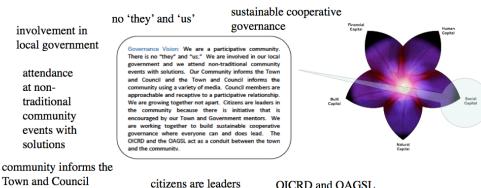
©2012

Figure 6: Olds Cultural Sustainability Vision

Old's Governance Vision

(Social Capital)

[A] future of governance...in which the principles of free information, collaboration and connection allow citizens—and perhaps businesses as well—to provide what government does now in more efficient, useful ways. a This is a quote from Canada's, McLear's magazine, describing governance as becoming more accessible and participatory than ever before. The article describes how a young man in Vancouver designed wobsite to remind the citizens of Vancouver to Take out the garbage? His purpose was to help make the city cleaner and keep it healthler, hence, this young man is leading his community in sustainability. He took it upon himself. Olds' concepts are akin to the initiation of the young man in the article. In our community we participate in communication and we collaborate with our local government so that the decisions our leaders make are balanced and informed by the community.



GENUINE WEALTH

Town and Council informs the community with a variety of media

Town and Government mentors OICRD and OAGSL (SOC) as conduit between the Town and the community

Figure 7: Olds Environmental Sustainability Vision

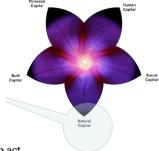
Old's Environmental Vision

(Natural Capital)

At current rates the planet will not be able to sustain us. Films and documentaries such as An Inconvenient Truth speak of our natural earth's devastation. However, in our community, we are natural leaders. We have educated ourselves regarding water conservation, recycling and re-use, natural landscaping, the renewal of our infrastructure, and observation of newer and more sustainable technologies. From this knowledge our community has implemented and maintained a natural environment that exemplifies what it means to be environmentally sustainable.

accountability for environmental sustainability

educated about environmental choices Environmental Vision: We are a community committed to understanding and being accountable for environmental sustainability. We are and continue to educate ourselves as a community, as friends, as families, and as individuals about the environmental choices we are making. We are aware of the limitations of our resources. We are encouraging our schools to continue to educate our children about the devastating effects of environmental degradation. We are creating opportunities to act responsibly and positively in both environmental choices and education.



aware of limitations of resources

GENUINE WEALTH

education of youth about effects of environmental degradation

opportunities to act responsibly and positively in environmental and environmental choices.

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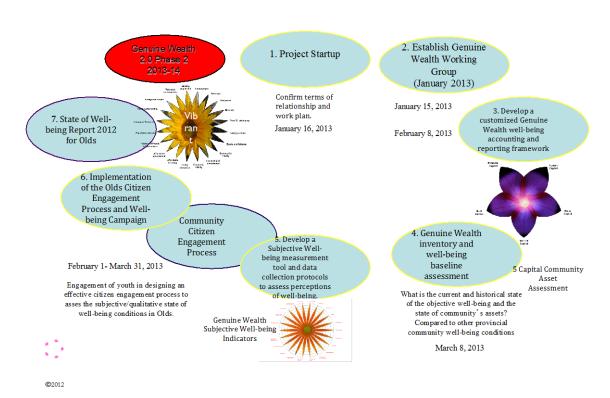


3.0 Olds Genuine Wealth Project Process

The Olds Genuine Wealth project following the workplan shown in Figure 8.0. The project was guided by the Olds Institute Sustainable Olds Committee and advised by the Olds Genuine Wealth Working group, made up of volunteers from the community who reflected the various aspects of community wellbeing. A Genuine Wealth inventory was conducted by the Genuine Wealth Inc. team collected statistics from various sources to populate the five-capital asset accounts of the Genuine Wealth model. A Olds Wellbeing and Happiness survey was conducted to assess the self-rated subjective wellbeing of citizens. The survey was conducted from March 13 to April 16, 2013 through a combination of random telephone surveys and volunteer on-line survey participation. The preliminary results of both the objective and subjective wellbeing assessment were presented by Mark Anielski at the April 13, 2013 Sustainable Olds Committee annual sustainability event *Measuring What Matters*. This Olds State of WellBeing report is the final project outcome of this process. Phase 2 entails exploring how to implement the results of the Olds WellBeing report and wellbeing assessment into governance, budgeting decision making by the Town of Olds, the Olds Institute, and other stakeholders who have a stake in the wellbeing of Olds.

Figure 8: Olds Genuine Wealth Project Work Plan

Town of Olds Genuine Wealth Project Work Plan





4.0 Data Sources and Limitations

The data used to populate the objective wellbeing indicators came from various sources, but mainly Statistics Canada community profile data for 2011 (Census) and 2006. Other statistics sources included:

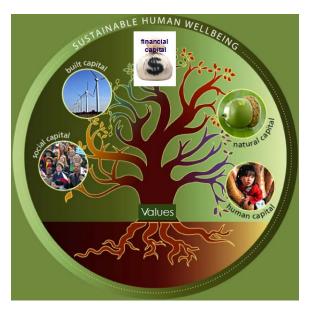
- Demographic profile and social trends report for the Town of Olds (October 2012) by Barbara Pedersen Facilitation Services Inc.
- Crime statistics came from RCMP statistics for Olds.
- Olds Municipal Library use statistics.
- Environmental data (recycling rates) provided by the Town of Olds.
- Mountain View Food Bank Society food bank statistics.

The study was particularly limited by the lack of statistics for many of the objective wellbeing indicators used to populate the five capital asset accounts and wellbeing domain accounts of the Genuine Wealth accounting framework. This is not necessarily unusual for a town the size of Olds but does point out the challenges in attempting to conduct a wellbeing assessment of this kind for smaller communities. Our report identifies these data gaps in our data tables.

The greatest data limitations we faced is that much of the available data (2011 Census data) is already two or more years out of date. Moreover, many statistics were not available at the geographic scale of the Town (municipality) of Olds (i.e. was only available at a regional scale). The lack of a comprehensive statistical data set to complete the objective wellbeing profile of Olds was made up by the robust response to the Olds Wellbeing and Happiness survey questions. The positive response to a voluntary survey using word-of-mouth, social networks and other relational networks provided a reasonably good sample size (n=167 completed responses out of 237 potential on-line survey respondents; representing roughly 2.4% of the population aged 14-65+ years) and a fair representation of age cohorts in the community. This form of qualitative research is sufficiently rich in providing decision makers with a reasonable and fair representation of the perceptions of wellbeing of citizens.

5. Genuine Wealth Assessment for the Town of Olds: The State of Wellbeing

The Olds Genuine Wealth assessment is based on assessing the physical and qualitative conditions of the five key capital assets of the community of Olds: human, social, natural, built and financial or economic capital assets. As the image on the right, these five forms of community assets or capitals are interconnected like the main branches on a tree. Values of the communities, including what people 'like' or 'love' about their community, is what gives life to the five assets of a community. The indicators of wellbeing should align with these values in the hope that we are 'measuring what matters' most to the happiness and wellbeing of





a community.

Each of the five community asset accounts in the Genuine Wealth model are further subdivided into roughly 30 wellbeing domains or themes (e.g. health, living standards). Each of these wellbeing domains/themes contain a series of objective (quantitative) and subjective (qualitative or perception) indicators that collectively provides a comprehensive portrait of the economic, social, health and environmental wellbeing conditions of the community of Olds: in other words a full account of the 'genuine wealth' of the community of Olds.

Objective wellbeing indicators draw from statistical data sources such as Statistics Canada, Alberta government statistics or local municipal statistics to provide a statistical wellbeing profile of the community. Wellbeing statistics for the Town of Olds are benchmarked or compared with the province Alberta, where appropriate. It is also possible to benchmark the Town of Olds against other similar communities in Alberta or Canada. Each objective wellbeing indicator is assessed in terms of it's relative wellbeing condition or performance relative to the Alberta average or other benchmark to assess whether the wellbeing conditions of Olds are above, on par or below the respective benchmark.

We have attempted to assign a 'qualitative' attribute to each Olds wellbeing indicator using either a happy face \odot or an unhappy face \odot icon to reflect whether we believe the wellbeing condition of Olds is better or worse than the Alberta average benchmark. A \odot icon signifies that a condition is neither a measurably better or worse condition compared to the Alberta provincial average. In some cases we assigned a ? to denote a wellbeing condition, which we were uncertain about rating or for which insufficient, information was available to make an assessment. In several instances, there was no information to populate a wellbeing indicator with data; these were given 'n.a.' notation. The caveat in all this is that our own assessments of the raw data is itself a subjective assessment subject to debate. These wellbeing 'icons' provide decision makers a high-level image of which specific attributes of the communities genuine wealth need strengthened and which need to be maintained to ensure the flourishing of the community.

We have also assigned the same caricature faces to the subjective wellbeing indicators, which come from the Olds Wellbeing and Happiness Survey results. In the case of the subjective wellbeing indicators, we generally assigned a sad face to any wellbeing ratings, which were below our expected wellbeing threshold of 4.0 basis points out of a maximum 5.0 points (4.0 representing what we believe is the desired threshold for self-rated wellbeing from our questionnaire).³

In some cases where longitudinal data is available, trends in objective wellbeing indicators can be evaluated. Showing the direction and variability in wellbeing indicators can be very important for assessing the correlations between, for example, economic growth and changes in human health, living standards, crime and environmental conditions.⁴

The objective wellbeing indicators are complimented with subjective wellbeing indicators that are drawn from the results of the Olds Wellbeing and Happiness survey. Citizen perceptions of their economic, health, community and environmental wellbeing are important to contrast with objective statistical indicators. For example, economic living standards (e.g. household income) or crime rates

⁴ The Edmonton Genuine Progress Indicators (GPI) developed by Anielski Management Inc. for the City of Edmonton provided important insights into the correlation between GDP (economic growth) and 50 other economic, social, health and environmental wellbeing indicators over the period 1981-2009. This information helped to inform Edmonton's strategic plan (The Way Ahead) as well as budgeting decision making.



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³ We believe that average wellbeing ratings below 4.0 suggest areas of wellbeing that could be strengthened or improved in the community.

can be compared with perceptions of financial stress, sufficiency of household income and personal safety.

The following tables and sections of the report show the summary of our Genuine Wealth five-capital-asset assessment of the objective and subjective state of wellbeing for the Town of Olds. It should be noted that many objective wellbeing indicators could not be completed because of lack of statistical data from traditional sources; this was particularly true for health indicators, as previously noted. Objective wellbeing indicators are identified as blue text while subjective wellbeing indicators are in red text.

5.1. Human Capital Assets

The human capital assets of the community of Olds include the people (demographics⁵), their health (including psychological, physical and spiritual wellbeing), their work, use of time, family wellbeing, and education and learning. Table 1 (Appendix 1) provides a detailed assessment of the objective and subjective human capital asset indicators and wellbeing conditions for Olds.

From a Genuine Wealth perspective, a flourishing community is one, which is rich in the diversity of ages, cultures, and languages, which defines the strength and resilience of a community. A community rich in human capital is also one which people feel healthy and vibrant in mind, body, and spirit. A flourishing human being is one who lives a balanced life, where spiritual, mental, physical, emotional, and social well-being is in harmony and balanced. Happiness is associated with those who feel a strong sense of personal autonomy over their lives, a strong sense of purpose in life, experiences strong relationships with others (family, friends, neighbours, work colleagues), and experiences a strong sense of belonging to their community. The Greek philosopher Aristotle defined happiness and the good life as "A sense of well-being, resulting from achieving excellence in the fulfillment of one's functions." In a 2011 study of the happiest communities in Canada, perceived mental and physical health status as well as stress levels and sense of belonging were found to be better predictors of happiness that household income levels. ⁶

The strength of a community is also defined by the diversity of skills and abilities to contribute to a vibrant economy, measured objective in terms of educational attainment and skills but also in terms of personal satisfaction with opportunities to use one's skills, talents and abilities in the pursuit of individual happiness, one's life passions, and ultimately contributing to the well-being of the community.

Our Genuine Wealth assessment for the community of Olds evaluated many of these attributes of the health and flourishing of the people of Olds and discovered the following strengths (assets) as well as some weaknesses (potential liabilities to well-being) according to the wellbeing domains or subthemes of human capital assets of the community. Strengths are denoted with a \odot icon and weaknesses or risks to future community wellbeing are denoted with a \odot icon:

5.1.1. Demographics

• **Population:** the town of Olds has a vibrant population of 8,235 (2011), the 52nd largest community in Alberta.

⁶ Centre for the Study of Living Standards. 2011. Does Money Matter? Determining the Happiness of Canadians. CSLS Research Report No. 2010-09



⁵ The most recent Statistics Canada Census was for 2011, some of the data having only recently been released

- **Population growth:** the population of Olds has grown 13.6% between 2006 and 2011, which is higher than the provincial average population growth rate of 10.8%. This is a sign of a community, which is attracting more people possibly due to the quality of life Olds provides.
- Median Age: The median age in Olds is 41.2 years, older than the provincial median age of 36.5 years.
- **Gender:** There are slightly more women than men in the general population of Olds (51.3%) to 48.6%), compared to 49.9% women and 50.1% men for Alberta split.
- Youth, Elders, Working Adults: To Youth (19 years and under) account for 23.5% of the population of Olds (2011) versus 25.3% of Alberta's population. Seniors (65 years and older) account for 19.1% of Olds population versus 11.1% of Alberta's population. This suggests Olds is a desirable place for elders and seniors to live and play. People of a working age (20-64) make up 57.3% of the population versus 63.5% of Alberta's population. The largest agecohort is 50 to 54 year olds, which represent 7.2%.
- **Pre-school kids:** There has been a 27.5% growth in the number of pre-school (0-4 years) between 2006 and 2011, larger than the Alberta growth rate of 20.9% in the pre-school age. This suggests that Olds is also attractive to young families.
- **Recent Immigrants:** In the 2011 study of the happiest communities in Canada researchers found that recent immigrants are less happy compared to non-immigrants. In 2006, Olds had 60 new immigrants who came to Olds between 2000 and 2006 representing only 0.8% of the population; this compares to 3.18% (103,680 persons) of Alberta's population in 2006 who were recent immigrants

Family Characteristics⁷

- Olds has a slightly higher number of married-couple families when compared to the province of Alberta.
- Olds has a slightly lower number of lone-parent families than in Alberta; 13.5% compared to 14.4%.
- A significant number of female lone-parent families may live in Olds. 81% of the long-parent families in Olds are headed by a female; higher than the 78.7% for Alberta.
- There are fewer married and common-law couples with children than without children in Olds. This may indicate an older population.
- The high number of third generation population living in Olds (68%) may indicate longevity and stability of the community.
- The high number of the population in Olds living at the same address as five years ago indicates longevity and stability of the community.

5.1.2. Work

Having a job and finding your work meaningful is a key contributor to a good and happy life. Being unemployed is one of the greatest detractors of happiness. In a 2011 study by the Centre for Canadian Living Standards of the happiest communities in Canada, researchers found that being unemployed has a negative impact on people's happiness.8

⁸ Relative to household income, moving from unemployment to employment has the same impact on happiness as a 143 per cent increase in income for the average person. Source: Centre for Canadian Living Standards. 2011. Does Money Matter? Determining the Happiness of Canadians.



⁷ Source: Town of Olds Demographic Information Component of the Social Trends Report. October 2012. Barbara Pedersen Facilitation Services Inc.

Employment ©

Over 64% (3,760 persons) of the employable workforce in Olds was employed in 2006 compared to 69.4% for Alberta (2013).

Unemployment ©

Unemployment is one of the key detractors of happiness. In 2006 the unemployment rate in Olds was only 4.0% lower than the national average of 4.6% in 2013.

Satisfaction with work

When asked 'How satisfied are you with your current work life?" 72.3% of Olds respondents said they were very satisfied or satisfied while 12.0% were very dissatisfied or dissatisfied. Based on a scale from 1 to 5, the average self-rated satisfaction with work life was 3.73, which we feel is an area that could be strengthened. Men were slightly $(1.0\%)^{10}$ more satisfied than women with their work life.

5.1.3. Time use

How we allocate our 24 hour of available time tells us a lot about what we value most. Time use is divided into paid work, unpaid work (including housework, parenting and caring for elders), volunteering, leisure time and personal time. The amount of time devoted to unpaid work such as taking care of the household, children and our seniors says something about the compassion and given nature of a community.

While time use statistics, generally available from Statistics Canada (General Social Survey), is not available for the Town of Olds, we do have information on the following:

Unpaid work time:

- O Housework: © About 89% of adults in Olds (20 years and older) reported spending unpaid time doing housework compared to the Alberta average of 91.4%.
- Parenting: © About 37.8% of adults in Olds (20 years and older) reported spending unpaid time taking care of children compared to the Alberta average of 38.4%
- O Senior care: About 19.4% of adults in Olds (20 years and older) reported spending unpaid time taking care of children compared to the Alberta average of 16.8%. This may be because Olds has a higher number of senior citizens compared to the provincial average.

Volunteerism?

While we know volunteerism is healthy in the community of Olds and an important asset to community wellbeing, we do not have any official statistics on how much time is dedicated to volunteerism. There are statistics available for the province of Alberta, as a whole.

Autonomy over life 😊

Other studies into happiness show that personal autonomy of life's major decisions is highly correlated to high levels of self-rated happiness. When citizens of Olds were asked to respond to the statement T feel I have enough control over most decisions that affect my daily life.?" 81.3% of Olds respondents said they either strongly agreed or agreed with this statement while only 7.8% strongly disagreed or disagreed. Based on a scale from 1 to 5, the average autonomy rating was 3.90, which we

¹⁰ Based on the ratio of average scores for self-rated work satisfaction for male versus female respondents.



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⁹ Olds Wellbeing and Happiness Survey. 2013

feel is a relatively strong approaching a desired threshold of 4.0. Men respondents felt they had slightly more control (6.6%)¹¹ over their lives than women.

5.1.4. Health

In general, people who are healthier in terms of their physical, mental and emotional wellbeing are generally happier. For example, a recent happiness and wellbeing survey for the Greater Victoria Health Region in Victoria BC showed that people who are happiest are very satisfied with their health, rate their physical and mental health as 'excellent', live relatively stress-free lives, and spend much of their time doing things they enjoy. The reverse is true of those who say they are unhappy with their lives.

How healthy are people in Olds, both from an objective set of health indicators and in terms of subjective well-being ratings?

Life Expectancy ©

The life expectancy at birth correlates highly with determinants of health and is a good predictor of future health related costs. This measure is considered a significant indicator of overall population health. Olds had a similar and slightly higher life expectancy at birth (2000 to 2011) in comparison to the provincial life expectancy (80.7 years vs. 80.5 years AB).¹³

Injury Hospitalization Rate 🕾

The rate of injury hospitalization in the Central health region of Alberta (which includes the Town of Olds) was 903 hospitalizations per 100,000 people in 2011-12. This was 28% higher than the provincial average of 706 per 100,000.

Heart attacks and stroke 😌

The rate of hospitalization due to heart attacks and strokes in the Central health region of Alberta (which includes the Town of Olds) was 269 and 129 s per 100,000 people, respectively, which was almost 33.8% and 2.4% respectively higher than the provincial average of 201 (heart attacks) and 126 (strokes) per 100,000.

Mortality rate

Compared to the provincial mortality rate for all causes, Olds reported a similar rate (540.1 vs. 519.2 AB). ¹⁴ In 2008 - 2010, neoplasms (cancer) was the main cause of death for Olds, with an associated mortality rate higher than the provincial rate per 100,000 population (173.7 vs. 151.1 AB). Circulatory system disease was the second leading cause of death for Olds but slightly lower than the provincial rate (150.1 vs. 157.9 AB). Mortality due to injuries (self-inflicted (e.g. suicide) and accidental) from external causes was the third leading cause of death in Olds and higher than the provincial rate per 100,000 population (61.4 vs. 47.6 AB). Overall, mortality rates in Olds were higher than the provincial rates for 2 of the 3 most common causes of death reported in Olds.

Smoking and Drinking?

There were no statistics for the incidence of smoking or heavy drinking for the Central health region. The Alberta statistics show cancer rates of 421.9 per 100,000 (higher than 10 years ago), smoking

¹⁴ Alberta Health, Primary Health Care Division Community Profile: Olds. February 2013.



30

¹¹ Based on the ratio of average scores for male versus female respondents.

¹² The Greater Victoria Happiness Index. Based on the Greater Victoria Well-being Survey. Greater Victoria Health Authority. April 2009.

¹³ Alberta Health, Primary Health Care Division Community Profile: Olds. February 2013. p.13.

rates of 12.8% of the population and heavy drinking rates of 18.0% of the population. 15

Personal Health Perceptions 🕾

Based on the Olds Wellbeing and Happiness Survey 2013, only 54.8% of respondents rated their own health as either 'excellent' or 'very good' while 10.2% rated their health as 'poor' or 'fair.' Based on a scale from 1 to 5, the average self-rated personal health rating was 3.56, which we feel is a relatively low rating, which could be strengthened. Men rated their own health slightly better (5.4%) than women.

5.1.5. Physical Wellbeing

Physical wellbeing (diet, eating habits, exercise, obesity) is part of the four aspects of overall human wellbeing, along with mental, emotional and spiritual.

Health Diet?

No data was available for the Central health authority region on self-rated diet. However, the 42.7% of Albertans indicated they consumed 5 or more servings of fruit and vegetables per day (2007-10).

Diabetes ©

Chronic diseases such as diabetes are a heavy burden for the health care system in terms of both associated costs and the impact they have on an individual's quality of life. Olds had a diabetes prevalence rate of 4.6 per 100 population in 2010 which was 10 percent lower than the Alberta provincial average of 5.1 per 100 population.¹⁶

Perceptions of Healthy Diet and Lifestyle 🕾

Based on the Olds Wellbeing and Happiness Survey 2013, only 44.6% of respondents rated their own diet and eating habits were either 'excellent' or 'very good' while 16.9% rated their health as 'poor' or 'fair.' Based on a scale from 1 to 5, the average level of satisfaction with their diet and eating habits was 3.32. We feel this is a relatively low rating. Men rated their own diet and eating habits as only slightly better (2.1%) than women.

Perceptions of Capacity to Perform Daily Living Activities ©

Based on the Olds Wellbeing and Happiness Survey 2013, 85.5% of respondents said they felt either 'very satisfied or 'satisfied' with their capacity to perform daily living activities while only 5.4% felt 'very unsatisfied' or 'unsatisfied'. Based on a scale from 1 to 5, the average level of satisfaction with performing daily living activities was 4.10. We feel this is a relatively healthy rating. Men were slightly more satisfied (5.7%) than women with their capacity.

5.1.6. Happiness and Psychological Wellbeing

Psychological wellbeing (perceived mental wellbeing, life satisfaction, stress, suicide rate) have been found to be one of the most important features of the happiest communities in Canada, based on the 2010 study of Canadian communities by the Canadian Centre for Living Standards.¹⁷ We examined some of these factors by asking people of Olds to self-assess their personal happiness, satisfaction with life, enjoyment of life, and stress levels. This information is generally not available to assess the wellbeing of communities.

¹⁷ Centre for Canadian Living Standards. 2011. Does Money Matter?: Determining the Happiness of Canadians. February 2011.



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¹⁵ See data sources in detailed raw data tables in the Appendix 1 of this report.

¹⁶ Alberta Health, Primary Health Care Division Community Profile: Olds. February 2013. P. 30.

Happiness ©

Based on the Olds Wellbeing and Happiness Survey 2013, of the respondents to the question 'Taking all things together, how happy would you say you are?' 86.2% said they were 'very happy' or 'happy' with their life while 4.2% said they were either 'very unhappy' or 'unhappy.' The average level of happiness on a scale of 1 to 5, was 4.11. Men in Olds were only slightly happier (2.6%) than women with their life. While happiness score of 4.11 appears to be a relatively high level of self-rated happiness, Olds would rank at the lower end of the self-rated happiness scores for Canadian communities (see Figure 9).¹⁸

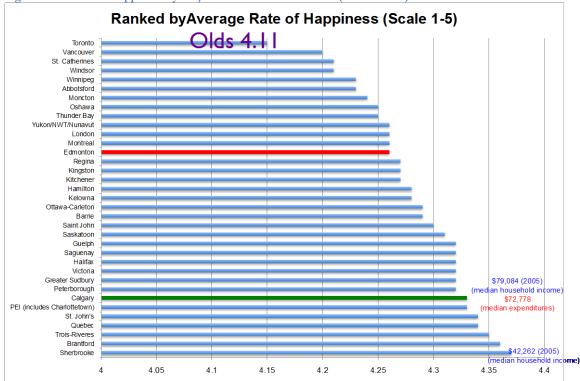


Figure 9: Self-Rated Happiness by Major Canadian Communities (2007-08 data).

Life Satisfaction ©

Based on the Olds Wellbeing and Happiness Survey 2013, 78.4% of respondents said were either 'very satisfied or 'satisfied' with their life only 8.4% felt 'very unsatisfied' or 'unsatisfied'. We feel this is a relatively low rating. Based on a scale from 1 to 5, the average level of enjoyment of life was 3.89. Men were only slightly more satisfied (1.0%) than women with their life at the moment.

²⁰ By comparison, a national assessment of life satisfaction (2007-08) for Canada's major cities by Statistics Canada found a range of average life-satisfaction scores ranging (on a similar scale from 1 to 5) from a low of 4.15 for Toronto to a high of 4.37 for Sherbrooke, QC.



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¹⁸ By comparison the average level of happiness for all of Canada on a scale of 1 to 5 in 2007-08 was 4.26, based on the Statistics Canadian Community Health Survey (CCHS) for 2007 and 2008. At the provincial level, it ranged from a high of 4.33 in Prince Edward Island to a low of 4.23 in Ontario, a total range of 0.10 points (2.5 per cent) out of a potential maximum variation of four points. At the level of the 32 CMAs, average happiness ranged from a high of 4.37 in Sherbrooke, Quebec to a low of 4.15 in Toronto, Ontario, a range of 0.22 points or 5.5 per cent. At the level of the 121 health regions, average happiness ranged from a high of 4.42 in Kings County, Prince Edward Island to a low of 4.12 in the City of Toronto Health Unit, a range of 0.30 points or 7.5 per cent. Source: Centre for Canadian Living Standards. 2011. ¹⁹ Life satisfaction while seemingly high in Olds is relatively low compared to other Canadian communities. For example, in the 2011 CSLS study of the happiness of Canadian communities, based on 2007-08 survey data, life satisfaction (very satisfied and satisfied) ranged from a low of 88.1% for St. Catherines-Niagara to a high of 94.5% for Peterborough; Calgary had a score of 91.57% satisfaction.

While not directly comparable, a similar survey question of Albertans of overall life satisfaction found that 91.8% of Albertans were 'very satisfied' or 'satisfied' with their life at the moment.21

Enjoyment of Life

Based on the Olds Wellbeing and Happiness Survey 2013, of the respondents to the question 'Overall, I spend most of my time doing things I enjoy?' 80.7% said they 'strongly agreed' or 'agreed' with the statement while 10.8% said they either 'strongly disagreed' or 'disagreed' with the statement. Based on a scale from 1 to 5, the average level of enjoyment of life was 3.86. Men were more likely to agree with this statement (5.4% higher) than women. We believe this is a relatively healthy and positive response rate.

Stress Levels 🖯

Based on the Olds Wellbeing and Happiness Survey 2013, of the respondents to the question 'Overall, I experience a lot of stress in my life?' 50.0% said they 'strongly agreed' or 'agreed' with the statement while 10.8% said they either 'strongly disagreed' or 'disagreed' with the statement. Men were more likely to experience more stress than women. Based on the 2011 CSLS study of the happiest Canadian communities, researchers found that high levels of stress level were associated with lower life satisfaction. We believe these self-rated stress levels are far too high are represent a liability to the wellbeing of the community.

Perceived mental health?

While there was no data available on perceived mental health for Olds or the Central Alberta health region, 74.8% of Albertans perceive their mental wellbeing as either 'excellent' or 'very good' between 2007-10.22

Mood Disorders and Anxiety 😊

In 2012, Olds' rate of emergency department visits related to mood disorders (per 100,000 population) was 0.8 times lower than the provincial rural average rate (361.2 vs. 469.8 AB rural).²³ In addition, Olds' rate of emergency department visits related to anxiety disorders (per 100,000 population) was 0.9 times lower than the provincial rural average rate (826.5 vs. 948.6 AB rural).²⁴

Suicide rates?

Suicide rates are relatively high in Alberta, 5th highest in Canada averaging 13.13 per 100,000 population between 2000-0725; in 2011 there were an estimated 13.85 suicides per 100,000. There are no suicide statistics for Olds or the Central Alberta health region; however Olds had a higher injury rate (including suicide and accidental injuries) than the Alberta provincial rate per 100,000 population (61.4 vs. 47.6 AB).²⁶

5.1.7. Spiritual Wellbeing

Spiritual wellbeing is a key component of a person's overall state of wellbeing. The word happiness comes from the Greek work eudaimonia, which literally means 'spiritual well-being.' However, measuring the state of a person's spiritual wellbeing is difficult and perhaps impossible to quantify except to ask one's own perception of one's spiritual life. This type of question was asked as a

²⁶ Alberta Health, Primary Health Care Division Community Profile: Olds. February 2013. P. 18



²¹ Canadian Institute for Health Information and Statistics Canada. Health Indicators 2013

²² Canadian Institute for Health Information and Statistics Canada. Health Indicators 2013.

²³ Alberta Health, Primary Health Care Division Community Profile: Olds. February 2013. P.29

²⁴ Ibid.

²⁵ Statistics Canada. CANSIM Table 102-0563. Leading causes of death, total population, by sex, Canada, provinces and territories, annual.

discretionary question in the 2013 Olds Wellbeing and Happiness survey, which we believe is one of the first time spiritual wellbeing has been evaluated in a wellbeing study.

Spiritual Wellbeing 🖯

With the preamble to the survey question, "the word happiness comes from the Greek *eudaimonia* which means 'good spirit," about 85.6% of all survey respondents answered the question 'How satisfied are you with your spiritual life?' Over 74.1% said they 'either 'very satisfied or 'satisfied' with their life only 6.3% felt 'very unsatisfied' or 'unsatisfied'. Based on a scale from 1 to 5, the average level of spiritual wellbeing was 3.98. Men were only slightly (0.7%) more satisfied with their spiritual life than women. We believe this is a relatively strong self-rating for spiritual life satisfaction, though we have no other benchmark to compare to.

5.1.8. Family Wellbeing

Strong communities have a strong sense of belonging and strong relationships, particularly a strong sense of belonging to families. Loving and being loved are key conditions for human happiness. Studies of happiness also show that people who are married tend to be happier and make for happier communities.²⁷ In the recent World Happiness Report (2012)²⁸, marriage was found to be one of the 'unambiguous, universally positive, and statistically significant correlates of life satisfaction. Moreover, "marriage is a source of life satisfaction, and conversely, the equality of happiness between spouses is a guarantee of marital stability; less happy people are more likely to get divorced, but once they do, divorcees reach higher levels of happiness in the long run than they used to experience before divorce."²⁹

We examined the statistics on marital status in Olds to assess the degree to which we might anticipate strength or weaknesses in happiness and wellbeing according to the numbers of married, divorced/separated, single and lone-parent households. We also examined the results of the happiness and life-satisfaction ratings from the 2013 Olds Wellbeing and Happiness survey to test the theory that married people are generally happier than divorced or single people. We also asked the people to self-assess the strength of their relationship with their families

Married (legally) and Common Law

The Town of Olds had about 3,625 legally married persons (52.8% of the 15+ population) and 530 living common-law (7.7% of the adult population), based on the 2011 Census. Olds has a slightly higher number of married-couple families when compared to the province of Alberta: 1,770 (75.6%) out of a total of 2,340 families in Olds are married. The comparable Alberta percentage is 72%.

Divorced and Separated

According to the last 2011 Statistics Canada Census 445 adults were divorced and another 160 separated (but still legally married) for a total of 9.5% of the population aged 15 years and older. This compared with 8.4% of the Alberta adult population who were either divorced or separated in 2011.

²⁹ Basic estimates of happiness always reveal that being married rather than single, divorced or widowed, is strongly associated with higher self-declared happiness, in all countries that have been under study, e.g. the United States and the countries of the European Union, Switzerland, Latin America, Russia, Eastern Europe, and Asia. In most countries married people are also happier with their life than those who cohabit with a partner. World Happiness Report 2012. Edited by John Helliwell, Richard Layard and Jeffrey Sachs. P. 76-77



²⁷ In the recent Canadian study of the happiest communities in Canada, being married was one of the key variables highly correlated with self-rated happiness. See *Does Money Matter?: Determining the Happiness of Canadians*. Canadian Centre for Living Standards. November 2010.

²⁸ World Happiness Report 2012. Edited by John Helliwell, Richard Layard and Jeffrey Sachs. P. 76-77

Singles, never married

Over 23% (1590 people) of the Olds population 15+ years was single (never married) in 2011 compared with 27.8% of the Alberta 15+ population who were single.

Lone-parent households

The number of lone-parent families in Olds was 260 in 2011, down 13.3% from 300 lone-parent families in 2006.

Are Married People Happier in Olds?

In the 2011 study of the happiest communities in Canada, researchers found that Marital status and immigration status were also found to be important determinants of individual happiness. Married persons are happier compared to people who have never been married. Based on the 2013 Olds Wellbeing and Happiness survey we found that married people were generally happier and more satisfied with life than divorced, separated and single people. Table 1 shows that married people in Olds are happier and have a higher life-satisfaction rating than single, divorced, separated, common law and widowed persons. These results are consistent with other world happiness studies that correlated happiness to marital status.

Table 1: Marital Status and Happiness

Marital Status	Survey Sample Size	Happiness Rating (out of	Life-Satisfaction Rating
	(and % of total sample) ³⁰	5.0 points)	(out of 5.0 points)
Married	93 (54.3%)	4.26	4.02
Common Law	15 (8.8%)	4.00	4.00
Single	41 (23.9%)	3.83	3.63
Divorced	16 (9.3%)	3.94	3.88
Separated	2 (1.2%)	3.50	3.00
Widowed	4 (2.5%)	4.20	3.40

5.1.9. Education and Learning

The level of education, skills, competencies, talents and aspirations of the people of a community constitute and important 'knowledge' or 'intellectual' capital asset of a community. At the primary school level, levels of literacy in reading, writing, math, problem solving and science are critical to a knowledge-based economy. The level of resourcing and exposure to job-training, post-secondary skills development, libraries, the internet, culture and performing arts are all critical in the development of individual and community skills, aptitudes and capacities strategically important to the flourishing of the intellectual and skills capital of a community.

Based on education-related statistics collected for the Composite Learning Index³¹ for 2010 for the Mountain View County by the Canadian Council on Learning it was possible to assess the knowledge-based assets of the Mountain View school district, which Olds is a part of.

Literacy Rates?

Literacy or skills rates for reading, math, science, and problem solving are not available for Mountain

³¹ The CLI was created to compare and rank communities and regions across Canada in terms of the four pillars of learning (based on the UNESCO model) which including 'learning to know.' 'learning to do', 'learning to live together,' and 'learning to be.' Within each one of these four categories are detailed indicators, which we have drawn from to create an education and learning assessment for the Mountain View County in which Olds is situated.



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³⁰ The number of respondents by marital status is an almost identical match of the current marital status distribution from the 2011 Statistics Canada Census with the exception of widowed respondents who were under represented in the Olds Wellbeing and Happiness survey.

View, only at the provincial level. Alberta ranks within the national average for reading and math skills and above the national average for science and problem-solving skills (see Table 1 Appendix 1 for details).

High School Dropout Rates 🖰

Keeping kids motivated to complete high school is critical to the resilience and flourishing of the human potential in communities. The high school drop rates were only available at the provincial level, which was 10.6% in 2010, which remains virtually unchanged over the past four years.

Average class sizes ©

The size of school class rooms matters to the quality of education experienced by children. Average class sizes in the Mountain View County were 19.6 students (K-3), 21.2 students (3-6), 22.5 students (7-9) and 16.6 students (10-12). These are almost identical to average class sizes in Alberta with the exception of grades 10-12 class sizes, which average 22.3 students per class in Alberta. So high school students in Mountain View enjoy smaller classes and possibly a higher quality educational experience.

Educational attainment

In 2010, over 35.2% of adults in the Mountain View County area had attained some kind of university education compared with 27.0% for Alberta (on average) of 15+ aged population. In 2006, according to Statistics Canada Census, 33.9% of the adult population in the Town of Olds had either a college certificate, university certificate below the bachelor's level or a university degree or diploma compared to 39.5 percent of the overall 15+ aged population.

Access to libraries 😐

Calculation of travel times to the nearest libraries in a community is an indicator in the Composite Learning Index. The average travel time to a library within the Mountain View County is 13:33 minutes versus an average travel time of 5:14 minutes for Alberta, on average. Travel times to the Olds library within the Town of Olds were not available.

Exposure to internet, reading materials, sports, performing arts, and culture ©

Based on Statistics Canada household spending data, as a proxy for exposure to learning materials and opportunities, households in the Mountain View county or district (including Olds) a higher exposure to the following than the provincial average:

- o 80.8% to the internet (vs. 75.5% Alberta average)
- o 83.2% to reading materials (vs. 77.1% for Alberta)
- o 49.3% to sports (vs. 48.3% for Alberta)
- o 38.9% to performing arts (vs. 36.7% for Alberta)
- o 42.5% for culture (vs. 31.8% for Alberta)

Access to broadband internet 🖰

Access to broadband internet in Mountain View County was only 18.4% of households compared to the Alberta average od 72.0%. With Olds developing its own Olds broadband internet network, this should improve the state of internet access for Olds and the rest of the Mountain View County.

Job-related Training 🖯

In terms of a measure of participation in job-related training or education, over 28.6% of adults 25-64 in the Mountain View County participated in 2010 which was lower than the provincial Alberta average of 31.6%.



Satisfaction with Opportunities to Develop Skills and Abilities in Olds 🖯

Based on the Olds Wellbeing and Happiness Survey 2013, only 58.0% of respondents said were either 'very satisfied or 'satisfied' with access to opportunities to develop their skills and abilities in Olds, while 12.3% felt 'very unsatisfied' or 'unsatisfied'. We feel this is a relatively low rating. Men were more satisfied (10.6%) than women with these opportunities for skill development.

5.2 Social Capital Assets

The social capital assets of the community of Olds includes the ethnic and cultural diversity, feelings of inclusion, relationships, trust, sense of belonging, cultural and community vitality, personal and community safety (i.e. crime), and the strength of democratic engagement. The most important of all social capital assets are relationships. Table 2 (Appendix 1) provides a detailed assessment of the objective and subjective social capital asset indicators and wellbeing conditions for Olds.

From a Genuine Wealth perspective, a flourishing community is one, which people experience a strong sense of belonging, neighbourliness, and trust. A recent national study of the happiness communities in Canada showed that smaller communities tend to have the highest levels of self-rated happiness that come from a strong sense of belonging to the community. The 2011 CSLS study of the happiest Canadian communities found that an individual's sense of belonging to their local community was the most important determinant of individual life satisfaction.³²

5.2.1 Ethnic Diversity and Inclusion

The ethnic diversity of a community in Canada is a sign of tolerance and inclusiveness. Research shows that recent immigrants to Canadian communities feel relatively lower life satisfaction than non-immigrants. Feeling welcome and included as a visible minority, a person of different ethnicity, skin color, culture, religion, gender, sexual orientation or religion is a sign of a welcoming community.

Ethnic and Cultural Diversity Index 🕾

Only 2.5% of the population of Olds in 2006 was of a visible minority compared with 13.9% for Alberta as a whole. Aboriginal peoples are also under-represented in Olds; only 2.2% of the population of Olds in 2006 was Aboriginal compared with 5.8% of the Alberta population.

According to the 2011 Census (see Table 2), over 90% (7430 persons) of residents of Olds identified English as their mother tongue, 5.9% (486 persons) other non-Aboriginal/non-English/French languages), 1.9% (152) spoke multiple languages, 1.1% spoke French (90 persons), and 0.3% (25) spoke one of several Aboriginal languages and 0.3% (22) spoke another language other than the above. In terms of ethnic diversity of other languages (other than English, French or Aboriginal) the most prominent language groups living in Olds are German (120), Filipino (85), Afrikans (20), and Dutch (20).

³² A one-unit increase in sense of belonging (measured on a 4-point scale) increases the proportion of individuals that are very satisfied with life by 6.5 percentage points. Relative to the effect of household income, a one-unit increase in sense of belonging is equivalent to a 114 per cent increase in income for the average person



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Table 2: Cultural Diversity of Olds (2011) by Mother Tongue

				No		
Mother tongue 2011	Both sexes	Male	Female	response	Total	%
English	7430	3645	3790		7430	90.6%
French	90	40	50		90	1.1%
Aboriginal	5	0	0	20	25	0.3%
Selected non-Aboriginal languages Multiple responses (English,	465	230	235	21	486	5.9%
French, and non-official)	70	35	35	82	152	1.9%
Other languages	0	5	0	22	22	0.3%
Total	8060	3955	4110	145	820533	100%

 $^{^{33}}$ The population of Olds was 8,235 in 2011 thus there were 30 citizens who did not identify a mother-tongue.



Language	Total	Male	Female
German	120	60	55
Tagalog (Pilipino, Filipino)	85	30	55
Ukrainian	30	10	15
Afrikaans	20	15	10
Dutch	20	15	5
Sinhala (Sinhalese)	20	10	5
Danish	15	10	5
Korean	15	5	10
Polish	15	10	10
Spanish	15	10	10
Chinese, n.o.s.	10	5	5
Panjabi (Punjabi)	10	5	5
Urdu	10	0	10
Amharic	5	0	5
Arabic	5	0	5
Bisayan languages	5	5	0
Czech	5	5	0
Greek	5	0	5
Hindi	5	0	0
Hungarian	5	0	5
Indo-Iranian languages, n.i.e.	5	5	0
Italian	5	0	0
Lithuanian	5	0	0
Norwegian	5	0	5
Portuguese	5	0	0
Romanian	5	0	0
Russian	5	5	0
Sign languages, n.i.e.	5	5	5
Sino-Tibetan languages, n.i.e.	5	0	5
Slovak	5	5	0
Swahili	5	5	0
Vietnamese	5	0	5

Source: Statistics Canada, 2011 Census

Learning to Live Together \odot

Based on a 2008 survey, 74.7% of the people of Mountain View County (which includes Olds) said they socialized with people from different cultural backgrounds a minimum of a few times a month. This compares favourably with 73.8% of all Albertans who said they socialized with people of other cultures.

Experience of Exclusion oximes

Based on the Olds Wellbeing and Happiness Survey 2013, when asked the question 'How often do



you feel uncomfortable or out of place in your neighborhood because of your ethnicity, culture, race, skin color, language, accent, gender, sexual orientation, or religion?', 86.5% said 'rarely' or 'never'; however 13.5% said 'most of the time' or 'some of the time. We feel this is a relatively high rate of people feeling excluded from their community.

5.2.2 Trust and Belonging:

A strong feeling of belonging to the community along with trust of family, friends, neighours, work colleagues and local businesses are perhaps the most important social capital assets a community has. This is because they correlate so highly with self-rated happiness and life satisfaction in the well-being research.

Sense of Belonging 🖯

Based on the Olds Wellbeing and Happiness Survey 2013, when asked the question 'How would you describe your feeling of belonging to your local community?' only 59.5% said they feel a 'very strong' or 'strong' sense of belonging to their local community. Roughly 12.3% said they feel a 'very weak' or 'weak' sense of belonging. We feel this is a relatively high rate of people feeling excluded from their community. Based on a scale from 1 to 5, the average score for sense of belonging was 3.56.34 Men had a stronger sense of belonging (9.0% greater) than women. We believe this is a relatively low rating for belonging compared to other Canadian communities, which could be strengthened.

Trust of neighbours \odot

Based on the Olds Wellbeing and Happiness Survey 2013, when asked the question 'Please tell us how many of the neighbours you trust.?' 61.3% said the could 'trust all or most of them' compared to 19.0% who said they trust 'none or a few of them.' Based on a scale from 1 to 5, the average score for sense of belonging was 3.53. Men had a stronger trust of neighbours (8.3% greater) than women. We feel trust of neighbours is an area that could be strengthened given relatively low ratings for a sense of belonging to the local community.

Trust of local businesses

Based on the Olds Wellbeing and Happiness Survey 2013, when asked the question 'Please tell us how many of the local businesses you trust.?' 68.7% said the could 'trust all or most of them' compared to 9.8% who said they trust 'none or a few of them.' Based on a scale from 1 to 5, the average score for sense of belonging was 3.61. Men had a stronger trust of businesses (7.4% greater) than women. While this is a relatively high level of trust of local businesses, this is an area of trust that could also be strengthened.

Trust of strangers ⊖

Based on the Olds Wellbeing and Happiness Survey 2013, when asked the question 'Please tell us how many of the strangers you encounter you trust?' Only 35.0% said they could 'trust all or most of them' compared to 31.9% who said they trust 'none or a few of them.' Based on a scale from 1 to 5, the average score for sense of belonging was 2.91. Men had a stronger trust of strangers (8.4% greater) than women. While a low trust rating of strangers is not necessarily surprising, strengthening the communities level of trust of newcomers to town could be strengthened.

Friendships ©

Based on the Olds Wellbeing and Happiness Survey 2013, when asked the question 'How satisfied

³⁴ By comparison, the national happiness study of major Canadian communities (2011 CSLS study) found that on a standardized scale from 1-5, sense of belonging ranged from a low of 3.10 in Quebec to a high of 3.73 in Newfoundland and Labrador at the provincial level.



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are you with the relationships with your friends?' 81.0% said they 'very satisfied' or 'satisfied' while only 4.9% who said they were 'very dissatisfied' or 'dissatisfied.' Based on a scale from 1 to 5, the average score for satisfaction with friendships was 4.08. Men were slightly more satisfied (2.2% greater) than women. This is a healthy and high rate of satisfaction with friends and a sign of good social supports.

5.2.3 Community Vitality and Resilience:

The vitality and resilience of a community can be assessed in terms of community events (e.g. festivals), participation in social clubs and community organizations, volunteerism, living at the same address longer than 5 years, and satisfaction with access to community and cultural events.

Participation in social clubs

Based on annual household spending or contributions to social clubs (2008 household expenditure survey) roughly 18.7% of households in the Mountain View County (including Olds) contributed financially to social clubs compared with 19.1% for Alberta, on average.

Volunteering [©]

Based on Statistics Canada. 2007 Canada Survey of Giving, Volunteering and Participating, there were an estimated 51.4% of citizens in Mountain View County (including Olds) who volunteered their time to organizations without pay. This compares to 51.5% volunteer participation rate for Alberta.

Citizens who lived at the same address for 5 years or more ©

Citizens who live at the same address for more than 5 years tend to be signs of the resilience and strength of relationships in a community. Based on 2006 Statistics Canada Census data, 45.4% of residents in Olds lived at the same address for more than 5 years which was slightly lower than the Alberta average of 48.5% of households.

Satisfaction of Participating in Community Arts and Cultural Activities: 😌

Based on the Olds Wellbeing and Happiness Survey 2013, when asked the question 'How satisfied are you with your ability to participate in community arts and cultural activities?' 60.7% said they 'very satisfied' or 'satisfied' while 11.7% who said they were 'very dissatisfied' or 'dissatisfied.' Based on a scale from 1 to 5, the average score for satisfaction was 3.64. Men were more satisfied (3.8% greater) than women. We believe satisfaction with access to community arts and cultural activities could be improved.

Satisfaction of Participating in Sports and Recreation Activities:

Based on the Olds Wellbeing and Happiness Survey 2013, when asked the question 'How satisfied are you with your ability to participate in sports and recreation activities?' 70.6% said they 'very satisfied' or 'satisfied' while 8.6% who said they were 'very dissatisfied' or 'dissatisfied.' Based on a scale from 1 to 5, the average score for satisfaction was 3.79. Men were more satisfied (4.1% greater) than women. We believe this is a relatively good level of satisfaction with access to sports and recreation activities but could also be improved.

5.2.4 Equity and Fairness

The sign of a egalitarian and cohesive society is the relative equity experienced amongst households, low levels of income inequality, and fair representation of women and minorities in government. In recent studies of the relationship between income inequality and happiness, health and social



problems. For example, researchers Richard Wilkinson and Kate Pickett in their book *Spirit Level: Why More Equal Societies Almost Always Do Better* (2009) found evidence that there are "pernicious effects that inequality has on societies: eroding trust, increasing anxiety and illness, (and) encouraging excessive consumption". ³⁵ It claims that for each of eleven different health and social problems: physical health, mental health, drug abuse, education, imprisonment, obesity, social mobility, trust and community life, violence, teenage pregnancies, and child well-being, outcomes are significantly worse in more unequal rich countries.

Income inequality

The best measure of income inequality is the Gini coefficient; a measure of the relative inequity between the top income households in a community and the lowest measured on a scale of 0 (no inequity) to 1 (an economy where all of the income goes to one person). Unfortunately Gini coefficient data is unavailable for the Town of Olds and is only available for the province of Alberta. In 2009, Alberta's Gini coefficient was 0.429, the third highest in Canada after British Columbia (0.436) and Ontario (0.434).

Ratio of Women's Earnings to Men's Earnings 😁

The ratio of the median after-tax income of women to men, working full-time is a good measure of salary equity and fairness. In 2006, the average female wage earner in Olds made only 57% of what the average male wage earner made. This was lower than the provincial average for Alberta of 61.5%.

Number of Women on Town Council ⁽²⁾

The number of women represented on the Town Council for Olds is 3 of 7 or 43% female representation. This is better than the Alberta provincial legislature where only 24 of 87 MLAs or 27.6% are women.

5.2.5 Safety and Crime

The rates of violent crime, property crimes, drug-related crimes, and motor vehicle crashes provide objective measures of the relative safety of a community. In contrast the perceptions of citizens towards their own personal safety is important to weigh against traditional crime statistics.

Violent crime

By the 3rd quarter of 2013 (year-to-date) there were 150 violent crime incidents (e.g. homicide, robbery, sexual assaults) in the Town of Olds for a violent crime rate of 1,179 incidences per 100,000 population. Violent crime incidents were down 13.9% compared to 2012 (3rd quarter, year to date) when there were 173 violent crime incidents. Violent crime rates in Olds are lower than the Alberta average of 1,476 incidences per 100,000 in 2010.

Property crime ©

By the 3rd quarter of 2013 (year-to-date) there were 420 property crime incidents (e.g. break and enter, theft, fraud, arson) in the Town of Olds for a property crime rate of 4,981 incidences per 100,000 population. Property crime incidents were down 14.8% compared to 2012 (3rd quarter, year to date) when there were 493 violent crime incidents. Olds has higher property crime rates in 2013 were similar to the Alberta rate of average 4,908 incidences per 100,000 in 2010.

Drug-related crimes ©

By the 3rd quarter of 2013 (year-to-date) there were 50 drug-related crime incidents (e.g. production,

³⁵ Want the Good Life? Your Neighbors Need It, Too by Brooke Jarvis, March 4, 2010



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possession, trafficking) in the Town of Olds. This represented a 20.6% decrease in drug-related incidents compared to the same 3rd quarter statistics for the year 2012.

Total All Crimes ©

The sum total of violent crime, property crime, drug-related crime, federal, provincial and municipal crimes in the Town of Olds totaled 795 by the third quarter of 2013 or 9,428 per 100,000. This rate represented a 3.8% decrease from the previous year (3rd quarter 2012, year-to-date).

The number of incidents of spousal abuse (as defined by the Family Violence Report in Olds) was 44 cases in 2013 (by the end of the 3rd quarter, year-to-date), a 36.2% decrease of the 69 incidents in 2012, at the same 3rd-quarter, year-to-date.

Motor Vehicle Collisions: ©

Motor vehicle collisions (fatal and non-fatal) in the Town of Olds by the 3rd quarter of 2013 totaled 212 for a collision rate of 251 collisions per 10,000 population. This is a decline of 6.2% over the same 3rd quarter period in 2012 when there were 226 vehicle collisions. Olds has a lower vehicle collision rate than the Alberta average, which was 407 collisions per 10,000 population in 2011.

Perceptions of Personal Safety: ©

Based on the Olds Wellbeing and Happiness Survey 2013, when asked the question 'How satisfied are you with your personal safety in your community?' 81.6% said they 'very satisfied' or 'satisfied' while 6.7% who said they were 'very dissatisfied' or 'dissatisfied.' Based on a scale from 1 to 5, the average score for satisfaction with friendships was 3.96. Men were more satisfied (6.6% greater) than women.

5.2.6 Democratic Engagement

A measure of the vibrancy of civil societies and democracies is the engagement of citizens in local, provincial and national elections and local decision-making. High levels of voter participation indicate the degree to which citizens play an active role in the political system. Perceptions that government policies, at the local, provincial and federal government levels, reflect the needs of the community and actions contribute to a change in the quality of life and wellbeing of a community are important to citizens. Moreover, trust in the integrity of elected officials is a critical political capital asset that requires continuous improvement.

Unfortunately, other than voter participation statistics, there are no other measures of the perceptions of citizens towards the democratic process. We would propose the addition of the following subjective questions on future wellbeing surveys:

- Would say that government policies have improved the quality of life and wellbeing of your community?
- How much do you trust your local political official to represent your needs?
- How satisfied are you with the electoral process, government, courts, access to information, and rights and freedoms?

Voter Participation ⁽²⁾

In the 2012 provincial elections, 61.0% of eligible voters in the Olds-Didsbury-Three Hills riding voted compared with 54.4% of all eligible Alberta voters. This was a great improvement over the



2008 provincial elections when only 49.7% of eligible voters in the Olds-Didsbury-Three Hills riding voted.

Olds Institute

In our analysis we have identified the Olds Institute for Community and Regional Development (OICRD) as a social asset unique to Olds and a model for other communities. The Olds Institute plays an important role in the community by bringing together a number of community interests and organizations, including the Chamber of Commerce, school boards, the Olds Agricultural Society, and others. The Olds Institute, unlike the Town of Olds (municipal government), could play an important role in representing the overall wellbeing conditions of the community. The mission of the OICRD is to encourage, initiate, and facilitate community economic development through the incorporation of the five dimensions of a sustainable community; cultural, economy, environment, governance and social.

5.3 Natural Capital Assets

Nature's assets contribute significantly to human wellbeing and happiness. Clean air, clean water and healthy soils are critical natural assets to human health and happiness as well as physical, psychological and spiritual wellbeing. The availability and easy access to green space, walking/biking trails, parks and other natural amenities contributes to the wellbeing of the citizens of Olds.

Unfortunately, very little is known about the state of wellbeing of these critical natural assets, including the actual land area of forests, wetlands, fish and wildlife habitat within the boundary of the Town of Olds and the surrounding area. There is sufficient information on water quality of streams, rivers, and ground water, pesticide use, air quality, greenhouse gas emissions, and the degree of noise pollution in the Town of Olds. Nor is there any information about people's perceptions of these important issues.. These represent significant data gaps when attempting to create a profile of the natural capital assets of Olds.

5.3.1 Ecological Footprint

The Ecological Footprint (EF) is an indicator of the ecological sustainability of community. The EF is a resource management tool that measures how much land and sea space a human population requires to produce the resources it consumes and to absorb its wastes under prevailing technology. The EF is made up six core elements: food, housing, transportation, other economic services and government services. The largest component of the EF is made up of energy for housing, transportation and other economic activities; typically energy use makes up 55% or more of the typical EF.



The EF is important because it helps citizens and decision makers understand whether their current lifestyles are sustainable and in harmony with nature's capacity to provide a sustained amount of



resources and assimilate waste. It puts local consumption into a global perspective and helps identify areas for improvement such as reducing resource use, finding greater energy efficiencies and reducing wasteful practices. Fundamentally, the EF underscores the need to live more frugally in harmony with nature and in balance with the natural capacity of the land. By measuring the Ecological Footprint of a population, we can assess a community's ecological overshoot: the amount by which consumption exceeds nature's biological carrying capacity. This information helps communities better appreciate their ecological assets and manage them more prudently and sustainably. Ecological Footprints enable people to take personal and collective actions in support of a world where humanity lives within the means of one planet.

According to the Global Footprint Network "humanity's Ecological Footprint is over 23% larger than what the planet can regenerate. In other words, it now takes more than one year and two months for the Earth to regenerate what we use in a single year. We maintain this overshoot by liquidating the planet's ecological resources.

The average ecological footprint of citizens of the town of Olds (based on 2006 data) is 8.50 global hectares per capita in 2011, which is 3.2% smaller than the Alberta average EF of 8.78 hectares per capita.³⁶ The Town of Olds EF can be compared to: Red Deer (8.24 gha/capita), Camrose (7.73 gha/capita). This is because the average household income (and associated expenditures) of Olds is 15.2% lower than the average Alberta household income. By comparison, the world-average EF in 2007 was 2.7 global hectares per person. This means a citizen living in Olds has an EF 3.15 times larger than the world-average.

5.3.2 Population Density

The population density of a community is a sign of more efficient and smart community development. Urban sprawl leads to the destruction of natural habitat, farmland and watersheds. This is occurring incrementally and progressively in municipalities throughout Alberta. The greatest loss is the slow, incremental loss of some of Alberta's most arable agricultural land. More compact cities have less impact on the environment and afford citizens the benefit of shorter commuting distances and more walkable communities.

© In 2011 (based on 2011 Census) there were roughly 554 persons per sq. km. of land area occupied in the town of Olds (a decrease (i.e. less density) from 2006 when there were 659 people per sq.km in 2006). Olds compares favourably with other Alberta communities of a similar population.

5.3.3 Sustainable Local Food Production

The availability of arable farmland for the production of food to meet local needs as well as providing opportunities for food exports is a strategic natural capital asset for any community. The amount of prime agricultural land to grow food for local food needs and the available agricultural lands in close proximity of a community is a proxy indicator of the long-term sustainability of local food production. A community that is rich in arable land as a natural capital asset has more options for meeting its own food needs but also helps to reduce the ecological footprint of its citizens in that the distance that food must travel from farm gate to urban kitchen table is reduced. The loss of arable farmland to urban sprawl and industrial development is a concern if it means that the most arable farmland is being lost.

³⁶ The EF estimates for Olds were calculated by Dr. Jeff Wilson, an associated with Anielski Management Inc. Anielski Management Inc. had estimated the ecological footprints of all major Alberta communities for Alberta Environment in 2009.



2.

Very little is known about the arable agricultural land within the Town of Olds or surrounding the Town, which could or does help support local food needs and farmers markets. Very little is known about the how much food is produced and sourced locally or within 50-100 km of the Town of Olds. This information would provide an important measure of local food security, self-sufficiency and food sustainability.

5.3.4 Consumption and Conservation

Measures of the frugality and sustainable lifestyles of citizens include per capita water use, domestic waste generated, percentage of waste recycled and energy use, including the amount of energy from renewable sources. These are indicators of the long-term sustainability of lifestyles living in harmony with the capacity of nature to provide ecological goods and services.

Water use per resident per day 🕾

The average amount of water consumed per citizen in the Town of Olds in 2012 was 633 litres per day, which was 2.15 times higher than the Alberta average of 293 litres per day, higher than the 2001 Canadian average water consumption of 335 litres per capita and slightly higher than the City of Calgary's average water consumption of 517 litres per capita in 2003.

Water quality ratings?

There is insufficient data on surface and ground water quality ratings relevant to the Town of Olds water supply. In future, citizens might be surveyed on their perceptions of water quality.

Domestic Waste Generated 🖯

Residential (household) waste generated by households in Mountain View County (including Olds)³⁷ 994 kilograms per capita in 2012. This is comprised of 617 kg. per capita of waste to landfills plus 377 kg. per capital of waste diverted from landfills. This was higher than the provincial average of 372 kg per capita in 2006. Some of this volume is diverted from landfills through recycling efforts. The household waste generated by Olds households is 2.67 times greater than the provincial average and greater than Calgary's 264 kg per capita (2003).

Household Waste Diverted from Landfills 😐

The household waste that has been diverted from landfills through recycling efforts of citizens of Olds in 2012 averaged 377 kg. per capita or 38% of total household waste generated being diverted from landfills through recycling programs. By comparison, the Alberta average recycling rate in 2006 was 16.9% of total household waste generated.

Energy Use?

There was insufficient information on the amount of GJ of energy used by households and businesses in Olds, including renewable energy use, natural gas and other energy sources. However, the average household energy use by Alberta households in 2007 was 50.5 GJ per capita³⁸, which was 22.2% higher than the average Canadian household energy use of 41.3 GJ per capita. Of this total used by Alberta households, 19.9% was on electricity, 76.7% on natural gas and 3.4% on wood and wood pellets.

³⁸ http://www.statcan.gc.ca/pub/11-526-s/2010001/t003-eng.pdf



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³⁷ Mountain View County has a total population of 33,473 in 2012 therefore the Town of Olds, which makes up 25% of the County population.

5.3.5 The Natural Environment and Ecosystem Health

The wellbeing of the natural environment, including the wellbeing of land, air and water, as well as ecosystem health, is critical to the wellbeing of human populations. The availability of green space, parks and other natural amenities contributes to the outdoor experience that citizens of Olds enjoy. Unfortunately, very little is known about the actual area coverage and ecological conditions of forests, wetlands, wilderness, and fish and wildlife in Olds nor is there sufficient information on water quality of streams, rivers, and ground water, pesticide use, air quality, greenhouse gas emissions, and the degree of noise pollution. These represent significant data gaps when attempting to create a profile of the ecological well-being of a community's natural environment.

Based on the Olds Wellbeing and Happiness Survey, we know that the protection of the environment is important to citizens. Having better environmental information about the conditions of the natural assets of Olds, including the surrounding areas, will be important in shaping future policies and being accountable to the citizens of Olds for natural asset stewardship.

Of the limited environmental data that is available, the following highlights are noted:

Perceptions of Environmental Preservation Efforts: 😊

Based on the Olds Wellbeing and Happiness Survey 2013, when asked the question 'How satisfied are you with the efforts to preserve the natural environment in your community?' only 44.8% said they 'very satisfied' or 'satisfied' while 19.5% who said they were 'very dissatisfied' or 'dissatisfied.' Based on a scale from 1 to 5, the average score for satisfaction with preserving the natural environment in Olds was a low of 3.21. Men were only marginally more satisfied (2.6% greater) than women.

Green Space ©

The citizens of Olds have access to only 81.0 hectares or 9.83 hectares per 1000 population of greenspace including parks, school sites with recreation amenities, land designated as a Recreation Facility, private and public land maintained by the Town of Olds as open space or recreation facility, and existing environmental reserve area. Compared with other communities in Alberta that we have studied, Olds has a reasonable amount of greenspace available for citizen enjoyment. For example, in 2006, the City of Leduc had 48.2 hectares of greenspace per 1000 population of Leduc, Edmonton had 15.5 hectares per 1000 population and Calgary had 8.4 per 1000 people.³⁹

Trails ©

The citizens of Olds enjoy 14 kilometers of a comprehensive trail network (including sidewalks, paved, shale, and mulch trails) or the equivalent of 1,700 meters of trails per 1000 population.

Parks and Playgrounds ©

Citizens of Olds enjoy access to a wide variety of parks and open spaces for leisure activities. This includes 12 sites that include playground structures (swings, climbers, platforms, slides), 10 ball diamond facilities (spread over 4 sites) a minimum of five (5) formal and informal soccer fields, an in-ground skate park facility, several asphalt court areas, as well as other park infrastructure and community gathering nodes. Major parks include: OR Hedges Park (5 ball diamonds) plus campground, Hartman Green, and Centennial Park with Gazebo, Skate park, beach volleyball curt and horseshoe pitches.

³⁹ Anielski Management Inc. 2006. The 2005 City of Leduc Genuine Well-being Report.



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Air auality?

There is no official air quality data for the Town of Olds nor is there an inventory of Greenhouse gas emissions (GHG) from domestic, industrial and other sources. However, Alberta Environment produces an Air Quality Health Index (AQHI) on a daily or regular basis with the nearest monitoring station located near Caroline (about 78 km. to the northwest of Olds). The AQHI is a relatively new tool that measures air quality in terms of potential impact on human health on a scale of 1 (low risk) to 10 (very high risk). The AQHI should be assessed on a regular basis to determine long-term trends and risks to human health.

Greenhouse Gas Emissions?

There is no official Greenhouse Gas (GHG) emission data monitored by the Town of Olds or other organizations in Olds. However, the average GHG emissions in Alberta in 2011 were 66.7 tonnes per capita, second only to Saskatchewan (70.35 tonnes capita) and 3.26 times greater than the national average.

5.4 Built Capital Assets

Built capital assets include such assets as private infrastructure (housing, vehicles, appliances) and public infrastructure (buildings, roads, utilities, public transportation, recreation centres, hospitals, etc.) that contributes to material wellbeing and quality of life

5.4.1 Housing

Private dwellinas 😊

In 2011, there were 3,400 private dwellings (owned and rented), according to the 2011 Statistics Canada Census⁴⁰ or one dwelling per 2.42 persons. This is a slightly better ratio than the Alberta average of one dwelling per 2.60 persons.

Housing starts ©

Housing starts is a sign of the attractiveness of a community in terms of quality of life and economic opportunities. Olds had roughly 38 new residential housing starts by through to November 2012 or a rate of 46.1 housing starts per 10,000 population. 41 This was a relatively healthy rate compared to the Alberta average of 68.1 housing starts per 1 0,000 population in 2011.

Rental Vacancy 😊

The rental vacancy rate in Olds in 2012 was 7.0% which was higher than the average Alberta rental vacancy rate of 4.6%.

⁴¹ According to the CAO of Olds, Norm McInnis in a radio interview January 9, 2013. http://www.ckfm.ca/news/localnews/town-of-olds-pleased-with-2012-development-numbers/



⁴⁰ However, according to Alberta Municipal Affairs, Olds had 3,764 dwellings in 2012.

The percentage of private dwellings requiring major repairs 🖰

In 2011, 8.5% of private dwellings in Olds required major repairs, up from the 7.0% of dwellings requiring repairs in 2006. Olds has more private dwellings requiring repairs than the Alberta average of 7.0% of all private dwellings.

Municipal government spending on transportation services and public utilities ©

The amount municipal governments invest annually in transportation infrastructure and public utilities operating expenditures per capita is a proxy measure of government commitment to maintaining good roads and utilities. In 2012, the Town of Olds spent \$160.96 per capita on roads, streets and transportation services and public utilities. We have no way of determining whether this is a sustainable rate of spending to sustain the benefits of public infrastructure in Olds, without comparing these levels of expenditures with similar size Alberta communities.

5.4.2 Public Infrastructure

The amount, monetary value and condition (i.e. state of repair) of private infrastructure such as dwellings are indicators of the state of built capital in a community. The physical state of public infrastructure and municipal government expenditures on new public infrastructure and maintenance of existing infrastructure are signs of the conditions of public infrastructure that would include roads, recreation facilities, bike/walking trails and public transportation. The Town of Old's public-built capital balance sheet would include:

- o 89 kilometers (10.8 km per 1000 people) of open roadways maintained⁴²
- o 78 kilometers (9.5 km per 1000 people) of water mains
- o 70 kilometers (8.5 km per 1000 people) waste water mains
- o 44 kilometers (5.3 km per 1000 people) of storm drainage mains
- o 14 kilometers of trail network (1.7 km per 1000 people)
- o 3,764 dwelling units
- o 3 major urban parks
- o 12 playgrounds parks
- o 81 hectares of greenspace and parkland
- o 10 ball diamonds
- o 5 formal and informal soccer fields
- o 1 in-ground skate park

Walkability (Walk Score) [©]

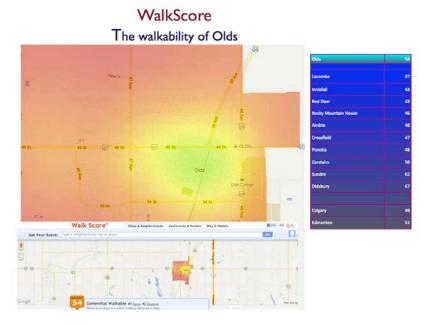
The walkability of communities is a key contributor to quality of life and wellbeing. In order to assess walkability of Olds, the Walk Score® (www.walkscore.com) rating system was used. Walk Score® is a walkability index produced by a private organization based in Seattle, Washington that assigns a walkability score to communities and neighbourhoods across North America. It is based on proximity of your home or geographic location to nearby amenities and both public and private infrastructure that includes businesses, restaurants and cafes, parks, theaters, schools and other common destinations. The average Walk Score for Olds is 54 out of 100 maximum points, which gives Olds a 'somewhat walkable' status according to the Walk Score analysis. Compared to other communities in Alberta, Olds is, on average, more walkable than Calgary, Red Deer, Ponoka, Airdrie, and Innisfail (see Figure 10).

⁴² Source: Alberta Municipal Affairs, Statistics Profiles for Municipalities5/30/2013. http://municipalaffairs.alberta.ca/cfml/MunicipalProfiles/index.cfm?fuseaction=BasicReport&MunicipalityType=TOWN&stakeholder=239&profileType=HIST&profileType=STAT



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Figure 10: WalkScore for Olds



5.4.3. Tangible Assets

Tangible public assets include the physical condition and monetary value of land, buildings, vehicles, machinery and equipment, and engineering structures. An inventory of the physical conditions of the public or municipal assets was not available for our analysis. However, the following monetary value of the key tangible capital assets of Olds was available from the 2012 municipal financial statements:

Land	\$424.08
Building	\$2,262.70
Asset under construction	\$404.05
Engineering Structures	\$8,937.43
Vehicles	\$421.35
Machinery & Equipment	\$419.13

Comparisons with other Alberta municipalities may reveal important insights into healthy municipal asset management.

5.4.4. Intangible Assets

Intangible assets include community brand, perceptions, patents, trademarks, copyrights, artistic-related intangible assets (music, books, magazines, art), and contract-based intangible assets. An inventory of the physical conditions and monetary value of the intangible assets of Olds was not available for this analysis.

5.5 Financial and Economic Capital Assets

According to the Genuine Wealth model, the conditions of the material and financial/economic



wellbeing are the necessary critical foundation for a good and happy life. Healthy living standards for households, income that meets life's basic needs (food, shelter, clothing), financial security, and levels of financial stress are important to personal and community wellbeing.

This section of the Olds State of Wellbeing Report examines the conditions of key economic or financial wellbeing indicators to assess the overall strength and resilience of the community and economy of Olds. This section is organized according to the following economic wellbeing subthemes: economic vitality, living standards, affordable housing and efficient and affordable municipal government.

5.5.1 Economic Vitality

Economic vitality of communities is measured in terms of GDP (Gross Domestic Product), housing starts, building permits, number of businesses, diversity of the economy by sectors, and the level of trust citizens have in local businesses.

GDP (Gross Domestic Product)?

GDP is a measure of the economic prosperity of the local economy and is based on the market value of all goods and services produced within a community or country in a given year. Because of the size of the Town of Olds, GDP estimates are not generally available from Statistics Canada other than for larger municipalities like Calgary and Edmonton. However, rough estimates of the GDP could be derived as was done in the City of Leduc's Genuine Well-being assessment in 2006.

Building Permits and Housing Starts

The year 2012 was apparently an extraordinary year for building permits and new housing starts in Olds with the Town of Olds processing 212 development applications (worth an estimated \$53 million) and 38 new residential housing starts, through to November of 2012.⁴³

Economic Diversity ©

The measure of the economic resilience of a community is the relative diversity of economic or industry sectors in an economy. Table 2 shows the distribution of the labour force of Olds and Alberta by industries. The closer Olds represents the province in terms of the distribution of labour force by industry, the more resilient it's economy. An overall economic diversity index can be derived by comparing the relative percentage of Olds labour force by industry categories against the Alberta distribution and then summing up these individual indices. An index close to 1.0 suggests that a community is similar in diversity than the province suggesting a more resilient economy. The economic diversity index for Olds was calculated at an average 1.004, which is virtually the same as the Alberta economy. However, individual industries are over-represented in Olds relative to the Alberta average, including agriculture and other resource-based industries, retail trade, and educational services (with the significant contribution by Olds College. Other sectors are only slightly under-represented compared to the provincial distribution; the businesses services sector is the most under-represented.

Table 3: Business Diversity

Industry	Total experienced labour force (15 years and over)		% of total industry labour force		
	Olds	Alberta	Olds	Alberta	
Agriculture and other	600	228,520	15.4%	11.8%	

⁴³ According to Olds CAO Norm McInnis in a radio (96.5 CKFM) interview January 9, 2013.



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resource-based				
industries				
Construction	275	169,420	7.1%	8.8%
Manufacturing	245	138,365	6.3%	7.2%
Wholesale trade	130	85,515	3.3%	4.4%
Retail trade	510	206,655	13.1%	10.7%
Finance and real				
estate	190	97,465	4.9%	5.1%
Health care and social				
services	360	175,200	9.2%	9.1%
Educational services	360	120,460	9.2%	6.2%
Business services	550	354,265	14.1%	18.4%
Other services	670	352,760	17.2%	18.3%
	3,895	1,928,635		
Totals				

5.5.2 Living Standards

Households in Olds enjoy reasonably good living standards though self-rate financial stress appears to be a potential risk to household wellbeing and happiness.

Household incomes

According to the last Statistics Canada Census (2011), the median after-tax household income for Olds was \$56,924 (2010) which was 16.4% lower than the Alberta median after-tax household income of \$68,086 (2010). Median after-tax household income in Olds has increased by 24.7% between 2005 and 2010; median after-tax household income in Olds in 2005 was \$45,666 per household). Without understanding of how average household spending relates to household income relates, it is difficult to determine if the current level of income provides sufficient financial resources for a reasonable good standard of living. No information was available on average household expenditures for the Town of Olds. However the average Alberta household expenditures in 2011 were \$87,267 up 1.6% from 2007, when average household expenditures were \$85,912. By comparison, the median Alberta after-tax household income in 2010 was \$68,086.

Dependency on government transfer payments to households 😕

Dependency of households on government transfers as a source of income averaged 12.2% for households in Olds compared to the provincial dependency rate of 7.2% of households.

Food banks usage

In 2012, the Mountain View Foodbank Society served a total of 1737 hampers and 1,473 supplied food on the 'Free Table.' In other words, 381 hampers and supplied on free tables per 1000 people were served by the local Foodbank. The numbers served has been decreasing since 2010.

Happiness per \$10,000 of income

What is the relative 'returns' to self-rated life-satisfaction for every \$10,000 of household income? Using the results of the Olds Wellbeing and Happiness Survey the average score for self-rated life satisfaction was 3.98 on a scale of 1 to 5. Relative to the median after-tax household income of \$53,589 this generates a 'returns to life-satisfaction' score of 0.73 per \$10,000 of household income.



Compared to other Canadian communities, Olds would rank just ahead of Victoria (0.72) (see Figure 13)

Returns to happiness: Average Life Satisfaction per \$10,000 in personal after-tax income

1.40
1.20
Olds (0.73)

Olds (0.73)

Olds (0.74)

Olds (0.74)

Olds (0.75)

Figure 11: Returns to Life Satisfaction (Happiness) per \$10,000 Household Income, Major Canadian Communities

Source: Based on *Does Money Matter: Determining the Happiness of Canadians*. Canadian Centre for Living Standards. November 2010.

5.5.3 Financial Security

Financial security is one of the most important factors affecting our happiness and household wellbeing. Sufficiency of income to meet the basic costs of life needs is critical to our happiness. Feelings of financial insecurity or stress can detract from our wellbeing. Low income households (i.e. those without sufficient income to meet their material needs) and single-parent households tend to experience poorer health, as well as lower levels of self-esteem, happiness, and general wellbeing. We have examined a number of indicators as proxies of the financial security, both objectively and subjectively for Olds.

Living Wage

A living wage is the amount of income an individual or family needs to meet: a) basic needs, b) maintain a safe, decent standard of living in their community, and c) save for future needs and goals,



working 35 hours per week and 52 weeks a year.⁴⁴ We have determined that a living wage would for a single working adult in Olds would be roughly \$11.28 per hour⁴⁵ or \$20,133 (after-tax) annual income; a living wage for a family (a couple with two children) would be roughly \$15.55 per hour or \$29,670 per year.⁴⁶ Based on the 2010 statistics of the number of individuals (15 years and older) who earned less than \$20,000 per annum (after-taxes), we estimate that 35.2% of all individuals in Olds were living below a living wage. We estimate that 24.2% of males and 46.1% females were living below a living wage in 2010. Assuming that our living wage estimates for Olds applies to Alberta (provincially), an estimated 31.8% of Albertans (15 years and older) were living below a living wage.

Incidence of low-income **8**

A measure of the extent of financial poverty is the number of individuals living in low-income conditions or is living at or below the LICO (Low Income Cutoff, after-tax income). Low-income differs from a living-wage or minimum wage; a living wage will tend to be higher than the LICO or minimum wage as the cost of more life needs are included. In 2010, 13.2 % of Olds citizens lived in low-income conditions, which was higher than the Alberta figure of 10.7% of citizens.

Income meets my daily needs? 😂

Based on the Olds Wellbeing and Happiness Survey 2013, when asked the question 'Do you feel your current level of income meets your everyday life needs?' only 60.8% said they 'strongly agreed' or 'agreed' while 23.5% said they were 'strongly disagreed' or 'disagreed.' Based on a scale from 1 to 5, the average score for satisfaction that current income met their daily life needs of 3.48. Men were more satisfied (10.9% greater) than women with their income levels. We believe that this is an area of wellbeing that needs improvement.

Financial Stress?

Based on the Olds Wellbeing and Happiness Survey 2013, when asked the question 'In general, how much stress do you feel about your personal finances? only 42.8% said they felt either 'no stress' or 'stress' while 19.3% said they feel 'overwhelming stress' or 'high stress.' Based on a scale from 1 to 5 (where 5.0 would represent no stress at all a 1 'overwhelming' stress), the average score for financial stress of 3.31. Women were less stress (-4.2% less) than men about their personal finances. We believe that this level financial stress is too high and detracts from the overall sense of wellbeing in Olds. This is an area of wellbeing that needs improvement.

Lone parent families [©]

The most economically vulnerable households in our societies and those prone to experience poverty tend to be single-parent (usually female single parent) households. Roughly 12.8% of Old's households were single parent households in 2006, slightly lower than the Alberta average of 14.5% of households.

⁴⁶ Calgary's Living Wage Action Team has determined that an individual working full time (35 hours per week, 52 weeks a year) needs to make a minimum of \$12.25 per hour with benefits to earn a Living Wage (or \$13.50 without benefits). This figure is based on the hourly wage required to reach Statistics Canada's Low Income Cut-Off (LICO) amount for an individual without dependants.



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⁴⁴ Vibrant Communities Calgary. 2009. Living Wage Fact Sheet. August 2009. Available at http://www.vibrantcalgary.com/uploads/pdfs/VCC_Living_Wage_Fact_Sheet_August_2009.pdf

⁴⁵ In recent study (M. Haener Consulting Services, 2013) a living wage for Grande Prairie was estimated at \$15.55 per hour for a couple with two children and \$11.28 for single adults Median after-tax household income in Grande Prairie in 2006 was \$70,828 or M. Haener Consulting Services. 2013. A Living Wage for Grande Prairie. March 2013.

5.5.4 Affordable Housing

Knowing that your income is sufficient to meet your housing needs is important to one's sense of financial wellbeing. How affordable is housing in Olds, whether you own your own home or are renting? The following indicators provide a portrait of housing affordability in Olds.

Average dwelling values ©

A proxy measure of the desirability of a community and its quality of life includes what people are willing to pay for their homes. The average dwelling value in the Town of Olds in 2011 was \$307,127, a 29.7% increase over 2006 (when the average dwelling or housing cost \$236,732). Compared to the Alberta average dwelling price of \$398,839, a home in Olds was 23.0% less expensive.

Housing Affordability

A measure of the affordability of a home is the ratio of median after-tax household income to average housing prices. The the median after-tax household income in Olds (2010) was roughly 18.5% of the average dwelling (housing) price of \$307,127 in 2011. Put another way, it would take 5 years and almost 5 months of median after-tax household income (\$56,924) for a family in Olds in 2011 to purchase a home in Olds. This is slightly more favourable than the average Alberta household, which required 5 years and 10 months of after-tax income to purchase the average priced dwelling in Alberta in 2011. It has become less affordable to finance a home in Olds since 2005; in 2005 it required 5 years and 2 months of after-tax household income to purchase the average priced home.

In terms of the percentage of households who spent more than 30% of their income on rent or mortgages per year in 2011, 16.4% of Olds households spent more than 30% of their income compared with 18.4% of Alberta households.

Monthly mortgage payments 😊

Average monthly mortgage payments (owner occupied dwellings) in 2011 in Olds were \$1,069 per month representing a 45.4% increase over 2006, when average mortgage payments were \$735 per month. This is 14.5% lower than the Alberta provincial average of \$1,251 per month in 2011, suggesting Olds remains an affordable place to live.

Rental rates ©

Average rental rates for the average rental dwelling in Olds in 2011 was \$925 per month or 37.9% higher than the average rental rate of \$671 per month in 2006. Compared to the Alberta average rental rate of \$1,017 per month Olds enjoys rates about 9% lower.

Municipal Property Taxes 😐

In 2012, the average municipal property taxes paid per person in Olds were \$874.78 with a residential property tax rate of 5.54% and 7.58% for non-residential properties. Property tax comparisons with other Alberta communities were not evaluated in this analysis. However, by comparison, the town of Innisfail (with a population of 7,922 similar to Olds) had a residential property tax rate of 6.35%.



5.5.5 Affordable and Efficient Government

The efficient and effective provision of public programs and services by municipal governments and the value received for taxes paid by households and businesses on property is a sign of the affordability and value of services of local government services. Value for taxes is difficult to determine. However, we believe that measuring what we call the WROI or Wellbeing Return on Investment to taxpayers for property taxes can be calculated by comparing real (inflation adjusted) property taxes with a Wellbeing index for a community. Such a calculation was done for the City of Edmonton in 2009 by Anielski Management Inc. that compared changes in real average property taxes per capita and a change in the Edmonton Wellbeing Index.

Municipal government expenditures

Average municipal government expenditures in 2012 for the Town of Olds was \$2,034 per capita. By comparison, the town of Innisfail with a population of 7,922 had average municipal government expenditures of \$1,910 or 6.1% lower than Olds. By contrast, the City of Leduc municipal government expenditures were 32.0% higher at \$2,679 per capita.



6. Perceptions of Wellbeing and Happiness

The Olds Wellbeing and Happiness Survey was designed by Genuine Wealth Inc. to identify and gain an understanding around people's perceptions of their wealth (financial and material), health (physical, mental) and happiness wellbeing, as well as to evaluate what people love or like about Olds, as a community.

The questions used in the questionnaire were developed, in part, based on the science and determinants of happiness and wellbeing and on the Greater Victoria Wellbeing survey (2010) and the Kingdom of Bhutan's Gross National Happiness survey, both developed by Michael Pennock, an epidemiologist based in Victoria, B.C. The Greater Victoria Wellbeing study from 2010 found that the factors contributing most to high rates of life satisfaction and happiness included, in order of importance:

- 1. Spending time on enjoyable activities.
- 2. Low levels of life stress.
- 3. Good health (no conditions which restrict daily activities).
- 4. Having opportunities to participate in community events (arts, culture, recreation and sports)
- 5. Strong sense of belonging to the community and social supports.
- 6. Having opportunities to develop skills and abilities.
- 7. Having satisfactory relationships with family and friends.
- 8. Having control over decisions that affect everyday life.
- 9. Having enough income to "more than meet" everyday needs.
- 10. Having opportunities to enjoy the natural environment.

The reverse of these conditions contributed to lower levels of life-satisfaction and happiness. Not surprisingly, the reverse of these conditions also contributed to lower levels of life-satisfaction/happiness. In addition, one other factor appeared to contribute to lower levels-being made to frequently do things that are inconsistent with values.

The Greater Victoria study also found that overall, life-satisfaction and happiness was highest among:

- The young and the old
- Higher income earners
- Married and widowed persons
- Retired persons and homemakers
- People living with a spouse, with or without kids

Moreover, gender did not appear to matter, as both males and females report the same levels of lifesatisfaction. Furthermore, the level of education did not have a major effect except at the extremes.

Based on the Victoria study it could be argued that these factors could qualify for a wellbeing and happiness algorithm or formula. These wellbeing influencers or factors were used to develop the Olds Wellbeing and Happiness survey.

6.1 Methodology

The Olds Wellbeing and Happiness survey was administered through a combination of telephone (conducted by Genuine Wealth Inc.) and online surveys (Genuine Wealth Inc./LimeSurveys) were



conducted from March 13 to April 16, 2013 reaching a broad and random cross-section of men and women as well as the youth (14 years-24 year olds), adults (25-54 year olds) and elders (55+ years).

The 17 online survey questions were administered through a voluntary online survey platform on the Genuine Wealth Inc. website using Lime Survey tools. Respondents were asked to respond to subjective wellbeing questions about their happiness, life satisfaction, spiritual wellbeing, health, financial wellbeing, work, community vitality, trust and satisfaction with environmental protection.

We received a strong response rate of 167 completed surveys of a total 237 visitors (i.e. 70 or 29.5% of potential respondents who either provided a partial response or chose not to continue with the survey)⁴⁷ to the online survey websites. Given a population of approximately 6,954 people (aged 14+ years), the response rate of completed surveys was roughly 2.33% of target population.⁴⁸

The respondents did represent a reasonable accurate reflection of the distribution of age-cohorts in the Town of Olds:

			% of
	Olds		respondents
	Population	% of	to Survey
	(2011)	population	(n=167)
14-24	1,189	17.1%	18.0%
25-34	1,015	14.6%	11.4%
35-44	1,030	14.8%	12.6%
45-54	1,150	16.5%	21.6%
55-64	990	14.2%	22.2%
65+	1,580	22.7%	11.4%
Sum	6,954	100.0%	100.0%
Total Town of Olds Pop.	8,235		

While the distribution of our respondents by age does not align perfectly with the 2011 age distribution of Olds, we feel the results still provide a fair and reasonable reflection of wellbeing perceptions by age cohort.

In terms of gender, women were over represented with 106 (65.4%) female respondents and, 49 (30.2%) were male (7 of the 162 respondents did not identify their gender). The town of Olds population is 51.7% female while 48.4% male.

In terms of household income, the median household income reported by respondents was \$75,000, which ranged from a low of \$10,000 to a high of \$200,000+.

While the Olds Wellbeing and Happiness survey does not yield a statistically significant result (ideally we would have desired roughly 300 respondents or 4.5% of the 18+ population (based on 2006 Census) to meet statistically significance criterion in quantitative research), this kind of survey differs from conventional telephone surveys such as the recent Ipsos 2011 Citizen Satisfaction poll for the

⁴⁷ This is a fairly high refusal rate or impartial completion rate, the reasons for which are not clear why these 70 potential respondents, who had logged on to the online survey website, did not complete the survey. Increasing the actual survey completion rate and sample size to closer to 4.5% of the relevant population will be a priority in future wellbeing surveys. ⁴⁸ Concerns about an appropriate sample size should consider that Statistics Canada Community Health Survey (CCHS) to assess the happiness in 2007-08 used a sample of 116,569 individual Canadians aged 20 and older which translates into a relatively small sample size of only 0.46% of the 25,450,413 Canadians aged 20 and older in 2008.



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Town of Olds (with a sample size of 300) as it constitutes qualitative research. In qualitative research methods smaller sample sizes are acceptable.⁴⁹ Determining adequate sample size in qualitative research is ultimately a matter of judgment and experience in evaluating the quality of the information collected against the uses to which it will be put, the particular research method and purposeful sampling strategy employed, and the research product intended.⁵⁰ The answer to 'how many' is enough in terms of respondents to open-ended questions (such as 'what do you love about Olds?') and many of the highly personal questions about issues such as spiritual wellbeing can only be answered as follows (by qualitative research experts):

The answer, as with all things qualitative, is "it depends." It depends on your resources, how important the question is to the research, and even to how many respondents are enough to satisfy committee members for a dissertation. For many qualitative studies one respondent is all you need -- your person of interest. But in general the old rule seems to hold that you keep asking as long as you are getting different answers, and that is a reminder that with our little samples we can't establish frequencies but we should be able to find the RANGE of responses. Whatever the way the question is handled, the best answer is to report fully how it was resolved. 51

We can thus be satisfied that the results of the first Olds Wellbeing and Happiness survey provided a rich and diverse response rate to qualitative research questions not normally asked in quality of life and opinion polls.

6.2 What people Love about Olds: What makes life worthwhile in Olds?

The first question in the Olds Wellbeing and Happiness Survey asked respondents an open-ended question about 'what do you love about Olds?' These responses provided rich anecdotal information about the important qualitative attributes of the assets that make life worthwhile for citizens of Olds. These are the wellbeing assets that both attract and retain people, both young and old.

Combined with the objective and subjective wellbeing indicators, these quality-of-life testimonials or stories forms a powerful picture of the wellbeing assets of Olds (your brand) that can be promoted, maintained and strengthened.

The following Wordle diagram (Figure 12) summaries the key quality of life attributes from the question about what people love about Olds. The size of the word and fonts represents the significance or number of times the specific quality of life attribute was mentioned. For example, the key perceived strengths of Olds include people, small community, amenities, family friendly, and safe.

⁵¹ Baker, Sarah Elsie and Rosalind Edwards. How many qualitative interviews is enough? Expert voices and early career reflections on sampling and cases in qualitative research. National Centre for Research Methods Review Paper, Middlesex University and NCRM, University of Southampton.



⁴⁹ By comparison a Statistics Canada survey to assess the happiness used a sample of 116,569 individual Canadians aged 20 and older from the combined wave of the 2007-08 Community Health Survey (CCHS) to explore happiness across Canada. This sample of 116,569 amounted to a relatively small sample size of 0.46% of the 25,450,413 Canadians aged 20 and older. ⁵⁰ Sandelowski, M. 1995.Sample Size in Qualitative Research. Res Nurs Health. 1995, April 18: 179-83.

Figure 12: What do you love about Olds?



Some of the key quality of life attributes from the survey, which we highlighted as key assets of the community of Olds, include the following, which have to organized according to a series of common themes. In general, the respondents to the survey were very happy with the quality of life in Olds.

Here are some of the highlights:

Small Town Benefits

- It is still a small community with all the amenities of a larger city, and located within access to major centres.
- I love that people seem happy here, and are generally interested in bettering Olds.
- Being a 4th generation resident of Olds I love the fact that I run in to people I know or know my family on a daily basis while running errands about town. The small town community feel where you know your neighbors and they know you is what I love. I love taking my kids to Wong's Park to sled down the same hill that I went sledding on as a kid or walking them through the same school doors that I walked through with my own parents. I love the history of our small town and appreciate all the new opportunities too! The new high school, theatre and CLC are amazing things for our community!
- Small town feeling but offers enough here without having to go to the cities.
- That it is a small town but still has the amenities of a bigger city, with out the big city problems.
- Olds offers almost everything one needs when it comes to shopping; 10 minutes or less travel time to get all the services I need.
- I love that you can do so many errands in such a short time compared to living in a big center.



- The small shops.
- How it is a small town with lots of businesses for the community.
- That there are two Tim Hortons and one is close to my work.
- Quiet no really busy streets (traffic) compared to Calgary more laid back.
- I think that Olds is a pretty community.
- Perfect size. Not too big or small. Close proximity to cities and parks, with easy access to both Calgary and Red Deer.

Safe and Great Place to Live

- Olds has everything a family could need, with employment, parks and family activities.
- Family friendly. Lots of family events and activities.
- A safe place to raise a family!
- Friendly laid back
- The small community living, friendly people and affordable living
- My parents live there.
- Close to family.
- It's where I was born, so it feels like home. I also like the community spirit, and being able to be a part of the fair trade and Uptowne Olds committee
- A great place to meet people.
- Olds is small enough that you know pretty much everybody but big enough that we have all the stores/entertainment you would need.

Community Spirit

- The strong sense of community and caring atmosphere.
- I know a lot of people and anywhere I go I meet some one I can talk to.
- The People and the fact that there is a strong sense of community.
- Our strong volunteer base and community spirit.
- The fact that this community has a sense of we can do it and together we will be the best place to live.
- Friendly community people look out for each other.
- Friendly people; strangers that say hi when you meet them on the street.
- Being able to say hello to people you know on the street. Getting to know familiar and new faces when you shop locally.
- Olds is a great place to raise children.
- Having lived here for 25 years I have become fond of the community spirit, friendliness of Olds citizens.
- It's a friendly town with most of the amenities that we like. It also has good recreation areas.
- It is a welcoming community. If you reach out to the community you are warmly welcomed and invited to participate in whatever endeavor you are seeking.
- People are not in such a hurry therefore more friendly and outgoing.
- Olds residents are outstanding community minded and caring people. Truly a outstanding community to call home.
- I love how safe I feel walking through the streets
- I love the lack of crime, the phenomenal education programs, the cultural diversity and acceptance and the amazing people.
- The large amount of volunteers; passionate volunteers committed to making change on behalf of the community and often in spite of the apathy of the community.



- I love the sense of opportunity for good work-life balance that living where you work affords. I love the safety and feeling that I am a part of a caring community.
- The pace of things, great balance between action and peacefulness.
- Community spirit but that will go as we grow

Access to Services, Schools, Community Events, Facilities

- I love that we're close to a major airport (YYC), and close to major centres while still very much feeling like a small town, I love that I hardly ever have to leave town for appointments or shopping, I love how safe we feel here, I love that we have a radio station. I love that our out-of-town guests think Olds is a great town too! Location to many other communities, sports venues, transportation options, level of services (Pool, health services, college, Olds Agricultural society, business supplies and services), as well as climate.
- Great location. Good retail market. Most of the facilities a small community could ask for. Great for families. Nice parks, GREAT PEOPLE.
- Olds has lots of variety of grocery stories and good school facilities and good sport teams.
- Olds has all the important facilities (hospital, curling, golf, theatre and adequate shopping.
- I love the community, the events that so many people put on. I love the Community Garden and the Olds College grounds. The Olds Fashioned Christmas and Midnight Madness. I love the Mayor! She is like a bright flower! She is also pushing Olds towards sustainability, which is great.
- Strong service centre that is able to meet my needs in most ways right here for shopping, work, learning, and play.
- Friendly, easy to get around, well laid out, with wide streets and the trails for walking/biking.
- Handy bus, work, helpful people.
- I love the friendly people, the proximity of medical and educational services, the cultural amenities and the walking paths and parks available to residents.
- The opportunity! We came from a very small northern area and Olds has a fantastic high school with a fitness centre, a pool etc.
- Great parks and activities for families to take part in.
- The abundance of services for families and people with special needs.
- The exceptional customer service that you get pretty well every where you shop!
- Schools, disabled school, friendly community, and has everything you need.
 The progressiveness of the Olds Institute, Town Administration and community leaders. O-NET. Mountain View Power. The Community Learning Campus.
- A regional destination for agriculture Olds Agricultural Society, Olds College, Auction Mart, Equipment dealers, agribusiness, etc.
- Olds has every feature that is required, medical facilities, recreation facilities as well all shopping and services.
- I love the friendly atmosphere and schooling opportunities as well as sports opportunities
- I love the high school and the partnerships that exist between it and people and organizations
 in the community. I love the availability of local produce in some of our grocery stores and the
 locally owned restaurants that make good food from scratch often with local and Fair Trade
 ingredients.
- Olds High School! What a fantastic school. Access to everything you need is in town fitness, shopping, restaurants, and services.



Aesthetics

- I admire how the town looks after street snow removal, grass cutting, all round upkeep of the town.
- I love that we can see the mountains.
- Well laid out, walking trails, wide streets for walking/biking, recreation facilities, etc.
- Really love the walk paths
- What I love most about Olds are the Historic buildings and the care being given to them. This
 indicates, to me, that citizens of Olds are proud of their past and history. I'm also extremely
 proud of the performing arts center and the quality of theatre and performances presented in
 this facility.

Leadership and Progressive

- Very friendly and progressive community.
- The forward thinking that the leaders and volunteers that drive this community have.
- The leadership and volunteer opportunities in the community.
- The volunteer capacity; the options and groups to volunteer and the number of individuals in the community who take an active role in it.
- Encourages proactive discussion.
- It's a community that endeavours to promote excellence.
- Ready and open to new developments and expansion.
- People going the extra mile that you don't see happening in the big cities
- I love that it's so vibrant and there are so many great idea out there to make our community more cutting edge and livable.
- I truly love the fact that this small town out of no where because everybody hear about Olds is already taking steps that many greater cities have taken. Valuing the well being of its citizens.
- Progressive and the feeling of hope as a community continuing in the future. Not just neighbourly now, but likely neighbourly in the future. Not just safe now, but safe in the future. Not just a thriving town today, but a town with a thriving future.
- the opportunities for a diverse group of people.
- A community that recognizes the importance of measuring sustainability in a manner that is inclusive and engaging.
- The innovation in Olds. The Community Learning Campus, the Olds Institute (and O-NET and MVP) are great examples of how innovative Olds is, and how progressive it is.

One of the more negative comments received was the following:

• I cannot say that I love Olds,,,and I realize that the weather may not be part of this survey...however, I will begin with the weather...hot, sultry, weather c/w dust blowing through the streets or fair grounds during summer events is not appealing....and the easterly winds in the winter are of a deep biting nature...not appealing either. cutting to the chase, Olds has a culture which demonstrates a rather hoytee toytee attitude and always has had.

6.3 Brand and Perceptional Capital Values of the Community of Olds

These findings are consistent with similar studies of the quality of life perceptions of citizens of Olds. In the *Town of Olds Situation Analysis* (January 2010), an online perception survey to assess broad perceptions of citizens of the 'town' and 'community' of Olds, conducted by McRobbie Optamedia



(Michael Brechtel and Steffen Janzen), the following key perceptions of what citizens 'love about Olds' (as a community) were in order of importance:

- 1. Safe and friendly neighbourhoods
- 2. School and educational opportunities
- 3. An ideal place to raise a family
- 4. Beautiful parks and recreation facilities
- 5. Professional or career opportunities
- 6. Our history and heritage
- 7. Close-knit community
- 8. Arts and culture

One of the key perceptional assets identified in this study was that 80% (the majority) of the 237 respondents to the McRobbie Optamedia survey would recommend the Community of Olds to others while 91% of those over the age of 18 who have lived in Olds their whole life or more than 20 years would recommend people join the Community of Olds. Of the 237 respondents, 147 respondents identified the following reasons they would recommend the Community of Olds to others:

- The small town spirit (e.g. community safety, no traffic issues, volunteers)
- Big city opportunity (e.g. amenities, facilities, education and businesses)
- Optimal location (e.g. proximity to larger centres, QEII, Rocky Mountains)
- Progressive community committed to sustainability.

These four main points constitute both tangible and intangible 'assets' of the community, in terms of reputation, image and brand. As with all assets, once identified they must be properly accounted for and leveraged to ensure their 'highest and best use' value can be realized. These perceived assets of the quality of life highlights of Olds would be an important asset to be placed on the Genuine Wealth 'balance sheet' of the community and Town of Olds.

6.4 Self-Rated Happiness, Life Satisfaction and Spiritual WellBeing

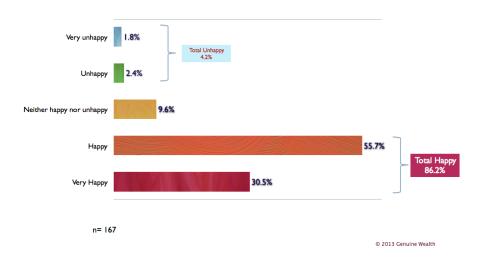
Happiness: When asked how they would rate their overall **personal** happiness 86.2% of respondents said they were either *very happy* or *somewhat happy* with their quality of life, based on the Genuine Wealth Survey with 167 respondents.



Figure 13: Self-rated Happiness

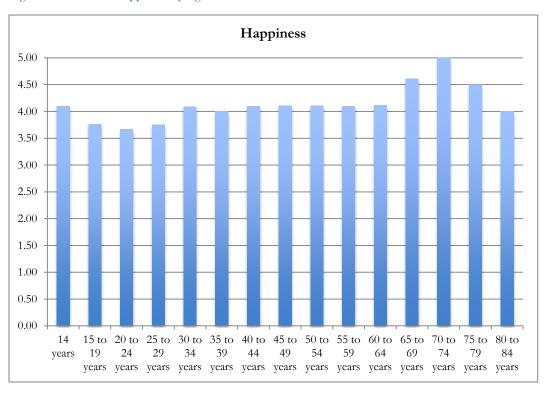
Happiness

Taking all things together, how happy would you say you are?



Happiness ratings (from 1 (very unhappy) to 5 (very happy) varied somewhat across age cohorts and were highest for the 65-79 year old age cohort (averaging over 4.5 out of 5.0) and lowest for the 15-29 year old cohort (averaging about 3.75 out of 5.0). The average happiness ratings across all ages was 4.11, which is above the desired threshold of 4.0 (i.e. happy or very happy with life).

Figure 14: Self-rated Happiness by Age Cohort

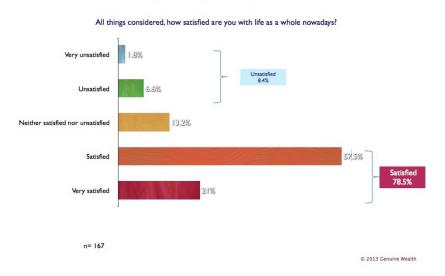




Life Satisfaction: When asked how they would rate their overall **life satisfaction** 78.5% of respondents said they were either *very happy* or *somewhat happy* with their quality of life, based on the Genuine Wealth Survey with 167 respondents.

Figure 15: Life Satisfaction

Life Satisfaction



Like self-rated happiness, life satisfaction scores also varied by age cohort being highest for the 65-79 year old cohort (about 4.5 out of 5.0) and lowest for 35-39 year olds (3.45 out of 5.0). The average rating over all age cohorts was 3.89, which is below the desired threshold of 4.0 (i.e. satisfied or very satisfied with life).

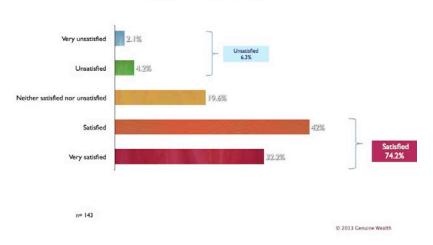
Spiritual WellBeing: When asked how to rate their satisfaction with their spiritual life (a discretionary question on the survey), 74.2% of respondents said they were either *satisfied* or *very satisfied* with their spiritual wellbeing with only 6.3% either unsatisfied or very unsatisfied.



Figure 16: Spiritual WellBeing

Spiritual WellBeing

How satisfied are you with your spiritual life?



Satisfaction with spiritual wellbeing satisfaction scores also varied by age cohort being highest for the 70-74 year-old cohort (a maximum of 5.0) and lowest for 14-19 year olds (3.5 out of 5.0) and 30-34 year olds (3.63 out of 5.0). The average rating over all age cohorts was 3.98, which is just slightly below the desired threshold of 4.0 (i.e. satisfied or very satisfied with life).

5.4 Health, Autonomy and Daily Activities

Several questions about self-rated health, stress, autonomy and daily activities resulted in the following responses:

Table 4: Autonomy, Mental Health and Stress

Life Satisfaction Questions	Strongly Disagree	Disagree	Neither Agree nor	Agree	Strongly Agree
	Diougree		Disagree		129100
Overall, I spend most of my	1.8%	9.0%	8.4%	63.3%	17.5%
time doing things that I enjoy					
(n=166)					
I feel I have enough control	1.8%	6.0%	10.8%	62.7%	18.7%
over most decisions that affect					
my daily life (n=166)					
Overall, I feel very positive	1.8%	4.8%	10.2%	64.5%	18.7%
about myself (n=166)					
How satisfied are you with	1.2%	4.2%	9.0%	54.2%	31.3%
your ability to perform your					
daily living activities (n=166)					
I experience a lot of stress in	4.2%	21.7%	24.1%	37.3%	12.7%
my life (n=166)					



Table 5: Physical Health and Diet

Health Question	Poor	Fair	Good	Very Good	Excellent
In general, I would say my	1.2%	9.0%	34.9%	42.2%	12.7%
overall state of health is					
(n=166)					
In general, my diet and eating	4.2%	12.7%	38.6%	36.1%	8.4%
habits are(n=166)					

On a positive note, the results suggests that, in general, people feel:

- people feel they are doing things they enjoy (80.7% agree or strongly agree; average wellbeing rating of 3.86 out of 5.0)
- positive about themselves (83.1% agree or strongly agree with an average wellbeing rating of 3.93 out of 5.0)
- they have sufficient control over their lives (81.% agree or strongly agree with an average wellbeing rating of 3.90 out of 5.0)
- the ability to perform daily living activities (85.5% agree or strongly agree, with an average wellbeing rating of 4.10 out of 5.0)

While these are positive responses improvements could be made to increase the average scores above a 4.0 threshold, with the exception of autonomy of daily activities.

The areas of concern include:

- relative high levels of self-rated stress (50.0% of respondents agreed or strongly agreed that they are experiencing stress, with an average wellbeing rating of 3.33).
- self-rated health is relatively positive with over 89% of respondents saying their health is either good, very good or excellent. However, 10.2% say their health is fair or poor, which could be an area of improvement. The average self-rated health score was 3.56 or below a desired threshold of 4.0 (very good).
- Self-rated eating habits and diet was low at an average rating of 3.32 (below a desired threshold of 4.0) with only 44.6% of respondents saying their diet/eating habits was either very good or excellent and 16.9% saying it was poor or fair.

6.5 Wealth: Money, Financial Stress and Work

Several questions about work, sufficiency of income, and financial stress were posed with the following results:

Table 6: Meaningful Work, Financial Stress and Income

Work and Money	Strongly Disagree	Disagree	Neither Agree nor	Agree	Strongly Agree
			Disagree		
All things considered, how satisfied are you with your current work life (n=166)	1.2%	10.8%	15.7%	58.4%	13.9%
Do you feel your current level of income meets your everyday life needs? (n=166)	2.4%	21.1%	15.7%	48.2%	12.7%



Table 7: Financial Stress

	Overwhelming	High	Moderate	Low Stress	No Stress
	Stress	Stress	Stress		
In general, how much stress do you feel about your personal	3.0%	16.3%	38.0%	32.5%	10.2%
finances(n=166)					

The results show that while the majority of people are satisfied with their work life (72.3% agree or strongly agree; an average score of 3.73 below the desired threshold of 4.0) financial stress is relatively high.

Roughly 23.5% of respondents feel that their current level of income is insufficient to meet their every day needs while 19.3% of respondents are experiencing either overwhelming or high stress levels related to their personal finances. The personal financial stress question resulted in the lowest overall wellbeing rating of all indicators of 3.31 well below a desired wellbeing threshold of 4.0.

6.6 Belonging, Trust and Relationships

Several questions were posed related to people's sense of belong to their community, satisfaction with personal relationships, trust of neighours, local businesses and strange. The strength of a sense of belonging to a community is one of the key attributes to wellbeing and happiness from a recent study of the happiest communities in Canada.

There is a relatively high sense of belonging to the local community of Olds with over 59.5% of respondents who feel either a strong or very strong sense of belonging. However, we feel this could be much higher;⁵² moreover, we are concerned that 12.3% of respondents felt a week or very weak sense of belonging. The average wellbeing rating for this question was 3.56 which is relatively low compared to a desired threshold of 4.0 (a strong sense of belonging)

Table 8: Sense of Belonging

Work and Money	Very weak	Weak	Neither weak nor strong	Strong	Very Strong
How would you describe your feeling of belonging to your	3.1%	9.2%	28.2%	47.9%	11.7%
local community (n=163)					

In terms of satisfaction with relationships with family, friends, and neighbours, satisfaction is highest with family and friends (85.9% satisfied or very satisfied) and lowest with neighbours (58.3% satisfied or very satisfied). This suggests (with 9.8% dissatisfied or very dissatisfied) there is room from creating conditions to strengthen the relationships amongst and between neighbours in Olds.

⁵² For example, in the Leduc Genuine Wellbeing study of 2006, the sense of belonging to the local community was higher with 84.8% of respondents to the Leduc wellbeing survey who felt either a very strong or strong sense of belonging to their community.



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Table 9: Relationships

	Very dissatisfied	Dissatisfied	Neither dissatisfied	Satisfied	Very satisfied
			nor satisfied		
How satisfied are you with your relationships with your family? (n=163)	1.8%	3.7%	8.6%	47.9%	38.0%
How satisfied are you with your relationships with friends (n=163)	1.2%	3.7%	8.6%	47.9%	33.1%
How satisfied are you with your relationships with neighbours (n=163)	3.7%	6.1%	31.9%	41.7%	16.6%

Trust is one of the most important and delicate (subject to loss) of all social capital assets in a community. High levels of trust in a community are hallmarks of a cohesive community and goodwill. Based on the Olds survey, the highest level of trust was for business in the community (68.7% trust most or all of them with an average trust score of 3.61 out of 5.0 maximum), followed by neighbours (61.3% trust most or all of them; an average trust score of 3.53 out of a maximum 5.0), and lastly strangers (35.0% trust most or all of them; an average trust score of only 2.91, the lowest rating in the survey). While trust in local businesses is a positive affirmation of a strong relational capital asset, a lower level of trust in neighbours suggests room for strengthening these relationships.⁵³

Table 10: Trust

Please tell us how many of the following people you trust	Trust none of them	Trust a few of them	Trust some of them	Trust most of them	Trust all of them
Neighbours? (n=163)	4.3%	14.7%	19.6%	46.0%	15.3%
Strangers that you encounter? (n=163)	12.3%	19.6%	33.1%	34.4%	0.6%
Businesses in your community (n=163)	1.8%	8.0%	21.5%	64.4%	4.3%

Perceptions of personal safety is critical in relationship with objective measures of crime (e.g. violent crime, property crime). When asked about perceptions of personal safety, 81.6% said they were satisfied or very satisfied about their safety (an average wellbeing score of 3.96 out of a maximum 5.0 points). This is a positive rating and affirms that Olds is perceived to be a safe community to live, work and play. Notwithstanding 6.7% of respondents feel either very dissatisfied or dissatisfied, a level that could be reduced.

Table 11: Personal Safety

	Very dissatisfied	Dissatisfied	Neither dissatisfied nor satisfied	Satisfied	Very satisfied
How satisfied are you with your personal safety in your community? (n=163)	4.9%	1.8%	11.7%	55.2%	26.4%

⁵³ By comparison a similar question posed to citizens of the City of Leduc in 2006 found that 74.7% of survey respondents said that 'other people can be trusted.'



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When asked about their experience of being excluded or uncomfortable in their neighbourhoods because of ethnicity, culture, race, language, gender, religion or sexual orientation, a healthy 84.5% of respondents. However, the fact that 15.5% have felt uncomfortable in their neighbourhood most of the time or 'some of the time' suggest room for improving the sense of feeling accepted and belonging to one's neighbourhood in Olds.

Table 12: Exclusion due to culture, race, color, religion or sexual orientation.

	Most of the	Some of the time	Rarely	Never
	time			
How often do you feel	2.8%	12.7%	12.7%	71.8%
uncomfortable or out of place in				
your neighborhood because of your				
ethnicity, culture, race, skin color,				
language, accent, gender, sexual				
orientation, or religion (n=163)				

6.7 Accessibility to Services

Feelings of accessibility to basic services, sports and recreation opportunities, personal development opportunities and arts and cultural events is the hallmark of a strong community of wellbeing. The percentage of respondents who were satisfied or very satisfied with accessibility was relatively lower than expected with a relatively high percentage of respondents who are neither satisfied nor dissatisfied (i.e. on the 'fence'). Over 70% were satisfied or very satisfied with access to sports and recreation activities (8.6% were dissatisfied), 60.7% were satisfied or very satisfied with access to arts and cultural activities (11.7% were dissatisfied) and only 58.0% were satisfied or very satisfied with access to opportunities for personal development of skills and abilities (12.3% were dissatisfied). While there is no ideal level or threshold for satisfaction levels, with average scores of 3.79, 3.64 and 3.56 (respectively for sports and recreation, arts and cultural, and personal skill development) this does suggest areas of improvement to improve these scores closer to threshold levels of satisfaction.

Table 13: Feelings of Accessibility

	Very dissatisfied	Dissatisfied	Neither dissatisfied	Satisfied	Very satisfied
			nor satisfied		
How satisfied are you with access to sports and recreation activities? (n=163)	2.5%	6.1%	20.9%	50.9%	19.6%
How satisfied are you with access to the arts and cultural activities (n=163)	2.5%	9.2%	27.6%	43.6%	17.2%
How satisfied are you with access to opportunities and activities to develop yours skills and abilities (n=163)	1.9%	1.8%	11.7%	55.2%	26.4%

6.8 Environmental Protection

Satisfaction with efforts to preserve or protect the environment and natural capital assets of the community are relatively low based on the 154 respondents to this survey question. This is important given the sustainability efforts by the Olds Institute and the Town of Olds over the past several years



and the perception of citizens that Olds is a 'progressive community committed to sustainability.' The percentage of respondents who were very dissatisfied or dissatisfied with environmental protection efforts was relatively high at 19.5 of respondents; only 44.8% of all respondents were 'satisfied' with the environmental efforts in the community with none feeling 'very satisfied.' The average satisfaction score of all respondents was a low of 3.21 out of a maximum 5.0 points.

Table 14: Satisfaction with Environmental Protection

	Very dissatisfied	Dissatisfied	Neither dissatisfied nor satisfied	Satisfied	Very satisfied
How satisfied are you with the efforts being made to preserve the natural environment in your community (n=154)	4.5%	14.9%	35.7%	44.8%	0.0%

7. Reality Check and Strengthening Community Assets:

The results of the Olds Wellbeing and Happiness survey provide an important check-up or inventory of the perceptions of some of Olds most important assets, namely its citizens (especially the many youth who responded to the survey), the intangible social capital assets (trust, belonging, strength of relationships), and perceptions of its cultural and built capital assets. We have identified key community wellbeing attributes and assets that represent the community assets of Olds that should be maintained or strengthened. Our analysis also identified several community assets and wellbeing attributes that could be strengthened by investing in community and genuine wealth asset development opportunities that would lead to improving the wellbeing scores/ratings and perceptions of citizens in future.

Figure 17 shows a summary of the average WellBeing Scores for all of the Olds Wellbeing and Happiness survey questions in a single, integrated image of wellbeing. It is fitting to present the data in this format, as a flower, as the word 'flourish' means 'to flower' from the French word flouris. Each of the petals in the Olds Wellbeing Index flower shows the relative or average score of citizen perceptions ranging from a low of 1.0 to a maximum score of 5.0. Figure 14 shows how each Wellbeing Indicator scored relative to a desired threshold score of 4.0, where 4.0 represents (in most instances) a desired level or target of happiness, life satisfaction, agreement, trust, belonging, accessibility, financial wellbeing, and personal safety. While we do not suggest there is a perfect wellbeing or happiness threshold, the key is to make efforts to maintain, strengthen or improve these scores, over time.



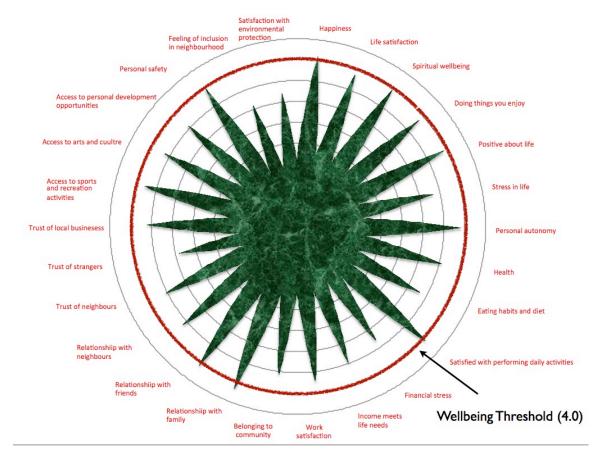


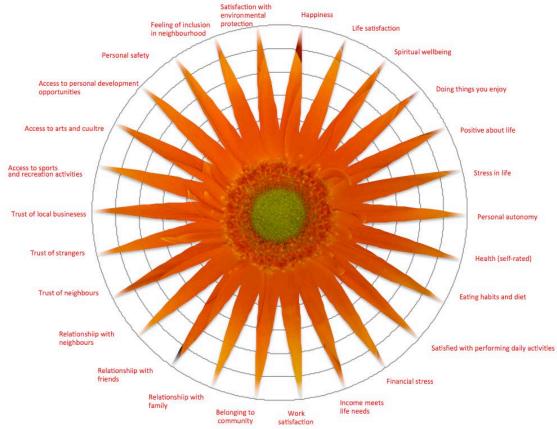
Figure 17: Olds WellBeing Flower Index for 2013

We propose that strengthening the genuine wealth assets of Olds would mean making efforts to move each WellBeing Indicator score closer to or exceeding an average of 4.0 thus strengthening the resilience and ultimately sustainability of all aspects of the wealth, health and happiness in the community of Olds.

An ideal Wellbeing Index for Olds would look like the following image (Figure 18), with each wellbeing indicator scoring at least 4.0 (the wellbeing expectations threshold) on a scale of 1 to 5.



Figure 18: Ideal Olds Wellbeing Index

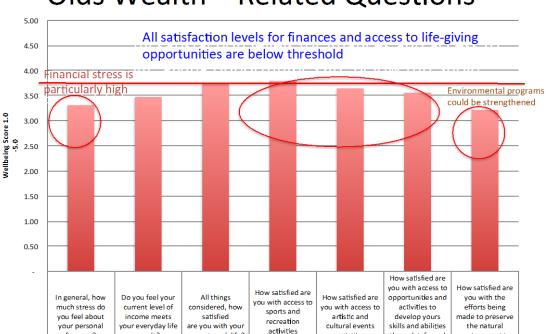


The following graphs display the cluster of WellBeing indicators for each of the wealth, health and happiness subthemes showing where perceptions could be strengthened to meet desired threshold levels.

Figure 19 shows the summary of 'wealth' related indicators including financial needs/stress, work, accessibility and environmental protection issues. In our opinion, because all areas are below a desired wellbeing threshold of 4.0, each of these areas of wellbeing could be strengthened. Particular attention should be paid to financial stress experienced by a sufficient number of citizens; this is a risk to current and future economic wellbeing of individuals and their families. There appears to be room for improving accessibility to recreation and parks activities, arts and cultural activities and especially personal development opportunities. Finally, improvement to environmental protection or environmental stewardship is an area that could use strengthening. Understanding more clearly what citizens may desire in terms of specific environmental or sustainability programs needs to be better understood. However, many of environmental wishes were identified in the prior 'Wishing Well' survey of citizens two years ago.



Figure 19: Olds Wealth-related Indicators and Thresholds



activities

3.79

activities

3.64

through informal

education

activities

3.56

environment in

vour community

3.21

Olds Wealth - Related Questions

■ Series1

finances?

3.31

needs?

3.48

Figure 20 summarizes the health-related wellbeing indicators. All areas could be strengthened to achieve threshold levels of 4.0, especially individual perceived state of health, diet and eating habits. As well, consistent with other subjective wellbeing questions related to neighbours, creating conditions that would lead to increasing neighbourliness, stronger relationships, trust, a stronger sense of belonging would help strengthen the social capital and social networks in Olds.

current work life?

3.73



Figure 20: Olds Health-related Indicators and Thresholds



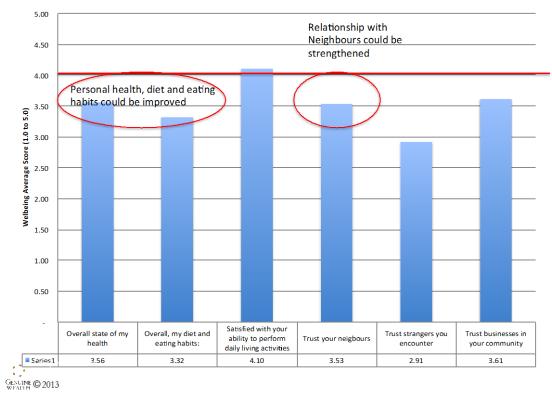
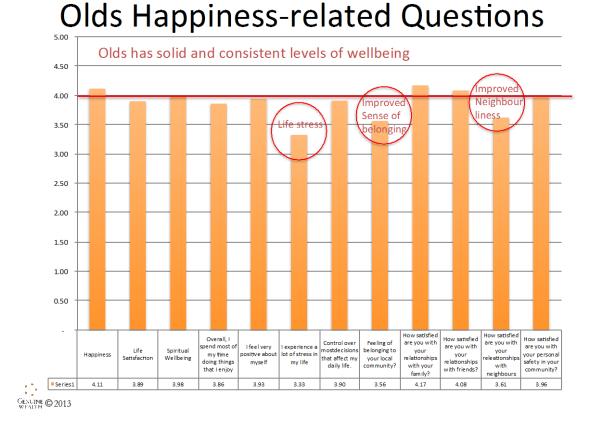


Figure 21 summaries the happiness-related indicators in relationship to the suggested wellbeing threshold of 4.0. In general, most happiness conditions are at or near the desired threshold. Areas of potential risk to happiness in Olds includes relatively high levels of self-rated life stress and lower-than-threshold perceptions of neighbours (relationships and sense of belonging to community).



Figure 21: Olds Happiness-related Indicators and Thresholds



8. So What?: Conclusions and Next Steps

This first Genuine Wealth assessment of the wellbeing and happiness conditions of the community of Olds is one of the first of its kind in Alberta and Canada, using the Genuine Wealth model. Olds is following a similar path as the kingdom of Bhutan, which adopted the Gross National Happiness as its national measure of progress towards a new economic paradigm based on wellbeing and happiness.

The Olds wellbeing assessment used a model similar to that developed for Bhutan, examining the quantitative or objective indicators as well as subjective indicators of economic, social and environmental wellbeing, through the five-capital-asset model of Genuine Wealth (measuring the conditions of human, social, natural, built and financial capital). The result is a 'wellbeing balance sheet' for the community of Olds that can help decision makers from the Town of Olds, the Olds Institute, School Boards, Chamber of Commerce and other organizations determine how best to allocate scarce human and financial resources to maintain wellbeing conditions or invest in improving those wellbeing conditions which the Genuine Wealth assessment identified as showing potential weakness or risks to future community wellbeing.



Like a medical checkup this report provides a baseline assessment of wellbeing using a number of indicators to assess the conditions of wellbeing for 30 wellbeing domains or themes, according to the five capital asset accounts of the Genuine Wealth model. The wellbeing indicators were selected, in part, based on the science of wellbeing and the known determinants of happier lives lived. What is unique about the Olds study is that it sets a new precedence for evaluation quality of life of communities by combining and balancing objective measures of wellbeing using statistics from Statistics Canada census and the self-evaluation of wellbeing by citizens using a wellbeing and happiness survey modeled, in part, on the Bhutanese Gross National Happiness model.

The result of our analysis is that it points to areas of both strengths and weakness in wellbeing and quality of life. Moreover, the wellbeing and happiness survey results point to areas of potential improvement in the self-rated and experiential wellbeing conditions or scores, particularly for those areas of wealth, health and happiness that we believe are below a desired threshold.

We recommend that the next steps beyond this wellbeing assessment is to provide counsel to the Olds Institute and the Town of Olds on how to use these indicators in developing future strategic plans, long-range municipal development plans and budgets to strengthen or maintain the various community wellbeing assets we have evaluate

We provide the following recommendations for consideration for next steps:

Recommendation 1: We believe that the next frontier in accountability will be the development of wellbeing-based budgeting (both capital and operating) that can demonstrate to decision makers and citizens an authentic 'return on investment' from taxes and public expenditures, where 'returns' are measured in terms of changes in wellbeing conditions. These wellbeing indicators provide important context for the policies, programs, services, and budgets of various organizations in Olds who have a direct or indirect impact or interest on the quality of life and wellbeing of the community.

Recommendation 2: We believe the wellbeing indicators we have evaluated in this Olds Wellbeing Report can be used as the catalyst for future community engagement and conversation both in terms of the basis of an annual celebration of wellbeing and a flourishing community but also as the basis of developing strategies and action plans to improve wellbeing conditions. We recommend that an annual celebration of the wellbeing of the community be held possibly in the fall of each year. This could coincide with the Thanksgiving period in October. The event could be hosted by the Olds Institute to celebrate the progress made over the past year, share stories of success and challenges, and identify strategies and actions for improving wellbeing in the community over the next year. This event could precede and inform the municipal government's strategic planning and budgeting cycle.

Recommendation 3: We recommend a commitment to biannual updates to a comprehensive Wellbeing and Happiness assessment and update similar to the 2013 assessment. This may be coordinated by the Olds Institute, in association with other partners who support the OI, including the Town of Olds. The biannual assessments could provide the basis of accounting for progress against the sustainability vision for Olds developed by the Olds Institute. We recommend consideration be given to expanding the 2013 Wellbeing and Happiness survey to include objective measures of wellbeing that are currently drawn from Statistics Canada census data. One of the challenges of conducting these analyses is that Census data is often 2 or more years out of date by the time it is released by Statistics Canada making the data stale or irrelevant to making decisions about current lived conditions. The strength of the subjective wellbeing and happiness survey used in this study is that it provides a good snap shot of the current opinions and lived experience of citizens in the current calendar or fiscal year.



Recommendation 4: We recommend potential engagement of high school students from Olds High School in future years to help conduct the biannual Olds Wellbeing and Happiness 'checkup.' This could, for example, be part of the Leadership curriculum or program in the High School. Students would be guided to conduct the wellbeing assessment on behalf of the Olds Institute and the Town of Olds.



Appendix 1: Olds Wellbeing Indicators Raw Data

Table 15: The Town of Olds Human Capital Asset Accounts and Indicators

Human Capital Wellbeing Theme	Genuine Wellbeing Indicators	Olds Wellbeing Condition	Olds	Alberta
Demographics	Population (2011)	©	8,235 (52 nd largest community in Alberta)	3,610,185
	Population growth (2006 to 2011)	☺	13.6%	10.8%
	Median age of population (2011: years)	⊗	41.2	36.5
Work	Employment rate (% of employable workforce employed)	8	64.4% (2006)	69.4% (2013/04)
	Unemployment rate	©	4.0% (2006)	4.4% (2013/04)
	Meaningful work (How satisfied are you with your current work life?)	8	3.73 ave. (out of 5.0 max.)	n.a.
			Very satisfied + Satis Very dissatisfied + D	
Time use	Unpaid Work (% of population 15 years and over reporting the following unpaid work, 2006) 1. housework 2. children (unpaid) 3. care or assistance to seniors (unpaid)	☺	1) 89.0% 2) 37.8% 3) 19.4%	1) 91.4% 2) 38.4% 3) 16.8%
	Volunteerism (% of population reporting volunteering by age group)	?	n.a.	56.7 % (15-24) 49.7% (25-34) 63.4% (35-44) 56.0% (45-54) 51.3% (55-64) 49.6% (65+)
	Autonomy over life: I feel I have enough control over most decisions that affect my daily life?	©	3.90 ave. (out of 5.0 max.) Strongly Agree + Agree: 81.3% Strongly Disagree or Disagree: 7.8%	n.a.



Human Capital Wellbeing Theme	Genuine Wellbeing Indicators	Olds Wellbeing Condition	Olds	Alberta
Health	Life expectancy (years, male and female, 1996) 54	☺	78.3	78.6 ⁵⁵
	Disability-free life expectancy (years, male and female, 1996) ⁵⁶	☺	67.2	68.0
	Injury hospitalization rate (age-standardized per 100,000, 2011-12)	⊗	903 ⁵⁷	706
		© ©	269	201
	* Heart attacks (Hospitalized acute mycocardial infarction event, per 100,000), 2011-12) * Stroke (hospitalized event per 100,000)	⊘	129	126
	Cancer rates (incidence of cancer per 100,000 population 2010)	,	n.a.	421.9 ⁵⁸
	Mortality rate (standardized mortality rate per 100,000) ⁵⁹	8	226	193
	Smoking (1) and Heavy Drinking (2) rate (self-reported, % of respondents, 2007-10, non-aboriginal adult population)	è	n.a.	12.8% (1) 18.0% (2)
	Immunization rates (children) and Influenza immunization rate (age 65+)	,	n.a.	
	Physicians (General/Family Physicians and Specialists) per 100,000	,	n.a.	n.a.
	Proportion of the population 12 and over without a regular medical doctor	,	n.a.	n.a.
	Health care service rating	5	n.a.	n.a.
	December 1	8	3.56 ave. (out of 5.0 max.) Excellent or Very Good: 54.8%	n.a.
	Personal health: In general, I would say my general health is		Poor or Fair: 10.2%	

⁵⁴ David Thompson Regional Health Authority, 1996. Data sources: Statistics Canada, Canadian Vital Statistics, Birth and Death Databases, and Demography Division (population estimates)

⁵⁹ Canadian Institute for Health Information and Statistics Canada. Health Indicators 2013.



⁵⁵ Average life expectancy for males in Alberta is now (2009) 79 years and 83 years for females.

⁵⁶ Ibid.

⁵⁷ Central Alberta Health region data only. Data source: Canadian Institute for Health Information and Statistics Canada. Health Indicators 2013.

⁵⁸ Alberta Health Services. 2010 Report on Cancer Statistics in Alberta. December 2012. In 2010 there were 15,232 new cases of cancer diagnosed in Alberta with 5,526 Albertans who died from the disease.

Human Capital Wellbeing Theme	Genuine Wellbeing Indicators	Olds Wellbeing Condition	Olds	Alberta
	Do health problems limit your ability to perform daily living activities?	,	n.a.	n.a.
Physical Wellbeing	Healthy Diet (% of self-report, non-aboriginal respondents who say they consumed 5+ servings of fruit and vegetable per day, 2007-10)	è	n.a.	42.7% 60
				52.862
	Obesity Rate (Body Mass Index (BMI) 25+, Age 18+, non-aboriginal population)	☺	56.0 (2000-01) ⁶¹	(2007-10) 49.1 (2000-01)
	Physical fitness (% of respondents who are active/moderately active physical activity during leisure time, 2007-10)	5	n.a.	55.1%63
	Diet and eating habits: in general my diet and eating	⊗	3.32 average (out of 5.0 max.) Excellent or very good: 44.6% Poor or fair: 16.9%	n.a.
	habits are			
	Physical capacities: How satisfied are you with your capacity to perform daily living activities?	©	4.10 ave. (out of 5.0 max.) Very satisfied or satisfied: 85.5% Very unsatisfied or unsatisfied: 5.4%	n.a.
Psychological Wellbeing	Suicide rate (2011, number per 100,000)	5	n.a.	13.85
wennenng	Perceived mental health (% of respondents (non-aboriginal) who say very good or excellent, 2007-10)	5	n.a	74.8%64
	Self-reported life satisfaction: Overall, how satisfied are you with your life, at this moment?	©	3.89 ave. (out of 5.0 max.) Very satisfied or satisfied: 78.4% ⁶⁵ Very unsatisfied or unsatisfied: 8.4%	91.8%66

⁶⁰ Canadian Institute for Health Information and Statistics Canada. Health Indicators 2013.

⁶⁶ Canadian Institute for Health Information and Statistics Canada. Health Indicators 2013. Non-aboriginal population, 2007-10.



⁶¹ For David Thompson Regional Health Authority, which includes the town of Olds. Source: Statistics Canada, Canadian Community Health Survey, 2000/01, Canadian Institute for Health Information.

⁶² Canadian Institute for Health Information and Statistics Canada. Health Indicators 2013.

⁶³ Ibid.

⁶⁴ Ibid.

⁶⁵ Olds Wellbeing and Happiness Survey 2013

Human Capital Wellbeing Theme	Genuine Wellbeing Indicators	Olds Wellbeing Condition	Olds	Alberta
	Self-reported happiness: Taking all things together, how happy would you say you are?	©	4.11 ave. (out of 5.0 max.) Very happy or happy: 86.2% Very unhappy or unhappy: 4.2%	n.a.
	Enjoyment of Life: Overall, I spend most of my time doing things I enjoy	©	3.86 (out of 5.0 max.) Strongly agree or agree: 80.7% Strongly disagree or disagree: 10.8%	n.a.
	Stress: Overall, I experience a lot of stress in my life? (% who agree or strongly agree)	8	3.33 (out of 5.0 max.) Strongly agree or agree: 50.0% Strongly disagree or disagree: 25.9%	n.a.
Spiritual Wellbeing	Spiritual satisfaction: How satisfied are you with your spiritual life?	٥	3.98 (out of 5.0 max) Very satisfied or satisfied: 74.1% ⁶⁷ Very unsatisfied or unsatisfied: 6.3%	n.a.
Family Wellbeing	Domestic violence rates (911 calls, police statements)	,	n.a.	n.a.
	Divorced and separated (2010, % of population, 15 years and older who are divorced or separated) 68	⊗	8.8%	8.4%
	Widowed (2010, % of population, 15 years and older who are widowed).	8	7.4%	4.4%
	Family activities, outings and holidays	5	n.a.	n.a.
	How satisfied are you with the relationships with your family?	٥	4.17 ave. (out of 5.0 max.) Very satisfied or satisfied: 85.9% Very dissatisfied or dissatisfied: 5.5%	n.a.
	How many times a week do you eat together as a family?	,	n.a.	n.a.
	Do you feel your family is generally supportive of you?	,	n.a.	n.a.
	I have many friends and family with which I can call on for help when I need it most.	,	n.a.	n.a.

 $^{^{67}}$ Olds Wellbeing and Happiness Survey 2013 68 Statistics Canada, 2006 Census.



Human Capital Wellbeing Theme	Genuine Wellbeing Indicators	Olds Wellbeing Condition	Olds	Alberta
Education & learning	Literacy and Skills: * Youth reading skills * Youth math skills * Youth problem-solving skills * Youth science skills	,	535.0 ⁶⁹ 530.0 546.4 550.0	535.0 530.0 546.4 550.0
	High school drop out rate	©	10.6%70	10.6%
	Average class sizes (2010/11) * K-3 * 4-6 * 7-9 *10-12	© © ©	19.6 ⁷¹ 21.2 22.5 16.6	18.8 21.7 22.5 22.3
	Educational (university) attainment (2010, % of population with university degrees)	©	35.2%	27.0%
	Access to libraries (average travel time to libraries in h:m:s, 2009) ⁷²	8	13:33	5:14
	Learning to BE ⁷³ : * Exposure to the internet * Exposure to reading * Exposure to sports * Exposure to performing arts * Exposure to culture (e.g. museums)	© © © ©	80.8 83.2 49.3 38.9 42.5	75.5 77.1 48.6 36.7 31.8
	Access to broadband internet	⊗	18.4%	72.0%
	Participation in post-secondary education (2009, The proportion of Canadians aged 20 to 24 participating in post-secondary education (university, college, or trades program)	©	36.4%74	29.4%
	Job-related training (2010) ⁷⁵	⊗	28.5%76	31.6%

⁶⁹ Alberta average skill levels only.

⁷⁵ This indicator includes two measures. The first measures the proportion of Canadians aged 25 to 64 who participate annually in any form of job-related training (either at or outside the workplace) according to Statistics Canada's annual Survey of Labour and Income Dynamics. The second measures the proportion of Canadians aged 25 to 64 who participated in any form of job-related education or training at least once during the previous six-year period, according to a new survey from Statistics Canada, the Access and Support to Education and Training Survey. This indicator relies on two measures in order to give a more comprehensive and long-term view at participation rates for job-related training. Job-related training rates assess the ability of working-age Canadians—employed or unemployed—to maintain and develop the skills needed to stay competitive in the economy whether through courses, workshops, seminars or training.

⁷⁶ Mountain View regional data only.



⁷⁰ Data is available only at the provincial level.

⁷¹ Chinook's Edge School Division. http://education.alberta.ca/department/ipr/classsize/avarage2010.aspx

⁷² Based on Canadian Council on Learning's calculation of access uses locations of community services and institutions in 2009, obtained from DMTI Spatial and NAVTEQ.

⁷³ All data is based on the proportion of Canadian households that report annual spending on cultural activities, internet, reading materials, sports, cultural activities such as the performing arts, museums and music festivals, according to Statistics Canada's annual Survey of Household Spending

⁷⁴ Statistics Canada, Labour Force Survey, 2009.

Human Capital Wellbeing Theme	Genuine Wellbeing Indicators	Olds Wellbeing Condition	Olds	Alberta
	Availability of workplace training (2005, % of Canadian employers that offer any form of training for their employees)	©	68.6% ⁷⁷	68.6%
	Skills and abilities: How would you rate your satisfaction with the opportunities available to you to develop skills and abilities?	8	3.56 ave. (out of 5.0 max.) Very satisfied or satisfied: 58.0% Very dissatisfied or dissatisfied: 12.3%	n.a.

Table 16: The Town of Olds Social Capital Asset Accounts and Indicators

Social Capital Wellbeing Theme	Genuine Wellbeing Indicators	Olds Wellbeing Condition	Olds	Alberta
Ethnic Diversity and Inclusion	Ethnic diversity index:			
	a. % of population who are visible minorities (2006) ⁷⁸	☺	2.5%	13.9%
	b. % of population whose mother tongue is other than English or French (2010) ⁷⁹	8	5.9%	19.7%
	Learning to live together/learning from other cultures (the proportion of citizens who socialized with people from other cultural backgrounds a minimum of a few times a month, 2008) 80	©	74.7%	73.8%
	Excluded from community: How often do you feel uncomfortable or out of place in your neighborhood because of your ethnicity, culture, race, skin color, language, accent, gender, sexual orientation, or religion?	⊗	3.08 ave. (out of 5.0 max.) Rarely or never: 86.5% Most of the time or some of the time: 13.5%	n.a.
Trust and sense of belonging	Sense of belonging: How would you describe your feeling of belonging to	8	3.56 (out of 5.0) ⁸¹ Very strong or strong: 59.5%	63.1%82

 $^{^{77}}$ Alberta averages only. Source is Statistics Canada's Workplace and Employee Survey, 2005

⁸² Canadian Institute for Health Information and Statistics Canada. Health Indicators 2013. Non-aboriginal respondents for period 2007-10.



⁷⁸ Statistics Canada. 2006 Census.

⁷⁹ Statistics Canada, 2010 Census.

⁸⁰ Canadian Council on Learning's Survey of Canadian Attitudes toward Learning. 2008.

⁸¹ Olds 2013 Wellbeing and Happiness Survey

Social Capital Wellbeing Theme	Genuine Wellbeing Indicators	Olds Wellbeing Condition	Olds	Alberta
	your local community?		Very weak or weak: 12.3%	
	Self-rated trust of neighbours: Please tell us how many of the neighbours you trust.	⊗	3.53 ave. (out of 5.0 max.) Trust all or most of them: 61.3% Trust none or a few of them: 19.0%	n.a.
	Trust of colleagues at work	;	n.a.	n.a.
	Trust of businesses in the community: Please tell us how many of the businesses in your community you trust.	⊜	3.61 ave. (out of 5.0 max.) Trust all or most of them: 68.7% Trust none or a few of them: 9.8%	n.a.
	Trust of strangers: Please tell us how many of the strangers you encounter you trust.	8	2.91 ave. (out of 5.0 max.) Trust all or most of them: 35.0% Trust none or a few of them: 31.9%	n.a.
	Popsicle Index (would you feel safe letting your 8 year old walk to the corner store for groceries?)	5	n.a.	n.a.
	Friendships: How satisfied are you with the relationships with your friends?	©	4.08 ave. (out of 5.0 max.) Very satisfied or satisfied: 81.0% Very dissatisfied or dissatisfied: 4.9%	n.a.
Community Vitality and Resilience (Arts and Culture)	Participation in social clubs (2008,% of households who report annual spending in or contributions to social clubs) 83	©	18.7%	19.1%
	Volunteering (2007, % of citizens who were involved in unpaid)	©	51.4%84	51.5%
	Citizens who lived at the same address for five years or more (2006, % of residents) 85	8	45.4%	48.5%

 ⁸³ Statistics Canada's annual Survey of Household Spending.
 84 Mountain View County only. Source: Statistics Canada. 2007 Canada Survey of Giving, Volunteering and Participating.



Social Capital Wellbeing Theme	Genuine Wellbeing Indicators	Olds Wellbeing Condition	Olds	Alberta
	Number of festivals, community and cultural events	5	n.a.	n.a.
	Attendance (visits) at recreation centres and registration in recreation programs per citizen per annum.	;	n.a.	n.a.
	Are you satisfied with your ability to participate in community arts and cultural activities?	8	3.64 ave. (out of 5.0 max.) Very satisfied or satisfied: 60.7% Very dissatisfied or dissatisfied: 11.7%	n.a.
	Are you satisfied with your ability to participate in sports and recreation activities?	©	3.90 ave. (out of 5.0 max.) Very satisfied or satisfied: 70.6% Very dissatisfied or dissatisfied: 8.6%	n.a.
Equity and fairness	Income inequality (Gini coefficient of all families, total income ⁸⁶ , 2009)	,	n.a.	0.429
	Ratio of female earnings to male earnings, working full-time (2006, ratio of after-tax median income of male versus female income earners)	8	57.0%	61.5%
	Number of women on municipal/civic council/Alberta Legislature	©	3 of 7 (43%)	24 of 87 MLAs (27.6%)
	Number of festivals, community and cultural events	;	,	5.
Safety & crime	Violent crime against persons (per 100,000)	8	2,829 (2012) ⁸⁷ 2,101 (2011) 2,401 (2010)	1,476 (2010)
	Property crime rate (rate per 100,000)	8	6,715(2012) ⁸⁸ 6,084 (2011) 6,569 (2010)	4,908 (2010)
	All crime cases per capita ⁸⁹	8	12,750 (2012) 10.735 (2011)	5.

⁸⁵ Statistics Canada. 2006 Census. Community Profiles

⁸⁹ Includes violent crimes, property crimes and other criminal charges.



⁸⁶ The Gini coefficient measures income inequality on a range between 0 and 1, with 0 being perfect equality and 1 being an economy where all income goes to one person. Alberta had the third highest Gini coefficient in 2009 after British Columbia (0.436) and Ontario (0.434). Many European countries have much lower Gini coefficients ranging from 0.25 to 0.35 suggesting more egalitarian societies.

⁸⁷ In 2010, 2011 and 2012 there were 193, 173 and 233 violent crimes (homicide, offenses related to death, assault, and robbery) committed against persons in Olds. The vast majority were assault. Source: 2012 Municipal Detachment Profile (RCMP) as reported in Statistics Canada sources.

⁸⁸ In 2010, 2011 and 2012 there were 528, 501 and 553 property crimes (e.g. break and enters, possession of stolen property and fraud) committed in Olds. The vast majority were theft under \$5000 in value (s. Source: 2012 Municipal Detachment Profile (RCMP) as reported in Statistics Canada sources

Social Capital Wellbeing Theme	Genuine Wellbeing Indicators	Olds Wellbeing Condition	Olds	Alberta
			11,546 (2010)	
	Drug-related crimes (per 100,000 population)	8	959 (2012) 571 (2011) 610 (2010)	,
	Motor vehicle collision rates (fatal and non-fatal, per 10,000 population)	©	387 (2012) 384 (2011) 440 (2010)	407 (2011)
	Perception of personal safety (How satisfied are you with your personal safety in your community?	©	3.96 ave. (out of 5.0 max.) Very satisfied or satisfied: 81.6% Very dissatisfied or dissatisfied: 6.7%	n.a.
Democratic Engagement	Voter participation (% of eligible voters turnout) in provincial elections.	©	61.0% (2012) ⁹⁰ 49.7% (2008)	54.4% (2012) 40.9 (2008) ⁹¹
	Minorities representation on local municipal council	;	0	?
	Would say that government policies have improved the quality of life and wellbeing of your community?	,	Ş	;
	How satisfied are you with the electoral process, government, courts, access to information, and rights and freedoms.	}	Ş	5
	How much do you trust your local political official to represent your needs?	}	,	,

Table 17: The Town of Olds Financial Capital Asset Accounts and Indicators

Natural Capital Wellbeing Theme	Genuine Wellbeing Indicators	Olds Wellbeing Condition	Olds	Alberta
Ecological Footprint	Ecological footprint (2006: (hectares per capita): household demand on natural capital vs. ecological capacity	☺	8.50	8.78
Population Density	Population density (2011: people per sq. km.), a measure of the human population	©	553.8 (655.9: 2006)	5.7

 $^{^{90}}$ Election results for Olds-Didsbury-Three Hills riding. 91 Elections Alberta. http://www.elections.ab.ca/Public%20Website/927.htm



Natural Capital Wellbeing Theme	Genuine Wellbeing Indicators	Olds Wellbeing Condition	Olds	Alberta
	pressure on the land			
Sustainable Food Production	Prime agricultural crop land available (2006: hectares per person)	;	n.a.	2.92
	Percentage of food grown and sourced locally.	?	n.a.	n.a.
Consumption and conservation	Water use (2012: litres per resident per day)	8	633.4	293.3
	Water quality and quantity: surface and groundwater (e.g. water storage capacity)	,	n.a.	n.a.
	Self-rated drinking water quality (How would you rate the quality of your drinking water?)	,	n.a.	n.a. ⁹²
	Domestic waste generated (kg per capita) ⁹³	8	994 (2012)	372 (2006)
	Percentage of domestic waste diverted from landfills through recycling programs	©	37.9% (2012)	29% (2006)
	Energy use (2006: GJ per household)	,	n.a.	129.0
	Energy use by the Town of Olds Office building (2011: KJ/m2/HDD) ⁹⁴	8	278 (electricity) 136 (natural gas) 414 (total energy intensity)	198 (electricity) 77 (natural gas) 275 (total energy intensity)
	Renewable energy use	,	n.a.	n.a.
Natural environment and ecosystem health	How satisfied are you with the efforts being made to preserve the natural environment in your community? (out of a max. 5.0)	8	3.21 ave. (out of 5.0 max.) Very satisfied or satisfied: 44.8% Very dissatisfied or dissatisfied: 19.5%	n.a.
	Green space and parkland (2012: hectares per 1000 people); Environmental Reserve Area.	8	9.83	n.a.
	Forest, wetlands, and other	;	n.a.	n.a.

⁹² In the recent OECD Better Life Index, 89% of Canadians said they were very satisfied with the quality of their water.

⁹⁴ Kilojoules per square meter of space per Heating Days



⁹³ Mountain View Regional Waste Commission; area includes the Town of Olds, Didsbury, Carstairs, Sundre and Cremona.

Natural Capital Wellbeing Theme	Genuine Wellbeing Indicators	Olds Wellbeing Condition	Olds	Alberta
	land cover types			
	Access to outdoor recreation: How would you rate your satisfaction with opportunities to enjoy the outdoors and the natural environment?	?	n.a.	n.a.
	Air Quality Health Index ⁹⁵		Varies by day	Varies by day
	Self-rated air quality (How would your overall air quality in your community?)	?	n.a.	n.a.
	GHG emissions (2011, tonnes of CO2e per capita)	?	n.a.	67.14 ⁹⁶
	Noise pollution	?	n.a.	n.a.
	Pesticide use	,	n.a.	n.a.

Table 18: The Town of Olds Built Capital Asset Accounts and Indicators

Built Capital Wellbeing Theme	Genuine Wellbeing Indicators	Olds Wellbeing Condition	Olds	Alberta
Housing	Private dwellings (owned and rented), 2011 Dwellings per persons	©	3,400 2.42	1,390,275 2.60
	Housing starts per 10,000 people, 2011	©	46 (2012)	6897
	Rental vacancy rate	⊗	7.0 (2012)98	4.6% (2010)99
	Percentage of dwellings requiring major repairs (2006)	⊗	7.0%	6.7%
	Demand for subsidized housing	}	n.a.	n.a.

⁹⁵ The Air Quality Health Index is maintained by Alberta Environment and Sustainable Resource Development monitored on a daily basis across Alberta. The closest monitoring station is located northwest of Olds near Caroline.



90

[%] Environment Canada. 2013. http://www.ec.gc.ca/indicateurs-indicators/default.asp?lang=en&n=BFB1B398-1#ghg4

⁹⁷ Source: CMHC, 2012 (see Table 1: Dwellings Starts, Completions and Under Construction, by Region and Province, 1979-2011

⁹⁸ In 2012 there were 15 of 214 bachelor, 1-bedroom, 2-bedroom, 3- bedroom and 4+ bedroom apartments vacant. Source:

Built Capital Wellbeing Theme	Genuine Wellbeing Indicators	Olds Wellbeing Condition	Olds	Alberta
Public Infrastructure	Walkability: "Walkscore" for Olds	©	(Somewhat walkable)	n.a.
	Municipal government spending on transportation infrastructure and public utilities (2012; \$/capita)	?	\$160.96	n.a.
	Recreation facility venues * Centennial Park * OR Hedges Park * Hartman Green	☺	- 12 sites that include playground structures - 10 ball diamonds - 5 formal/informal soccer fields - in-ground skate park facility - asphalt court areas	
	Recreation visitation rates (number of visits per person per year)	,	5	n.a.
	Bike and walking trails (km) per 1000 people	8	1.70100	n.a.
	Public transit system and use.	;	n.a.	n.a.
Tangible Assets	Land (2012: capital value per capita)		\$424.08	n.a.
	Building (2012: capital value per capita)		\$2,262.70	n.a.
	Asset under construction (2012: capital value per capita)		\$404.05	n.a.
	Engineering Structures (2012: capital value per capita)		\$8,937.43	n.a.
	Vehicles (2012: capital value per capita)		\$421.35	n.a.
	Machinery & Equipment (2012: capital value per capita)		\$419.13	n.a.
Intangible Assets	Community brand, perceptions, patents, trademarks, copyrights, artistic-related intangible assets (music, books, magazines, art), contract-based intangible assets.		n.a.	n.a.

Table 19: The Town of Olds Financial/Economic Capital Asset Accounts and Indicators

 100 Olds has a comprehensive trail network (including sidewalks, paved, shale, and mulch trails) approximately 14 km. in length.



Financial Economic Capital Wellbeing Theme	Genuine Wellbeing Indicators	Olds Wellbeing Condition	Olds	Alberta
Economic vitality	GDP and GDP per capita, 2011	}	n.a. ¹⁰¹	\$295,276 million \$81,789
	Economic Diversity Index (by industry type)	☺	1.01	1.00
	Trust of businesses in the community: Please tell us how many of the businesses in your community you trust.	©	3.61 ave. (out of 5.0 max.) Trust all or most of them: 68.7% Trust none or a few of them: 9.8%	n.a.
Living standards	After-tax median household income (2006)	⊗	\$53,989	\$63,631
	Workforce earning a living wage	5	n.a.	n.a.
	Average total household expenditures (2011) ¹⁰²	?	n.a.	\$87,267
	Hours Required to Meet Basic Needs at Minimum Wage, single employable person	;	n.a.	n.a.
	Dependency on government safety net (2006, government transfers as a percentage of income).	8	12.2%	7.2%
	Foodbank usage: Total hampers and supplied on free table per 1000 people)	©	381 (2012) 489 (2011) 556 (2010)	n.a.
	Life satisfaction (self-rated) per \$10,000 household income	©	0.73	
Financial Security	Incidence of low income (poor) household (2010, % in low income after taxes)	©	6.8%103	9.1%
	Lone-parent families (2010, as percentage of all families)	©	12.8% 104	14.5%
	Do you feel your income is sufficient to meet your every	8	3.48 ave. (out of 5.0 max.)	n.a.

¹⁰¹ GDP estimates from Statistics Canada are not available for smaller communities, including any cities other than a CMA (Census Metropolitan Area such as Edmonton or Calgary). However, it is possible to estimate a GDP at a sub-CMA scale as was done for the City of Leduc in 2006 by Anielski Management Inc.

¹⁰⁴ Statistics Canada 2010 Census



 $^{^{102}\,}Source$: Statistics Canada. Average household expenditures by province and territory. 2011.

http://www.statcan.gc.ca/tables-tableaux/sum-som/l01/cst01/famil130j-eng.htm

¹⁰³ Statistics Canada 2010 Census

Financial Economic Capital Wellbeing Theme	Genuine Wellbeing Indicators	Olds Wellbeing Condition	Olds	Alberta
	day needs?		Strongly agree or agree: 60.8% Strongly disagree or disagree: 23.5%	
	In general, how much stress do you feel about your personal finances?	8	3.31 ave. (out of 5.0 max.) Strongly agree or agree: 50.0% Strongly disagree or disagree: 25.9%	n.a.
Affordable housing	Average value of owned dwelling (2010 ¹⁰⁵ ; 2006 ¹⁰⁶))	©	\$280,000 (2010) \$236,732 (2006)	\$363,000 (2010) \$293,811 (2006)
	Median household income as % of average housing price (2010)	☺	16.3%	17.5%
	Median monthly payments for rented dwellings (2006)	©	\$671	\$754
	Median monthly payments for owner-occupied dwellings (\$)	©	\$735	\$1,016
	Net municipal property taxes per person (2012)	;	\$874.78	n.a.
	Housing affordability: ratio of average owner-occupied house payments (annual) to annual household after-tax income	©	16.3%	19.2%
	Do you feel you have good access to affordable housing options?	}	n.a.	n.a.
Affordable and Efficient Government	Municipal government expenditures per citizen		\$2,034.47	n.a.
	Municipal tax rates (residential and non-residential), percentage		5.54% (residential) 7.58% (non- residential)	n.a.
	Do you feel you are getting good value for the services from municipal taxes?	?	n.a.	n.a.

¹⁰⁶ Statistics Canada, Census 2006. Community Profiles.



 $^{^{105}\,}Source:: http://www.livingin-canada.com/house-prices-canada.html$