Co-operative Innovation Project

Community Report

Warfield and Rossland

Located in:
Census Consolidated Subdivision Kootenay Boundary B

Co-operative Innovation Project

The Co-operative Innovation Project (CIP), a two-year pilot project funded by Federated Co-operatives Limited, was created to examine two questions: is the co-op model feasible in rural and Aboriginal communities in western Canada, and if so, what is needed to inspire rural and Aboriginal communities to explore and create co-operatives that thrive?

The CIP found that yes, the co-op model remains feasible in rural and Aboriginal communities as a locally driven solution to address unmet needs. What is needed is a dual approach: vigorous co-op development activity at the community level; and focused effort at the pan-provincial level to leverage economies of scale and connect the western Canadian co-operative community. Our research results indicate that people will explore and create innovative and thriving co-operatives if they are inspired to do so, and supported throughout the process by connections and relationship-building activities that are aware of the politics that are inherent in co-op development.

The research for CIP was carried out by the Centre for the Study of Co-operatives at the University of Saskatchewan. For more than thirty years, the Centre has been a focal point and meeting place for those who believe that co-operative solutions can answer community needs in exciting ways. The Centre connects to a broad stakeholder base through its research partners, advisory board, and industry connections. Federated Co-operatives Limited (FCL) provided funding to the Co-operative Innovation Project as part of its mission to provide leadership and support for the benefit of its members, employees, and Canadian communities.

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CIP

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What is Co-operative Innovation?

The Vision

Community strength and resilience are key aspects of prosperity and well-being in western Canada, particularly in rural and Aboriginal communities. To be at its best, to withstand change, to identify and respond to local needs, and to shape its own future, a community needs to be able to take advantage of the best ideas and practices available. One such practice is harnessing community strength to build co-operative businesses that meet local needs. A co-operative rests on four pillars: a clearly identified need, innovative knowledge of the co-operative model, the business know-how to realistically address the need, and the social connections to build and help the co-operative thrive.

Co-operatives contribute to a community's quality of life, offering opportunities for economic and community development in areas citizens feel are important, such as housing, social services, retail, energy, recreation, and the sustainable management of natural resources and traditional economies. Perhaps more importantly, co-operatives develop and enhance a community's social capacity – relationships that support social interactions in a community. Today there are well-established co-operatives and credit unions that play key roles in the economy and in communities.

But what about the future? How will new co-operatives be organized and what will they focus on? Just as importantly, what is needed to help interested communities and individuals to move forward through co-operative enterprise? Co-operatives may or may not be the appropriate solution in every community. If all four pillars – clearly articulated need, innovative knowledge of the co-operative model, business capacity, and social capacity – are not met, can a co-operative still be successfully launched if there are strong local catalysts to drive development? These are the questions that drive the Co-operative Innovation Project.

Why Co-ops?

Co-operatives have a long history in western Canada, in large part because their structure provides an effective way for people in a community to meet a need or take advantage of an opportunity. A co-op is a business owned and controlled by its member-customers. Because the people that use the co-op have ownership and control, a co-operative can often be expected to better meet its members' needs than can other organizations. In today's environment, where people indicate growing concern over the lack of influence they have, co-operatives are an important locally-controlled business model that can leverage community strength. In rural and Aboriginal western Canada, co-ops offer communities the power to choose, and the power to act.

What We're Looking At

Community Need

All communities have unmet needs. Some are small, others are large and/or complex. These needs can be a gap in service or a social network, or they can arise from a failure of investors, non-profit interests, or government to provide the goods and services that a community requires and desires. Typical examples include a lack of housing options, of child care, retail options or food services, a need for a local bank, a dry cleaner, or a community centre. Other communities, defined by common interests rather than place, could also have goods or services that they require. A group of farmers may need to band together to increase access to markets, or parents may need to create a nursery school. If a community can clearly articulate a defined unmet need, they are on their way to solving it.

Knowledge of Co-operatives

In order to be able to choose a co-operative as a way to fill a need, communities must be aware of what a co-operative is, and how it can be adapted to address the need. People can usually identify a co-operative retail store or gas station, but they often struggle when it comes to innovative applications to fill other needs. Local catalysts and leaders with the knowledge, passion, and skills to creatively apply the co-op model are required at the community level. These people need to see new ways of meeting identified needs and/or see novel ways in which the co-op structure can be altered.

Business Capacity

A co-operative is, at its heart, a business. Like all businesses, it provides a good or service that meets a need and for which people are willing to pay. Defining, planning, structuring, and running the business requires leadership, entrepreneurship, knowledge of market conditions and market structure, and an ability to organize. Lived experience, from education to workplace to volunteer work, contributes to any community's business capacity. Doing books for your local church is financial management; running a bake sale is marketing and sales; chairing a committee is administration and human resource management. All of these skills can be learned, and all become better with practice. When a community has a range of people with business experience that come together to solve problems, their business capacity is stronger. The co-operative model, which taps into knowledge and skills from across a broader range of people, multiplies and expands business capacity.

Social Capacity

Harnessing the collective energy necessary to operate a co-operative is easy when a community works together – it's much harder when there are barriers. A community works together better if it has a strong social capacity – those qualities that connect, unite, and join a group of people together. Key factors include trust, a sense of community connection, and an ability to navigate or remove community power structures and inequality. When co-operative activity lacks social sanction (shown through approval and encouragement), community building through co-operatives is more difficult. Communities with strong social capacity can use that energy and support to fuel co-operative business ideas. In addition, the co-operative model, which unites people in a group working together for a common goal, can contribute back to a community's social capacity.

How We're Doing It

The research presented in this report focuses on three of the four themes outlined above: community need, business capacity, and social capacity. To support the research, we undertook four main data collection efforts:

1. On-line research: helps us understand the building blocks of each community, such as geography, demographics, education, housing, health, income, and business. We use:
    - Statistics Canada data
        - Community Profiles 2011
        - National Health Survey 2011/2012
        - National Household Survey 2011
        - Agriculture Canada census
    - Community websites (if available)
2. Telephone survey: A random survey of rural and Aboriginal people in western Canada asked questions about the respondents' perceptions of their community. The survey results built a picture of the strength of social capacity and a picture of community needs across western Canada.
3. Web-based survey: Administrators in rural and Aboriginal communities across western Canada were surveyed about community business capacity, including community planning and vision, and social capacity, including how leadership is structured and the level of volunteerism in communities.
4. Community engagement meetings: Visits to a randomly selected group of communities created an opportunity for an open discussion with the participants about community needs, social capacity, and potential solutions.

How to Read Your Report

Each community that hosted a community engagement meeting receives a report (like this one) that highlights the results of our research and presents the views and issues raised at their meeting. This report contains information at a western Canada level as well as at the provincial and community level.

Chapter 2 provides an aggregate view of the issues raised in the twenty-six community meetings held across western Canada. At these meetings, we explored three key issues for co-operative development: the presence and nature of social capacity in the community, the existence of the business capacity necessary to start and operate businesses, and the clear articulation of unmet community needs. The chapter also provides a discussion of the solutions to these needs that participants thought were possible in their communities.

Chapter 3 presents detailed statistical data on rural and Aboriginal communities in western Canada. The data covers demographics (e.g., age profiles), educational attainment, housing, income, labour activity, and business size and type. The data is split out by rural and Aboriginal communities, and by province, thus providing a picture of what is going on in these different groupings.

Chapter 4 presents similar data to that presented in chapter 3, but at a more local level – specifically at the census consolidated subdivision, or CCS level. A CCS is a group of adjacent rural municipalities, counties, First Nation reserves, towns and villages. The CCSs that were chosen contain the communities in which community engagement events were held.

Chapter 5 provides an overview of the views expressed and the discussion that took place at the community engagement events. The communities identified in this chapter are the ones where the meeting took place and where invitations were specifically sent. It is important to note that while the information presented in this chapter does provide a sense of the issues that the participants are facing, it may not be totally accurate. The views that are reported depend on which community members chose to attend our meetings and which opinions they voiced while there. The more well-attended the meetings, with more diverse voices present from the community, the more robust and accurate is the community description. The accuracy of the views expressed are improved significantly at the western Canadian level (see chapter 2).

While there is a great amount of statistical information available, we have presented the information most relevant to co-operative development. It is important to point out that there are known problems with the information collected in the 2011 National Household Survey – given the way in which the survey was given, the numbers presented for 2011 may not be representative of the situation at the community level. These limitations must be considered when examining the data for 2011 and in making comparisons with the data from the 2006 census. We have noted where the results for your community seem to contain a problem. If you would like the full tables of information for your community, please contact our project team.

Are You Interested in a Co-op?

Western Canada has an array of groups, associations and ministries that have co-operative expertise on hand, and can direct you and your group to more resources. If you are interested in learning more about co-operatives and/or would like to speak to someone about co-operative development, the following organizations are good sources of information and contacts:

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CDEM: (Serving Manitoba Bilingual Communities)
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Online: http://www.gov.mb.ca/housing/coop/coop_overview.html

Thanks and Acknowledgements

We would like to sincerely thank the communities, individuals, and organizations that have supported our work. The opportunity to travel through western Canada to learn from you about your communities, and to see first-hand the passion, hope, and drive that exists in rural and Aboriginal communities has been truly

inspiring. Many communities are tired of being researched, while others were happy for an opportunity they had not had before. Regardless of their histories with research, all of the communities we visited were thankful for the opportunity to have an open discussion about their community and were ready for action. We hope the material presented in this report helps continue the conversation, and fuels that action in your community. We look forward to maintaining a continued dialogue with you about your communities, and to exploring the opportunities for co-operatives to play a role going forward.

We would also like to thank Federated Co-operatives Limited for making it possible for us to undertake the research. It was a real pleasure to work with a group that was genuinely interested in the results of the report and committed to having the research carried out in a rigorous manner. While many of us on the research team had undertaken applied research before, the experience on this project was unique, partly because of the large scale of the project and partly because we all felt that the research could make a difference.

The Final Report

The information provided in this community report is but a small subset of the information that was collected over the course of the research project. If you would like to see copies of the reports for the other communities, or if you would like to read the final report that looks more deeply at co-operative development and at the manner in which community needs, business capacity and social capacity are linked, please visit the CIP website at:

`https://coopinnovation.wordpress.com/final-report/`

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Western Canada – What You Told Us

From January through June 2015, the Co-operative Innovation Project held community engagement meetings across Manitoba, Saskatchewan, Alberta, and British Columbia. We invited a total of thirteen Aboriginal and fifty rural communities to attend one of twenty-six meetings. In all, we had conversations with more than four hundred individuals in these communities, including youth, senior citizens, parents, business owners, public officials, community volunteers, community development workers, co-op sector representatives, and interested citizens. Figure 2.1 shows the locations we visited.

In the meetings, we explored three key issues for co-operative development: the presence and nature of social capacity in the community, the existence of the business capacity necessary to start and operate businesses, and the clear articulation of unmet community needs.

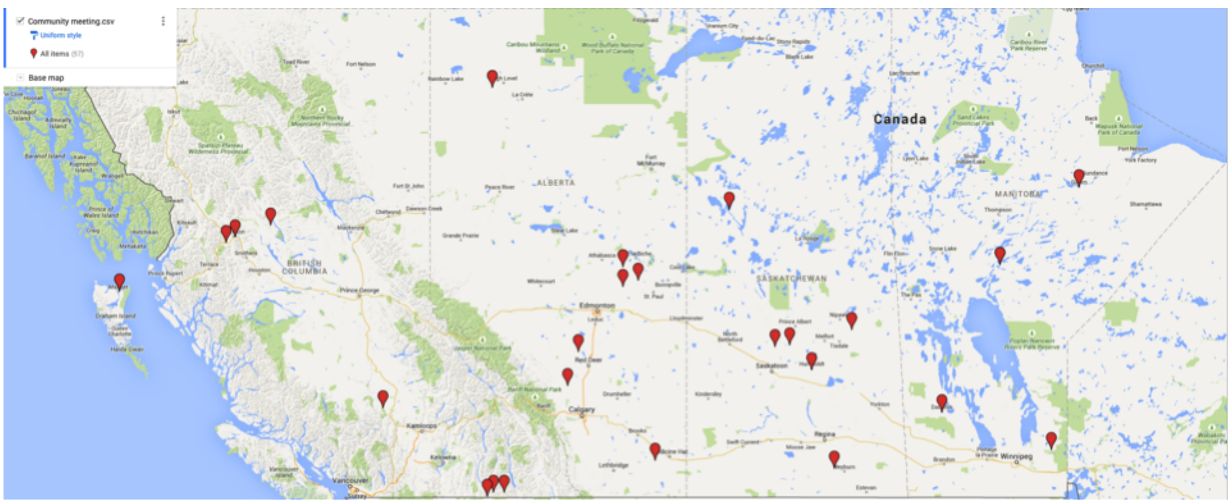

Figure 2.1. Community Engagement Locations in Western Canada

Social Capacity

Social capacity is one of the key components of problem solving as a group. We define social capacity as the ability of people in a community to work together, as well as the willingness of a community to *allow* people to work together. Social capacity extends beyond volunteerism, personal attributes, and networks to the dynamics of everyday life. The ability to work together on a collective project is particularly necessary in the co-operative model. People not only have to come together to create a co-operative, but they also have to support the co-operative business (be its members, owners, and customers) for it to thrive.

The majority of rural and Aboriginal communities we visited indicated that the social capacity of their community has diminished (somewhat or a lot) over time. While many communities identified healthy social capital, some have a hard time leveraging their strengths in a sustained and planned manner over time. During community meetings, the eighth most common word recorded was ‘busy.’ Service clubs are closing because they do not have adequate membership, and boards have a hard time recruiting members. The exodus of working-age people from rural areas (either by commuting or by outright moving) means that more community work falls to senior citizens. Working-age individuals in rural areas find themselves

Figure 2.2. Social Capacity Word Cloud

driving between communities for work, services, and to access recreation activities for themselves or their children. “Living in the community, people used to help one another. Today people don’t care about one another. Money is everything.”

During times of emergency, personal crises, or for big one- or two-day events or festivals, communities are able to come together and reach their goals collectively. Most communities identified good success with fundraising initiatives that would go for a specific cause in their town. “When there is a tragedy, this is the best place to live because no matter who or what you are all the community will support each other – all barriers are gone. People fight when money is involved.” Community crises can bring community members closer together, and in some cases increase the sense of community. “Sense of community is good. Improved in the last 30 years.”

Community members identified ongoing successes or failures working with different groups in their community and with groups in other communities, working with their leadership, and working with other levels of government. There is a feeling that citizens still care deeply about one another and the health of their communities. “People can disagree within the community and there are grudges that people have amongst each other, but still at the end of the day, people here can usually agree to disagree.”

A different light shines on systemic or long-term needs, which require sustained energy to overcome. In order for a community, or several communities within a region, to work together to solve problems, social barriers need to be removed. To ease the way for leaders and volunteers to leverage community strength, community members require two supports: they must be brought together, and they must be empowered to solve a community’s problems.

The main areas that appear to affect a community’s vision and ranking of its social capacity are the following: identity, attitude, integration, communication and co-ordination, leadership and gatekeepers, volunteers, and larger political voice.

BUSINESS CAPACITY

Business capital represents the business skills and capabilities of the community. It also underlies the potential for existing businesses to thrive or new businesses to form either by someone inside the community or by someone coming in from outside the community. Lived experience, from education to workplace to volunteer work, is a key element of a community's business capital. As in the case of social capacity, the ability of the community to leverage these business skills and strengths to solve problems and meet community needs creates business capacity.

During the community meetings, business capacity was not discussed directly, but was integrated into the discussion both through identifying what businesses were not in the community (needs), and whether new or existing businesses could meet community needs (conventional solutions). The second half of every meeting was a facilitated discussion around solutions; both community strengths and barriers came into focus. Other indicators of business capacity can be found in the review of the community and regional statistics, which give indicators regarding such things as levels of education, types of businesses, and self-employment data.

Figure 2.3. Business Capacity Word Cloud

For the most part, participants in the meetings described their communities as highly skilled, comprised of people with a variety of expertise. "We have a highly skilled labour force." Most communities have local businesses, and all communities would like to see more businesses in their community. "People in the community are skilled for business opportunities."

Participants were realistic in terms of the sustainability problems of operating businesses in smaller communities and were able to talk about challenges to creating thriving businesses. There is an awareness of what might work, and what might not, but there is a positive atmosphere that business development is possible when the right people are in the right place with the right supports.

Supply chains to and from rural and Aboriginal communities are long and large. They produce large amounts of raw material to be shipped out and processed. Community size and limited local amenities means that in most rural and Aboriginal communities, residents shop 'away,' particularly if they have to travel to large urban centres to access goods or services not available locally. Such shopping patterns mean that wealth leaves the community and does not circulate within. This problem is amplified in Aboriginal communities, which usually have few privately owned businesses and face unique challenges with regulatory and legal systems.

The main areas that appeared to determine a community's vision of its business capacity were knowledge of consumers, community mindset and attitude, skills, knowledge of challenges, relationships within the community, and the role of informal business in the community.

NEEDS

Our data shows some fascinating similarities and differences in community needs among the four western provinces, and between rural and Aboriginal communities. To get at the needs of the community, we looked at the amount of discussion that took place around each of the needs. Table 2.1 summarizes the needs that were discussed and the degree to which they were discussed. The amount of discussion was measured by the percentage of the time that each need was mentioned.

The number-one-discussed need in both rural and Aboriginal communities is health care. When asked, "What will make your community better?," rural and Aboriginal communities both cited increased access to health care services. Health care services can take many forms. Two of the more important ones are mental health services, which was mentioned in both rural and Aboriginal communities, and addiction services in Aboriginal communities. Closely related, and the second top need in Aboriginal communities, is a request for support services such as counselling or mediation. While some supports exist, they are nowhere near adequate to meet demand in most of the communities we visited.

Figure 2.4. Needs Word Cloud

Both rural and Aboriginal communities cite a high need for housing. Surprisingly, housing was brought forward as a need more often in rural communities than in Aboriginal communities. Participants discussed the impact of an aging demographic on existing houses, and housing requirements that differ from those currently available in many rural communities. In Aboriginal communities, residents noted both a lack of housing stock and a lack of repair or good upkeep of existing housing.

Community barriers were another strong issue, with participants reporting feelings of non-representation either within local community politics or at other levels of government. A general lack of day-to-day involvement by community members in local decision making was also expressed in both rural and Aboriginal communities; however, it appears to have more of a direct impact and generated direct discussion in Aboriginal communities.

In rural communities, transportation received more discussion than seniors' services, support services, or accessing services; the reverse is true in Aboriginal communities. Rural residents feel confident using current transportation to acquire services when and where available, while Aboriginal communities check first to be sure those services are in place and operating well. The call for services (of all types) in Aboriginal communities reflects a desire to access culturally appropriate services within their own communities, not to rely on outside service providers.

Table 2.1. Top Needs in Rural and Aboriginal Communities in Western Canada

Percentage of Discussion Time	Western Canada	Rural Communities	Aboriginal Communities
> 7%	Health Care	Health Care Housing	Health Care Support Services Community Barriers
5–7%	Housing Support Services Industry & Bus. Dev. Community Barriers Seniors' Services Transportation	Industry & Bus. Dev. Volunteerism Transportation Seniors' Services	Seniors' Services Accessing Services Transportation
3–5%	Accessing Services Volunteerism Recreation Infrastructure Youth Retail	Infrastructure Recreation Youth Support Services Community Barriers	Housing Industry & Bus. Dev. Recreation Education Infrastructure Addictions
< 2%	35 additional needs	34 additional needs	36 additional needs

A similar difference can be seen in the ranking of industry and business development, which was the third most-mentioned need in rural communities, after health care and housing. Development is a driver to bring new residents to the area, to infuse money into the economy, and to diversify services and opportunities for residents. In Aboriginal communities, industry and business development falls after other community health, services, transportation, and housing needs. Aboriginal communities do not tie community population growth to development – there was no focus on bringing people to the community. Participants spoke instead of ensuring present community members are healthy and have opportunities.

There appears to be a fundamental difference in volunteerism in rural and Aboriginal communities; this difference also extends to how a community sets out the process around community involvement. Rural communities, on the whole, feel empowered to enact change for their communities, while Aboriginal community members feel doubly constrained by local band governance and the federal government. Rural communities noted a volunteer crisis, citing a high need for a new infusion of volunteers to drive community change and provide community services. In Aboriginal communities, volunteering barely registered as a local need, while the sorts of voluntary services provided by a rural community's volunteer base are often viewed as the local government's responsibility. Rural communities with an existing but stretched and aging base wondered where start-up funding would come from to fuel change. Aboriginal communities doubted that they had the ability to make a change. Both groups wondered who would do the work.

Recreation was an important area, discussed in both Aboriginal and rural communities. Recreational pursuits support citizen health and help people engage in their communities. There is a real concern that community members do not know, understand, and help one another as much as they used to in the past. In rural communities, recreation was also tied to youth, and entertainment and culture, areas not present in the top list from Aboriginal communities.

Rural communities have a higher need for local retail and shopping opportunities, while Aboriginal community members did not feel this was as strong a priority. However, since transportation and accessing services were particularly important for Aboriginal communities, it is possible that Aboriginal respondents subsumed their retail needs into these larger areas.

Education was among the top needs in Aboriginal communities, but not in the rural communities. This difference could be reflective of both the younger population and a desire for culturally appropriate, high quality services to be offered in their own community. Both types of communities discussed the difficulty of their residents leaving for postsecondary education and then not returning.

Overall, the ten needs that coded high in both rural and Aboriginal communities were: health care, housing, support services, industry and business development, community barriers, seniors' services, transportation, accessing services, recreation, and infrastructure (see table 2.2). Volunteerism, youth services, retail, entertainment and culture, education, and addictions services were important in either rural or Aboriginal communities, but not both.

Table 2.2. Top Ten Needs in Rural and Aboriginal Communities in Western Canada

Health Care
Housing
Support Services
Industry and Business Development
Community Barriers
Seniors' Services
Transportation
Accessing Services
Recreation
Infrastructure

Another way to look at the data from community meetings is to consider the impact of provincial boundaries. Are there differences in community needs if the responses are split out by province? Using the same criteria used above, there are thirteen needs across western Canada (only those needs discussed at least 3% of the time are included). By province, there were twelve top needs in Manitoba, eleven in Saskatchewan, thirteen in Alberta, and fourteen in British Columbia. Figure 2.3 presents the needs identified in each province.

Manitoba

Housing and health care topped the list of needs in Manitoba, with housing as the number one priority. Service concerns received less airtime. Industry and business development – to diversify communities and to generate greater resources for communities – was a strong component of the discussion. Volunteerism comprised a larger part of the discussion than in other provinces, as did community barriers and

Table 2.3. Top Needs in Western Canada by Province

Percentage	Manitoba	Saskatchewan	Alberta	British Columbia
> 7%	Housing Health Care Industry & Bus. Dev.	Health Care Support Services Accessing services Seniors' Services	Industry & Bus. Dev.	Housing Health Care
5–7%	Volunteerism Community barriers Recreation	Transportation	Community barriers Infrastructure Health Care Housing Recreation Volunteerism Transportation Youth	Transportation Industry & Bus. Dev. Community barriers
3–5%	Transportation Youth Retail Accessing services Support Services Infrastructure	Housing Community barriers Industry & Bus. Dev. Volunteerism Infrastructure Recreation	Seniors' Services Retail Support Services Education	Seniors' Services Recreation Infrastructure Youth Volunteerism Education Retail Support Services Food
< 3%	35 additional needs	37 additional needs	35 additional needs	34 additional needs

recreational needs. Manitoba was the only province where seniors' services did not make the list of the top needs, perhaps due to the long history of having hub communities providing these services.

Saskatchewan

Health care is the number one priority of the participants we met with in Saskatchewan, followed closely by concern for both the provision of, and access to, services. Saskatchewan has a history of centralization, and both rural and Aboriginal communities are concerned that their access has eroded. As well, rural communities have an aging population, many of whom need increased health care. Transportation was a critical component of most Saskatchewan conversations; participants registered concern with current transportation policies and practices. A second set of community- and economic-based needs (housing, community barriers, industry and business development, volunteerism, infrastructure, recreation) appeared lower down. Compared to western Canada as a whole, youth and access to local retail received less attention, but the overall aging rural population, and the larger discussion around transportation, may account for this difference.

Alberta

Alberta communities placed the greatest emphasis on industry and business development. All other provinces placed health care either first or second, yet this comprised a somewhat smaller part of the conversation in Alberta. Seniors' services and support services also received less discussion, while access to services did not make Alberta's top needs. Community barriers and infrastructure concerns ranked high. Housing also received less attention in Alberta in comparison to western Canada as a whole. Recreation, volunteerism, and youth issues were discussed more in Alberta than in the other provinces. Education, which was not on the top-needs list for western Canada, remained important to Alberta communities.

British Columbia

As in Manitoba, housing and health care topped the list in British Columbia. Transportation also rated high, which may be related to the remote and island communities we visited. Industry and business development, and removing community barriers were also important. British Columbia communities listed food among their top needs – a fact that might be related to the remoteness of some of the communities – and placed a larger emphasis on locally produced, organic foods. As in Saskatchewan, seniors' needs came up more than youth, although youth did make the top list.

Western Canada Overall

Both Manitoba and Alberta expressed concern for industry and business development, but interestingly, both also noted somewhat more trouble with volunteerism and community barriers. Saskatchewan and British Columbia both rated concerns with transportation somewhat higher than either Manitoba or Alberta, which could be attributed to distance, road conditions, or the centralization of services. While health care topped the list overall, Saskatchewan was the only province where it was the primary concern. Housing landed second on the overall list, despite being the top priority in two provinces. Although Alberta and British Columbia placed education within their top needs, education did not maintain that ranking in the overall western Canadian picture. Neither Alberta nor British Columbia were as worried about accessing services as the other two provinces; that category did not make their list of top needs. Saskatchewan's top needs did not include youth or retail; however, those at the community events may have been older than average and not as representative of a younger dynamic.

Further investigation may show that both rural communities and Aboriginal communities may also show interesting differences by province, or even by region (north or south, island/remote or central). However, with just 26 community visits, some of those comparisons may be less robust. Going forward, CIP recommends that this raw data be matched with other data points collected and rolled up into larger comparisons.

SOLUTIONS

In general, participants at our meetings were very concerned about the practicality and sustainability of any solutions that are proposed to address their needs. In some cases, communities and individuals within communities have been having these conversations for a long time and have tried various solutions, which in turn have provided knowledge of what may or may not work in their community. For most of the needs, people felt that few of the conventional actors, acting alone, would be able to provide a solution – at least, not in the short term.

Role of Business or an Entrepreneur

During the meetings, participants could readily identify needs that could be solved by business, or that could potentially provide a role for business. Many communities indicated that while there is potential for an entrepreneur to invest in their community, there hasn't been a rush to their door. The key word, used from Manitoba to British Columbia, was *attract*. "It came down to money: there is a real need to capture local capital, or to attract capital, into the region." Attracting new industry to open up a large-scale business – of whatever kind – in the region seemed the most exciting solution. The reality, though, fell short: "This seemed more like winning a lottery."

Participants were not willing to open competing businesses – there are few enough differentiated businesses, let alone having enough clientele for two in competition. "Not financially feasible for an entrepreneur." Others looked for regional development and co-operation with nearby communities to ensure all communities in their area had opportunity for growth. Participants noted the role and impact of ingrained community barriers on new development. When people do move into town to open or operate a business, there can be a disconnect between the expectations of residents and the new operators.

Communities with a larger current pool of business development were, overall, stronger proponents of the idea that business could play a role compared to communities with few to no local businesses. In general, people felt that the traditional business model could be the solution in some cases, but not all. "They had a great handle on business solutions; however most of the community's needs were social; they were unable to connect business to a solution for the social needs."

Role of Volunteers and Non-profits

In most communities, non-profits or the volunteer sector were viewed as the delivery arm to meet needs in the community, particularly for needs around recreation, culture and entertainment, or certain community-based services. In other cases, transportation and childcare solutions often came through family volunteerism. However, there is a general lack of volunteers, volunteer burn-out, and aging volunteer bases across western Canada, which participants clearly noted will hamper the ability of volunteers or formal volunteer groups to meet needs. Participants felt volunteers and non-profits had many of the skills to meet needs, but lacked the capacity or resources to do so.

ROLE OF GOVERNMENT

Participants clearly pointed to governments to provide funding and organization, and to create favourable regulatory environments for their communities to thrive. "Government needs to get involved." Yet, there was skepticism: government, particularly federal and provincial level support, would not be forthcoming to address needs. "Government support in rural areas is virtually non-existent now." Aboriginal communities are particularly frustrated by their experiences with the federal government and do not believe real action will come from that level. Rural communities feel forgotten in favour of urban hubs.

Participants mentioned other barriers besides lack of political voice to receiving government help: "Action on this would need to be government funded." As most rural and Aboriginal support is perceived to be financial, the work associated with grant writing to access funds is viewed as a major barrier. Participants are aware of a double-edged sword for government funding – services and outcomes are tied to the governments' requirements, which are often not what residents feel would be most effective in their community. However, if the grant application were successful, the money would allow the local government or non-profit (whichever entity applied for the grant) to provide something.

Meeting participants felt that communities need an expert to help them navigate through the complex regulatory systems they have to work with in order to meet their needs.

1. Federal Government – In Aboriginal communities, the link to the federal government is much stronger than that in rural communities, including the direct links to the top two needs: health care and housing. "There is a great distrust of the provincial and national level of governments to understand their

needs and communities." The rocky relationship between the federal government and Aboriginal communities is well documented and need not be re-explained here except to say that there is great distrust as a result of long-standing colonial policies, including the Indian Act and residential school experiences. Participants in Aboriginal communities felt their hands were tied in what they could do; they did not trust that the federal government had their best interests at heart. Rural communities, on the other hand, viewed federal linkages mainly through funding possibilities and regulations, including policy environments.

2. Provincial Government – Communities looked to the provincial government primarily for funding, development of favourable regulations, and support of other development agencies that work in rural areas, including Community Futures and regional economic development agencies. Areas of particular concern include education, rural health regions, and services related to both of these. "Provincial government centralizes things into cities to save money."

3. Local/Band Governments – Participants in the meetings saw local governments as having the most impact on their communities, and as important actors (either directly or through indirect support) in any movement for change. This level of government must build connections to and between other levels of government and look for opportunities; lobbying other levels of government is a central role. "Local leadership are trying hard to change the issues with housing and land. We'd be worse off if our leadership didn't work so hard." Rural communities feel that the provincial government is the most likely partner for funding and support, while Aboriginal communities look to the federal government.

Yet, local government was often cited as a community barrier. "The municipal government is inhibiting a builder from doing his work." Because local governments are drawn directly from community members, politics always has an important impact on the activities that are carried out locally. Even so, participants clearly recognized the critical role of local government in addressing local needs and being part of any solutions process.

Multiple Players

The most exciting conversations occurred when participants started brainstorming how multiple actors could work together more effectively to meet needs. The focus groups during community meetings were often able to identify more than one player necessary in finding a solution (e.g., the local non-profit hospital foundation and government working together to find a health solution, or the voluntary Chamber of Commerce working with a local business) and displayed a greater ability to envision locally built solutions. They seemed less likely to wait for an outside entity to come into the community to solve problems. In other words, communities that could imagine a scenario where more than one group was leveraged and involved to create a solution showed greater community capacity for problem solving.

Co-operative Solutions

After participants had considered conventional solutions to meeting community needs, they were asked to consider if alternative solutions using a co-operative business model might be successful in their community.

One of the main barriers to thinking about co-operatives as a solution is that while people know the most common forms of a co-operative, they are not able to apply the model to other types of businesses. "People have a limited understanding of what a co-op is. We know co-op groceries and gas, insurance, credit unions, but applying it elsewhere may be difficult." Most participants that could identify a co-operative did not know how it is different from other business models and what the pros and cons are. In each meeting, an explanation of the model was given and participants were asked to consider which of their needs might be met using this model. Facilitators would often work with participants to help them understand how a co-operative could be applied in different situations.

Once participants got started thinking about co-operatives as a potential solution to meeting their needs, there was excitement. "What would it take to get people going? Education, funding, people who start co-ops are people who believe in the model and have experience in it." People intuitively understood that co-operatives offer a way for community members to come together to solve their own needs, to harness the knowledge of many people, to share risks and also the benefits. They felt co-operatives offered a potential way to reduce reliance on outside forces, such as the government, and put power and control in the community's hands. "Using co-operatives to solve problems takes away relying on outside people/groups for help."

Participants also know that many of their needs have been increasing over time. Some needs are a result of demographic, economic, or societal changes, but many are a result of government restructuring of funding or programs. There is a feeling that increased co-operation between members of communities and between communities is the only way to meet needs moving forward. "As the needs become greater, it will force greater co-operation between people. Economy of scale – how to get everyone together."

Participants did identify some needs that could be solved using the co-operative model. For others, the model was not a natural fit. Participants tended to see co-ops quite quickly as a way to help with housing, various forms of retail, restaurants, daycares, artisan groups, catering, gardening, farm/food goods (meat, eggs, or farmers' markets), transportation, and services. Participants had often heard of examples of these types of co-ops in other locations.

One of the ideas that piqued interest was the idea of a workers' co-operative, where the co-operative is owned by the people who work there. In that instance, each worker would need less start-up financing than an individual owner. Participants suggested that worker co-operatives may be helpful in business succession planning, when existing owners would like to sell to retire, or in labour situations, with a group of tradespeople working together in a co-op.

Once participants started brainstorming co-operative solutions, notable creative applications came up for discussion. Attendees imagined a co-operative trailer court, a co-operative mobile funeral service and mobile crematorium, multi-service buildings as co-operative community-hub business incubators (coffee shop, hairdresser, laundromat, and so forth), seasonal meat outlets, educational co-operatives, and co-operative cultural services, to name but a few.

The common barriers to developing co-operatives included the need for project champions, broad and deep knowledge of the co-operative model, concerns about long-term sustainability, and the presence of community apathy.

Needs and Social Capacity

At the end of each community meeting, participants were asked to indicate what they believed to be the level of need and the level of the social capacity in their community on a scale of 1–10. The request caused some consternation. Participants discussed the challenge of answering these questions, feeling that their perceptions would be different from others in their community. In addition, some needs would rank higher, others lower. Asking participants to translate all needs into one number might skew the results or present a picture that would not be sufficiently nuanced. Individuals recognized that their experience of their community depends on how strongly they feel the need.

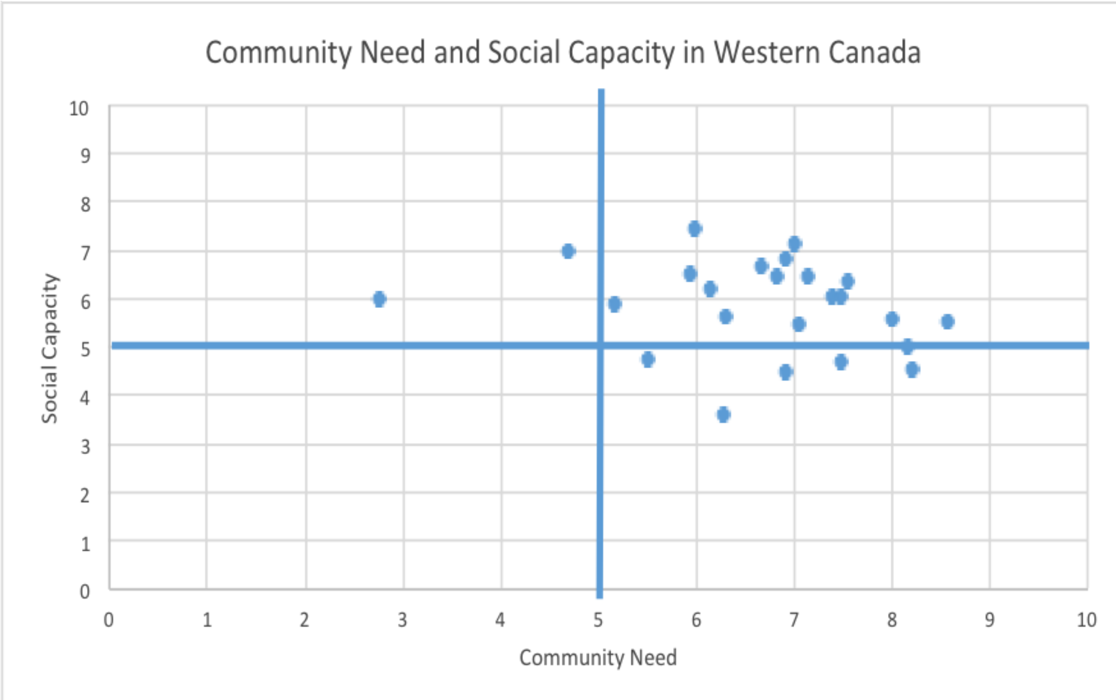

Figure 2.5. Community Needs and Social Capacity in Western Canada, By Province

There was a similar finding for social capacity, but not quite as broad. In some cases, it depended on how well the respondent had overcome some of the challenges to social capacity, such as experience working with others or being included. Respondents were far more willing to articulate their perception of their community's social capacity than to express their views on community need.

Figure 2.5 summarizes the average of all the responses collected, by community. Each point in the figure is reflective of one community and combines their social capacity response with their needs. It is important to note that the range of responses in some meetings ran the spectrum from one to ten. This means that community members not only have vastly different opinions of their communities, but also that they feel the experiences of others may be vastly different from their own.

Social capacity is read vertically (up and down) and has a range of 3.5 – 7.5 on the scale from 1.0 to 10.0. Most of the communities felt that they had mid to good social capacity. There is growth to be achieved in all communities, and the needs as discussed provide ways to improve that social capacity. The level of need is read horizontally (left to right) and ranges from 2.75 to 8.5. All but one community felt they had mid to high levels of need in their community.

Participants in most of the meetings felt that their communities have lots of work to do to meet local needs. They also believed that, overall, communities have the necessary capacity to work together to overcome these challenges. Communities with high levels of need and lower levels of social capacity will have added challenges in meeting their needs.

The story that rang true at all community meetings is that people in rural and Aboriginal western Canada have pride in their communities, their history, and their resilience. They have realistic pictures of their futures, are not looking for hand-outs, but are hoping for a hand-up to examine innovative solutions to long-standing and emerging community problems.

Western Canada – By the Numbers

Location

For the purposes of our study, we considered rural and Aboriginal communities in British Columbia, Alberta, Saskatchewan, and Manitoba. We used census geographical boundaries to define our communities. We considered rural communities to be all census subdivisions (CSDs) outside of census metropolitan areas (CMAs are areas with core populations over 100,000) and census amalgamation areas (CAs are areas with core populations over 10,000), or areas where 30% or more of the population drives to work in one of these areas, and that are not designated as Aboriginal by Statistics Canada. Aboriginal communities are those outside the CMAs and CAs that are designated as Aboriginal by Statistics Canada. Although the data only allowed us to make the broad distinction discussed above, we recognize that there are all kinds of people living in all kinds of communities. On average in western Canada, for instance, almost 10% of the population of rural communities identify as Aboriginal.

Some of the data presented in this chapter, such as income and the value of housing, is expressed in dollar terms. It is important to note that all dollar figures presented are in current dollar (or nominal) amounts – i.e., they are expressed in terms of the prices that were in effect in the year in question (either 2006 or 2011). One of the consequences of using current dollar values is that some of the price or income increases might simply reflect the overall rise in prices – i.e., inflation – that occurred between 2006 and 2011. To give an idea of inflation during this five-year period, overall prices, as measured by the Consumer Price Index, rose by roughly 7.5% in British Columbia, 11.3% in Alberta, 11.2% in Saskatchewan, and 8.5% in Manitoba. If housing values, for instance, rose faster than these rates, then it can be concluded that housing prices rose faster than inflation. It could also be concluded that other factors besides those underlying basic inflation were at work in driving prices up.

A word is in order about the percentage change column. Regardless of the variable being considered, the percentage change column represents the increase or decrease in a given variable as a percentage of the original value of the variable. While this definition is straightforward in the case where the variable is expressed as a number, it can be a bit confusing when the variable is expressed as a percentage. To see how the percentage change is calculated when the variable is expressed as a percentage, consider an example that looks at the percentage of the population in a community that is Aboriginal. Suppose in 2006 that the Aboriginal population in a community of 200 is 50. Thus, the percentage of the population that is Aboriginal is 25% (50 out of 200). Suppose that between 2006 and 2011, 10 Aboriginal people left and were replaced by 10 non-Aboriginal people; the result is that in 2011, the Aboriginal population would be 40 out of 200, or 20% of the total. The percentage change in this case is the change between 25 and 20 expressed as a percentage of 25, which is a 20% decrease to the Aboriginal population. Note that in this case the 20% change is also the change in the actual population – i.e., the change from 50 to 40 expressed as a percentage of 50. Taking the simple difference between the two percentages – e.g., 25% minus 20%, or 5% – does not represent the percentage change in the population and thus is not used. Additionally, please note that while the numbers displayed in the tables do not have decimal points in them, for accuracy the calculations of the percent change column were performed using the full number where they were available.

In western Canada, there are more than 1,200 rural communities and almost 500 Aboriginal communities with a land area of over 2.3 million square kilometres. With less than one person for every square kilometre of land, these communities face unique pressures and have unique strengths compared to their urban counterparts. On average, residents of rural communities have to drive 131 kilometres to the nearest CA and 240 kilometres to the nearest CMA. Aboriginal communities, in contrast, have to drive an average of 310 kilometres to the nearest CA and 670 kilometres to the nearest CMA. Relying on services provided in central locations is not always realistic or desirable for these communities.

While each community has its own story to tell from its own numbers, there is power in seeing the story shared among all these communities.

DEMOGRAPHICS

The demographics of a community have a significant impact on its ability to create co-operatives. What type of people make up communities and how they interact affects their needs, their business capacity, and their social capacity. Young populations drive needs for education and daycare. Older populations drive needs for seniors' services. Having many people of working age may increase business capacity in a community, and having individuals who have lived together for a long time may increase social capacity. The presence of recent immigrants may indicate a healthy economy in a community, but may also indicate changing needs. Both strengths and challenges are inherent in most demographic information. Changes in any of these areas require communities to alter their services to meet the needs of their residents. Each community understands its demographics differently and can be more or less successful at leveraging their strengths to overcome their challenges.

We heard two common stories: the population of rural Canada is disappearing, and young populations are driving growth in Aboriginal communities. In our study population, however, the data tell a somewhat different tale. The following discussion is an overview of the data presented in tables 3.1 and 3.2. For data broken down to the provincial level, please see the tables in the Appendix.

Aboriginal communities continue to grow faster than their rural counterparts, but both types of communities saw increases in population between 2006 and 2011. While rural communities saw a population loss of 1% between 2001 and 2006, there was a 2.0% increase between 2006 and 2011, resulting in an overall population increase between 2001 and 2011. Aboriginal communities saw a 9% increase in population between 2001 and 2006, and an 11% increase between 2006 and 2011.

Young populations are holding relatively steady in both rural and Aboriginal communities, while the baby boom generation continues to age. The overall composition of population in Aboriginal communities is much younger than in rural communities, but individuals in both types of communities are getting older. Both rural and Aboriginal communities saw a growth in the proportion of their population in the 45-64 age group and in the 65-plus group. And both saw a loss in the proportion of their population in the under-15 age group, with a larger loss in Aboriginal communities.

The median age – the age at which half the population is older and half the population is younger – stayed constant at 42 in rural populations, and rose by 1 year to 24 in Aboriginal communities. Although Aboriginal communities are aging slightly faster than rural communities, they are still much younger overall.

In Manitoba, the number of children aged 14 and under rose, though this percentage declined in all three of the other western provinces. In Saskatchewan and Manitoba, the population over age 65 remained steady, but grew in Alberta and BC. All provinces saw increases in the percentage of the population between 45 and 64, indicating a healthy working population. Alberta has the youngest median age, at 38, while British Columbia, which saw the largest change in population for its over-65 population, is oldest, with a median age of 46.

These changes mean both Aboriginal and rural communities in western Canada will face increasing service requests (e.g., transportation for accessing goods and services) for their older populations, while still needing to address education, recreation, and infrastructure needs for families and younger people.

Another way to consider the impacts of demographics on co-operative development is to consider the pressure put on people in the working-age category. Since youth and seniors typically do not work, often have reduced access to resources, and may require greater service supports, a measure of the pressure placed on the working-age population can be obtained by looking at the number of *dependents* for every 100 potential *workers*. Specifically, the dependency ratio is the number of youth (0 to 19 years) and seniors (65 or older) relative to the number of people in the working-age population (20 to 64 years).

In rural communities across western Canada, the dependency ratio has fallen by 3%, and in Aboriginal communities it has fallen by 7%. At a provincial level, there were reductions in the dependency rates in Manitoba (2%), Saskatchewan (7%), and Alberta (3%). These changes reflect the growth in the percentage of the population in the 45-64 age group. British Columbia, in contrast, saw an increase in its dependency ratio, in part because of the growth in the 65-plus age category.

Table 3.1. Selected Demographic Variables for Western Canada, 2006 and 2011 – Part 1

Variable	Rural		Aboriginal		% Change	
	2006	2011	2006	2011	Rural	Abor.
Total Population	1,480,000	1,510,000	176,000	196,000	2	11
Population (as a % of total)						
14 and under	18	17	33	31	-4	-5
15-24	12	11	18	17	-5	-1
25-44	27	26	31	31	-4	-2
45-64	27	29	14	16	6	15
65 and over	16	17	4	5	5	13
Median Age	42	42	23	24	0	7
Dependency Ratio	69	67	89	83	-3	-7
Language spoken at home (as a % of total population)						
English	84	85	57	63	1	11
French	2	3	<1	<1	50	0
Other (incl. Aboriginal)	13	12	41	36	-8	-12
Aboriginal Origins	9	9	98	98	6	0
Generation within community (as a % of total population)						
1st	9	9	1	0	-4	-49
2nd	21	17	1	1	-18	-30
3rd	70	74	98	98	6	1

One measure of social capacity (although not the only one, by any means) is the degree of homogeneity in a community. Speaking a unified language may help increase social capacity. In rural communities, the percentage of households where English was spoken as a first language increased by 1%, to 85%, while the percentage of households where French was spoken as a first language increased by 1%, to 3%. Somewhat troubling, Aboriginal communities saw a 12% decrease in the number of people who spoke other languages besides English and French (this includes Aboriginal languages), while the use of English increased by almost the same amount. In Aboriginal communities, use of Indigenous language is often associated with healthier community and cultural ties. It is unknown if this statistic is reflective of the problems with the 2011 National Household Survey or reflective of changing language patterns.

Table 3.2. Selected Demographic Variables for Western Canada, 2006 and 2011 – Part 2

Variable	Rural		Aboriginal		% Change	
	2006	2011	2006	2011	Rural	Abor.
Migration in the last year (as a % of total migration)						
Non-Movers	87	89	90	92	2	3
From out of Country	4	3	1	0	-25	-100
From out of Province	13	11	6	4	-25	-35
From within Province	40	39	49	38	-3	-24
From within Community	43	50	44	58	16	33
International immigrants by period of immigration (as a % of total immigrants)						
Within the last 5 years	12	18	N/A	N/A	50	N/A
Within the last 6-10 years	8	9	N/A	N/A	13	N/A
Over 11 years ago	80	67	N/A	N/A	-16	N/A

British Columbia has the least linguistic diversity, with 96% of people speaking English as the main language at home. Manitoba has the most diversity, with 85% of people speaking English as a first language. Manitoba also has the highest concentration of French-speaking individuals in both rural and Aboriginal communities.

Communities that have people who have lived together for generations may interact differently than communities that are changing quickly. Communities build their stories, identity, and norms of interaction over decades. Entrepreneurial drive, the willingness to try new ideas, and a reduced interest in the old ways of doing things may be associated with changing populations.

In Aboriginal communities, there is little in-migration and the majority of the population has lived in the community for three generations or more. In rural communities, the picture is somewhat different. By 2011, across western Canada, 74% of the population had lived in the community for three generations, 17% for two generations, and almost 9% were the first generation in the community. British Columbia had the highest percentage of first-generation community members (12%) and Saskatchewan had the lowest (3%). Among third-generation community members, British Columbia had the lowest percentage (68%) and Saskatchewan had the highest (85%). And while Alberta and Manitoba had similar first-generation numbers, Alberta had higher second-generation and lower third-generation numbers than Manitoba.

Large numbers of citizens moving within and between communities can sometimes indicate reduced social capacity due to instability in living situations. In 2011, 89% of the rural population and 92% of the Aboriginal population did not change their place of residence (i.e., they were non-movers). These numbers reflect a 2% increase in rural communities and a 3% increase in Aboriginal communities. Of those who did move, roughly 50% moved from one location to another within the community (50% in rural communities; 58% in Aboriginal communities), making it easier to maintain higher social capacity.

Of international migrants to rural communities in Canada, 18% have come in the last 5 years, an increase of 50% from 2006. As recent immigrants, these groups may require greater settlement services, and depending on their fit within their new community, the influx may result in cultural differences arising within communities. These changes can affect both community needs and social capacity. Immigration does not play a significant role in Aboriginal communities.

Education

Although formal education is not the only indicator of business capacity, there are many business skills that require specialized knowledge. The more diverse a community's knowledge, the better prepared it may be to provide its own services from within its population. The data for the following discussion is found in table 3.3. For provincial level information please see the Appendix.

While the percentage of people with less than a high school education is still large (26% in rural communities and 61% in Aboriginal), there have been significant gains in reducing the percentage of people in this category. Aboriginal communities increased the number of people with at least a high school diploma by 36% over the 5 years between 2006 and 2011. At a provincial level, Manitoba has the highest percentage of the population with less than a high school education, while British Columbia has the lowest.

Rural communities saw gains in the percentage of the population that had achieved apprenticeship or university attainment, while Aboriginal communities saw a decline in university attainment. British Columbia has the highest levels of postsecondary study.

A notable difference between rural and Aboriginal communities in western Canada, one that is linked to the higher rates of postsecondary attainment in rural communities, is the proportion of the population with specific skills. In rural communities, the percentage of the population with business training is 4% higher than in Aboriginal communities. In the area of technological skills, the percentage is 8% higher, in health, 5% higher, and in education, 2% higher. In the community meetings, health and education were listed as important needs in Aboriginal communities. With fewer people in the communities trained to provide these services, the intensity of need is likely to be greater.

In terms of the diversity of post-secondary training, Saskatchewan has the least concentration in any one area; it also has less of a percentage of people trained in social/behaviour sciences and law than the other provinces. Alberta and British Columbia both have a somewhat higher percentage of individuals with math, computers and engineering training. British Columbia has a higher percentage than the other provinces with arts, communications technology and humanities training.

Housing

Housing came up as a top need in almost every community meeting. Needs were identified for all types of housing: rental housing, seniors' housing, and affordable housing are just a few. Housing is a basic need. Without housing, it is difficult if not impossible to focus on building the community in an entrepreneurial or social manner. At the same time, if there is too much vacant housing in a community, it may be indicative of a community in distress, either due to depopulation or poor housing conditions.

Table 3.4 presents data on housing in Aboriginal and rural communities in western Canada. Over the period 2006-2011, there was little change in the make-up of owned and rented housing. Aboriginal communities seem to have transitioned some rented accommodations to band-owned housing. Vacancy rates have remained constant.

The average value of the dwellings in rural communities increased by 52% in the period between 2006 and 2011 (recall that the values are in nominal terms). British Columbia had the smallest increase, at 28%; the average value of a dwelling was $350,000 in 2011. Alberta and Manitoba both saw values increase by 55%; the average value of a house in Alberta in 2011 was $300,000; in Manitoba, it was $170,000. Saskatchewan housing values increased by 100% during the 2006-2011 period; in 2011, the average value was similar to that in Manitoba. The number of owners spending more than 30% of their income on hous-

Table 3.3. Selected Education Variables for Western Canada, 2006 and 2011

Variable	Rural		Aboriginal		% Change	
	2006	2011	2006	2011	Rural	Abor.
Achievement (% of population 15 and over)						
No certificate, diploma, degree	37	26	67	61	-29	-9
High school diploma	25	28	13	18	13	36
Apprenticeship or trade, college or other non-university	27	31	14	16	18	15
University certificate, diploma, bachelors degree	9	11	5	4	22	-9
University above bachelor's	2	3	1	1	31	-27
Major (% of population 15 and over)						
No post-secondary	N/A	55	N/A	80	N/A	N/A
Education	N/A	5	N/A	3	N/A	N/A
Arts, communications technology, humanities	N/A	2	N/A	1	N/A	N/A
Social/behaviour sciences, law	N/A	3	N/A	2	N/A	N/A
Business, public administration	N/A	8	N/A	4	N/A	N/A
Physical, life sciences, technology, agriculture, natural resources, conservation	N/A	3	N/A	0	N/A	N/A
Math, computer, information sciences, architecture, engineering, related technology	N/A	13	N/A	6	N/A	N/A
Health	N/A	8	N/A	3	N/A	N/A
Personal protection and transportation	N/A	3	N/A	3	N/A	N/A

ing did not change over the period, although the number of renters doing so increased by 9%. These numbers are fairly similar at the provincial level (see the Appendix for details).

INCOME

Table 3.5 presents data on income in rural and Aboriginal communities in western Canada (all figures in nominal terms). The income that individuals have access to directly affects their ability to support business through purchases or investment, or to donate to community initiatives.

Both Aboriginal and rural communities have seen an increase in their after-tax income over the 2006-2011 period. Individuals in Aboriginal communities earn less than their rural counterparts, a result that is consistent with the lower levels of education in Aboriginal communities. Since the proportion of wages in income is roughly the same between the two communities, it would appear that people in Aboriginal communities are working fewer hours, have lower wages, or both.

Self-employment makes up a sizable proportion of income in rural communities (7%); in Aboriginal communities, self-employment income is almost nonexistent. However, it was clear during the community meetings that individuals in Aboriginal communities have high levels of entrepreneurship, shown through a robust informal economy, although this informal experience may not translate into formal income. Co-operative development requires both the experience to identify entrepreneurial opportunities and the experience to act on them.

Table 3.4. Selected Housing Variables for Western Canada, 2006 and 2011

Variable	Rural		Aboriginal		% Change	
	2006	2011	2006	2011	Rural	Abor.
Dwellings (as a % of total dwellings)						
Owned	80	79	22	22	-1	0
Rented	20	20	11	8	8	-27
Band Owned	1	1	68	70	0	3
Average value of dwellings	$181,000	$275,000	N/A	N/A	52	N/A
Vacancy Rate (%)	17	18	11	12	6	9
Spending over 30% of income on shelter (% of population)						
Renters	22	24	N/A	N/A	9	N/A
Owners	11	11	N/A	N/A	0	N/A

Rural residents earn a greater proportion of their income from investments, pensions, and other market income than do residents in Aboriginal communities. Due to their lower wage income, Aboriginal community residents do not have the same opportunity to contribute to the Canada Pension Plan, which means lower payments in old age and more reliance on things like the guaranteed income supplement.

Aboriginal communities derive a much higher percentage of their income from child payments and other forms of government assistance compared to their rural counterparts. At a community level, fewer sources of income mean a greater risk should one income source dry up. As well, a higher reliance on government payments means there is less opportunity to increase earnings to invest in other business opportunities, including co-operative development.

At the provincial level (see Appendix for details), all four provinces saw in an increase in their after-tax income between 2005 and 2010, with Alberta and Saskatchewan having the greatest increases. Alberta has a higher median income ($29,000) and a higher percentage of income from wages and salaries (71%) than do the other three provinces. Saskatchewan has the highest income from self employment (7%), British Columbia the highest from pensions (8%), and Manitoba the highest in child benefits (8%).

Table 3.5. Selected Income Variables for Western Canada, 2006 and 2011

Variable	Rural	Aboriginal
Median individual after tax income		
2005	$22,000	$9,000
2010	$28,000	$11,000
Income Composition (as a % of total income)		
Wages & salaries	64	62
Self employment	7	< 1
Investment income	6	< 1
Pensions, superannuation, annuities	6	1
Other market income	2	1
Canada/Quebec Pension benefits	5	2
CPP, old age pension, guaranteed income supplement	5	6
Employment insurance benefits	2	3
Child benefits	2	16
Other government, including social assistance	2	8

Labour Activity

How much time people spend working, and what type of work they do, affects both their availability for co-operative development and the skill sets they bring to the process. If most of the people in a community are engaged in paid employment, they may have less time available for volunteer work. People who are self-employed bring valuable skill sets to development processes. High numbers of unemployed people indicate untapped labour pools that can work in new endeavours. Table 3.6 presents data on labour activity in western Canada.

The participation rate shows the percentage of the population that are either working or looking for work. Both rural and Aboriginal communities saw a slight decrease in the participation rate over the period 2006 to 2011. There was a slight increase in the unemployment rate in rural communities during this time (in 2011, the unemployment rate sat at 6%). The unemployment rate in Aboriginal communities remained high, at 26%.

It is interesting to compare unemployment rates and the percentage of income from Employment Insurance. For a variety of reasons that have to do with the duration of work when it is available and the length of the unemployment periods, the percentage of income from Employment Insurance is less than the unemployment rate. In rural communities in 2011, Employment Insurance accounted for 2% of income, while 6% of individuals were unemployed. In Aboriginal communities, Employment Insurance makes up 3% of income, but 26% of individuals were unemployed. This differential coverage indicates that the period and intensity of unemployment for individuals in Aboriginal communities are greater than for their rural counterparts, and that periods of work may be insufficient to qualify for Employment Insurance.

The rate of self-employment in rural communities fell considerably between 2006 and 2011, from 24% to 18%. More analysis is required to determine the reasons for this drop. The rates of self-employment in Aboriginal communities is considerably less than that in rural communities.

The types of work that people are involved in is reflective of their education, the opportunities available in their community, and the needs of the larger economy. Rural communities saw a significant decrease in the percentage of people working in natural resources and agriculture, but an increase in the percentage of the workforce working in both management and education. In Aboriginal communities, there was a substantial decrease in the percentage of those working in the service industry and in the natural resources/agriculture area, while the percentage of those working in education/social services increased significantly. By combining the information on occupations with the types of needs that communities identify, it is possible to determine if there are people skilled in the areas in which gaps were identified.

Where people are working has changed slightly at the provincial level. All four provinces saw an increase in the percentage of people working in education, law, social service and in management. There were very large decreases in employment in natural resources and agriculture, and a slight decrease in sales and service. Both Alberta and Saskatchewan had a large increase in the percent of management occupations, and a large decrease in the natural resources/agriculture. Trades, transport and equipment operators, and sales and service make up the largest proportion of the occupations in all four provinces.

Business

The size and type of businesses in a community affect both the scope of skills and the availability of local industry to support new initiatives. Opportunities to partner with existing industry, utilize existing skill sets, and use the infrastructure already in place make co-operative development easier. Diverse businesses

Table 3.6. Selected Labour Variables for Western Canada, 2006 and 2011

Variable	Rural		Aboriginal		% Change	
	2006	2011	2006	2011	Rural	Abor.
Participation rate (%)	68	67	48	44	-2	-8
Employment rate (%)	95	94	73	74	-1	2
Unemployment rate (%)	5	6	27	26	22	-4
Self-employed (%)	24	18	3	2	-25	-33
Occupations (as a % of all occupations)						
Business, finance and administration	12	12	11	11	1	0
Art, culture, recreation, sport	2	2	2	1	-10	-60
Education, law, social service	6	10	15	24	62	61
Management	8	15	7	7	91	6
Manufacturing and utilities	4	4	4	2	-3	-41
Natural and applied sciences	3	4	2	1	16	-32
Natural resources, agriculture	18	7	10	7	-63	-26
Sales and service	21	20	28	22	-5	-21
Trades, transport and equipment operators	20	21	20	22	4	12
Other	1	1	12	13	10	11

operating in a community provide a variety of solutions to common problems in terms of economies of scale, transportation, and access to skilled workers.

Between 2006 and 2011, rural and Aboriginal communities saw a reduction in the percentage of businesses focused on agriculture, with Aboriginal communities shifting towards construction and mining, and rural communities shifting towards construction (see Figure 3.7).

The percent of businesses in agriculture/forestry/fishing/hunting has been decreasing in all four provinces. In Saskatchewan, however, these businesses still make up 54% of the businesses. In Manitoba the number is 43%, in Alberta 29%, and in British Columbia 12%. Given that few business categories make up more than 10% of the total, this category is still important in British Columbia despite its low level compared to the other provinces.

There has been an increase in the percentage of businesses in the construction area. British Columbia (15%) has the highest percentage in this category, and Saskatchewan (6%) the lowest. Real estate/rental/leasing has also increased in all four provinces. Alberta has the highest percentage of businesses in mining/oil/gas (6%), while the other provinces are in the 1% to 2% range.

In most communities, small businesses are by and far the most numerous. Owners and employees of small businesses tend to be less specialized and have wider skills sets to manage the multiple requirements of running a business. Since most co-operative development is in smaller-sized enterprises, the expertise necessary to run these enterprises may often be present in the community.

Table 3.7. Selected Business Variables for Western Canada, 2006 and 2011

Variable	Rural		Aboriginal		% Change	
	2006	2011	2006	2011	Rural	Abor.
Business Size (as a % of all businesses)						
Small (up to 49 employees)	99	99	97	95	0	-2
Medium (50 to 99 employees)	1	1	2	3	0	50
Large (100 + employees)	1	< 1	1	2	< -1	100
Business Type (as a % of all businesses)						
Accommodation, food service	4	4	5	5	-1	4
Admin. & support, waste mgmt. & remediation services	3	3	2	3	3	48
Agriculture, forestry, fishing, hunting	38	34	30	26	-9	-26
Construction	9	10	9	11	16	20
Educational services	1	1	2	1	-2	-51
Entertainment & recreation	1	1	2	2	-8	1
Finance and insurance	2	3	1	2	18	58
Health care, social assistance	2	3	6	5	18	-19
Information and culture	1	1	< 1	1	0	103
Management of companies	2	2	2	2	45	51
Manufacturing	2	2	2	2	-13	3
Mining, oil and gas	3	3	1	3	10	113
Professional, scientific, technical services	5	6	3	4	6	39
Public administration	1	1	6	5	0	-19
Real estate, rental and leasing	4	5	3	4	21	54
Retail	7	7	12	10	-6	-16
Transportation and warehousing	6	6	6	6	-6	-6
Wholesale trade	3	2	2	2	-10	0

CCS Kootenay Boundary B – By the Numbers

Introduction – A Word About the Data

This chapter presents statistical data for the census consolidated subdivision of Kootenay Boundary B. A census consolidated subdivision, or CCS, is a group of adjacent census subdivisions (these are typically rural municipalities, counties, First Nation reserves, towns and villages). As a result, the data presents a picture of what is going on over a fairly large geographical area, and may not capture what is going on in any particular part of that area (i.e., in a particular town or on a particular reserve).

The tables below contain information from the 2006 Census and the 2011 National Household Survey (NHS). The 2011 voluntary NHS replaced the mandatory long form census that had previously been used by Statistics Canada to collect demographic, family and family composition, dwellings, and language information. As the response rate for the NHS is much lower than the Census, not all of the communities had responses for the variables below and some of the data is suspected to be inaccurate.

Some of the data presented in this chapter, such as income and the value of housing, is expressed in dollar terms. It is important to note that all dollar figures presented are all in current dollar (or nominal) amounts – i.e., they are expressed in terms of the prices that were in effect in the year in question (either 2006 or 2011). One of the consequences of using current dollar values is that some of the price or income increases might just reflect the overall rise in prices – i.e., inflation – that occurred between 2006 and 2011. To give an idea of inflation during this five year period, overall prices, as measured by the Consumer Price Index, rose by roughly 7.5% in British Columbia, 11.3% in Alberta, 11.2% in Saskatchewan and 8.5% in Manitoba. If housing values, for instance, rose faster than these rates, then it can be concluded that housing prices rose faster than inflation. As well, it could be concluded that other factors besides those underlying basic inflation were at work in driving prices up.

It is also important to understand the way the percentage change column is calculated. Regardless of the variable being considered, the percentage change column represents the increase or decrease in a given variable as a percentage of the original value of the variable. While this definition is straightforward in the case where the variable is expressed as a number, it can be a bit confusing when the variable is expressed as a percentage. To see how the percentage change is calculated when the variable is expressed as a percentage, consider an example that looks at the percentage of the population in a community that is Aboriginal. Suppose in 2006 that the Aboriginal population in a community of 200 is 50. Thus, the percentage of the population that is Aboriginal is 25% (50 out of 200). Suppose that between 2006 and 2011, 10 Aboriginal people left and were replaced by 10 non-Aboriginal people; the result is that in 2011, the Aboriginal population would be 40 out of 200, or 20% of the total. The percentage change in this case is the change between 25 and 20 expressed as a percentage of 25, which is a 20% decrease to the Aboriginal population. Note that in this case the 20% change is also the change in the actual population – i.e., the change from 50 to 40 expressed as a percentage of 50. Taking the simple difference between the two percentages – e.g., 25% minus 20%, or 5% – does not represent the percentage change in the population and thus is not used. Additionally, please note that while the numbers displayed in the tables do not have decimal points in them, for accuracy the calculations of the percent change column were performed using the full number where they were available.

The tables in this chapter provide a comparison between the CCS and the province as a whole. It is important to note that the provincial data refers to all rural and Aboriginal communities within the province and does not incorporate data on urban centres. In other words, the data provides a comparison between the particular rural or Aboriginal community in question and all of the rural and Aboriginal communities in the province.

Location

Census Consolidated Subdivision Kootenay Boundary B (CCS Kootenay) is located in south-central B.C.

CCS Kootenay contains amalgamated data for the city of Trail, the villages of Fruitvale, Montrose, Rossland and Warfield, and the regional districts of Kootenay Boundary A (RDA) and Kootenay Boundary B (RDB).

The largest community within CCS Kootenay, the town of Trail is located at the junction of highways 22 and 38, along the Columbia River. Trail is approximately 10 km north of the U.S. border, 310 km south east of Kelowna, and 230 km south west of Cranbrook. Elevation within CCS Kootenay ranges around 2,000 feet above sea level, while the terrain is cordilleran or mountain.

Community Overview

The sections below provide detailed statistics on CCS Kootenay. Taken together they indicate that CCS Kootenay has remained relatively constant over the period 2006-2011. It has been able to maintain its population and median age. The majority of the people have lived in the CCS for a long period of time (three generations or more), while the percentage of in-migration has remained constant. CCS Kootenay has shown consistently high levels educational achievement. Like the province, the CCS relies heavily on trades and apprenticeships for formal training. Employment is primarily in the sales and services, and trades, transport, and equipment operators industries. The median income in the CCS is above that in the province. Compared to the province, the population in CCS Kootenay relies more on market-based income such as wages and pensions than those from government sources.

Demographics

CCS Kootenay has a similarly aged population to B.C. as a whole. The median age for CCS Kootenay is slightly higher than that of the province – in 2011, half the population in CCS Kootenay was over 47 years of age, while in B.C. half the population was over 46 years of age.

The dependency ratio is the number of youth (0 to 19 years) and seniors (65 or older) relative to the number of people in the working-age population (20 to 64 years). Since the youth and seniors typically do not work, the dependency ratio provides an estimate of the number of "dependents" for every 100 potential "workers." The slightly higher dependency ratio in CCS Kootenay compared to B.C. as a whole suggests almost equivalent demands on social services such as health care.

The primary language spoken at home in the CCS is English. Although not directly linked to co-op development or success, additional languages can be an important skill set depending on your client base and type of co-operative.

The percentage of Aboriginal peoples living in CCS Kootenay is much lower than the provincial average with 5 percent in 2006 and 4 percent for 2011. This decrease in the percentage of the population may be a result in a lack of data for some of the CCS communities in 2011.

CCS Kootenay had a fairly high number of individuals move into the area in 2006, though this number dropped slightly in 2011. This may in part be due to the absence of data in 2011. In 2011, 68 percent of the population in the CCS had lived there for three or more generations; this is on par with the provincial average. The result is a population that has mixed levels of understanding of community needs, experience with combining skills and abilities to meet community needs, and a potentially lower level of social capacity.

Table 4.1. Selected Demographic Variables for CCS Kootenay, 2006 and 2011

Variable	British Columbia		CCS Kootenay		% Change	
	2006	2011	2006	2011	BC	CCS
Total Population	439,000	446,000	19,000	19,000	2	0
Population (as a % of total)						
14 and under	16	15	15	14	-7	-5
15-44	38	36	36	36	-6	0
45-64	31	32	31	32	4	-1
65 and over	15	17	18	18	14	0
Median Age	44	46	46	47	5	2
Dependency Ratio	60	61	65	62	2	-5
Language spoken at home (as a % of total population)						
English	96	96	97	97	0	0
French	< 1	1	< 1	<1	>1	n.c.
Other	2	1	3	2	-50	-33
Migration into the community in the last year						
Total #	37,000	21,000	1270	1240	-43	-2
As a % of the total population	9	6	7	7	-33	0
Aboriginal Origins (%)	12	15	5	4	25	-19
Generation within community (as a % of total population)						
1st	N/A	12	N/A	8	N/A	N/A
2nd	N/A	19	N/A	23	N/A	N/A
3rd	N/A	68	N/A	68	N/A	N/A

n.c. – Not calculated.

Note: The variables for aboriginal and migration for 2011 were not reported for all the communities. As a result the information for 2011 for these variables is not a true reflection of the CCS.

EDUCATION

When looking at educational achievement one of the biggest indicators of success is having a low percentage of the population without a certificate, diploma, or degree. This means that a higher percentage of the population has completed some form of formalized education. Educational achievement was better in the CCS than the province in 2006 and continued to improve in 2011.

Similar to the rest of western Canada, the CCS has a greater percentage of continuing education at the apprenticeship, trades, and college level. While continuing education levels are not the best measure of the skills and abilities of individuals and are not directly linked to or a requirement of the development of co-ops or the success of a co-op, special areas of expertise may be required for certain types of co-ops.

Of those people that have continued their education, there was a focus on math, computer, information sciences, architecture, engineering, and related technologies, followed by health, and public and business administration as a major.

Table 4.2. Selected Education Variables for CCS Kootenay, 2006 and 2011

Variable	British Columbia		CCS Kootenay		% Change	
	2006	2011	2006	2011	BC	CCS
Achievement (% of population 15 and over)						
No certificate, diploma, degree	29	22	21	18	-29	-12
High school diploma	27	28	27	26	6	-3
Apprenticeship or trade, college or other non-university	29	32	35	40	9	13
University certificate, diploma, bachelors degree	11	13	13	11	18	-19
University above bachelors	4	5	4	5	29	34

Table 4.3. Selected Education Variables for CCS Kootenay, 2011

Variable	British Columbia	CCS Kootenay
Major (% of population 15 and over)		
Education	5	4
Arts, communications technology, humanities	4	3
Social/behaviour sciences, law	4	4
Business, public administration	8	10
Physical, life sciences, technology, agriculture, natural resources, conservation	4	3
Math, computer, information sciences, architecture, engineering, related technology	14	19
Health	8	10
Personal protection and transportation	4	3

Note: The variables for both education achievement and major for 2011 were not reported in RDA B. As a result the information for 2011 for these variables is not a true reflection of the CCS.

Housing

Housing was one of the top ten needs identified in the community meetings held across western Canada. Many participants noted a need for more housing and a greater variety of housing types, in particular rental and affordable housing.

Compared to the province, CCS Kootenay has a higher percentage of housing that is owned rather than rented. In 2011, CCS Kootenay had a much lower vacancy rate than that of the province, reinforcing the housing concerns expressed in the community engagement meeting.

The cost of housing in CCS Kootenay continues to be significantly below that in the province. Though the percentage increase in prices between 2006 and 2011 is higher than in B.C. on average. Lower housing prices makes housing more affordable. Indeed, the portion of the population that spends more than 30% of their income on shelter is lower in the CCS than in the province.

Table 4.4. Selected Housing Variables for CCS Kootenay, 2006 and 2011

Variable	British Columbia		CCS Kootenay		% Change	
	2006	2011	2006	2011	BC	CCS
Dwellings (as a % of total dwellings)						
Owned	78	78	81	80	0	-1
Rented	21	20	20	20	-5	0
Band Owned	1	2	0	0	100	n.c.
Average value of dwellings	$275,000	$351,000	$172,000	$264,000	28	53
Spending over 30% on shelter (% of population)	20	23	17	20	15	18
Vacancy Rate (%)	20	23	8	8	15	0

n.c. – Not calculated.
Note: The variables for ownership, spending over 30% on shelter, and average value of dwellings for 2011 were not reported in RDA. As a result the information for 2011 for these variables is not a true reflection of the CCS.

INCOME

The median individual income for both 2005 and 2010 for CCS Kootenay is higher than in the province as a whole.

The composition of income statistics indicate that, compared to the province, CCS Kootenay relies more on market based incomes such as wage and pensions, and less on government forms of income such as CPP and child benefits than the province.

LABOUR

Labour activity data provides an indication on how many people are working and what they are doing. The employment situation in CCS Kootenay is similar to that of the province.

It is important to note that the occupations listed in the table above are reflective of the occupations of the population living within CCS Kootenay and may not be representative of the types of occupations available in the CCS as individuals may commute for work outside of the CCS. Based on the 2011 data, the largest number of occupations is in the sales and services industry followed closely by trades, transport, and equipment operator. These occupation patterns are consistent with the location of CCS Kootenay and with the information provided in the education table above.

BUSINESS

The vast majority of businesses in both the CCS and the province have less than 50 employees and are considered small. This is to be expected, as the majority of businesses within Canada would also be classified as small.

Table 4.5. Selected Income Variables for CCS Kootenay, 2005 and 2010

Variable	British Columbia	CCS Kootenay
Median individual after tax income		
2005	$22,000	$24,000
2010	$26,000	$30,000
% Change	18	22
Income Composition (as a % of total income)		
Wages and salaries	64	71
Self employment	3	2
Investment income	4	3
Pensions, superannuation, annuities	8	10
Other market income	2	2
Canada/Quebec Pension benefits	N/A	N/A
CPP, old age pension, guaranteed income	5	3
Employment insurance benefits	2	1
Child benefits	3	1
Other government, including social assistance	4	1

Note: Median individual income for 2010 was not reported in RDA B. As a result the information for 2011 for these variables is not a true reflection of the CCS.

When looking at the types of businesses that operate, the majority in the CCS are in the construction, and real estate, rental and leasing categories, followed closely by health care and social assistance and retail. All of these are to be expected given both the education and occupation data presented above as well as the geographic location of the CCS.

Table 4.6. Selected Labour Variables for CCS Kootenay, 2006 and 2011

Variable	British Columbia		CCS Kootenay		% Change	
	2006	2011	2006	2011	BC	CCS
Participation rate (%)	64	61	62	59	-4	-6
Employment rate (%)	92	90	94	92	-2	-7
Unemployment rate (%)	8	10	6	8	28	31
Self-employed (%)	19	16	11	11	-16	0
Occupations (as a % of all occupations)						
Business, finance and administration	12	12	13	11	3	-17
Education, law, social service	7	11	8	11	55	44
Management	9	11	9	9	9	1
Manufacturing and utilities	6	5	7	6	-19	-17
Sales and service	24	24	23	24	1	4
Trades, transport and equipment operators	21	20	20	19	-5	-7

Note: The variables for participation and self-employment were not reported in 2011 for RDA B. As a result the information for 2011 for these variables is not a true reflection of the CCS.

Table 4.7. Selected Business Variables for CCS Kootenay, 2006 and 2011

Variable	British Columbia		CCS Kootenay		% Change	
	2006	2011	2006	2011	BC	CCS
Business Size (as a % of all businesses)						
Small (up to 50 employees)	98	98	97	98	0	1
Medium (50 to 100 employees)	1	1	2	1	0	-50
Large (101 + employees)	1	1	1	1	0	0
Business Type (as a % of all businesses)						
Accommodation, food service	7	7	7	8	0	14
Construction	14	15	12	14	7	17
Finance and insurance	3	3	4	3	0	-25
Health care, social assistance	3	3	8	10	0	25
Manufacturing	4	3	4	3	-25	-25
Other services	7	7	9	9	0	0
Professional, scientific, technical services	8	8	10	9	0	-10
Real estate, rental and leasing	8	9	12	14	13	17
Retail	10	9	13	10	-10	-23
Transportation and warehousing	6	5	3	3	-17	0

Warfield and Rossland – What You Told Us

With approximately fifteen people in attendance, we formed two discussion groups to brainstorm as many community needs as possible. From the group discussions, we created a master list of common needs and used it to explore conventional solutions to problems, including business creation, volunteerism, and government intervention, as well as alternative solutions such as the formation of a co-operative. The meeting attracted people from Warfield, Rossland, Trail, and Nelson.

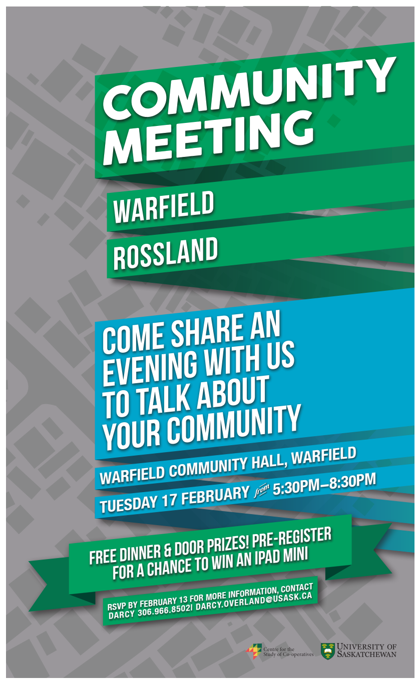

Figure 5.1. Community Meeting Advertisement Poster

Social Capacity

Social capacity is one of the factors required for co-operative development. Social capacity is the ability of people in a community to work together, as well as the willingness of the community to allow people to work together. It extends beyond volunteerism to the dynamics of everyday life in an area.

There appears to be fairly limited social capacity in the area as a result of existing conditions within and among the communities. Interaction among communities and community members has declined significantly as a result of technology-based activities and the absence of a natural gathering place. This situation has limited the ability of community members to work together, share information, and participate in community affairs.

Volunteer capacity in the area appears to be relatively low and existing volunteer agencies constantly rely on the same people. These overburdened volunteers are limited in the amount of additional work they can take on, thus creating a need for new volunteers. The majority of employment in the area is shift work, significantly limiting the ability of working-age people to participate in community activities, which further limits the volunteer base.

Business Capacity

Business capacity represents the business skills and capabilities in the community that are available for new business start-ups or for business expansion. Business know-how can come from a variety of sources: education and training, employment, current businesses in a community, and volunteering. For economic development to occur in a community, business capacity must either be present or it must be developed. While business capacity is required for co-operative development to occur, the mere presence of business capacity is not sufficient – communities also need social capacity and innovative ideas regarding how to use existing resources to meet unmet needs.

There is considerable evidence of business capacity in the area as there are numerous businesses of various sizes in several communities. These are supported by regional offices for federal and provincial governments, municipal departments, chambers of commerce, and small postsecondary facilities. Further, there are a number of non-profits, co-operatives, and social enterprises that avail themselves of skilled individuals to carry out social programs.

Many of the needs identified by participants did not seem to be good investments for private entrepreneurs as they required significant capital investments without the promise of a meaningful return. There are some large non-profit organizations in the area that are actively pursuing development opportunities in a more sustainable way.

Needs and Solutions

Co-operatives are almost always developed in response to unmet needs. A "need" is anything that a community believes is missing or inadequate. Filling that need would make life better. But there are differences among needs. Some can be big and even undefined, such as "more jobs" or "less crime." Other needs are well defined, sharp, somewhat more urgent, and potentially solvable, such as a local grocery store, a daycare, a farmers' market, or an oilseed crushing plant. Only a community can decide which needs can and must be addressed, when, and how.

Table 5.1 presents the top ten needs that came up in discussion at the meeting.

Table 5.1. Top Ten Needs in Warfield and Rossland

Housing
Seniors' Services
Communication
Retail Options
Transportation
Daycare
Education
Recreation
Industry and Business Development
Support Services

A general lack of housing is one of the most pressing needs facing communities in the area. This includes affordable homes for purchase as well as rent, seniors' housing to accommodate multiple levels of care, and low-income housing. Affordable housing is necessary for a number of groups, but particularly for the youth population, which is growing and generally cannot take on a large mortgage, and seniors, many of whom are on fixed incomes. Some saw this as a business opportunity because they doubted that government would provide funding. Others indicated that the Affordable Housing Society and Columbia Basin Trust were already leading a new housing development. For seniors', many thought there were sufficient options with better services available in Trail.

Several participants indicated they would like to see expanded retail options, including a butcher shop, a hardware store, a clothing store, a bakery, and new restaurants. Many felt that locally based businesses would have a positive impact as residents generally had a negative view of the big box stores in Trail. Many thought the lack of retail options could be solved by a private entrepreneur, but were unsure if a for-profit enterprise would be sustainable given the proximity to larger stores.

A number of people expressed concerns around the centralization of education services in Trail and the closure of schools in smaller communities. These buildings are not only unused, but the volunteerism associated with the schools has also left the communities. While some felt the provincial or federal governments should keep the schools open, most agreed that centralization would continue.

Many people felt recreational opportunities needed to be improved and suggested new options such as a theatre, more sports teams, a youth drop-in centre, and a skate park. While there are volunteers working on developing a skate park, it was recognized that many of these services could not be provided through conventional solutions due to a lack of resources. Participants understood that Trail and Rossland have many more recreational opportunities available and those would have to suffice.

There was significant discussion on the lack of childcare services in the area. Most people agreed that providing this service was very difficult given the presence of shift work in most families. Many thought that existing services were too expensive but were unsure a daycare could feasibly operate at a lower cost. Many agreed that there is not enough government funding available for childcare and did not think this need could be address by conventional solutions.

Transportation is also a significant issue in the area. There is a regional car-share program, a winter shuttle in Rossland (funded by local businesses), and a transit system for seniors in Nelson. Many people are not satisfied with these services as they are infrequently provided or limited to part of the population/region. Most expressed a preference for transportation services among the communities that allowed people to access their place of work as well as other services. Many thought this could be achieved by increasing the number of taxis available as well as introducing a regional bus service. Most felt that a taxi could operate privately while a bus service would likely require a partnership between municipalities and BC Transit.

Other needs mentioned briefly included the expansion of the tourist industry that capitalized on outdoor recreation opportunities, a twenty-four-hour clinic, mental-health services, low income dental care, and a shelter.

Co-operative Solutions

There appeared to be a strong knowledge of the co-operative model among participants and people could cite examples of co-ops in the area, including credit unions, stores, and the car-share program. People were open to the idea of co-operatives as they felt that conventional solutions would not meet the needs of the community. Some people thought that many of the community needs could not generate a sound business plan and could not even be solved using a co-operative.

Some ideas for co-operative development included a co-operative daycare, land co-ops, and a housing co-op. Some people opposed the idea of affordable housing, feeling the complex would have an adverse effect on the property value of those around it. It was recognized that there would have to be a change in local mindset and a willingness to embrace alternative solutions if the community was to overcome some of these social challenges.

Many people remained skeptical that a co-operative could adequately address their needs, feeling that their proximity to Spokane and Trail gave people easy access to cheaper services from big box stores. Participants also noted that the development of a new co-operative would likely require some form of education to ensure that people understood their role as members and the benefits of the organization.

Needs and Social Capacity – A Summary in Pictures

Participants were asked to indicate what they believed to be the level of need and social capacity in their community. The results presented in figure 5.2 reveal a variety of opinions and perspectives on social capacity and need. The majority of people indicated that their community has a high level of need; many also thought it has relatively high social capacity. This variation is likely reflective of the individual towns, the engagement of residents within the community, and their understanding of need or social capacity.

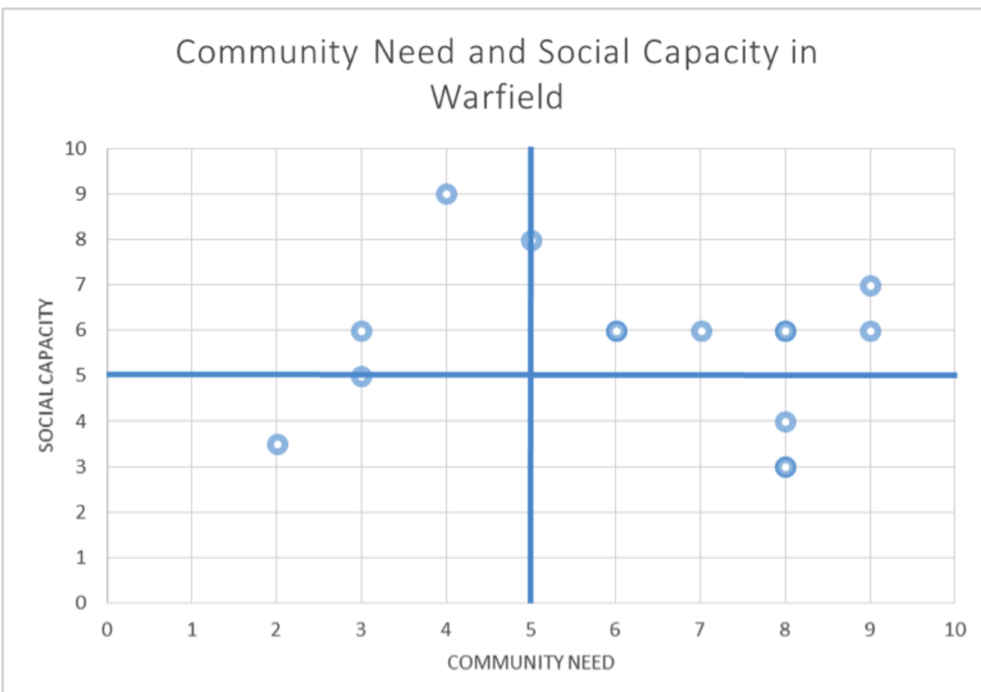

Figure 5.2. Community Needs and Social Capacity in Warfield and Rossland

CONCLUSION

Co-operatives have a long and rich history. Various forms of co-operation and mutual enterprise among people have existed for thousands of years. Formal co-operative businesses, with legal structures and written bylaws, emerged about two hundred years ago. Since then, co-operatives have spread to all parts of the world. Virtually every activity imaginable has the potential to use the co-operative business model to harness more of the decision-making power, spread the risk and reward, and build back into communities. Co-ops can be found in the marketing of everything from milk to fish to art; in the purchase of goods for life, work and play; and in the provision of co-operative housing, recreation, day care, funeral services, insurance, health care, transportation, restaurants and pubs, and jobs, to name just a few. A co-op can be built by a group of people, or by, for example, a group of businesses or band councils or municipalities.

Co-operatives are an important part of western Canada, and have allowed communities – through local ownership and control – to develop and sustain themselves. Co-ops, however, do not just materialize when needed. They require a great deal of work – both by the members of the co-operative and by those that are called upon to support the co-op, whether it is in the early stages of development or later on when the co-op is operational. The research presented in this report outlines some of the things that need to be considered when forming a co-operative.

If you are interested in learning more about co-operatives, ideas for kinds of co-ops, and the process by which they are developed, the following websites have excellent resources. As well, the Centre for the Study of Co-operatives, or your provincial co-op association, would be delighted to point you in the right direction.

REFERENCE MATERIAL

- What is a Co-op?
  `http://www.uwcc.wisc.edu/whatisacoop/`
- Co-op Development Steps
  `http://www.sask.coop/co-op_development_steps.html`
- Co-operative Innovation Project
  `https://coopinnovation.wordpress.com/`
- Co-op Legislation in Canada
  `http://usaskstudies.coop/publications/co-op-legislation-in-canada.php`
- Books and Booklets
  `http://usaskstudies.coop/publications/books,-booklets,-proceedings/index.php`
- Co-operatives Mutuals Canada
  `http://canada.coop/`
- International Co-operative Alliance
  `http://ica.coop/`

Appendix Tables

Table 7.1. Selected Demographic Variables for Western Canada — Part I, 2006 and 2011

Variable	British Columbia		Alberta		Saskatchewan		Manitoba	
	2006	2011	2006	2011	2006	2011	2006	2011
Total Population	439,000	446,000	550,000	570,000	360,000	376,000	302,000	314,000
Population (as a % of total)								
14 and under	16	15	21	20	20	19	22	21
15-44	38	36	43	41	38	37	40	39
45-64	31	32	24	26	25	27	23	25
65 and over	15	17	12	13	17	17	15	15
Median Age	44	46	37	38	41	42	38	39
Dependency Ratio	60	61	68	66	81	75	79	77
Language spoken at home (as a % of total population)								
English	96	96	91	91	92	92	86	85
French	< 1	1	1	1	<1	<1	2	1
Other	2	1	7	7	7	6	12	12
Migration into the community in the last year								
Total #	37,000	21,000	46,000	26,000	35,000	20,000	16,000	10,000
As a % of the total population	9	6	9	6	10	9	6	4
Aboriginal Origins	12	15	14	18	21	30	29	37
Generation within community (as a % of total population)								
1st	N/A	12	N/A	7	N/A	3	N/A	7
2nd	N/A	19	N/A	14	N/A	12	N/A	11
3rd	N/A	68	N/A	79	N/A	85	N/A	82

Table 7.2. Selected Demographic Variables for Western Canada — Part II, 2006 and 2011

Variable	British Columbia		Alberta		Saskatchewan		Manitoba	
	2006	2011	2006	2011	2006	2011	2006	2011
Migration in the last year (as a % of total migration)								
Non-movers	84	87	85	88	90	91	90	91
From out of Country	4	2	4	2	2	1	5	5
From out of Province	12	10	15	10	13	10	9	7
From within Province	41	36	39	36	43	33	41	35
From within Community	43	49	42	50	42	46	45	49
International immigrants by period of immigration (as a % of total immigrants)								
Within the last 5 years	7	8	14	21	11	38	22	30
Within the last 6-10 years	7	5	9	11	7	7	10	12
Over 10 years ago	86	83	75	61	80	27	67	47

Table 7.3. Selected Education Variables for Western Canada, 2006 and 2011

Variable	British Columbia		Alberta		Saskatchewan		Manitoba	
	2006	2011	2006	2011	2006	2011	2006	2011
Achievement (% of population 15 and over)								
No certificate, diploma, degree	29	22	40	30	44	36	49	41
High school diploma	27	28	24	27	23	27	21	24
Apprenticeship or college	29	32	27	32	23	26	23	23
University	11	13	8	9	9	9	9	9
University above bachelor’s	4	5	2	2	1	1	2	2
Major (% of population 15 and over)								
No post-secondary	N/A	50	N/A	56	N/A	62	N/A	65
Education	N/A	5	N/A	4	N/A	5	N/A	5
Arts, communications technology, humanities	N/A	4	N/A	2	N/A	<1	N/A	2
Social/behaviour sciences, law	N/A	4	N/A	2	N/A	1	N/A	2
Business, public administration	N/A	8	N/A	7	N/A	6	N/A	6
Life sciences; agriculture	N/A	4	N/A	3	N/A	2	N/A	2
Math, computers & engineering	N/A	14	N/A	14	N/A	9	N/A	8
Health	N/A	8	N/A	7	N/A	6	N/A	7
Personal protection and transportation	N/A	4	N/A	3	N/A	2	N/A	2

Note: Life Sciences: Physical, life sciences, technology, agriculture, natural resources, conservation; Math and engineering: Math, computer, information sciences, architecture, engineering, related technology; Apprenticeship or college: Apprenticeship or trade, college or other non-university.

Table 7.4. Selected Housing Variables for Western Canada, 2006 and 2011

Variable	British Columbia		Alberta		Saskatchewan		Manitoba	
	2006	2011	2006	2011	2006	2011	2006	2011
Dwellings (as a % of total dwellings)								
Owned	78	78	77	76	76	70	72	67
Rented	21	20	20	20	17	16	19	18
Band Owned	1	2	3	5	7	12	10	15
Average value of dwellings ($)	275,000	351,000	189,000	293,000	88,000	176,000	110,000	172,000
Vacancy Rate (%)	20	23	10	12	18	17	20	19
Spending over 30% of income on shelter (% of population)								
Renters	39	41	29	32	28	29	28	28
Owners	17	17	14	16	11	9	11	11

Table 7.5. Selected Income Variables for Western Canada, 2006 and 2011

Variable	British Columbia	Alberta	Saskatchewan	Manitoba
Median individual after tax income				
2005	22,000	23,000	18,000	18,000
2010	26,000	29,000	24,000	21,000
Income Composition (as a % of total income)				
Wages and salaries	64	71	60	62
Self employment	3	3	7	5
Investment income	4	5	6	3
Pensions, superannuation, annuities	8	3	4	5
Other market income	2	1	2	1
Canada/Quebec Pension benefits	N/A	3	4	4
CPP, old age pension, guaranteed income supplement	5	4	5	6
Employment insurance benefits	2	2	2	2
Child benefits	3	5	6	8
Other government, including social assistance	4	3	4	4

Table 7.6. Selected Labour Variables for Western Canada, 2006 and 2011

Variable	British Columbia		Alberta		Saskatchewan		Manitoba	
	2006	2011	2006	2011	2006	2011	2006	2011
Participation rate (%)	64	61	72	70	66	61	62	60
Employment rate (%)	92	90	95	94	94	93	93	91
Unemployment rate (%)	8	10	5	6	6	7	7	8
Self-employed (%)	19	16	22	17	28	20	21	14
Occupations (as a % of all occupations)								
Business, finance and administration	12	12	13	13	11	11	12	11
Art, culture, recreation, sport	3	3	1	1	1	1	1	1
Education, law, social service	7	11	6	10	7	11	8	15
Health occupations	4	5	5	5	5	5	6	7
Management	9	11	8	14	6	21	7	14
Manufacturing and utilities	6	5	4	4	3	2	4	4
Natural and applied sciences	5	5	3	3	2	1	2	3
Natural resources, agriculture	9	6	18	7	28	8	19	6
Sales and service	24	22	21	19	19	20	23	21
Trades, transport and equipment operators	21	20	22	23	17	19	17	18
Other	1	2	1	1	2	2	2	3

Table 7.7. Selected Business Variables for Western Canada, 2006 and 2011

Variable	British Columbia		Alberta		Saskatchewan		Manitoba	
	2006	2011	2006	2011	2006	2011	2006	2011
Business Size (as a % of all businesses)								
Small (up to 50 employees)	98	98	99	99	99	99	99	99
Medium (50 to 100 employees)	1	1	1	1	<1	<1	1	1
Large (101 + employees)	1	1	1	1	<1	<1	1	1
Business Type (as a % of all businesses)								
Accommodation, food service	7	8	3	3	3	3	4	3
Admin./support/waste mgmt./remed. services	4	4	3	3	1	1	2	2
Agriculture, forestry, fishing, hunting	14	12	32	29	58	54	47	43
Construction	14	15	10	12	4	6	7	9
Educational services	1	1	1	1	<1	<1	1	1
Entertainment and recreation	3	3	1	1	1	1	2	1
Finance and insurance	2	3	2	2	2	2	2	3
Health care, social assistance	4	4	2	3	2	2	3	4
Information and culture	1	1	1	1	<1	<1	1	1
Management of companies	2	2	1	2	2	3	1	2
Manufacturing	4	3	2	2	2	1	3	2
Mining, oil and gas	1	1	5	6	2	2	<1	1
Professional, scientific, technical services	8	8	7	7	2	3	3	3
Public administration	1	1	<1	<1	2	2	1	1
Real estate, rental and leasing	8	9	4	5	2	3	3	4
Retail	10	9	6	6	5	5	8	7
Transportation and warehousing	6	5	8	7	4	4	5	5
Utilities	<1	<1	<1	<1	<1	<1	<1	<1
Wholesale trade	3	2	3	2	3	2	3	3