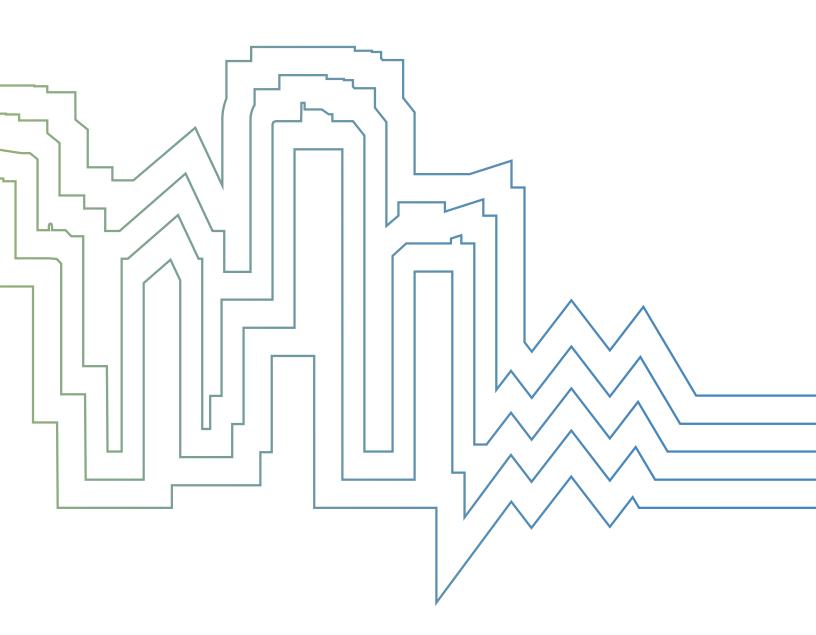


A PROFILE OF

POVERTY

IN EDMONTON UPDATED MAY 2019



A report to inform the work to end poverty in a generation.

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INTRODUCTION

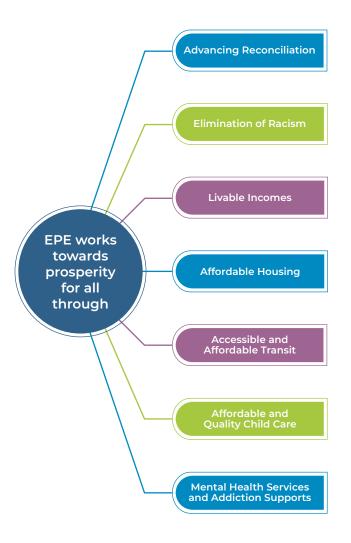
Poverty affects people from all walks of life—young, old, employed, unemployed, those who are new to Canada, and those whose ancestors have lived here for hundreds of years.

It is our responsibility to ensure all people in our city have a decent standard of living.

The structure of the economy traps people in bad situations and forces some into poverty by constraining choices and limiting options (Ghatak, 2015). Limited social housing, eroding benefits, and lack of access to stable, good-paying jobs, has created an economy that takes away many people's choices and leads to poverty. People are increasingly forced into unstable jobs that don't pay enough to satisfy needs, and some can't find jobs at all. The cost of living has also gone up, which forces many people to focus on making ends meet and living day-to-day, rather than planning for the future or their children's future. Because people in poverty lack the means to participate in their communities, they are often socially isolated (Mood & Jonsson, 2016; Stewart et al., 2009). The stress experienced from poverty can lead to negative impacts on mental and emotional health, the ability to make decisions, and even family and neighbourhood cohesion (Carvalho, Meier, & Wang, 2016).

Edmontonians believe in helping and protecting one another, so we must work together to address poverty. For this reason, the Edmonton Social Planning Council has produced this Profile on Poverty (2019 Update) in partnership with EndPovertyEdmonton. EndPovertyEdmonton is a community initiative working towards prosperity for all through advancing reconciliation, the elimination of racism, livable incomes, affordable housing, accessible and affordable transit, affordable and quality child care, and access to mental health services and addiction supports (EndPovertyEdmonton, 2019). It uses a collaborative model, whereby governments, businesses, nonprofits, and many other forms of organizations can come together to end poverty in Edmonton in a generation (30 years).

We need to break the constraints of our current economy. Every Edmontonian deserves to have the freedom to pursue opportunities.



MEASURING POVERTY

Before solutions to poverty are considered, the prevalence of low income must be understood.

One of the challenges of measuring poverty and low income is the variety of ways Statistics Canada collects data (Table 1). Their primary data source is the federal Census, which is conducted every five years through a national, mandatory survey. The last Census was conducted in 2016 and uses income data from 2015. Due to its scope, it contains the greatest level of detail.

In contrast, the TI Family File (TIFF) is collected every year from tax filers. Some information available in the Census is not collected through tax-filer data, although the TIFF includes First Nations reserves and collective dwellings (Pinard & Pagé, 2018). As a result, low income estimates tend to be higher when using the TIFF as compared to the Census.

Another source of data is the Canadian Income Survey (CIS), a yearly cross-sectional survey that provides a portrait of income and income sources for Canadians.

Due to differences between data sets, the data source for particular measures in this report have been chosen based on the aspect of poverty being explored. All data is taken at the Edmonton Census Metropolitan Area (CMA) level, unless otherwise indicated. The Edmonton CMA includes the City of Edmonton, the City of St. Albert, Parkland County, Strathcona County, Sturgeon County, Leduc County, and all incorporated urban centres and First Nations located within the boundaries of those counties.



Methodology

In addition to different sources of data, there are also different methods for calculating low income rates. The Low Income Measure After-Tax (LIM-AT) compares income of a household to the rest of the population. As such, it takes income inequality into account (Income Statistics Division, 2018; Kneebone & Wilkins, 2019). However, recent adjustments made to the LIM-AT changed how thresholds were calculated for a family (Pinard, 2018). The Census Family LIM-AT (CFLIM-AT) was applied to the TIFF data in order to make it more comparable to Census

data and reports a higher overall prevalence of low income as compared to other measures, mostly due to how it calculates median income in Canada. The CFLIM-AT uses Census families as a unit of measure, whereas the LIM-AT uses the household. Census families are members of a couple family, with or without children, and lone parents and their children. All other family types are considered noncensus families. Households, in contrast, are any group of individuals who live in the same dwelling.

TABLE 1

Summary of low income measures and indicators explored in a Profile of Poverty

	LIM-AT ¹	CFLIM-AT ²	MBM ³
How it is calculated	Thresholds determined at 50% of the national median income A relative measure of low income Household sizes scaled with LIM scale	Thresholds determined at 50% of the national median income A relative measure of low income Household sizes scaled using the square root of number of people in household	Thresholds based on the cost of a basket of essential goods based in 2008 An absolute measure of low income Household sizes scaled using the square root of number of people in household
Data Sources	Census, 2015 T1 Family File	2016 T1 Family File	Canadian Income Survey
Most recent data available at time of writing	2015	2016	2017
Indicators used in Profile of Poverty 2019	Overall low income, Family Type, Age, Indigenous Identity, Visible Minority, Neighborhood level data	Overall low income, Family Type, Age, Gender, Family Type	Overall low income
Unit of Measurement	Households	Census family	Households
Geography levels for which reliable data is available	City, Census Metropolitan Area, Provincial, National	City, Census Metropolitan Area, Provincial, National	Census Metropolitan Area (overall low income only), Provincial, National
Strengths	Better coverage of Canadian population (95%) Largest number of sociodemographic indicators	Better coverage of Canadian population (95%)	Can account for different costs of living between geographic areas
Considerations	Missing First Nations living on Reserve Based on administrative data	Cannot provide clarity on Indigenous, visible minority identity, or neighborhood level data Based on administrative data	Data not always reliable at City or CMA levels Based on survey data

^{1, 2. (}Income Statistics Division, 2018)

^{3. (}Statistics Canada, 2019h)

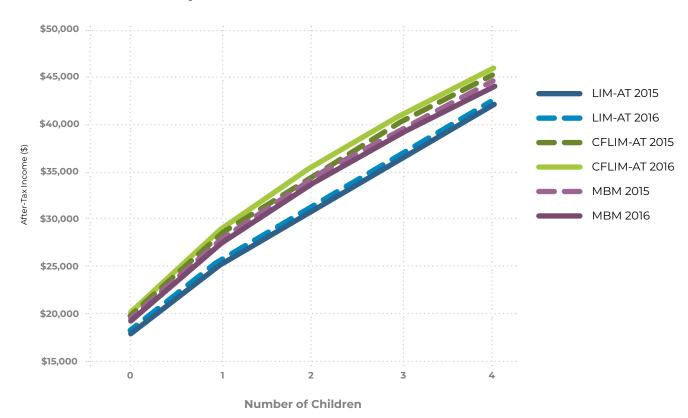
Canada recently introduced "Opportunity for All – Canada's First Poverty Reduction Strategy" (Government of Canada, 2018b). This strategy designates Canada's official poverty line, the Market Basket Measure (MBM). The MBM uses the cost of goods and services that would allow a family to meet their basic needs and have a modest standard of living. The ability to compare costs of living between geographies is an extremely valuable aspect of the MBM. Unfortunately, the current MBM calculations use 2008 as the base year and have not been updated to reflect changing costs of living. Statistics Canada is

undergoing a review of the MBM with a new 2018 base, the results of which will be released in 2020 (Statistics Canada, 2019d). In addition, the MBM is based on the Canadian Income Survey (CIS), which is also undergoing revision. Therefore, the currently reported MBM numbers may change according to this updated methodology. MBM low income thresholds are detailed in Figure 1 and Appendix I.

Figure 1 displays the low income thresholds for the LIM-AT, CFLIM-AT, and MBM for a single adult. A full breakdown of all income thresholds is in Appendix I.

FIGURE 1

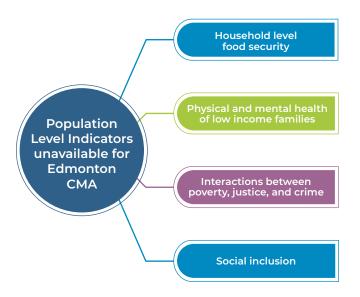
Low income thresholds for a single adult, Edmonton CMA



Income Statistics Division, 2018; Statistics Canada, 2019g

Income-based measures of poverty do not take into account other negative aspects of poverty such as material deprivation (Notten & Guio, 2016; Notten & Mendelson, 2016) or deteriorated social and political inclusion (Mood & Jonsson, 2016).

A major limitation of income-based poverty measures is that many exclude those who identify as Indigenous, especially those living on reserve (Kneebone & Wilkins, 2019). In addition, low income measures do not track those who identify as LGBTQ2S+, or those living with disabilities and who may have different experiences. Several population level indicators are also unavailable for the Edmonton CMA.



RECOMMENDATION

Develop ways to collect accurate, population level data on the well-being of those who identify as LGBTQ2S+ and/or living with disabilities, the health and well-being of low income families, social inclusion and household food insecurity. This could be accomplished by regularly updating existing tools such as the Canadian Community Health Survey or improving linkage of administrative data.

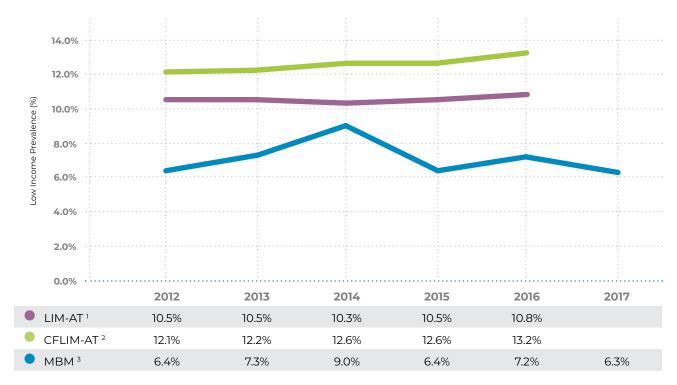
People Living in Low Income

The proportion of people living in low income has remained fairly stable over time with only minor year-to-year fluctuations. For 2016, the CFLIM-AT reports a 13.2% rate of overall low income, while the MBM reports nearly half that, at 7.2%. The LIM-AT is in the middle at 10.8% of low income. Figure 2 shows how low income prevalence has changed according to the different measures and data sets. Notice the MBM/CIS is likelier to fluctuate while the TIFF and LIM data shows a more stable prevalence of low income over time. Taken together, the three measures suggest that about 1 in 10 metro Edmonton residents live in low income.



FIGURE 2

Overall low income prevalence using LIM-AT (TIFF), CFLIM-AT (TIFF), and MBM (CIS), Edmonton CMA



^{1. (}Statistics Canada, 2019e) 2. (Statistics Canada, 2018c)

Note: MBM/CIS data from 2012 to 2015 must be used with caution

^{3. (}Statistics Canada, 2019h)

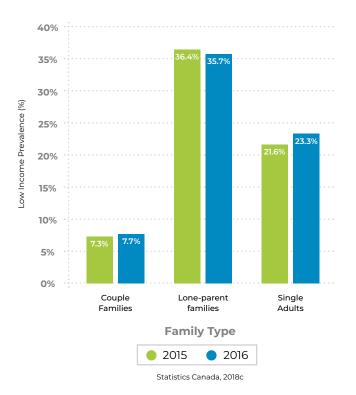
DATA ALERT

The following charts use TIFF data from 2015 and 2016. This is because the CIS is less reliable when looking at smaller populations.

Proportionately, fewer couple families are in low income, while more lone parents are. Data suggests that couple-family structures provide protection against economic vulnerability. This is further emphasized by those who do not live in Census families but who are also experiencing high rates of low income. Single adults are especially vulnerable to job loss, illness, and other shocks that can arise without a partner (Chung, 2004; Harding, 2018) and this trend is consistent for couple families, lone parent families, and single adults across Canada.

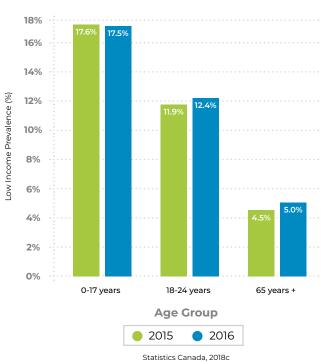
CFLIM-AT FIGURE 3

Low income prevalence according to family type, all ages, CFLIM-AT, Edmonton CMA





Prevalence of low income status by age, 2016, CFLIM-AT, Edmonton CMA



The number of children living in households with a yearly income below the CFLIM-AT increased since 2006 by 23.4%. However, this is accounted for by the overall population increase in Alberta. When accounting for population of children, the proportion of children living in low income has remained around 18%. The most recent MBM/CIS data has recently shown decreases in low income rates among children from 10% in 2015 to 5% in 2017 (Statistics Canada, 2019h). However the MBM/CIS measurement is likely to fluctuate year to year, as it is based on survey data and is less reliable for smaller geographies and smaller populations.

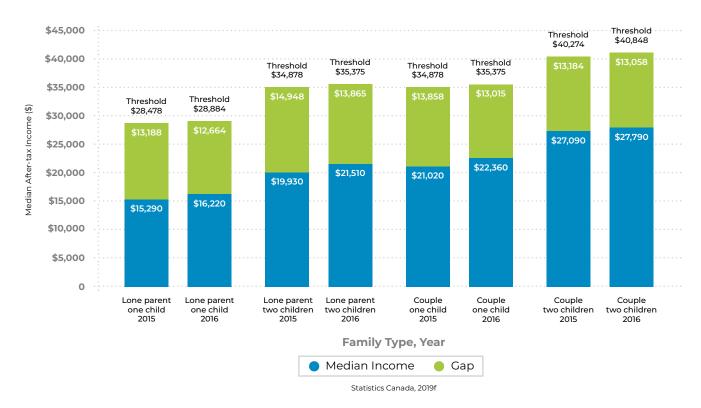
For seniors, low income rates decrease with age, due to a combination of children and youth being financially dependent on their caregivers, and the universal benefits that are available once adults reach the age of 65. For these reasons, low income rates for seniors is much lower at 5.0% in 2016.

Most people who are in low income live well below the poverty line. Figure 5 illustrates how the challenge is greatest for lone parent families with one child; many would have to double their income to rise above low income thresholds. The gap decreased slightly from 2015 to 2016, especially for lone parent families, likely due to the new Canada Child Benefit (CCB) that took effect in mid-2016 (Harding, 2018).

Struggling families have a significant income shortfall.
On average, they must increase their existing income by 65% to no longer be considered low income.

CFLIM-AT FIGURE 5

Poverty gap for low income families in 2015 and 2016, CFLIM-AT, Edmonton CMA



GENDER

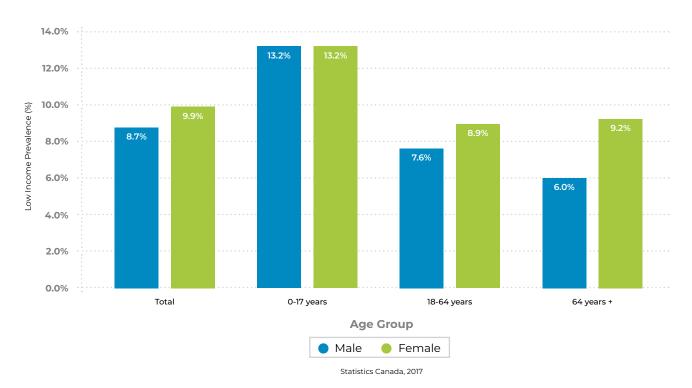
DATA ALERT

The TIFF data, despite being more recent, does not allow for breakdown according to some common sociodemographic variables. In this section, Census data is used where low income prevalence is calculated using the LIM-AT. Note that the prevalence of low income is about 3% lower as compared to the TIFF/ CFLIM-AT data.

Overall, women experience higher rates of poverty than men. The prevalence of low income is very similar for boys and girls from 0 to 17 years. However, differences arise once they enter the work force, where low income prevalence among women becomes higher. Retirement benefits for seniors such as Old Age Security and the Guaranteed Income Supplement are a major driver of lower income rates among those aged 65 and over. Since many senior women outlive their partners, more senior women end up living in low income compared to men (Fox & Moyser, 2018).

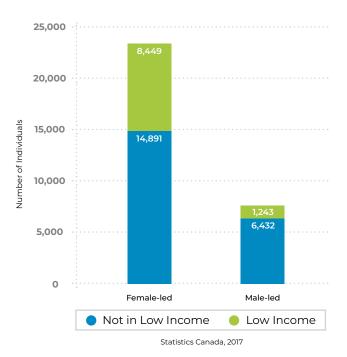
LIM-AT FIGURE 6

Persons living in low income by age and gender, 2015, LIM-AT, Edmonton CMA



LIM-AT FIGURE 7

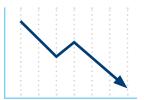
Low income prevalence by lone-parent families, 2015, LIM-AT, Edmonton CMA



Looking at the breakdown between lone parent families by gender, we can see that female-led households are far more likely to be in low income as compared to lone parent families led by males. Across Canada, female-led households are at higher risk of living in low income and are experiencing intersecting vulnerabilities related to being a lone parent and female (Chung, 2004; Fox & Moyser, 2018; Harding, 2018; Lahey, 2010).

The prevalence of lower-income

among migrants
decreases
with time spent
in Canada.



VISIBLE MINORITY

In 2016, more than 1 in 4 metro Edmontonians identified as a visible minority. On average, visible minority individuals are lower income than those who are not (Figure 8).

The prevalence of lower income among migrants decreases with time spent in Canada. Generally, the longer a migrant has spent in Canada, the less likely they are to be living in poverty. In contrast, if a visible minority family is low income, they are more likely to be in low income for a longer period of time (five years or more) compared to their non-visible minority counterparts (Picot & Lu, 2017)

LIM-AT FIGURE 8

Low income prevalence according to visible minority status, 2015, LIM-AT, Edmonton CMA $\,$

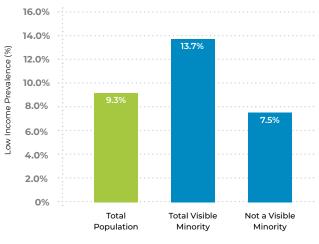
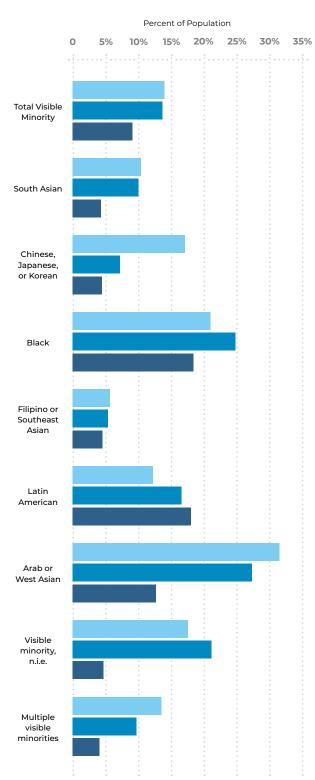


FIGURE 9

Low income prevalence by visible minority, Edmonton CMA, 2015



Minority groups experience different rates of poverty. In general, prevalence of low income decreases as immigrants settle, have children, and find work. However this trend does not hold across all groups, especially Black or Latin American communities, or those who are part of visible minority groups not specified here. Aggregated data does not allow for more fine-tuned analysis, and so conclusions cannot be made about what factors contribute to the differences between visible minority groups. However, what is clear is that we cannot assume that the experiences of all visible minority groups are similar, which in turn supports the need for culturally sensitive interventions.

First GenerationSecond GenerationThird Generation

First Generation: born outside of Canada

Second Generation: born in Canada and has had at least

one parent born outside Canada

Third Generation: born in Canada with both parents born in Canada

n.i.e: not indicated elsewhere

Statistics Canada, 2017

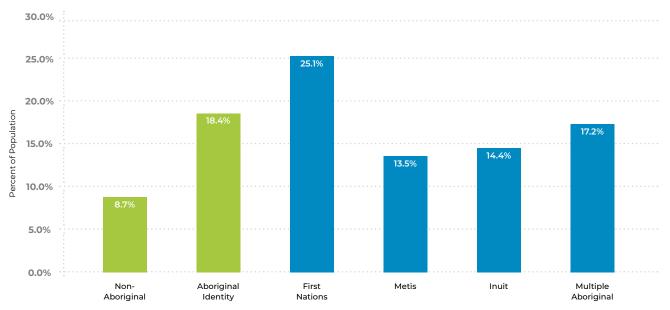
INDIGENOUS IDENTITY

Data on Indigenous identities is collected primarily through the Aboriginal Population Profile. *Aboriginal* is used by Statistics Canada in data collection, so the term is kept when reporting on data. Within the Edmonton CMA, 76,205 individuals identified as Aboriginal according to the 2016 Census. However, Census data is affected by incomplete enumeration on Indigenous reserves. In addition, this data does not contextualize the different lived experience of Indigenous populations, and does not capture band support (Statistics Canada, 2018a).

Indigenous peoples have a rich, complex history and there is ample diversity within Indigenous populations — especially between First Nations, Métis, and Inuit communities. Métis comprise the largest group with over 39,000 individuals, followed by First Nations at 29,760. For those identifying as Inuit or with Multiple Aboriginal identities, only 500 or so individuals in Edmonton identify with either group. When examining low income prevalence between Aboriginal communities, the highest prevalence is among First Nations at almost three-times the rate compared to those who identified as Non-Aboriginal. While Métis and Inuit each had a lower prevalence as compared to the average among all Aboriginal groups, they are still much higher when compared to those who reported as Non-Aboriginal.

LIM-AT FIGURE 10

Low income prevalence among individuals identifying as Aboriginal, LIM-AT, Edmonton, CMA, 2015



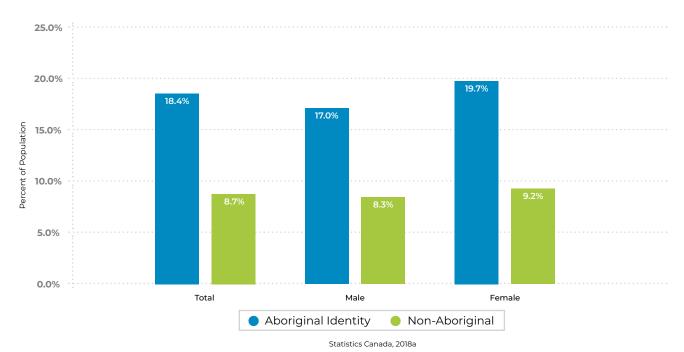
Statistics Canada, 2018a

Low income prevalence among Indigenous populations illustrates similar trends as those exhibited in the other data: there is a higher prevalence of low income among females, which is exacerbated by being part of a racialized community. Females identifying as Aboriginal are more than twice as likely to live in lower income compared to their Non-Aboriginal counterparts.

When examining low income prevalence between Aboriginal communities, the highest prevalence is among First Nations at almost three-times the rate compared to those who did not identify as Aboriginal.

LIM-AT FIGURE 11

Low income prevalence among females and males identifying as Aboriginal, LIM-AT, Edmonton, CMA, 2015



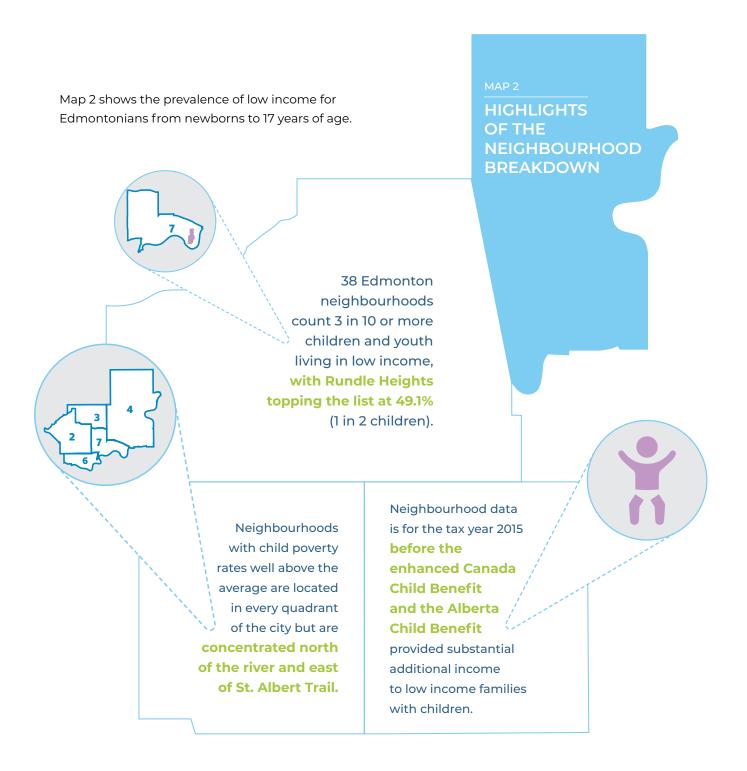
Low Income Prevalence by Neighbourhood

for whom a low income

many be transitory.

With continued growth, the City of Edmonton now has 268 residential neighbourhoods that have a sufficient population to report low income prevalence. Showing low income prevalence by neighbourhood allows City planners and service providers to allocate priority to specific Edmonton regions. **HIGHLIGHTS** OF THE **NEIGHBOURHOOD BREAKDOWN** 24 Edmonton neighbourhoods had low income rates of 20% or above, with the McCauley neighourhood being the highest at 30.4%. Lower income neighbourhoods are located in every quadrant of the city but with a concentration in the north central area. A few There is little neighbourhoods evidence of with low income rates gentrification well above the city average in the north central neighbourhoods close (Garneau, Malmo Plains) have large post-secondary to Downtown with the student populations exception of the river

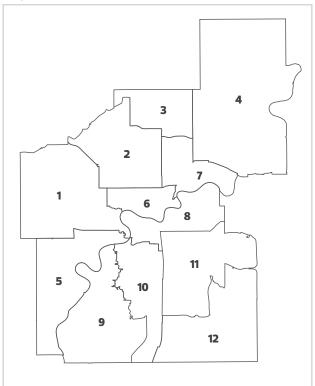
valley communities of Rossdale and Riverdale.



On a city-wide basis, low income rates for children and youth under the age of 18 years are significantly higher than the overall population.

MAP 1 **Prevalence of Low Income** After-Tax (All Ages) Federal Census 2016 by Neighbourhood Boundaries Kilometers 11 12

City of Edmonton Wards



More detailed versions of these maps are available online at:

edmontonsocialplanning.ca

LOW INCOME AFTER TAX ALL AGES (%)

0.0% - 4.9%

5.0% - 8.9%

9.0% - 12.9%

13.0% - 19.9%

20.0% - 30.4%

No Data\Industrial\
Data Suppressed *

Edmonton Average: 10.9%

*These neighbourhoods are not included in calculating the mean.

For the 2016 Federal Census, low-income statistics are presented based on the after tax low-income measure (LIM-AT), with the reference period of being the 2015 calendar year. In 2015, the LIM-AT threshold for one person households was \$22,133. For other household sizes, the threshold is equal to the one person threshold multiplied by the square root of the household size. For example, the after-tax LIM-AT threshold for a household with two members was \$31, 301; with four members, it was \$44,266. (2016 Federal Census) Statistics Canada

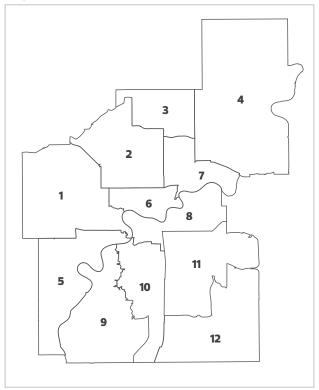
This data was requested by the Urban Analysis section from StatsCanada based on 2018 neighbourhood boundaries. Data inaccuracy may exist due to StatsCanada's data aggregation policy and Edmonton's geographic work.

Data Sources: Demographic data provided by Edmonton Social Planning Council; Spatial data provided by DMTI Spatial and the City of Edmonton. Map Name: ESPC_2016FC_NHBD_Lowincome_PC_0219

The original map online was created for the purposes of collaborative planning. The information presented in the map is accurate to the best of our knowledge using the data available. We accept no liability for the use or misuse of this information. M.A.P.S. Alberta Capital Region 02/2019

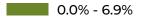
MAP 2 **Prevalence of Low Income** After-Tax (0 to 17) Federal Census 2016 by Neighbourhood Boundaries Kilometers 11 5 12

City of Edmonton Wards



More detailed versions of these maps are available online at:
edmontonsocialplanning.ca

LOW INCOME AFTER TAX 0 to 17 YEARS (%)



7.0% - 12.9%

13.0% - 19.9%

20.0% - 29.9%

30.0% - 49.1%

No Data\Industrial\
Data Suppressed *

Edmonton Average: 16.1%

*These neighbourhoods are not included in calculating the mean.

For the 2016 Federal Census, low-income statistics are presentd based on the after tax low-income measure (LIM-AT), with the reference period of being the 2015 calendar year. In 2015, the LIM-AT threshold for one person households was \$22,133. For other household sizes, the threshold is equal to the one person threshold multiplied by the square root of the household size. For example, the after-tax LIM-AT threshold for a household with two members was \$31, 301; with four members, it was \$44,266. (2016 Federal Census) Statistics Canada

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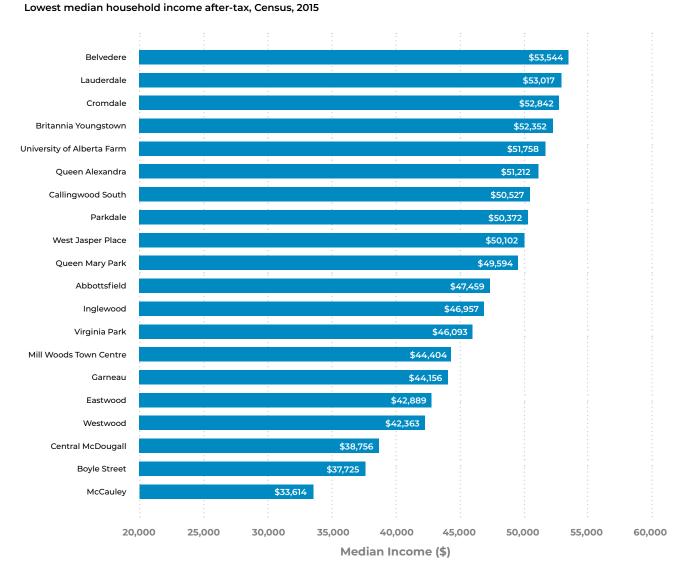
MEDIAN AFTER-TAX HOUSEHOLD INCOME

Neighbourhoods are highly unequal in terms of income. That said, any single measure of neighbourhood vulnerability needs to be treated with some caution to account for factors such as smaller households sizes.

Figure 12 below shows the median after-tax household income of Edmonton neighbourhoods in the 2015 tax year.

The median income of the two lowest-income neighbourhoods (McCauley and Boyle Street) was less than half of the City average of \$75,057 with Central McDougall only slightly above one-half the average. The 20th poorest neighbourhood (Belvedere) still had a median household income almost 30% less than the City average.





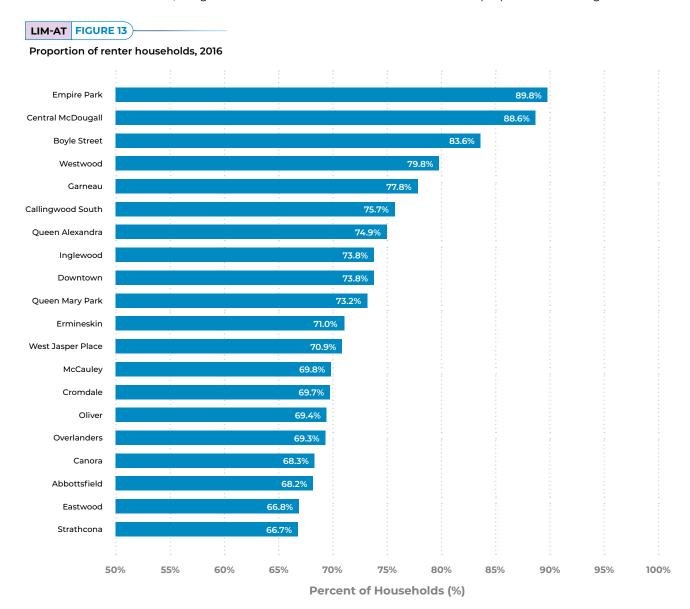
PROPORTION OF RENTER HOUSEHOLDS

Renters generally move more often than owners, so neighbourhoods with a higher proportion of households renting tend to have a more mobile population. These households also tend to spend a larger proportion of their income on housing — 38.5% of renting households spend more than 30% of their income on shelter costs compared to 16.5% of homeowners (Statistics Canada, 2017).

The 2016 federal Census found that 35.7% of Edmontonians are renters, a slight increase from

the 35.1% reported in 2011 (Statistics Canada, 2012). This is reversing a long-term trend toward homeownership, although housing tenure varies widely at the neighbourhood level.

Figure 13 shows the 20 Edmonton neighbourhoods with the highest proportion of renters rather than own their homes. Empire Park, near Southgate Mall, has the highest proportion of renter households at 89.9%. Strathcona — in 20th position at 66.7% — still has a two-thirds proportion of renting households.

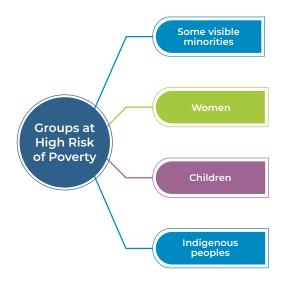


GAME CHANGERS AND STRATEGIES

A Game Changer is an action or strategy that results in "essential and radical change for those experiencing poverty" (EndPovertyEdmonton, 2018).

This section reports on different Game Changers, and provides ancillary statistics to update the community on Edmonton's progress toward eliminating poverty.

Our economy locks people into poverty. Limited economic opportunities lead to unnecessary hardship by restricting and restraining choices for individuals and families. The data demonstrates that women, children, Indigenous peoples, and some visible minority groups are at especially high risk. In order to eradicate poverty, EndPovertyEdmonton and their partners have set out to end poverty within a generation.



RECOMMENDATION

Continue to include people with lived experience in decision-making and public consultation related to policies that affect those who live in poverty, such as affordable housing, child care, and government transfers.

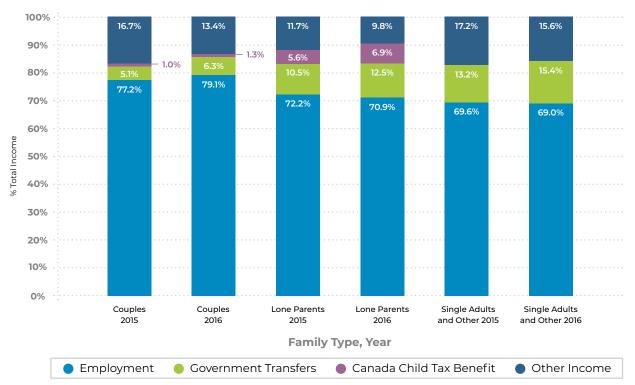
Livable Incomes

A livable income is the amount of income an individual or family needs to meet basic needs, maintain a safe, decent standard of living in their community, and save for future needs and goals. Providing livable incomes is a critical way to prevent families being restricted by economic hardship. Recognizing this, EndPovertyEdmonton has made it a priority to advocate for livable incomes for Edmontonians (EndPovertyEdmonton, 2015). A recent survey among recipients of the Basic Income Pilot in Ontario (n=424) showed that basic income made

a substantial impact to their sense of well-being (Basic Income Canada Network, 2019). Participants who received a basic income made positive changes such as improving their housing (59% of respondents), paying off debt (46%), going back to school (32%), and/or no longer going to the food bank (28%). Unfortunately, the results of the Ontario provincial election led to the pilot's early end and the reversal of many of these positive benefits.

LIM-AT FIGURE 14

Source of income among income earners by family type in Edmonton CMA, Census, 2016



Other income is comprised of investments, pensions, Old Age Security, scholarships, etc.

Statistics Canada, 2018b

The major source of income for all family types is paid employment (Figure 14). From 2015 to 2016, couples saw a decrease in their total income, largely due to decreases in investments and other earnings. Increases in government transfers and the Canada Child Benefit partially offset this. Government transfers increased for all family types as a proportion of their total income. Lone parent families saw a welcome increase in the amount of Canada Child Benefit received between 2015 and 2016, leading to an increase from 5.6% to 6.9% in relation to their total income.

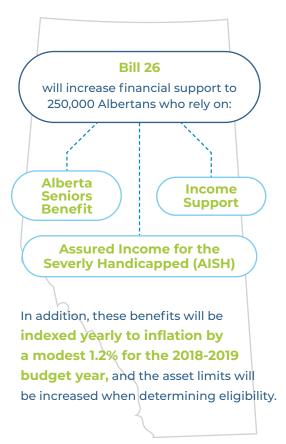
Increasing educational attainment unlocks greater economic opportunities for individuals and families (Harding, 2018). In 2018, the three-year high school completion rate for the Edmonton Catholic School Board rose to 85.6% from 84.5% in 2017 (Edmonton Catholic Schools, 2018). From the 2017 to 2018 school year the Edmonton Public School Board completion rate was 73.8%, a decrease from the previous year's 75.4%. For First Nations, Métis, or Inuit students, the three year-high school completion rate was 41.3% (Government of Alberta, 2018c).

Benefits are part of a broader system design that can reduce poverty, especially for children and families. For example, without benefits, 48.8% of Canadian senior women would be in low income (Harding, 2018). With benefits, this is reduced to 12.7% of Canadian senior women. The prevalence of child poverty in 2015 would have been 21.5%, but with stronger benefits, this rate was reduced to 15.7% (Campaign 2000, 2018). On the federal level, the CCB provides essential financial support to low and middle income families. Having been implemented in mid-2016, the extent to which the CCB alleviates child poverty is not yet fully captured. The latest T1FF shows the early effects of this new policy as the share of CCB received has increased marginally for low income families. Data from the 2017 CIS shows that these benefits are having an effect across Canada in reducing poverty for children and families (Statistics Canada, 2019b), and it is likely that a similar trend may be reflected in the 2017 T1FF data.

There has been recent momentum toward the creation of policies focused on reducing poverty. The following is a brief summary on each:

Bill 26 An Act to Combat Poverty and Fight for Albertans with Disabilities came into effect

Government of Alberta, 2019



In the 2018-19 provincial budget, the government provides \$175 million in financial support through the Alberta Child Benefit (ACB), targeting the lowest income children and families in Alberta.

The ACB supports approximately 120,000 low income families across the province

The 2018 Federal budget provided funding to index the CCB to inflation and \$17.3 million investment over three years to increase accessibility to the CCB on First Nations reserves

Government of Alberta, 2018a

Government of Canada, 2018d, 2018a

Government transfers are a key way in which poverty is reduced. Therefore, the following is recommended:

RECOMMENDATION

Continue to provide and expand benefits such as the Canada Child Benefit, the Alberta Child Benefit, and the Alberta Family Enhancement Tax Credit, to families who are struggling with poverty.

RECOMMENDATION

Increase the earnings exemptions and reduce the clawback rates related to Income Support to reflect levels closer to the AISH program to support earners who wish to return to work.

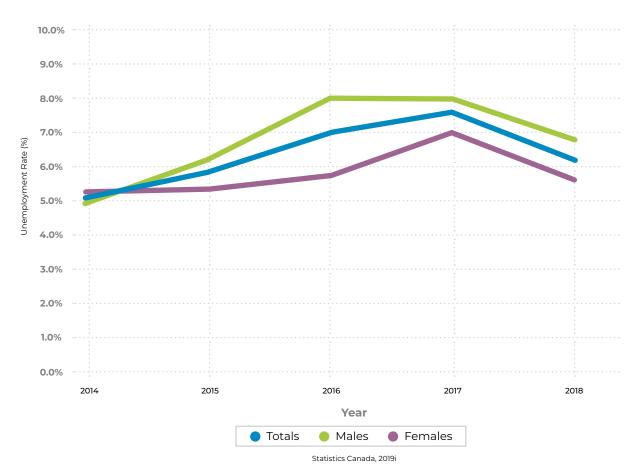
LOW-WAGES

In October of 2018, the minimum wage in Alberta was raised to \$15/hour, up from \$13.60/hour. This was a 47% increase over three years, before which Alberta was tied for Canada's lowest minimum wage. Minimum wage increases are important poverty reduction methods as they put money directly into the pockets of low-wage earners. They also decrease reliance on social support programs and improve overall dignity and quality of life for workers (Brochu et al., 2012; Green, 2015; Morissette & Dionne-Simard, 2018).

The unemployment rate is the percent of those who are unemployed but in the labour force. The labour force includes those who are working or are looking for work. The unemployment rate decreased from 8.1% in 2017 to 6.4% in 2018 (Statistics Canada, 2019i). This bodes well as the economy slowly begins to recover. Men and women are experiencing the recession differently, as male-dominated industries such as oil and gas declined, whereas female-dominated health and social services experienced increased employment. This is reflected in the unemployment rate for Edmontonian men, at 7.1% in 2018, compared to women whose rate was at 5.7% (Figure 15).

FIGURE 15

Unemployment rate for those aged 15 and over, Edmonton CMA



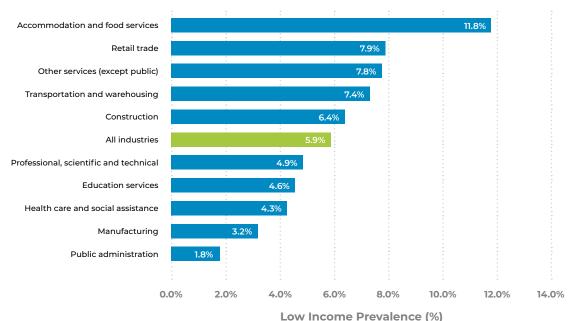
Differences between industries also factor into the rates (Figure 16). The accommodation and food services sector has the highest rate of low income workers (11.8%), compared to the all industry average of 8.2% in 2016 (Statistics Canada, 2019a).

A common adaptive measure of low income families is to access emergency food sources, such as food banks. In Edmonton, a 2018 Edmonton Food Bank survey of 505 hamper recipients found that 72% of respondents made less than \$25,000 per year, up from 53% in 2015 (Edmonton's Food Bank, 2018). Families are also running out of money faster,

with 62% running out by the second week of the month (compared to 47% in 2015) and 87% running out by the end of the third week (compared to 70% in 2015). Over half of respondents did not think they would need the food bank if they could make \$500 more per month. Of respondents who were employed, 60% worked on a part-time, casual, or seasonal basis. Based on information on respondents' households, it is estimated that children represent 40% of those served by Edmonton's Food Bank. Therefore, while the economy is slowly making gains, things are not changing as quickly for those who are most in need.

LIM-AT FIGURE 16

Low income prevalence among top 10 industries with the most workers, 2015, LIM-AT, Edmonton CMA



Statistics Canada, 2017

Affordable Housing

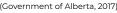
According to the Canadian Mortgage and Housing Corporation, a household should not spend over 30% of its before-tax annual income on housing costs in order to meet affordability guidelines. Unfortunately, in the Edmonton CMA, 108,775 of the 502,140 households spend more than this amount on housing — more than 1 in 5 (Statistics Canada, 2017). In 2018, Edmonton experienced rising demand for rental units, leading to an average rent of \$1,131, representing a 1.2% increase (Canadian Mortgage and Housing Corportation, 2018).

This is the first increase in demand experienced in three years. As Alberta recovers from the economic downturn, rising incomes due to higher employment also contribute to the increase.

Housing security is directly impacted by policy, as it affects the availability of safe, appropriate, and affordable housing. In order to meet the rising costs of housing and the shortage of affordable housing stock, the following is a brief update on new and relevant policy:

The National Housing Strategy is a 10-year, \$40 billion plan that intends to help Canada's most vulnerable, including Indigenous peoples, women, and children. (Government of Canada, 2018c). 300,000 The Government of Canada is committing to provide funding for up to 100,000 new housing units and 300,000 repaired

Through its Affordable Housing Strategy, the Government of Alberta is investing \$1.2 billion over five years to build, renovate, and improve affordable housing units across the province.



\$256 million to support households in securing affordable housing, \$68 million of which goes towards rental assistance.

(Government of Alberta, 2017) Alberta's 2018 budget allocated

RECOMMENDATION

or renewed housing

units across Canada over the next 10 years.

> Expand on Edmonton's stock of affordable housing for the 1 in 5 households who spend more than 30% of their income on housing.

In order to better meet the needs of these low-income households, and to ensure a range of housing choices, the City of Edmonton adopted City Policy C601 in January, 2019. (City of Edmonton, 2018a)



Through this policy, the City defined an Affordable Housing Target of 16% in all neighbourhoods.

City Policy C601 reports that about half of Edmonton's neighbourhoods have no affordable housing units.

The Edmonton Non-Profit
Housing Provider Working
Group has a plan to build
5,000 new units in the next
five years, of which 916
will be designated as
Permanent Supportive
Housing for those with
complex needs.



(Edmonton Non-profit Housing Provider Working Group, 2019)

Capital is urgently needed, as \$1.127 billion is required from the provincial and federal governments for this goal to be met.

Since the 2017 Profile of Poverty, there have been substantial changes in policy at all levels of government, creating improved conditions that can move affordable housing initiatives forward. It remains to be seen how these different levels of government will coordinate with non-profit housing developers and communities to come up with long-term solutions.

HOMELESSNESS

While homeless counts are an imperfect measure of the extent of homelessness, they are the most readily available indicator for examining changes across time. According to the 2018 Point-in-Time Count, a total of 1,971 individuals experienced some kind of homelessness: 1,194 provisionally accommodated, 679 emergency sheltered, 70 unsheltered, and the remaining 28 had a housing status that was unknown (7 Cities on Housing & Homelessness, 2018). The majority of those experiencing homelessness were male (73.9%) and between the ages of 25 to 64 (77%), and 9% of the population were youth.

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DATA ALERT

The 2018 Point-in-Time Count is a combination of survey data and administrative data from shelters and facilities. This new enumeration method means that this data should not be compared to data from previous years.

Accessible and Affordable Transportation

Increasing access to affordable transit is a key way to reduce the burden of poverty, and increase opportunities. In 2017, more than 86 million individual trips were made on the Edmonton Transit System (City of Edmonton, 2019). The Ride Transit Program is intended to support Edmontonians by providing subsidized monthly bus passes, the full cost of which are prohibitively expensive to those living in low income. The costs of standard and subsidized transit passes are found in Table 2.

TABLE 2

Subsidized and standard prices for ETS passes, 2018

	Standard	Subsidized
Monthly Youth	\$75.00	\$35.00
Monthly Adult	\$97.00	\$35.00
Annual Senior	\$136.50	\$59.25

According to a third-party evaluation, benefits of the Ride Transit Program include increased independence, access to employment and healthcare, participation in recreation, and reduced social isolation. As of April 2018, the Ride Transit Program had 38,649 total participants, of whom 11,917 were youth (City of Edmonton, 2018b). Users include those below the low income cut-off, AISH or Income Support recipients, newcomers, and youth in government care. According to a survey of Ride Transit Program users, 35% use the pass daily for work, while another 20% use their pass daily for school.

Gaps exist in the program, as those who may lack proper documentation may not be able to access a pass immediately. This is especially true for those who have experienced changes in their income level but have to wait until they receive their tax-assessments to demonstrate this.

According to a survey of Ride Transit users, 35% use the pass daily for work,



RECOMMENDATION

Improve the administrative process of the Ride Transit Program so that vulnerable individuals can readily access public transit.

Affordable and Quality Child Care

Affordable and quality child care is beneficial to our society in multiple ways. By providing appropriate early learning and care, children have greater opportunities later in life. Child care for a family may be the second largest household expense after housing, so by reducing costs to families, more money can be set aside for nutritious food, housing, and other expenses.

Collaboration between federal and provincial governments provide a solid foundation for improving availability and affordability of child care. Recently, the Alberta government launched the Early Learning and Child Care (ELCC) program, which offered care for children aged 0 to kindergarten at a subsidized cost of \$25/day (Government of Alberta, 2018b). Access to the Alberta Child Care Subsidy is not affected by enrollment in a \$25/day centre. According to a yearly survey of child care fees across Canada in May/June of 2018, the ELCC program has already reduced the median cost of child care in Edmonton (Macdonald & Friendly, 2019). Fees dropped 6% between 2017 and 2018, with evidence to support that this is due to the implementation of the \$25/day set fee. It is likely that with full implementation of the ELCC program, median child care costs will likely be even lower in 2019. Child care fees are middle-ofthe-pack in Edmonton, as compared to the other major metropolitan areas in Canada (Table 3).

TABLE 3

Median child care fees in Edmonton, 2018

Child Age	Median Monthly Fee
(Infant) Less than two years	\$967
Toddler (18 months to Three Years)	\$875
Pre-School (Three to Five Years)	\$835

According to a survey of child care providers in Edmonton (n = 307), the quality of child care offered by ELCC centres is generally higher (Public Interest Alberta, 2019). Many ELCC Centres have long wait lists: 88% have an average wait time of 12 months for an infant, and 10 months for a toddler. The prevalence of wait lists is fairly stable in Edmonton, with lists maintained by 49% of centres. Of these centres, 13.4% of operators charge a one-time wait list fee, which may be an accessibility barrier for low income families — in some cases this fee can be as high as \$200 (Macdonald & Friendly, 2019).

In Edmonton, there is one child care space for every two children (Macdonald, 2018). One third of Edmonton children live in a child care desert: a postal code area that has only one space at a childcare centre in the area for every three children that live there. Most child care deserts in Edmonton lie in the outer suburbs of the city.

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RECOMMENDATION

Expand the availability of Early Learning and Child Care Centres so that all low income families can access \$25/day care for children aged 0 to kindergarten. Eliminate wait lists and concurrent wait list fees, which are prohibitive to low income families.

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APPENDIX I. THRESHOLDS FOR LOW INCOME MEASURES

Thresholds for low income measures in Edmonton CMA, 2015

Number of children						Number	of Adults					
aged 15 and		1			2			3			4	
younger	LIM-AT	CFLIM-AT	мвм	LIM-AT	CFLIM-AT	мвм	LIM-AT	CFLIM-AT	мвм	LIM-AT	CFLIM-AT	мвм
o	\$18,213	\$20,137	\$19,882	\$25,498	\$28,478	\$28,117	\$32,783	\$34,878	\$34,437	\$40,069	\$40,274	\$39,764
1	\$25,498	\$28,478	\$28,117	\$30,962	\$34,878	\$34,437	\$38,247	\$40,274	\$39,764	\$45,533	\$45,028	\$44,458
2	\$30,962	\$34,878	\$34,437	\$36,426	\$40,274	\$39,764	\$43,711	\$45,028	\$44,458	\$50,996	\$49,325	\$48,701
3	\$36,426	\$40,274	\$39,764	\$41,890	\$45,028	\$44,458	\$49,175	\$49,325	\$48,701	\$56,460	\$53,277	\$52,603
4	\$41,890	\$45,028	\$44,458	\$47,354	\$49,325	\$48,701	\$54,639	\$53,277	\$52,603	\$61,924	\$56,956	\$56,235

(Income Statistics Division, 2018; Statistics Canada, 2019c)

Thresholds for low income measures in Edmonton CMA, 2016

Number of children		Number of Adults										
aged 15 and		1			2			3			4	
younger	LIM-AT	CFLIM-AT	мвм	LIM-AT	CFLIM-AT	мвм	LIM-AT	CFLIM-AT	мвм	LIM-AT	CFLIM-AT	мвм
o	18,452	20,424	\$19,576	25,833	28,884	\$27,685	33,214	35,375	\$33,907	40,594	\$40,848	\$39,152
1	25,833	28,884	\$27,685	31,368	35,375	\$33,907	38,749	40,848	\$39,152	46,130	\$45,669	\$43,773
2	31,368	35,375	\$33,907	36,904	40,848	\$39,152	44,285	45,669	\$43,773	51,666	\$50,028	\$47,951
3	36,904	40,848	\$39,152	42,440	45,669	\$43,773	49,820	50,028	\$47,951	57,201	\$54,037	\$51,793
4	42,440	45,669	\$43,773	47,975	50,028	\$47,951	55,356	54,037	\$51,793	62,737	\$57,768	\$55,369

(Income Statistics Division, 2018; Statistics Canada, 2019c)

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