

# MAKING ENDS MEET

## IN EDMONTON



## WHAT IS VITAL SIGNS?

Edmonton Vital Signs is an annual check-up conducted by Edmonton Community Foundation, in partnership with Edmonton Social Planning Council, to measure how the community is doing. This year we will also be focusing on individual issues, Vital Topics, that are timely and important to Edmonton – specifically Making Ends Meet. Each of these topics appear in an issue of Legacy in Action throughout 2021, and are also presented here – the full issue of Vital Signs.

Community foundations across Canada and internationally are also reporting on how their communities are doing, and how Canada is doing overall.

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# A primer on INCOME & the cost of LIVING in Edmonton

NOTE TO READERS: Many of the income statistics are based on 2019 data. This is often the most recent available and it is the most representative of 'typical' situations since 2020 was largely under pandemic working conditions.

**INCOME** is money that an individual or business receives for providing labour, producing a good or service, through government transfer, or investing in capital.

## Income Sources

- The majority of income for all family types is derived from employment.
- On average 20% of lone-parent family income comes from government transfers like the Canada Child Benefit.

**Minimum Wage** is the lowest wage an employer can legally pay an employee. **The current minimum wage in Alberta is \$15 per hour** and \$13 per hour for those under 18 years of age.

In 2019:

- 11.9% of Edmontonians earned \$15 per hour or less.
- 59.5% of minimum wage earners in Edmonton were women.
- 70.7% of workers in Alberta earning less than \$16 per hour were women.
- 75.5% in Alberta are 20 years of age or older.

## Living wage in Edmonton (2019): \$16.51

Living wage is the hourly wage that people must make to provide for themselves, their families, and reach basic financial security, live with dignity, and participate in the community.

## Working age single adults are especially insecure

- 16.3% of Albertans are spending 30% or more of their income on housing.
- 42.7% are food bank users.
- They make up the largest portion (31%) of social assistance users.
- 3x as likely to live in poverty.
- 20% of singles aged 45 to 64 experience poverty for six straight years or more.
- the number of people living alone has more than doubled from 1981 to 2016.
- 70% of Albertans experiencing deep poverty are single.

## Living on minimum wage in Edmonton:

A single person working full-time (37.5 hrs/wk) earning minimum wage would take home **\$24,685 or \$475 per week**, after tax.

Monthly budget for a single female (age 19-30) working full-time at minimum wage	
4 weeks at 37.5 hours at minimum wage	\$1,900
AVERAGE RENT: 1 bedroom apartment in Edmonton	\$987
Monthly bus pass - reduced rate with proof of income	\$35
Basic utilities	\$228.69
Basic internet (including GST)	\$68.25
Basic cell phone (including GST)	\$36.75
Tenant insurance	\$15
Groceries based on the Nutritious Food Basket Edmonton for a single female aged 19-30 (2018). Food only.	(\$62.89/wk) = \$251.56
Hygiene and non-food grocery expenses estimate (beverages, toiletries, cleaning supplies, etc.)	\$50
Laundry (2 loads weekly at \$2.50/wash & \$2.50/dry).	\$40
Savings	\$50
Prescriptions, dental, clothing, footwear, life insurance, entertainment, and all other.	\$137.75 (\$34.44/wk)



This budget provides an extremely modest living. It does not account for acquisition of furniture or other housewares, gifts, vacation, or other transportation beyond a bus pass.

Some months may have more than four paycheques per month which would provide an additional \$1,885 over the course of the year. It does not take into account sick time, or employer-reduced hours.

Any savings would be wiped out quickly if any major expense were to occur.

## Basic Income

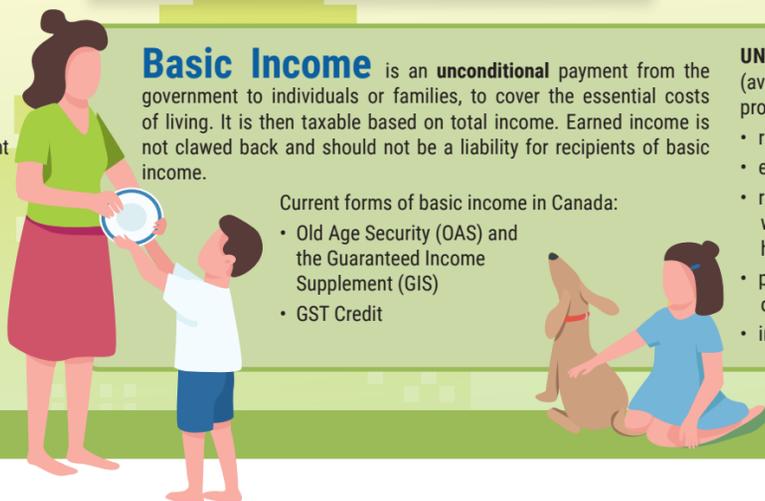
is an **unconditional** payment from the government to individuals or families, to cover the essential costs of living. It is then taxable based on total income. Earned income is not clawed back and should not be a liability for recipients of basic income.

Current forms of basic income in Canada:

- Old Age Security (OAS) and the Guaranteed Income Supplement (GIS)
- GST Credit

**UNIVERSAL BASIC INCOME** (available to all) if instituted properly will:

- reduce poverty,
- encourage employment,
- reduce the stigma associated with a physical or mental health-related disability,
- produce better health outcomes,
- improve quality of life.



# Poverty

The condition of a person who is deprived of the resources, means, choices, and power necessary to acquire and maintain a basic level of living standards and participation in society.

**POVERTY IS NOT ONLY ABOUT MONEY, it also excludes people and is often disrespectful.**

**POVERTY IS TIME-CONSUMING. For individuals to obtain assistance they constantly need to prove they are poor. Balancing that with having to seek out food, shelter, or other necessities can be overwhelming.**

**WORKING POOR** in Canada are defined as individuals between 18 and 64 years who live independently, are not students, and **earn at least \$3,000 a year** with an after-tax family income below the low-income threshold.

**MOST LOW-WAGE EARNERS ARE ADULTS, NOT YOUTH.** From July 2017 to June 2018, an average of 117,300 adults in Edmonton earned less than a living wage.

## Canada's Poverty Line is calculated using the Market Basket Measure (MBM)

The MBM uses a specific set of goods and services that represent a modest standard of living including food, shelter, clothing, footwear, transportation, and other common expenses such as personal care, household needs, furniture, basic telephone service, school supplies and modest levels of reading material, recreation, and entertainment.

- A family is considered low-income if it cannot afford the MBM items.
- This indicator is community-sensitive to differences in the cost of living.

Using the MBM as a poverty measurement, approximately **10% of Edmontonians live in poverty.**

## THE LOW-INCOME MEASURE

A household is considered low income if its income is **below 50% of median household incomes**. Canada's median pre-tax income was \$36,760 for an individual and \$87,930 for families.

**Low-income cut-offs (LICO)** are income thresholds below which a family will devote a larger share of its income on the necessities of food, shelter, and clothing than the average family.

- A family is considered low income if it spends 20% more on these necessities.

LICO Rates for Edmonton vary based on family size (2018):

1 person	\$21,481	3 persons	\$32,554
2 persons	\$26,143	4 persons	\$40,614



## INCOME INEQUALITY

Alberta is one of the most unequal provinces in Canada.

The bottom 20% of income earners in Alberta spent an average of \$45,119 on household expenditures, the **top 20% spent \$130,222.**

**Income gap in 2019, women made \$0.71 for every dollar men made.**

**Income inequality in Edmonton has increased.** From 1982 to 2017, the real after-tax income (adjusted for inflation) in Edmonton:

- the top 0.1% of tax-filers saw a 56.8% increase.
- the bottom 50% saw a 3.2% increase.



# Labour Force PARTICIPATION & UNEMPLOYMENT

## Labour force participation in Edmonton (2019)

- Is the percentage of the population 15 years and older that is working or actively seeking paid employment or self-employment.
- Edmonton's labour force participation rate was 72%.

## Unemployment in Edmonton (2019)

A person is only considered unemployed if they are actively seeking a job.

- The unemployment rate for men was 8.8% and for women 6.0%.
- Youth (age 15-24) unemployment rate averaged 14.4%.
- The average duration of unemployment was 17.8 weeks.

## Unemployment rates (2020)

Due to the pandemic's impact on the economy, unemployment rates were much higher.

- The **overall unemployment** across Canada was 11.4%.
- Males** in Alberta age 15-24, had the highest unemployment at **24.3%**.
- Females** in Alberta age 25-45, had the **lowest unemployment at 8.8%**.

## Part-time work in Edmonton (2019)

17.4% of metro Edmonton residents worked part-time.

## Multiple-job holders in Canada

- Multiple job-holders are driven by both necessity and choice.
- 14% of part-timers held multiple jobs, only 5% work full-time.

## Pandemic's toll on women

Nearly 100,000 more women in their prime working years (25-54) are not in the labour force compared to men (Feb. - Oct. 2020):

- 20,600 Canadian women fell out of the labour force** while nearly 68,000 men joined.
- 64% of people not in the labour force are women.**
- Women are more likely to work in industries that have been slower to recover, more vulnerable to lockdowns, and **less adaptable to working from home.**
- Women may be choosing to not go back to work due to **childcare responsibilities.**
- Women with children under the age of six account for **66% of the exit from the labour force.**

## OCCUPATIONAL SECTORS

### WHERE EDMONTONIANS ARE EMPLOYED (2019)

Arts, Culture, Recreation & Sport	2%
Natural Resource, Agriculture	2%
Manufacturing & Utilities	4%
Management	8%
Natural & Applied Sciences	8%
Health	9%
Law & Social, Education & Community	11%
Trades, Transport, Equipment Operation	17%
Business, Finance, Administration	17%
Sales & Service	22%

# GAPS in the Social Safety Net

The pandemic has exposed some of the gaps in our social safety net. Programs designed to help vulnerable populations have been trimmed or reworked by various governments, leaving a complicated system of claw-backs and penalties. Those living below the poverty line have little hope of improving their situation.

## Pandemic effects on making ends meet

March 2020 was the largest decline in employment in 40 years. **2.1 million people worked fewer than half their normal hours.**

Pre-pandemic **46% of Canadians were less than \$200 away from financial insolvency and 31% didn't earn enough to cover bills.**

IN 2019  
CANADIANS  
OWED ABOUT  
**\$1.76 IN DEBT FOR EVERY DOLLAR OF DISPOSABLE INCOME.**

## Our social safety net is complicated

Programs are difficult to navigate, require regular reporting, and include claw-backs that are triggered by an increase in household income.

Those trying to improve their financial situation could inadvertently trigger a **reduction in income or benefits by working more or by combining households.**

## Alberta Works

Created to protect families from the impact of economic disaster.

• It is a last-resort income program.

**Benefits are well below the Low-Income Measure in Canada of \$24,642.**

• Includes basic health coverage such as prescriptions and dental.

• Income support only covers 37% of the basic monthly living costs (\$2,000) for a single Albertan.

**To qualify, an individual has to liquidate assets with a few exceptions like a home or a car worth less than \$10,000.** It eliminates assets and results in deeper poverty.

## Canada Emergency Response Benefit (CERB)/Canada Recovery Benefit (CRB)

**CERB/CRB assistance complicates things for those receiving social assistance.**

• CERB/CRB doesn't cover reduced hours, employees with no work but not 'laid off,' or those who wish to leave unsafe working conditions.

• Alberta is treating CERB/CRB as earned income. A person on Alberta Works will have their CRB reduced dollar-for-dollar.

• CERB/CRB will be factored into income calculations, possibly reducing the rent subsidies.

**You can't access benefits if you leave your job to care for children.**

The Caregiving Benefit only applies if the child is under 12 and their daycare or school is closed.

## Working while receiving Alberta Works

Benefits are reduced by 75% once they earn more money than their threshold:

• **SINGLE INDIVIDUALS & SINGLE PARENTS** – \$230.

• **COUPLES** – \$115 (for each working adult).

• **DEPENDENT CHILDREN** not attending school – \$350.

• Working to increase income will result in benefits reduced to zero before they earn enough to reach the poverty line.

• A family member who is asked to work extra hours could trigger a claw-back in benefits.

• This creates a barrier for women who need financial autonomy from their partner.

• The claw-back system does not provide a stable or reliable source of support.

**Cutbacks due to CERB** 10,000 FEWER ALBERTA HOUSEHOLDS RECEIVED ALBERTA WORKS DUE TO CERB ELIGIBILITY. **92% OF THESE HOUSEHOLDS ARE SINGLE ADULTS AND SINGLE PARENTS. 75% LIVE IN EITHER EDMONTON OR CALGARY.**

## Employment Insurance (EI)

REGULAR BENEFITS ARE 55% OF THE AVERAGE INSURABLE WEEKLY EARNINGS UP TO \$595/WEEK.

**Enhancements due to COVID:**

- CERB/CRB benefits the self-employed and freelance workers who would not qualify for EI.
- The qualifying period was reduced to 26 weeks and a worker only needed 120 hours to qualify.

**Limitations:** Many workers don't qualify due to the type of work available including:

- short-term contracts or temporary agency employment.
- employers who lay off during slow and shoulder seasons, or manufacturers and tech firms that depend on contractual work.
- service-sector workers with erratic, part-time, or temporary schedules.

**Pre-pandemic, EI regular benefits were going to fewer than 30% of the unemployed in Canada's three largest labour markets: Toronto, Montreal and Vancouver.**

• In 2019 service-sector hourly workers averaged 28.3 hours weekly (including overtime). The qualifying hours for EI is based on a 35-hour week.

• This especially affects women, racialized workers, new immigrants, young adults, and working poor that tend to be in service jobs.

## Persons with Disabilities in Alberta

### Assured Income for the Severely Handicapped (AISH)

To be eligible for AISH a person's disability must severely and permanently impair them from finding paid employment.

In 2019/2020 **66,816 individuals received AISH.**

### Who is on AISH?

Of those recipients on AISH, (Feb. 2021):

- 43.7% have physical disabilities
- 30.5% have mental illness disorders
- 25.7% have cognitive disorders
- 86% are single
- 42% of recipients are aged 50 to 64
- Are most likely to live in Edmonton (34.8%) or Calgary (29.4%)



### Living on AISH

**A single person living on AISH receives \$20,222 per year. \$4,422 below Canada's low-income threshold.**

Applying for subsidized housing and low-income discounts takes a toll. Having to ask for, and prove, that you need financial assistance is degrading and time-consuming.

The stress of managing a disability on a low-income budget often takes its toll in stress and mental health.

### Ability to work

You are encouraged to work and earn income while on AISH.

**A single individual can earn up to \$1,072 per month before their benefit is reduced.** Between \$1,072 - \$2,009 is 50% exempt and then reduced dollar-for-dollar.

- A person can work only about 17 hours per week at minimum wage (3.5 hours per day) without it affecting their benefit.
- Some employers do not want to take the time to train someone for so few hours.

### Finding work while disabled

There are organizations that assist people with disabilities in finding work including Employabilities, AbilityCanada, and Inclusion Alberta.

Employers and employees can receive disability-related employment supports.

### COVID Supports and AISH

A one-time non-taxable payment of \$600 in recognition of the expenses incurred by persons with disabilities during the pandemic.

## Monthly budget for a single 55-year-old male living on AISH

**Paid on the 1st of the month so some expenses need to be saved from the previous month to pay it on time. \$1,685**

Housing (subsidized rent, including utilities)	\$568
Monthly bus pass - reduced rate with proof of income.	\$35
Basic internet**	\$13
Basic cell phone (including GST)	\$36.75
Tenant insurance	\$15
Groceries based on the Nutritious Food Basket Edmonton for a single male aged 51-70 years. Food only \$71.22/week.	\$284.88
Hygiene and non-food grocery expenses estimate (beverages, toiletries, cleaning supplies, etc.)	\$50
Medications not covered by AISH	\$400
Medical therapy not covered by AISH	\$39
Laundry (2 loads per week at \$2.50/wash and \$2.50/dry)	\$40
Clothing	\$50
Savings, entertainment, household goods, and all other	\$153.37

\*\*Internet for Good is available from Telus for 24 months. After that, regular pricing. Pandemic-related expenses, and a GST rebate are not taken into account in this budget.

## Child Benefits

### Alberta Child Care Subsidy

FOR DAYCARE	Alberta Child Care Subsidy maximum benefit	Median monthly child care costs in Edmonton	Out-of-Pocket cost for parents receiving the maximum benefit
Infant (under 12 mo.)	\$741	\$1,075	\$334
Toddler (12-18 mo.)	\$741	\$917	\$176
19 to 36 month	\$644	\$917	\$273
Pre-schooler (37 month to Grade 1)	\$644	\$875	\$231

The benefit allowance is based on income, child's age, and type of care (subsidies are lower for day homes). The benefit does not align with the typical pricing structure of daycare (infant, toddler, pre-schooler). A birthday would trigger a change in the amount of out-of-pocket expenses even if the child was still considered a toddler.

### Subsidies falling short

Child care subsidies were increased by 18% from the 2008 rate. But if rates had kept up with inflation in Alberta, they would have been 17.7% more than the increase.

The benefit is complicated to calculate, with many variables and rules. You must apply and be assessed before you could know if you are eligible and for how much.



## Role of Charities

In Canada, charitable organizations play a crucial role in the social safety net by providing important services not provided by government services.

- Charities rely on local donations of labour and money to provide services efficiently.
- **There is no guarantee that services are available equitably or programming won't be cut due to lack of funding.**



## Doing more with less

- Nearly **40% of Canadians** say their donations have decreased since the COVID-19 pandemic.
- **Service need has increased** as have costs to ensure the health of their staff and volunteers.
- They are doing more with **fewer donations and volunteers.**

# Small Business & EMPLOYMENT in Edmonton

## Small Business in Edmonton



In 2020, 94.4% of businesses in Edmonton were small businesses (having between 1 and 49 employees) of the total 32,102 businesses.

The top 4 business sectors in Edmonton in 2020:



## Small Business in Alberta (2017):

- Employed about 36% of all Alberta private sector employment.
- Generated 28% of Alberta's GDP.
- Make up 96% of all businesses with employees.



In Edmonton the average base earnings is **\$42,000/year** for a Small Business Owner/Operator. Alberta's overall average wage (2019) was **\$61,766/year**.

## Who is self-employed in Alberta?

In 2020, 351,300 individuals were self-employed in Alberta.

Of those self-employed individuals:

- 33.3% were women.
- 32.9% were 55 years or older.
- 15.1% were Indigenous people working off-reserve.
- 20.9% were landed immigrants (most have lived in Canada for 10+ years).

Top reasons for becoming self-employed in Alberta:

- 33.5% Independence, being one's own boss.
- 15.2% Nature of job had to be self-employed.
- 8.6% Work-family balance.

On average, self-employed people work 3 hours longer per week than employees but, self-employed women generally work 2.3 hours fewer than their employed counterparts.

Women are more likely to cite a work-family balance and to have flexible hours.

## Who is starting a business in Canada?

Recent immigrants are more likely than Canadian-born individuals.

- Those starting a business were younger and more often male.
- Fewer than 1% of those starting a business were individuals with a disability.
- Unemployed individuals were more likely to become business owners than were those with paid employment.
- A person starting a business is more likely to be married or have a common-law partner.



### WOMEN-OWNED

Women are under-represented among business owners.

- 15.6% of Canadian Small & Medium Enterprises (SME) were majority-owned by women in 2017.
- 20.9% owned by men and women equally.

The income of women business owners was about 70% of that of men business owners.

### FINANCING:

- more likely to be discouraged from borrowing.
- requests for debt financing is more likely to be approved.

### IMMIGRANT-OWNED

Newcomers to Canada are more likely to start a business that grows quickly and creates more jobs per enterprise than are the Canadian-born population.

- The Business Development Bank of Canada says the entrepreneurial rate among newcomers is more than double the rate for people born in Canada.

### INDIGENOUS-OWNED

According to a survey from Start Up Canada:

- 1.4% of SMEs are Indigenous-owned businesses.
- Of this group
  - 64.3% owned by a man
  - 25.5% owned by a woman
  - 10.1% owned by men and women equally

According to a 2016 Indigenous business survey:

- The majority of Indigenous businesses were sole proprietors.
- About 14% of the businesses registered on a reserve were in Alberta.
- The largest sectors of business are in:
  - professional scientific and technical services (13%), or
  - construction (12%).

### FINANCING:

- 65% rely on personal savings as a main source of financing their businesses.

*Note: Very little data is available about businesses owned by persons with disabilities or owned by the LGBTQ2S+ populations in Edmonton.*

## OTHER WAYS TO make ends meet

### Gig work

Gig economy refers to part-time or contract jobs that are needed to make ends meet.

Gig workers in Canada:

- made up 8.2% of all workers in Canada (2016).
- were more likely to be women.
- had a median income of only \$4,303/ per year in 2016.
- 1 in 3 had a university degree. 13.7% men and 16.5% women held a master's degree or higher.

Roughly one-half of those who had gig work in a given year had no gig income the next year. However, about one-quarter remained gig workers for three or more years.

Gig work by industry:

- Among women, the industry with the highest share of gig workers was public administration (20.1%).
- Among men, the industry with the highest share of gig workers was arts, entertainment and recreation (15.6%).

### Multiple-job holders

- More self-employed individuals held multiple jobs than did paid employees.
- 60% of multiple-job holders who were self-employed in their main job were also self-employed in their other job.

### Underground economy

The underground economy is economic activities, whether legal or illegal, that escape measurement.

In 2018 the value of underground economic activity in Alberta was \$6.2 billion.

- Four industries accounted for more than half of underground economic activity:
  - residential construction (26.2%),
  - retail trade (12.3%),
  - finance, insurance, real estate, rental and holding companies (10.3%), and
  - accommodation and food services (9.1%).
- Wages and undeclared tips account for the largest share of unreported income.



### Multi-level marketing

Multi-level marketing (MLM) is a strategy used to encourage existing distributors to recruit new distributors. They are paid a percentage of their recruits' sales. Distributors also make money through direct sales of products to customers.

- Studies have estimated that most MLMs don't make money as they require a purchase of product for demos and travelling for training and conferences.
- Multi-level marketing often targets women, particularly stay-at-home parents.
- Many people in MLMs refer to themselves as small-business owners.



Of the gig workers, 10.8% were immigrant men (in Canada fewer than 5 years), compared to 6.1% of Canadian-born men.

THE PRIMARY REASONS SOMEONE DOES GIG WORK:

- 53% Extra money/savings
- 29% Make ends meet
- 13% Difficulty finding work/ no other options
- 11% It is the main source of income

## Social Enterprises

A social enterprise is a revenue-generating organization whose objective is to have a social impact.

'Social enterprise' is not defined within Canada's Income Tax Act. There is no certification or other program to enable a venture to be officially deemed a social enterprise.

### Social good

Employment Social Enterprises (ESE) are businesses that create training and employment opportunities for people facing systemic barriers to entry into the mainstream labour market.

- Social enterprises (in 2016) provided paid employment for at least 31,000 workers in Canada, who together earned more than \$442 million in wages and salaries.
- Those employed included at least 23,000 people with disabilities and/or other employment barriers.

### Employees of Social Enterprises

In addition to job skills, an ESE also tends to provide life skills, counselling, and access to other services provided by the organization.

In a survey of employees working in ESEs: income increased by an average of \$456/month.

- 62% say they are now able to meet basic needs.
- 14.7% fewer said they were worried about housing.
- 29% fewer reported the need to access free food (foodbank).
- 14% more said they were in excellent or good health.
- Are more likely to report good sense of community belonging.
- 63% feel like they have a greater quality of life.

## BUSINESS during the COVID-19 PANDEMIC

- Women employed in small firms represented 37.9% of the employment losses in Canada, while men accounted for 23.6%.
- Of those employed in large firms women accounted for 18.0% and men accounted for 11.3% of the losses employment.

### Business closures and survivals in Edmonton during COVID

- 36.6% more insolvencies in Edmonton than 2019. Of those:
  - 20.4% more businesses went bankrupt.
  - 72.7% more businesses made an offer to pay a percentage of what they owe to creditors.



BUSINESS IN EDMONTON:	FEB. 2020	FEB. 2021
ACTIVE:	36,983	36,627
OPENED:	1,825	2,104
CLOSED:	1,878	2,072

# The effects of Intersectionality on MAKING ENDS MEET in Edmonton

NOTE TO READERS: Due to limitations in the data available, we recognize there are individuals and perspectives which have not been represented in the data presented in this report.

## Women & Poverty in Canada

More than 1.5 million women in Canada live in poverty.

Women face gender discrimination and may also experience barriers related to race, gender identity, ability, or age that hinder their earning potential. Women of all intersectionalities are over-represented in low-wage, precarious work.

## Income Gap

In Edmonton (2019), female tax-filers earned about \$0.71 for every dollar men made.

### Why the Pay Gap Persists

- Higher-paying industries are still largely 'male-dominated' occupations.
- Women spend more time than men do on unpaid domestic labour, and often reduce their labour force participation, putting them at a disadvantage in the labour market.
- 25.1% of working women work part-time in Edmonton (10.8% men).
- Woman-dominated jobs tend to be underpaid, even when they involve the same level of skill as man-dominated jobs.

### Education

According to the 2016 census, more women hold college diplomas or higher than men do in Edmonton (61.9% vs 47.4% for men).

- Men have higher rates of apprenticeships or trades certificate of diploma (17.7% compared to 4% of women).

**Discrimination** is an action or a decision that treats a person or a group badly for reasons such as their race, age, or disability. It may be intentional or unintentional.

**Harassment** is a form of discrimination. It includes any unwanted physical or verbal behaviour that offends or humiliates you.

## LGBTQ2S+

In Canada (2018):

- 4% of the population aged 15 and older are LGBTQ2S+.
- 24% of the LGBTQ2S+ population was enrolled in post-secondary education, compared to 13% of the non-LGBTQ2S+ population.

33% of LGBTQ2S+ Canadians found it difficult to meet their needs (transportation, housing, food, clothing) compared to 27% of non-LGBTQ2S+ Canadians.

## Workplace Sexual Harassment

Non-heterosexual people experience inappropriate sexualized behaviour in the workplace more often than their heterosexual colleagues.

- 59% of bisexual women reported being targeted (24% of heterosexual women).
- 32% of gay men were targeted.
- Many were told that they do not act like someone of their gender is supposed to act, were insulted, mistreated, ignored, or excluded in their workplace.

## Visible vs. Non-visible Minorities

In Edmonton (2016), there were 279,275 working-age visible minorities aged 15 and older.

This cohort:

- makes up 26.5% of the total working-age population.
- has a labour force participation rate of 72.8%.
- has an unemployment rate of 9.4% (8.1% for non-visible minorities).

Black Edmontonians had the highest unemployment rate at 13.9%.

- Visible minority Albertans had a higher level of education than Albertans as a whole.
- 35.7% of visible minority males and 36.8% of visible minority female compared to 27.1% and 25% of all Albertans respectively.

Visible minority individuals in Alberta had lower proportions of apprenticeships and trades accreditation.

## Underemployment

Nearly 850,000 Canadians are underemployed, more than 60% of whom are immigrants, because their credentials are not being fully recognized.

- 524,000 with international credentials.
- 200,000 with out-of-province credentials.
- 120,000 with experiential learning not recognized in a credential.

## Employment Challenges

Racialized minorities and immigrants experience greater unemployment and underemployment collectively, but immigrant women are hit the hardest.

- "Foreign-sounding names" are less likely to get a call-back for a job interview.
- Racialized workers and immigrants often work in lower-paying occupations.
- Racialized women represent only 6.4% of management, but 10.5% of the overall workforce.
- Self-employment and entrepreneurship may provide increased socio-economic mobility.

**Intersectionality** is the cumulative way in which the effects of multiple forms of discrimination overlap or intersect, especially in the experiences of marginalized individuals or groups. This concept was originally introduced by Kimberlé Crenshaw.

30% OF SINGLE MOTHERS ARE RAISING THEIR CHILDREN IN POVERTY

34%

of First Nations women and girls live in poverty

21%

of visible minority women and girls live in poverty

23%

of women with disabilities live in poverty

16%

of senior women live in poverty

## Systemic Discrimination

According to the Alberta Human Rights Commission, in 2019-2020, the top 5 areas of complaints received were:

30%	Physical Disability	8%	Race/colour
22%	Mental Disability	7%	Ancestry/origin
14%	Gender		

77% of discrimination complaints were about employment practices.

## Violence Affects Income

### Domestic Violence

- 80% percent of people who experience domestic violence report that their work performance was negatively affected.
- Indigenous women, women with disabilities, and LGBTQ2S+ respondents were more likely to have experienced intimate-partner violence.

Of those who indicated that they had experienced intimate-partner violence:

- More than 50% said the violence continued at the workplace (calling or showing up at the workplace, etc.)
- 60% called in sick due to violence.
- 38% reported it affected their ability to get to work.
- 8.5% lost their jobs due to violence.

### Sexual Assault and Discrimination in the Workplace

- 10% of women experience gender discrimination in the workplace (4% of men).

## Persons with Disabilities

6.2 million Canadians have a disability.

Persons with disabilities have much lower employment rates (59.4%) compared to people without disabilities (80.1%).

### People with Disabilities Have Lower Incomes

- Median after-tax income for women with severe disabilities was \$17,520 (2015), for women without disabilities - \$34,360.
- Women with disabilities are more likely to work part-time than are men with disabilities.
- Individuals 65+ with severe disabilities had higher incomes than those with disabilities of a working age, due to Old Age Security and Guaranteed Income Supplement.

## Visible Minorities with Disabilities

- 14.3% of persons with disabilities were also a member of a visible minority group.
- Visible minorities with disabilities aged 25 to 64 are twice as likely to have a bachelor's degree or higher (33.9%) than non-visible minorities with disabilities (17.3%).
- One-third of employed visible minorities with a disability said that their work does not give them the opportunity to use all of their education, skills, or work experience.

## Workplace Sexual Assault & Discrimination

- Women with a disability are more likely to have experienced both inappropriate sexualized behaviours and gender based discrimination than are women without a disability.

WOMEN:	with a disability	without a disability	MEN with a disability were also at higher risk than men without a disability.
Sexualized behaviours	35%	20%	
Gender discrimination	16%	7%	
Sexual assault	3%	1%	

## Senior Women

Poverty and economic insecurity are prevalent for senior women in Canada.

- Seniors' poverty rate was 15.4% in 2017.
- Senior women make up roughly two-thirds (63%) of all seniors living in poverty.
- Poverty is particularly prevalent in marginalized groups.
  - 24% of Indigenous women over 65 lived on low income in 2015.
  - 22.6% among older women who immigrated to Canada within the last 10 years.

### Seniors' Savings

- Senior white Canadians enjoy the greatest income security, and have the most diverse sources of income with an average annual income of \$42,800.
- First Nations seniors have an average income of \$29,500. Half of it coming from public pensions.
- Racialized seniors' average income is \$29,200. 40% coming from public pensions.

## Indigenous Persons

5.39% of Edmonton's population are Indigenous.

### Education

More Indigenous women hold a bachelor degree or above (9.4%) than Indigenous men (5.7%) in Alberta.

### Indigenous People Living Off-Reserve in Alberta

In December 2019, there were 104,900 employed Indigenous people living off-reserve.

- 4.5% of Alberta's overall employment.
- Of those employed, 87,600 were employed full-time and 17,300 were part-time.
- The unemployment rate in Alberta for Indigenous people living off-reserve was 13.2%. The overall rate was 7.3%.

# LIVING IN EDMONTON

**1,468,926** people live in Edmonton Census Metropolitan Area.

- Slightly more than 1 million in the City of Edmonton.
- In 2020, **8,335** permanent residents entered Edmonton CMA, about half the amount of 2019.



## Where do your City of Edmonton tax dollars go?

Property taxes make up **51% of the Revenue** of the City's operating budget. In 2020:

COMMUNITY SERVICES & ATTRACTIONS <b>16.2%</b>	ROADS & TRAFFIC MANAGEMENT <b>5.5%</b>
POLICE SERVICE <b>15.3%</b>	NEIGHBOURHOOD RENEWAL <b>5.4%</b>
PUBLIC TRANSIT <b>12.4%</b>	TRANSFER FOR CAPITAL PURCHASES <b>4.7%</b>
DEBT REPAYMENT <b>10.1%</b>	OPERATIONAL SUPPORT <b>4.5%</b>
FIRE RESCUE SERVICES <b>7.5%</b>	CORPORATE EXPENDITURE <b>3.2%</b>
PLANNING AND HOUSING <b>6.6%</b>	VALLEY LINE <b>1.5%</b>
CORPORATE SUPPORT <b>6.1%</b>	CITY GOVERNANCE <b>1.0%</b>

## Being a resident of Edmonton

In a 2021 Leger Survey, **46%** of Edmontonians rate their life as good or excellent. This is significantly lower than 2020 at **59%**.

### 15-MINUTE DISTRICTS

Edmonton plans to create **"15-minute districts"** that help Edmontonians meet their basic needs within 15 minutes of where they live.

- This can reduce (or even eliminate) food deserts.
- And brings social services closer to home.

### EDMONTON PUBLIC LIBRARY STATISTICS

**280,787** Edmontonians used their library card in 2020. **15,165** new customers signed up for a library card.

The pandemic led to a significant increase in digital resources accessed.

- **37%** increase in eBook loans.
- **110%** increase in eVideos checked out.

### EMERGENCY ROOM USE

2020 had **442,079** visits – 21% fewer visits than 2019.

### 211 USE

There were **47,038** contacts in 2020 (9.3% more than in 2019).

- MOST PREVALENT WAS ORGANIZATIONAL/COMMUNITY/INTERNATIONAL SERVICES AT **10,443**.
- **9,965** CALLS FOR BASIC NEEDS.
- **6,479** FOR MENTAL HEALTH AND SUBSTANCE USE.
- **6,240** CALLS FOR INCOME SUPPORT AND EMPLOYMENT.

## The Economy

**Unemployment rate in 2020 in Edmonton was 12% – the highest rate since 1993.**

- THIS IS A SIGNIFICANT INCREASE FROM 2019 AT 7.5%.
- YOUTH (AGE 15-24) UNEMPLOYMENT RATE, EDMONTON, 2020 WAS **27.7%**.

### Minimum Wage

Between July 2019 and June 2020, **61,400** Edmontonians earned the minimum wage.

- **81.2%** of those making minimum wage are **20 years of age or older**.

### ALBERTANS MAKING MINIMUM WAGE

- **245,300** Albertans earn \$15/hour.
- **61.5%** are women.

**15.7% of Edmontonians make Edmonton's living wage of \$16.51 per hour.**

### Poverty

ACCORDING TO A 2021 LEGER SURVEY:

**66%** of Edmontonians believe Poverty is a significant problem in Edmonton.

Only **29%** believe there are adequate initiatives in place to reduce poverty. This is significantly lower than in 2020 when **35%** felt there were adequate initiatives in place.

### LIVING IN POVERTY

In 2019, **12.9%** of Edmontonians lived in poverty.

- **34.7%** single parent families lived in poverty.
- **25.7%** of single adults lived in poverty (compared to 21.6% in 2015).
- **6.7%** of people in couple families lived in poverty.

### INCOME DISPARITY IN ALBERTA

The median income for the top **1%** in the province is **\$350,000**

The median income for bottom **1%** **\$42,500**.

The median income for the top **50%** of the province is **\$73,500**.

The median income for the bottom **50%** is **\$21,100**.

## Volunteering & Charitable Giving (during COVID)

ACCORDING TO A 2021 LEGER SURVEY:

Edmontonians said that during the pandemic:

**43%** volunteered less than prior to COVID.

- 6% more and 21% the same.

**46%** donated the same amount.

- 16% more and 21% less.

ACCORDING TO A 2021 LEGER SURVEY:

Of those volunteering in Edmonton, the areas they are most likely to volunteer are:

Local Community **27%** Seniors **19%**  
Children or Youth **18%**



## Housing

### Renting In Edmonton in 2020

- THE VACANCY RATE WAS **7.2** (4.9 IN 2019).
- AVERAGE RENT: **\$1,153** FOR ALL BEDROOM TYPES.

### AVERAGE RESIDENTIAL HOME SALE PRICE

In 2020, the average residential selling price was **\$364,249**.

### AFFORDABILITY IN EDMONTON

IN 2020, EDMONTON WAS FOUND TO BE THE **MOST AFFORDABLE** OF MAJOR HOUSING MARKETS IN CANADA.

- Edmonton buyers needed an average of about **29% of gross income to afford an average home in the city**. That's the lowest among major cities, and well below the national average of about 47%.

### Homelessness

**2,601** people experienced homelessness in Edmonton in July 2021. This is way up from 1,667 people in July 2020.

- **1,462** were provisionally accommodated.
- **452** were emergency sheltered.
- **639** were unsheltered.

#### Of those:

- **42.4%** female, **56.3%** male, and less than **1%** (16 people) transgender.
- **59%** were indigenous.
- **368** dependent youth/children.
- **306** independent youth.

## Food Security

ACCORDING TO A 2021 LEGER SURVEY:

**52%** of Edmontonians believe that food security is a significant problem. This is up from 2020 when only **43%** felt it was a problem.

### Food Insecurity

**1 in 10** households in Alberta experiences food insecurity.

HOUSEHOLD INCOME IS THE SINGLE HIGHEST PREDICTOR OF FOOD INSECURITY.

SOME GROUPS OF PEOPLE ARE MORE VULNERABLE TO FOOD INSECURITY THAN OTHERS:

- female lone parents
- single people
- households with children younger than 18 years old
- recent immigrants
- people who have a disability
- lesbian, gay, bisexual and transgender populations



### Edmonton Food Bank

IN 2020:

An average of **21,000** people were helped per month.

- **60,896** different Edmontonians received at least one hamper in 2020.
- In the first three months of 2021, **75,531** food hampers were provided.

### The Leftover Foundation

- "Rescues" and redirects food from restaurants, bakeries, and grocery stores that would go to waste and re-distributes it to people in need.

IN EDMONTON IN 2020

- They diverted **154,566** pounds of food.
- Provided **81,413** meals worth **\$319,952**.

There are more than **80 Community Gardens** in the City of Edmonton.

## Transportation

ACCORDING TO A 2021 LEGER SURVEY:

Edmontonians' main modes of transportation:

**80%** of Edmontonians use a car as their main source of transportation – either as driver or passenger (up from 74% in 2020).

- **14%** of Edmontonians use transit as their main source of transportation (down from 17% from 2020).
- **6%** walk and **1%** cycle, a change from 5% and 4% respectively in 2020.

ACCORDING TO 2021 LEGER SURVEY:

Edmontonians' opinions on ease of transportation:

- USE OF A CAR HAS STAYED THE SAME FROM 2020 AT **78%**.
- BUS/LRT - **24%** SAY IT IS EASY TO USE, DOWN FROM 39%.
- CYCLING - **36%** SAY IT IS EASY TO USE, DOWN FROM 39% IN 2020.

### 2019 City of Edmonton LRT Passenger Count

Average weekday total boardings and alightings: **227,608**.

- CAPITAL LINE – **77,715** BOARDINGS, AN INCREASE OF **2.18%** FROM THE PREVIOUS YEAR.
- METRO LINE – **36,089** BOARDINGS, AN INCREASE OF **3.91%**.
- THE GREATEST BOARDINGS INCREASE **15.57%** OCCURRED AT **CORONA STATION**.
- THE GREATEST ALIGHTINGS INCREASE **12.10%** OCCURRED AT **UNIVERSITY STATION**.

### On Demand Transit

Edmonton is now the largest city in Canada to have On Demand Transit.

**Fifty-seven accessible shuttles** are available for ETS riders to book trips on from **37 neighbourhoods** and **16 seniors' residences** to nearby transit hubs.

This has replaced **100 transit routes**.



# LIVING IN EDMONTON

## Crime

### Self-reported Experiences of Victimization

In 2018, **4.5%** of Edmonton residents were victims of a self-reported physical or sexual assault.

**One in four** (26%) Edmonton residents experienced unwanted sexual behaviour in public.

- In Edmonton, women were significantly more likely to experience unwanted sexual behaviour in public than men (34% versus 16%).
- Of those who experienced unwanted sexual behaviour in public, **one in eight** Edmonton residents said the most serious incident took place on public transit.

### Reported Crime

In Edmonton (2019), there were:

**82,818** property crime violations.

**17,874** violent criminal code violations.

### Crime Severity Index

In 2020, the **crime severity index was = 104.78** (down from 115.76 in 2019).

## Domestic Violence

The number of victims of **domestic violence was up 13.5%** from 2019 to 2020. **9,366 incidents of domestic violence** in Edmonton in 2020 (2019 had 8,153).

### Clare's Law came into effect April 2021

This law allows Albertans who suspect their partner has a violent history to find out about their past criminal charges.

For more information on Clare's Law please go to: [www.alberta.ca/claress-law.aspx](http://www.alberta.ca/claress-law.aspx). If you or someone you know is in immediate danger call 911. You can also reach out to the **Family Violence Info Line at 310-1818** to get help anonymously in more than 170 languages, or find family violence and domestic violence supports.

ACCORDING TO A 2021 LEGER SURVEY:

**89%** of Edmontonians say they feel safe in their home.

**71%** said they felt safe in Edmonton.

## Drug usage in Edmonton

### Opioid Use

A total of **1,154 Albertans died** (average of **3.2 per day**) of an opioid poisoning in 2020.

**404** of these deaths were in Edmonton.

### Edmonton Supervised Consumption Site (SCS) Utilization

SCS were visited a total of **200,907** times in 2020.



### Drugs Found in Edmonton's Wastewater

Canada's Canadian Wastewater Survey collected samples in five major Canadian cities.

- Cities have seen an increase in drug consumption since the start of the pandemic.
- **Methamphetamine loads were highest in Edmonton in both 2019 and 2020** (twice as much as Vancouver).
- **Edmonton had the second highest levels of the compound** formed after cannabis use (after Vancouver).

In both 2019 and 2020, Edmonton had the **2nd next highest levels of fentanyl** (after Vancouver).

## Alcohol & Cannabis Use

Of the Canadians who had previously consumed alcohol, nearly one-quarter (24%) said their consumption had increased during the pandemic.

Of those who had previously consumed cannabis, more than one-third (34%) said their consumption had increased during the pandemic.

### MAIN REASONS CITED FOR THE INCREASE

**60.4%** BOREDOM      **57.5%** STRESS  
**52.6%** LACK OF REGULAR SCHEDULE, ACCESS, HOME MORE OFTEN.

## Almost the worst placeto be a Woman in Canada

In 2019 Edmonton ranked **25 out of 26** (where 1 is the best and 26 was the worst).

The factors in this ranking include:

### ECONOMIC PARTICIPATION AND SECURITY

Women's earnings still only amounted to **70.1%** of men's incomes.

### EDUCATIONAL ATTAINMENT

- **17.7%** of men had completed trades training and apprenticeships (only 4.0% of women), the biggest gap among all cities.
- But a much higher proportion of female graduates with STEM degrees (12%).

### LEADERSHIP AND POLITICAL EMPOWERMENT

WOMEN CURRENTLY MAKE UP ONLY **33%** OF ELECTED OFFICIALS.

The proportion of **female workers working in management occupations (6.3%)** is below the Canadian average.

- Edmonton women make up **30.6%** of all self-employed and **25.0%** of the self-employed with paid help, below the national average.

### PERSONAL SECURITY

Edmonton's rate of intimate-partner violence among women – **497.44 per 100,000 population**.

- **93.6%** of sexual assault cases were female victims.
- Police-reported sexual assaults in Edmonton were **10% more** than the national rate (2010 - 2014). The Edmonton police force is conducting a review of past cases. To date, no cases have been reopened, but 34 were found to have been incorrectly classified.

## Pets in Edmonton

From September 2020 to August 2021 the City of Edmonton issued **77,845 pet licences**. **25,573 cats, 52,211 dogs, and 61 pigeons**.

It is estimated that the actual number of cats and dogs in the city is significantly higher as this data only counts the pets that are licenced.

### Pets in Canada

**58%** of Canadian households own at least one cat or dog.

Cats continue to outnumber dogs, as **8.1 million cats and 7.7 million dogs** were household pets in 2020.

### Pet Breeds

(where a breed was listed)

#### TOP BREEDS OF CATS IN EDMONTON

- SIAMESE • RAGDOLL
- MAIN COON

#### TOP DOG BREEDS IN EDMONTON

- LABRADOR RETRIEVER
- SHIH TZU • GERMAN SHEPHERD

#### TOP DOG NAMES IN EDMONTON (2020)

**FEMALE:** LUNA, BELLA, SADIE, STELLA, ELLIE.  
**MALE:** CHARLIE, JASPER, WINSTON, BEAR, JAX.

## PETS

