



A PROFILE OF POVERTY IN EDMONTON

September 2024

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INTRODUCTION

This report presents a snapshot of what poverty looks like in Edmonton in 2024. When thinking about poverty, our minds tend to jump to the most extreme cases – such as those experiencing homelessness. This report aims to shed light on those living in the “middle” – the working poor, those on the cusp of poverty, and those experiencing certain indicators of poverty while still living above the poverty line. Too often, these populations are ignored, and as such their situation remains hidden and largely unaddressed.

A rising cost of living; proliferation of low paying, unstable jobs; limited government support; and lack of access to quality education and childcare constrain people’s choices and create the conditions that trap people in poverty. Today, too many Edmontonians struggle to meet their basic needs and are forced to make tough decisions to get by each month. In this social and economic environment, it is increasingly difficult to access the things one needs to “get ahead.” Poverty is more than a simple lack of material resources, living in poverty limits one’s ability to participate in their community and live a dignified life.

The neighbour who works full-time yet still pays over 30% of their income on rent, the friend who wants to go back to school to get a better job but does not have the time or the money, or the sibling who stays home because they cannot access childcare may not be the first people to jump into one’s mind when picturing “poverty,” but they are nonetheless deeply impacted by it. This report aims to unpack some of the nuances surrounding poverty in Edmonton and illustrate how poverty impacts people’s lives in complicated and interconnected ways.

This project seeks to answer the following questions:

1. **What does a dignified life look like in Edmonton?** We aim to identify the things that give our lives meaning and are integral to well-being. This includes relationships and belonging, mental health, and sense of meaning.
2. **What does it cost to have this life?** This section will dive into cost of living indicators including housing, energy, healthy and culturally relevant food, transportation, health, recreation, clothing, and personal care.
3. **What is needed to afford this life?** This section will investigate indicators such as employment rates, quality of employment, incomes, and government supports, and whether or not these are sufficient to cover one's basic needs.
4. **What supports this life?** This section investigates the larger systems that can enhance or impede the ability to get a good job, afford one's needs, and live a dignified life. This includes access to education and childcare.

Throughout this report, the answers to these questions will be illustrated through “scenarios” we have created to bring these numbers to life. The people and families highlighted may be made up, but they represent the real struggles Edmonton families are going through.

A NOTE ON DATA

This report is largely based on analysis of secondary data. This report used a variety of sources which do not always have consistent measures, geographies, or years of reference. This data is intended to paint a general picture of poverty.

Poverty rates in this report are based on the Census Family Low Income Measure – After Tax (CFLIM-AT), which is calculated as 50% of the median income in Canada, adjusted by family size. [1] However, when using census data, we use the Low Income Measure After Tax (LIM-AT), which is also calculated as 50% of the median after-tax income in Canada, but is based on household income rather than family income. [2] A “family” refers to a married or common law couple or a lone-parent with a child under the age of 25 who live in the same dwelling whereas a “household” refers to people who are living in the same dwelling, regardless of if they are family or not.

Income data will vary as well, as some sources report employment income whereas others report after-tax income. While these measures are not directly comparable, they do paint an overall picture of what incomes look like across different demographics living in Edmonton.

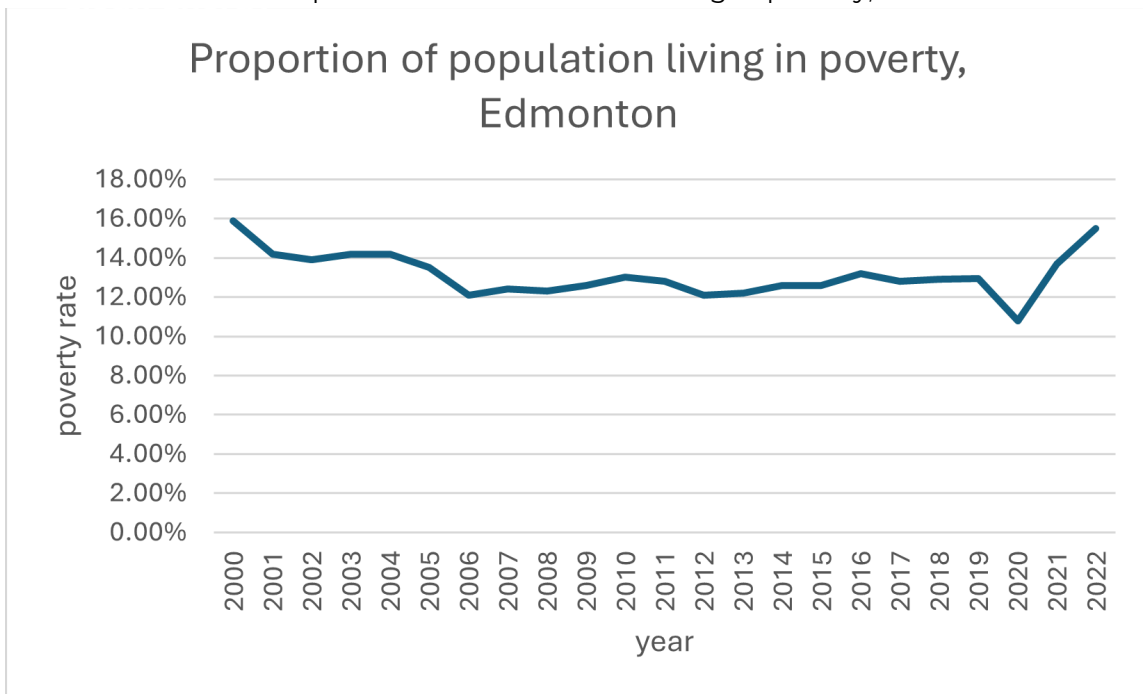
Time frames will also vary from source to source. For example, the most recent poverty data available to us is based in the year 2022, whereas the most recent employment data is based in 2023. For all sources, we have decided to use the most recent data available to us.

Geography may vary as well. As this is a profile of poverty in Edmonton, we will focus on data related to Edmonton. However, some important indicators do not have data at that level of geography, and in these cases, we will use data based in Alberta, Prairie Region (Alberta, Saskatchewan, and Manitoba), or Canada.

CONTEXT

We know what poverty rates are in Edmonton. Between 2006 and 2019, poverty rates remained relatively consistent, hovering between 12% and 13%. However, in 2020, in the wake of the COVID-19 pandemic, the Government of Canada created temporary benefits, such as the Canada Emergency Response Benefit (CERB), and topped-up existing benefits, including the Canada Child Benefit, to protect individuals and families from falling into poverty, causing the poverty rate to drop down to 10.8%. As these benefits were phased out, poverty rates returned to normal, and now are climbing even higher. In 2022, Edmonton's poverty rate is 15.5%, the highest rate we have seen since 2000. [3]

Chart 1: Proportion of Edmontonians living in poverty, over time



SCENARIO 1: RICHARD

During the COVID-19 pandemic, Richard and his partner found themselves in a precarious financial situation. Both were laid off from their jobs due to the economic downturn, leaving them without a source of income. To make ends meet, they heavily relied on the Canada Emergency Response Benefit (CERB) provided by the federal government.

CERB provided crucial financial support during the initial stages of the pandemic whereby Richard and his partner each received \$2,000 a month, allowing them to cover basic living expenses such as rent, utilities, groceries, and other necessities. This temporary relief helped them stay afloat while they navigated the uncertain job market.

After several months, Richard managed to secure a new position as an administrative assistant, earning \$2,000 a month. While this was a positive step, it was significantly less than their combined pre-pandemic income. Despite the limited income, Richard was relieved to be working again and hoped his partner would soon find employment as well.

Unfortunately, their situation took a turn for the worse when Richard's partner received a notice from the government stating that they were ineligible for CERB and now owed \$24,000. This debt had to be paid back by the end of the year to avoid additional penalties and interest charges. Richard's partner was still unemployed and unable to contribute financially.

Richard's monthly income of \$2,000 barely covered their living expenses. With rent at \$1,200, utilities at \$200, groceries at \$400, and other miscellaneous expenses totaling \$200, there was no

surplus left to pay off the \$24,000 debt.

Budget Breakdown

- Monthly Income: \$2,000
- Expenses:
 - Rent: \$1,200
 - Utilities: \$200
 - Groceries: \$400
 - Miscellaneous: \$200
- Remaining for Debt Repayment: \$0

To begin repaying the debt, Richard and his partner had to make significant sacrifices. They cut down on grocery expenses, reduced or eliminated leisure activities, and delayed paying non-essential bills. Despite these efforts, they could only manage to pay \$100 per month towards the debt, totaling \$1,200 by the end of the year—far short of the required \$24,000.

The constant financial strain took a toll on their mental health. Richard felt immense pressure being the sole breadwinner, and his partner felt guilty and stressed about the debt. The looming deadline and the threat of additional penalties added to their anxiety.

Unable to pay the full amount, they faced increased interest charges and potential legal action from the government. Their credit scores plummeted, making it harder to secure loans or credit in the future. Richard and his partner's story highlights the challenges faced by many who relied on emergency benefits during the pandemic, only to find themselves ineligible and in debt. The combination of limited income, high living expenses, and unexpected debt left them financially broken, illustrating the difficult balance many households navigate even after returning to work.

Some family types are more likely to experience poverty than others. In 2022, 8.8% of couple families experienced poverty compared to 37.9% of lone parents and 29.6% of single adults. [3]

Data disaggregated by race is fairly limited. This data comes from the Census of Canada, which is only conducted every 5 years, the most recent one collected during 2021, when many COVID-19 related benefits were in place. As such, poverty rates disaggregated by race are underestimated, and do not capture the ways in which people of different racial backgrounds have experienced poverty in the wake of COVID-19 differently.

While we do not have the most up-to-date data, we do know that poverty rates vary considerably by racial backgrounds. High poverty rates in racialized and Indigenous communities are a direct result of racism and colonialism deeply embedded in all systems racialized folks deal with in Canada, which structure opportunities in a way that disadvantages them. Legacies of colonialism, racist immigration policies, exclusion, and cultural erasure, along with contemporary discrimination, continue to impact racialized and Indigenous people living in Canada today.

In 2021, Indigenous people across Alberta experienced poverty at double the rate of non-Indigenous people (17.7% vs. 8.6%). [4] Within Edmonton, visible minorities had similar rates to non-visible minorities (8.8% vs 8%), but there is a lot of variation within this group. For example, 23.4% of Arab and 16.4% of Black people living in Alberta experienced poverty, compared to only 3% Filipinos. [5]

Chart 2. Low income rate by Indigenous identity, Alberta, 2021

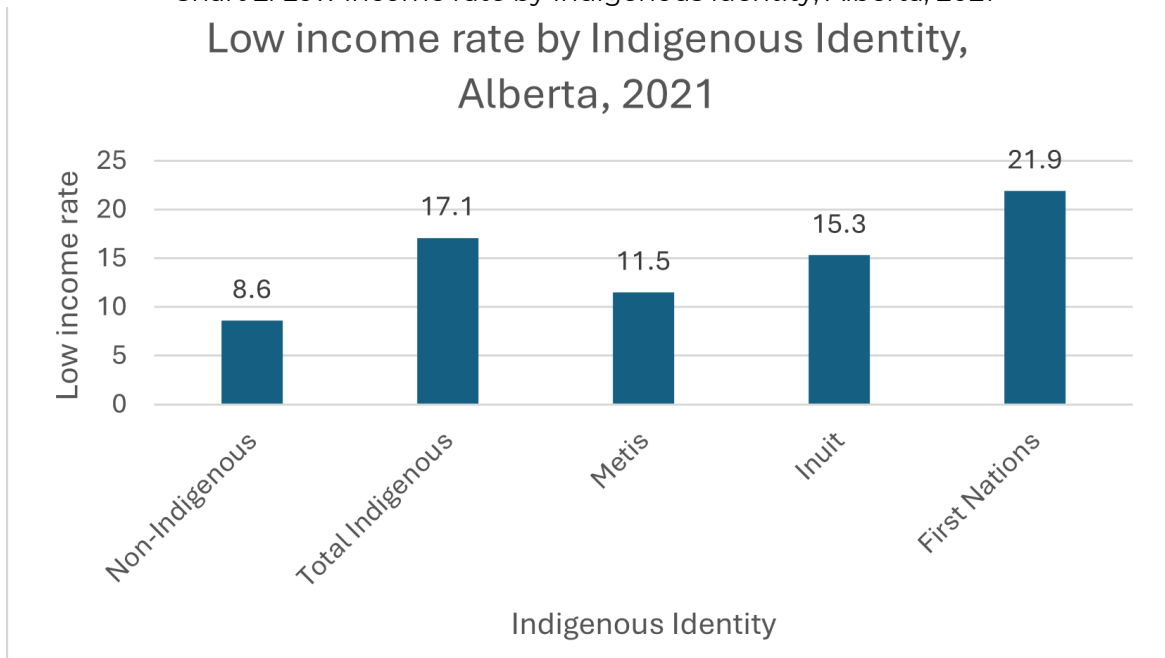
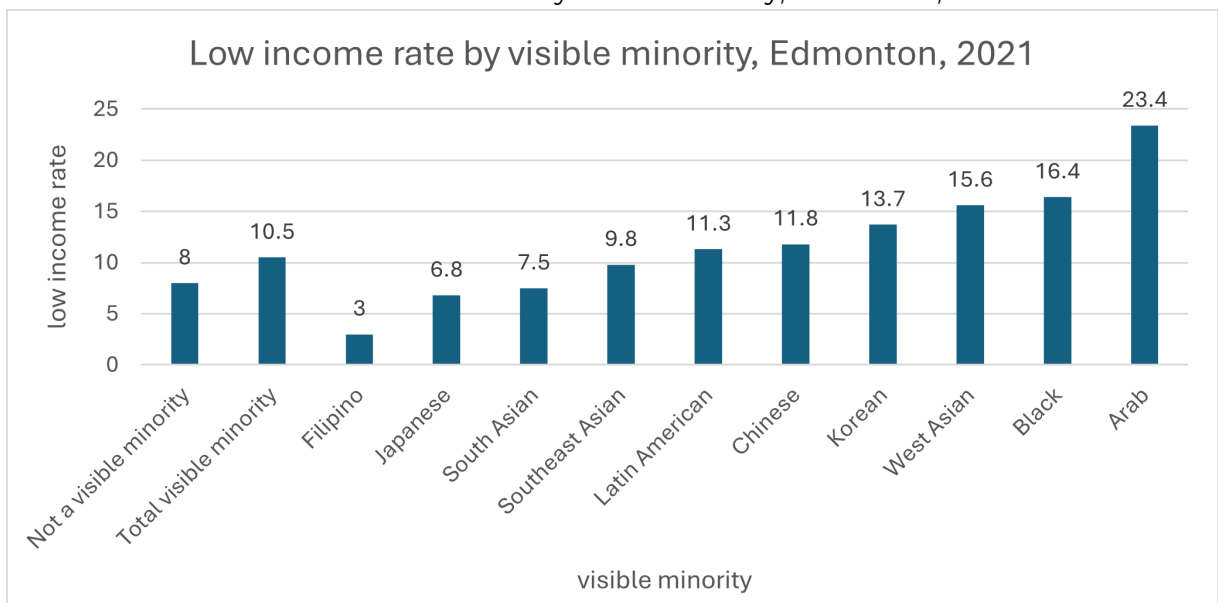


Chart 3. Low income status by visible minority, Edmonton, 2021



However, these rates do not tell us the whole story – what does it really mean to live in poverty? What does poverty look like? How does it impact the lives of people experiencing it? These questions will be investigated throughout this report.

WHAT DOES A DIGNIFIED LIFE LOOK LIKE?

Poverty is often understood in economic terms, that is, a person or family is living in poverty if they do not have the income to maintain a modest standard of living. Of course, what is considered “modest” is subjective and context dependent. In some definitions, modest simply means being able to afford the bare minimum to survive.

We understand poverty to be more than meeting material needs – living in poverty means that individuals and families face barriers to participate in their communities, enjoy hobbies and recreation, and maintain their mental health and well-being.

This is not to say that individuals and families living in poverty are destined to live an undignified life, the relationship between material and mental well-being is complicated. A person can be financially well off, able to meet their basic needs, and put down savings, yet lack meaningful relationships and struggle with their mental health. Likewise, another person could be struggling to pay their bills each month, yet have a supportive network of friends and family and feel a strong sense of belonging to their community.

Poverty constrains the opportunities individuals and families have available and forces them to make tough choices. These choices have an impact on people’s sense of dignity. For example, when faced with a tight budget, a person may not be able to afford to engage in social and recreation activities that bring them joy. They may need to cancel their gym membership or miss dinners out with friends. If a person has to work multiple jobs to make ends meet, they might not have much free time to spend with loved ones.

The following section will highlight a number of well-being indicators to illustrate how well Canadians are doing in terms of living a dignified life. This includes: having meaningful relationships, sense of belonging to community, mental health and stress, sense of meaning and purpose, and life satisfaction.

Unfortunately, this data is not available disaggregated by income or other poverty-associated variables, so we cannot measure the direct link that income insecurity has on relationships or sense of belonging.

Relationships and belonging

One key factor of well-being is having meaningful relationships. Having someone to depend on for mental or material support in both good and hard times is essential. At the end of 2023, 71.2% of Canadians said they always or often had people to depend on when needed. However, these statistics vary a lot when the data is disaggregated. [6]

For example, immigrants (56.6%) and visible minorities (59.4%) are less likely to have people to depend on than people born in Canada (76.9%) and non-visible minorities (75.8%). [6] Yet at the same time, visible minorities overall have a higher sense of belonging than non-visible minorities. For example, 75.2% of visible minorities have a strong sense of belonging to their local community compared to 70.5% of non-visible minorities and 80.5% of visible minorities have a strong sense of belonging to their city or town compared to 74.7% of non-visible minorities. [7]

Indigenous people are more likely to have people to depend on (76.4%) than non-Indigenous people (71%). [6]

Mental health

Many prairie residents are struggling with their mental health. Mental health is a broad concept that includes “our emotions, feelings of connection to others, thoughts and feelings, and being able to manage life’s highs and lows.” [8] Mental health is deeply connected to poverty, as many of the things that poverty bars us from, including access to affordable housing, meaningful education and employment, leisure, and health care are all environmental factors that contribute to mental health. [8]

In 2022, only 52.4% of people in the prairies region rated their mental health as very good or excellent. Visible minorities (61.8%) and immigrants (61.7%) are more likely to say so than non-visible minorities (49.8%) and non-immigrants (49%). [9]

In addition, experiences of stress are fairly common, 22% of prairie residents perceived most days as quite a bit or extremely stressful. [9] Experiencing high levels of stress often may lead to worse mental health outcomes.

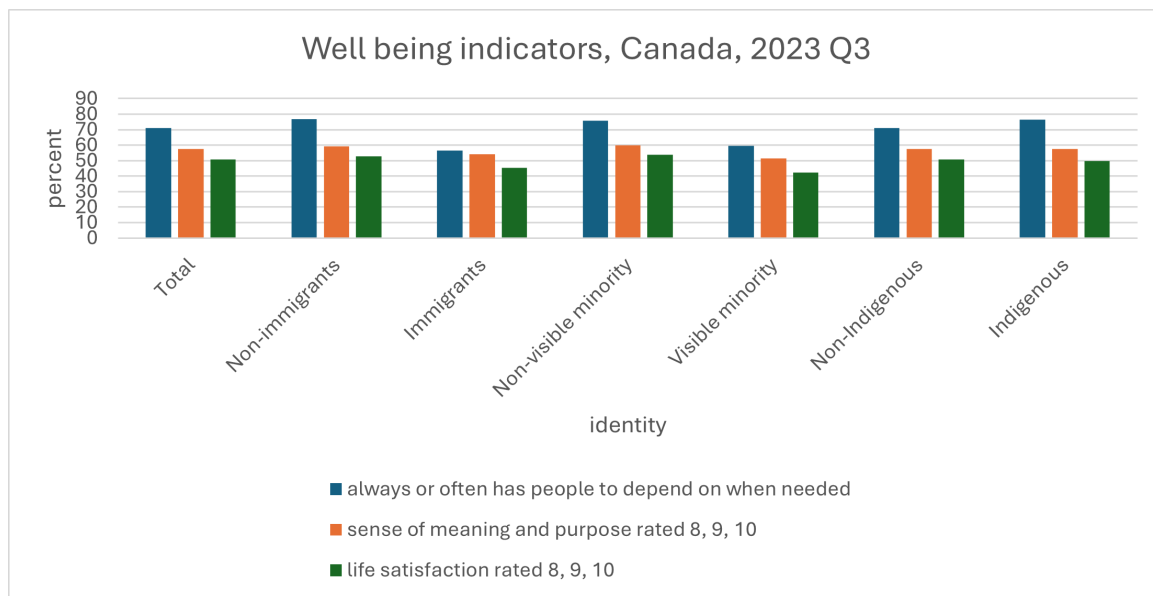
Sense of meaning

Sense of meaning and purpose is broadly understood as the extent to which an individual feels the things they do in their life are worthwhile. As of the end of 2023, 57.7% of Canadians rate their sense of meaning and purpose highly (an 8, 9, or 10). Non-visible minorities and non-immigrants are more likely to say this

than visible minorities and immigrants, while there is no difference by Indigenous identity. [10]

Life satisfaction refers to the way individuals feel about their life as a whole. As of the end of 2023, 50.6% of Canadians rate their life satisfaction highly. Again, non-visible minorities and non-immigrants are more likely to say this than visible minorities and immigrants, and there is little difference by Indigenous identity. [11]

Chart 4. Well-being indicators. Canada 2023 Q3



WHAT DOES IT COST TO HAVE A DIGNIFIED LIFE?

In order to understand what poverty looks like in Edmonton, we need to take a closer look at how expensive it is to live in this city.

People across Canada are struggling to make ends meet, and the cost of living continues to rise. A recent study from Statistics Canada found that 26% of Canadians did not have the household resources to cover an unexpected cost of \$500. In the prairie region, 38% of people experienced difficulty in meeting their household financial needs. [12] All these issues are seen in Edmonton, as the below data will illustrate, it is really expensive to live here.

The following section will illustrate the major expenses individuals and families in Edmonton have, including housing, energy, food, transportation, recreation, healthcare, and clothing and personal care. We will discuss the barriers individuals and families have in accessing these essential needs, and some of the potential impacts.

Housing

Housing is one of the biggest expenses a family has to pay. In 2023, the average monthly rent for a two-bedroom apartment in Edmonton was \$1,298. [13] According to research from the Canadian Center for Policy Alternatives, a person would have to make \$25.61 to afford a two-bedroom apartment in Edmonton, [14] far higher than Alberta's minimum wage of \$15. With these prices, it is no wonder that close to one in five (19.3%) Edmonton renters live in unaffordable housing, spending more than 30% of their incomes on housing. [15]

SCENARIO 2:

SHAKIRA

Shakira is a single mother whose two children have recently left the nest embarking on their own, independent journeys. Over the years, Shakira worked tirelessly to ensure her children received a good education. Their post-secondary education was funded through a combination of her own savings, government loans, and subsidies, which significantly strained her finances.

Despite earning an above-average salary of \$75,000 per year, Shakira is currently renting a house in a moderately expensive neighborhood, close to amenities and her workplace, for \$2,500 per month. Her monthly expenses, including utilities, groceries, transportation, insurance, and personal items, total approximately \$2,000. Additionally, she is paying off the remainder of her children's education loans, which amounts to \$500 per month. With minimal retirement savings due to prioritizing her children's education and only a small emergency fund, Shakira is realizing she is house poor.

As her children left, Shakira started evaluating her financial situation more closely. She noticed that despite her relatively high income, she struggled to save or invest for her future. Her monthly expenses amount to \$5,000, while her income after taxes is approximately \$4,800. This leaves her with a shortfall of \$200 each month, which she often covers by dipping into her savings, retirement, or using credit cards, increasing her financial stress.

The constant financial strain affects Shakira's mental health, leading to stress and anxiety about the future. With minimal retirement savings, she worries about her financial security in her later years. Her financial constraints prevent her from enjoying activities or vacations, which affects her quality of life. The reliance

on credit cards to cover monthly shortfalls gradually increases¹⁸ her debt, creating a vicious cycle of financial instability.

To alleviate her situation, Shakira considers moving to a smaller, more affordable rental property to reduce her housing costs. While it is customary in Islamic culture to move in with her children as part of multi-generational homes, at the current time, neither one of her children can afford an apartment large enough to have room for her, nor does she want to burden them at the start of their new lives with their respective partners. She understands that mainstream North American culture sends off their children to live independently from their parents... yet she misses the sound of a busy home, even if she is financially wealthier in her new smaller property.

Homeownership is often depicted as a way to gain housing stability alongside wealth, but as both housing prices and interest rates rise, it is increasingly out of reach. In April 2024, the median price for a single family home was \$495,000. [16] Assuming a 10% down payment and 25 year amortization, if someone were to buy a home today their mortgage payments would be roughly \$3,140 a month. [17]

According to our social well-being tracker, the average single family home in 2000, when adjusted to 2023's dollar, cost \$252 thousand dollars, and by 2023 that average cost had risen to \$399 thousand, this is an increase of 58%. The median income for a family of four, however, increased from \$86,445 to \$104,470 (in 2022 dollars), an increase of only 21%. While these numbers are not perfectly comparable, they do show that housing prices are rising significantly faster than incomes.

Today, it takes an average of 4.2 years to save for a down payment, but for first time homebuyers specifically, that timeline is 6 years. Many people need support to afford a down payment. In 2024, 30% of homeowners received a gift to help with the cost

of a down payment and 28% of homeowners lived rent-free with parents or friends before buying a home. [18] A recent study investigating intergenerational homeownership found that, among people born in the 1990s (aged 22-31 in 2021), those whose parents were homeowners were twice as likely to own a home in 2021 than those whose parents were not (17.4% vs. 8.1%). [19] Together, these studies show that having parental support is key to buying a home, and this support is often only available to parents with resources to share, in other words, those who are middle class.

Even with that, homeownership does not protect people from housing instability, 13.8% of homeowners in Edmonton were living in unaffordable housing. [15]

On the other side of the housing spectrum, Edmonton has a severe shortage of affordable housing. Affordable housing is housing that has payments below average market cost, subsidized by governments. In community housing, rent is geared to income, meaning it is 30% of a household's income. In near market housing, rents are 10-20% below market value. [20]

Edmonton has more than 394,000 homes, but fewer than 15,000 are social and affordable housing. As a result, waitlists for affordable housing are incredibly long. As of March 2023, 7,260 households were on Civiida's waitlist for community housing, and another 642 were on the wait list for near market housing. There were 498 seniors on Greater Edmonton Foundation's waitlist for seniors housing. [21]

Another issue is the quality of housing, 68% of Edmonton's social and affordable housing units were in average to excellent condition, meaning about a third (32%) are in need of repairs. [21] When individuals cannot access affordable housing, they are forced to rent from the market at rates severely outside of their budgets.

Energy

Part of housing is paying for energy. As of 2016, the average household spends 3% of its after-tax income on energy for their home. Families that spend double this percent are considered to be living in energy poverty, this was the reality for 16% of Edmontonians. [22]

One might assume homeowners are less likely to experience energy poverty, but this is not the case. In 2016, 15.8% of owner households experienced energy poverty, compared to 16.2% of renters. [22] There are several reasons for this. First, for renters, energy is often included in rent, so they may be underrepresented in these numbers. Second, homeowners tend to live in larger accommodations, which take more energy to heat.

Energy costs have risen dramatically over the past 8 years. Using the Alberta utilities consumer advocate tool, the estimated cost of bundled electricity and gas for a single family home would cost \$3,894.73 annually. [23] For the average two parent family, this is roughly 4% of their income. [56] This shows that energy is taking up higher proportions of families' incomes, likely pushing even more people into energy poverty.

Not being able to pay for energy can have detrimental health impacts. In the winter, families may have to keep homes at lower temperatures, [22] and in the summer they cannot cool their homes, both leading to discomfort. [24] Uncomfortable temperatures exacerbate health issues, such as respiratory illnesses. [22,24] In extreme cases, when power gets shut off due to unpaid bills, families lose the ability to run essential appliances, making them unable to cook food, do their laundry, and food spoils in fridges. [22] All this is extremely stressful and negatively

influences people's mental health, dignity, and overall well-being.

A lot of these issues are more extreme for renters, as they have a more limited ability to control the temperature of their homes. While pricey, homeowners can install and run air conditioners. For renters, whether or not they have air conditioners is up to their landlord, and with rising rent prices, many cannot afford personal ones. [24] A study from Statistics Canada found that cities with higher proportions of renters have higher incidence of heat related deaths. [25] As temperatures increasingly become more extreme, access to heating and cooling is essential to families' health and well-being.

Food

Healthy food is another large cost for families. According to the latest living wage report, healthy food for a family of 4 costs a minimum of \$15,400 annually. Healthy food for a single parent costs \$7,874, and for a single adult it costs \$4,763. [26] According to Dalhousie Universities food price report, food prices in Alberta have increased by 5.5% in 2023. Despite this increase, people across Canada are actually spending less money on food than in previous years, suggesting that people are buying less food, and/or lower quality food. [27]

As a result of these increased prices, food insecurity is on the rise. Over one-fifth (21.9%) of Albertans experienced food insecurity in 2022. 7.5% were severely food insecure, meaning they had to miss meals, reduce food intake, or even go days without food. [28] Nationwide, almost a quarter (24.3%) of children live in food insecure households. Black (46.5%) and Indigenous (40.1%) children are more likely to live in food insecure homes. [28] In April 2024, Edmonton's food bank served

42,846 people, [29] almost ten thousand more people than the 2023 average of 34,000 people. [30] All these numbers together show that food affordability is a growing issue.

Food insecurity is inherently an issue of income insecurity. Food insecurity is more prevalent among those making low wages, and those on income assistance have the highest prevalence (69.9%). [28]

Food insecurity is also linked with housing insecurity. Renters are not only more likely to be in unaffordable housing than owners, they are also more likely to experience food insecurity (27.5% vs. 16.4%). [28] Individuals and families need to pay rent - not doing so can get them evicted - and they are forced to make tough decisions with their remaining income. Many have to make sacrifices on the quality or quantity of the food they purchase.

Food insecurity has additional layers for newcomers to Canada. Research done by the Multicultural Health Brokers, interviewing newcomers in Edmonton, found that not being able to afford cultural foods that they enjoy eating has serious impacts on newcomer's sense of happiness, self-worth, and dignity. Experiencing food insecurity makes it difficult to practice and pass down one's culture. It can also create barriers to relationship and community building, since food brings people together and is central to many cultural celebrations, not being able to share is isolating. [31]

Colonization, cultural genocide, and the reserve system have disconnected Indigenous Peoples from traditional foodways, and has led to an overreliance on processed foods, all of which has had negative health impacts. Food security means having access to traditional hunting and gathering techniques, and the ability to consume local plants, animals, and medicines. [32]

SCENARIO 3:

ADONIS

Adonis, a recent social work graduate, embarked on his journey towards independence by moving into a one-bedroom apartment in downtown Edmonton. Securing a full-time job in his field marked a significant milestone, but his starting wage of \$2,300 per month after taxes is quickly absorbed by the city's soaring housing costs.

Rent alone swallows a substantial \$1,500 each month, a staggering 65% of Adonis's income. This starkly contrasts with financial guidelines recommending that housing costs should not exceed 30% of one's income, placing Adonis at immediate risk of financial strain. Despite diligently budgeting, the remaining \$800 must cover utilities, internet, transportation, phone bills, and other essential expenses. The financial pressure is compounded by rapidly increasing food costs.

Adonis, like many in his situation, relies on food hampers to supplement his grocery needs. While grateful for this temporary assistance, the reliance on food banks is a constant reminder of the widening gap between his income, the cost of living, and the life he wants to live. He fondly remembers the curries and stews his mom used to make, but knows he cannot recreate those from the food he receives in his hampers, and he also cannot afford to go out and buy the ingredients himself. While he used to cherish mealtime in his childhood home, it is now a chore of throwing together whatever he can find to satiate his hunger.

Transportation

Transportation is essential for individuals and families to meet all their basic needs, but transportation costs can vary greatly.

A single bus trip using Edmonton Transit Service (ETS) costs \$3.50 or \$2.75 if an individual uses Edmonton's new ARC pass. The ARC pass puts a \$100 limit on the amount a person can pay each month for transit, although this is cheaper for seniors (\$35) and students (\$73). [33]

Edmonton's Ride Transit program offers discounted bus passes to people living in low income. If an applicant's total household income is at or less than the low-income cut-off (LICO) + 10%, they will qualify for a \$35 monthly transit pass, and if their income is between 10-35% above the LICO they can receive a \$50 pass. A \$35 pass is also available to Edmontonians on income support, refugees, and youth under government care. [34]

While public transportation is relatively affordable, there are many barriers to accessing Edmonton's transit system, including a lack of accessibility for people with disabilities, few stops and low frequency outside of the city core, and a perception that ETS is not safe. Transit commutes are often significantly longer than if one was to drive. As a result, many people (who have the means) prefer to drive.

The majority of Edmontonians (73%) use a car as their main source of transportation, either as a driver or a passenger. [35] Driving, however, is quite expensive. Using the Canadian Automobile Association (CAA) car costs calculator, a 5 year old Honda Civic would cost roughly \$10,414 a year to drive, including gas, insurance, registration, and maintenance. [36] In our annual living wage report, we averaged the cost of owning a 2015

hatchback, car, SUV, and truck, finding an annual cost of \$5,564.
[26]

People living in poverty, or on the cusp of poverty, are forced to make tough decisions between the convenience of driving and the affordability of transit.

SCENARIO 4: JEROME

Jerome is a devoted single father, raising his 8-year-old son, Kamar, in their small apartment in Downtown Edmonton. He works tirelessly to provide for their little family, earning an annual salary of \$53,930 after taxes. Each month, his paycheck of \$4,494.16 must cover all their expenses, from rent and groceries to childcare and transportation. Despite his best efforts, the rising costs of living make it increasingly challenging for Jerome to make ends meet.

Their apartments cost Jerome \$1,397.16 per month in rent. Groceries, clothing, and healthcare quickly add up, leaving little room for anything beyond the essentials. The most costly of Jerome's expenses is his trusty Honda Civic, an 8-year-old vehicle that has seen him through countless family trips and daily commutes. However, the car, with its monthly payment of \$374.99, along with insurance, maintenance, and fuel, costs him a staggering \$867.75 each month.

With the weight of these expenses on his shoulders, Jerome has started to explore alternatives in transportation as a viable option to cut costs. One significant consideration is transitioning from his Honda Civic to two public transit passes bought on a

monthly basis. Although this move could save him a substantial amount of money, it also comes with its own set of challenges.

Currently, Jerome's daily routine involves driving to work, after dropping off Kamar to his school. Using public transit would mean a 40-minute bus commute to his workplace. To complicate matters, Kamar's school is in the opposite direction, requiring another 20-minute bus ride. This new arrangement would not only lengthen their commutes but also reduce the time they spend together during the morning and evening routines. The thought of Kamar navigating the bus system alone is worrisome for Jerome, especially with recent news highlighting concerns about public transit safety.

Despite these concerns, the financial benefits are undeniable. By switching to public transit, Jerome's transportation costs would drop to \$173 per month. An adult monthly bus pass costs \$100, while a youth pass for Kamar is \$73. This change would lower Jerome's monthly expenses to \$3,805.23, leaving him with an additional \$694.75 each month for savings, emergencies, and enriching experiences with Kamar.

Jerome reflects on their current lifestyle and finds himself exhausted by the financial strain, they do not lead a lavish life; their expenses are primarily for necessities, yet they keep having to sacrifice again and again.

Ultimately, Jerome decides to make the switch to public transit. The decision is bittersweet, while he welcomes the financial relief of extra room in his budget, he misses the quality time spent with Kamar during their daily car rides. He hopes the extra savings will allow them to create new memories together, perhaps through small weekend outings.

Recreation

Leisure is essential to one's well-being. Engaging in leisure is good for one's physical health, but it also creates learning opportunities, combats loneliness, and fosters community and relationship building. [37] There are many things families can get involved in in the city – from recreation centers and gyms, to the occasional movie, or to attractions such as Fort Edmonton Park, the Telus World of Science, or the Royal Alberta Museum. Families may want to put their children in swimming or music lessons, or get involved in sports teams.

However, leisure can be expensive – For example, an annual household pass to City of Edmonton recreation centers costs a family \$1305, [38] a single movie ticket costs between \$10 and almost \$30, [39] and a trip to the museum would cost a family \$50. [40] The average household in the second lowest income quintile spends \$3,250 annually on recreation. [41] As such, when money gets tight, this is one of the first things to go.

Free activities do exist, but these take time and energy to find. Cost is not the only barrier, as those who experience economic poverty also often experience time poverty. People who need to balance unstable employment - and possibly work multiple jobs to make ends meet - with household responsibilities and caregiving, while seeking out services to help one's family, may not have much time for hobbies. [37] In the first quarter of 2024, 41.8% of Albertans indicated that they were dissatisfied with the amount of free time they had. [42]

Healthcare

While residents of Alberta have access to the Alberta Health Care Insurance Plan, this plan only covers some medical needs, such as doctor visits, medical tests, and hospital stays. Prescription drugs, eyeglasses, dental care, medical supplies and equipment, and ambulance trips all come with additional costs. [43] The Government of Canada is in the process of phasing in the Canadian Dental Care Plan, which will go a long way in increasing access to health care. It is currently only available to seniors, children, and people with a disability tax credit certificate, but will be available to all Canadian families with an income below \$90,000 by 2025. [44]

Many employers offer healthcare benefits, but this is less common for those working in low paying, unstable jobs. Only 44% of those who make less than \$40K have employer provided benefits compared to 83% of those who make \$60-100K. [45] Meaning that those in lower paying jobs have to choose between paying for their own health care plan, or risk going without.

For those who get their own plan, it can be quite expensive. As calculated in our living wage report, a moderate Blue Cross health care plan for a family of four is \$3,138 annually, a plan for a single parent is \$1,715, and a single adult's is \$1,186. [26]

Even when people do have access to health care, plans often do not cover the entire cost, and families still need to pay a portion of things like prescriptions and medical supplies.

According to the Survey of Household spending, the average family in the second lowest income quintile spends \$2,397 on healthcare each year. [41]

Clothes and personal care

Access to weather appropriate clothing is essential in a city like Edmonton, where temperatures vary dramatically between winter and summer months. When temperatures drop below -30 Celsius in the winter, access to winter coats, boots, and thermal layers is essential. However, clothing is more than just protecting our bodies from the environment. For many people, having clothing that they like and makes them feel good is important for confidence and self-worth.

The average family in the second lowest income quintile spent \$1,825 spent on clothing and \$1,395 on personal care each year. [41] Similarly, the Market Basket Measure estimates a family of four would spend \$1,894 on clothing each year. [46]

WHAT IS NEEDED TO AFFORD THIS LIFE?

Now that we know how much it costs to live in Edmonton, we need to look at what families need to afford this life. We primarily pay for our needs through employment incomes. As the data below will illustrate, Edmonton has a relatively high employment rate, however, the jobs that many people have are low paying and unstable. People in this situation are known as the working poor. They are working, but do not make enough to pay for their needs. Federal and provincial governments have an important role to play in supporting those living in poverty. Through income transfers, they can supplement families' incomes and support them to meet their needs.

The following sections will illustrate employment rates in Edmonton, quality of jobs, government transfer amounts, and welfare income sufficiency.

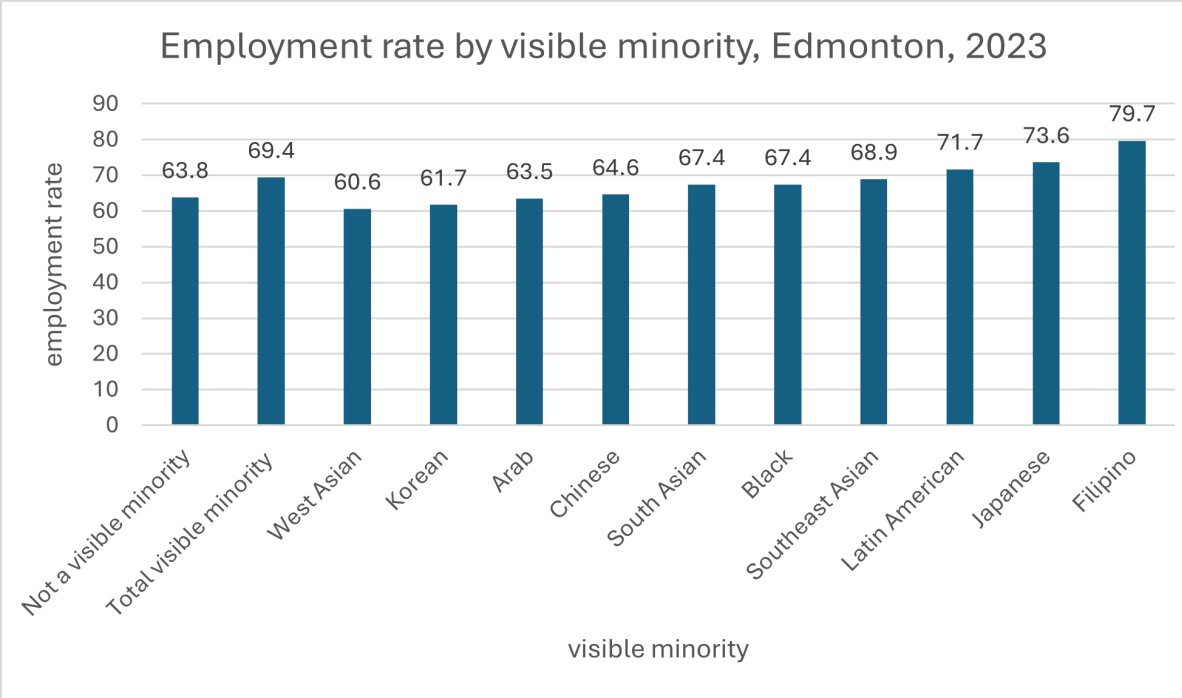
Employment

In 2023, 65.9% of Edmontonians were employed. [47] Employment rates vary a lot based on demographics. Men (69.9%) for example, have higher rates of employment than women (62.1%), and youth aged 15 to 24 (65.4%) have much lower rates than people aged 25 to 54 (84.6%). [47]

Employment rates also vary by ethnic groups. Visible minorities (69.4%) have higher employment rates than non-visible minorities (63.8%) Alberta wide. However, there is a lot of variation among this population, Filipinos have the highest

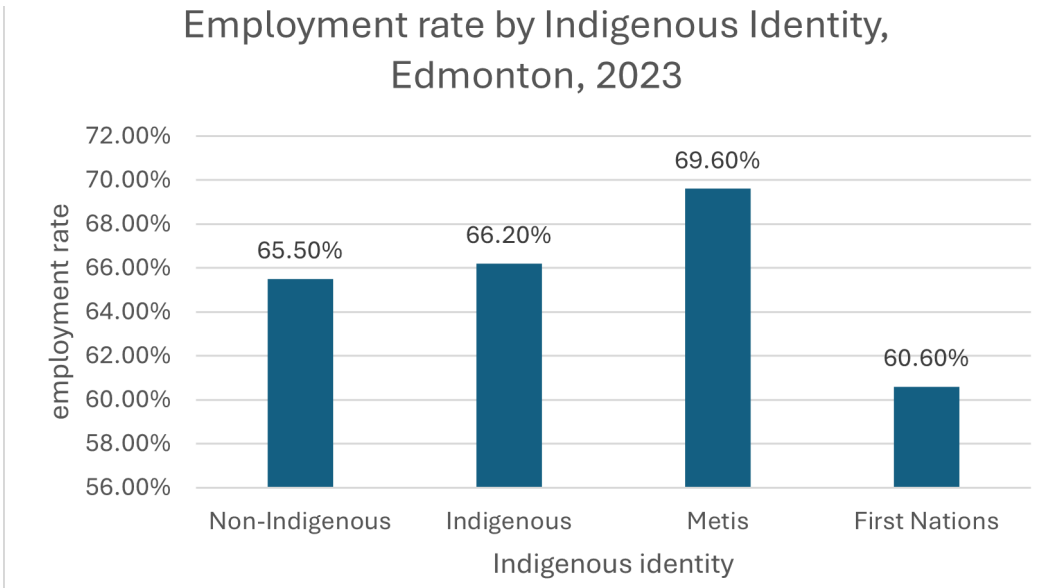
employment rates (79.7%) whereas Arabs had the lowest (63.5%). [48]

Chart 5. Employment rate by visible minority, Edmonton, 2023



In 2023, Indigenous people (63.7%) had similar employment rates to non-Indigenous people living in Alberta (65.5%). Again, there is a lot of variation within this larger population, Metis people (70.8%) had a significantly higher rate than First Nations (55.0%). [49]

Chart 6. Employment rate by Indigenous Identity, Edmonton, 2023



Quality of Employment

Employment rates are just one side of the story – our current economic environment is overrun by jobs that are low paying and unstable. In other words, while people may be employed, they are not making enough to meet their needs.

In 2023 roughly 6% of Albertans hold multiple jobs. Being a “multiple jobs holder” is an indicator of job instability, because it implies that a person cannot meet their needs on a single job, so they must take on additional employment. [50, 51] Canada wide, research shows that multiple job holders tend to experience other markers of job instability. Those who work part-time in their main job are more likely to be multiple job holders than those who work full-time. In addition, the multiple job holding rate is higher among those with low wages. The most common reasons for working multiple jobs were paying for essential needs such as housing and groceries (34.9%), and to earn extra income (34.8%). [52]

Multiple jobs holding rates vary greatly across different occupational sectors. Agriculture (9.4%), educational services (9.3%), health care and social assistance (9.3%) and information, culture, and recreation (9.2%) disproportionately have more multiple job holders, indicating these sectors are more susceptible to instability. Conversely, workers in construction (2.36%) and forestry, fishing, mining, quarrying, oil and gas (3.35%) are significantly less likely to work multiple jobs. [50,51]

We also know that certain subgroups of the population are more likely to be working multiple jobs. Canada-wide, women (6.4%) have a higher rate than men (4.8%). Youth aged 15-24 (6.6%) have a higher rate than those who are within the core working ages of

25-54 (5.8%), and those aged over 55 (4.4%). [52]

Filipino (8.4%) and Black (7.4%) workers are more likely to be working multiple jobs than workers who are neither racialized nor Indigenous (5.3%). Both of these groups are more likely to be working in healthcare and social assistance, industries which have a higher multiple job holding rate, and lower earnings. Lastly, multiple job holding is more common among immigrants landed within ten years (7%), than those born in Canada (5.3%) and established immigrants who have lived in Canada over 10 years (5.5%). [52]

Involuntary part time work is another indicator of job instability. This statistic reflects people who want to work full-time but can only get part-time employment. In the year 2022, 556,000 Canadians were working part-time involuntarily, representing 2.8% of all workers, and women (3.6%) were more likely than men (2.2%) to be involuntarily working part-time. [53]

Gig work is defined by Statistics Canada as “a form of employment characterized by short-term jobs or tasks which does not guarantee steady work and where the worker must take specific actions to stay employed.” In the fourth quarter of 2022, 871,000 Canadians did gig work as their main job. Among these, 468,000 Canadians had completed digital platform employment, such as driving for Uber or Lyft, or delivering meals. [54]

All that being said, the majority of Canadians work full time hours. In 2022, 23% work 35 to under 40 hours, and 41% work 40 to under 45 hours a week. [55]

SCENARIO 5:

LINDSAY

Lindsay was working full-time as an aid at an extended living facility, making \$22.25 an hour, the living wage in Edmonton. Lindsay lived a comfortable life, she rented an apartment with a roommate, she could afford healthy food each month, had an older car, gym membership, and went out for dinner and drinks with friends once a month.

However, due to budget cuts, her job was turned into a part-time position. Not only did she lose a sizable chunk of her income, she was no longer eligible for employee health benefits, forcing her to consider getting her own from Alberta Blue Cross or risk going without.

Lindsay became really worried about being able to afford to meet her needs, so she hunted for a new job with better hours. After sending out dozens of resumes, she could not find anything suitable in her field, and the only job offer she received was for a part-time cashier at a local grocery store, which paid minimum wage. With little other options, Lindsay accepted this job, and now takes shifts in the evenings and weekends on top of her original job. As beneficial as her part-time job has been, her hours are inconsistent, making it hard to budget. To ensure she has enough money each month, Lindsay also joined Skip the Dishes, and delivers food in her free time.

To cut costs she decided to cancel her gym membership, with her extra jobs she did not have time to go anyway. Her friends have supported her by having girls' nights at one of their homes instead of going out. While she can still pay her bills, money is tight and she would not be able to afford an emergency expense. Lindsay is really

worried about her older car. If it breaks down, she will not be able to repair or replace it. Her life has become considerably more stressful, and she has lost some of the leisure activities that were important for her mental health and well-being.

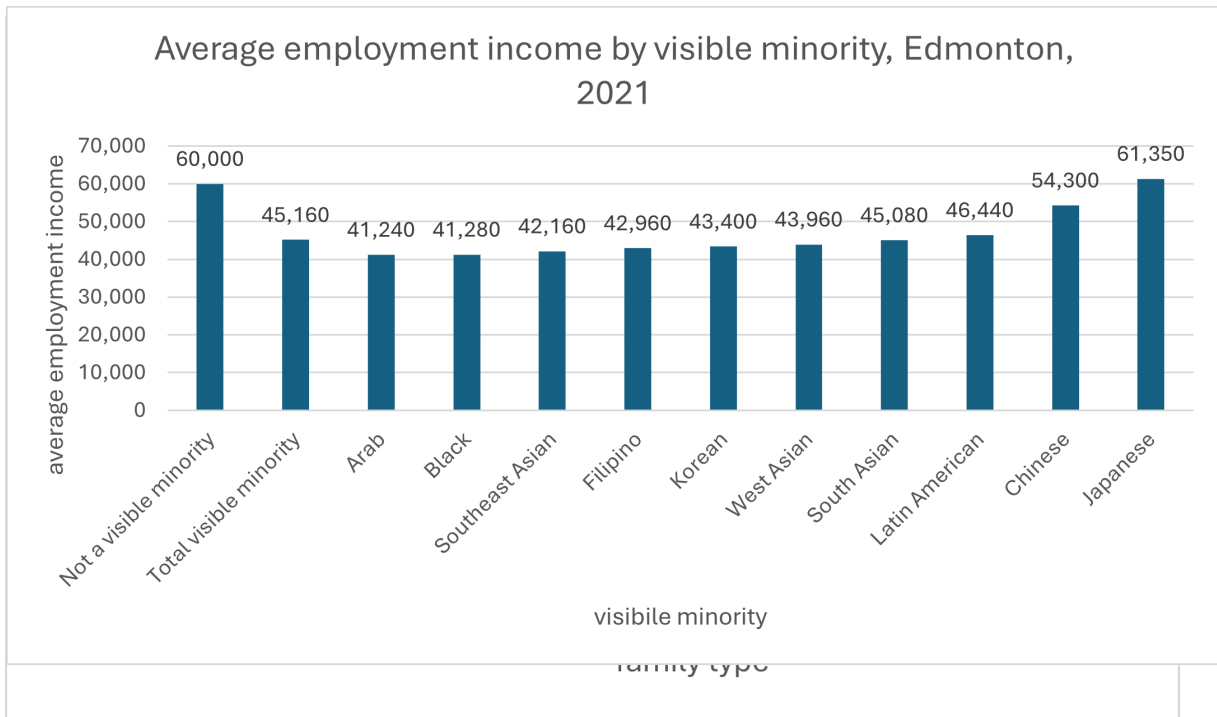
Incomes

The living wage is the hourly wage that a primary income earner must make to provide for themselves, their families, and reach basic financial security. It is more than a survival wage, and accounts for the things a family would need to participate in their community. It takes into account both taxes a family needs to pay and government benefits they can receive. [26] If a family was making a living wage, they could afford everything listed above. Edmonton's living wage in 2023 is \$22.25, or \$40,495 annually (per income earner). [26]

As of 2022, the median after-tax income for a family in Edmonton is \$68,550. Couple families consistently have the highest median income, at \$104,470. Single parents' median income is \$55,500, and single adults' median income is \$36,240. [56]

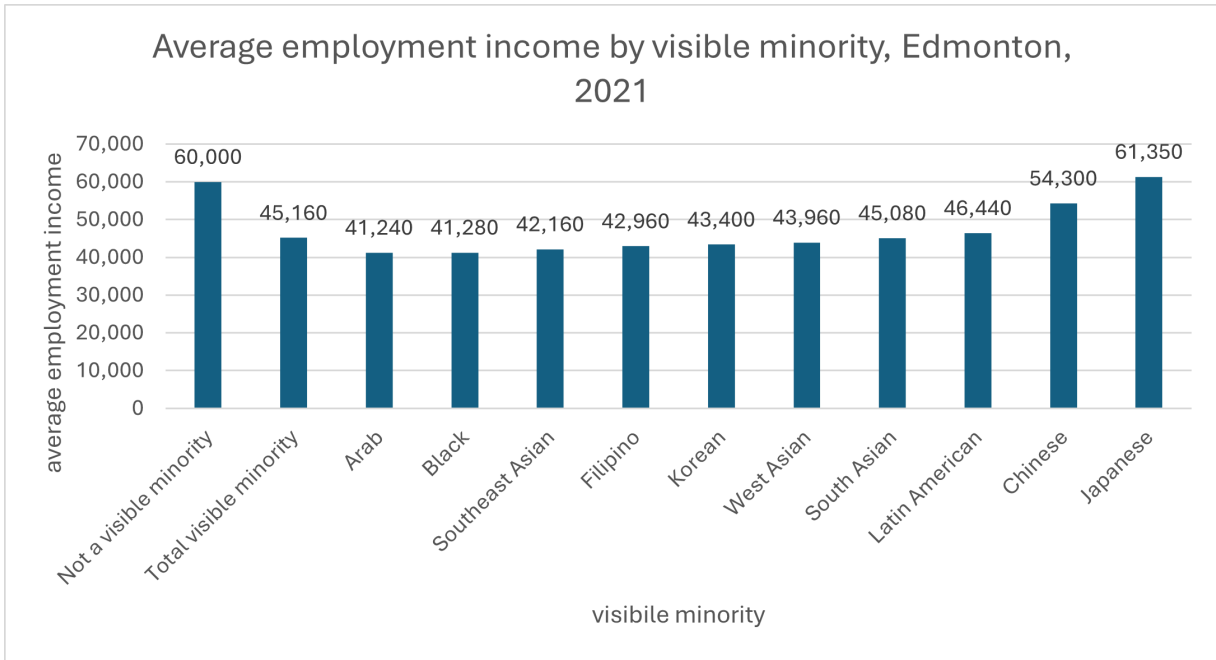
Edmontonians living in low income have significantly lower after-tax incomes. The median income for low-income families was \$19,040 in 2022. Couple families had a median income of \$25,900, single parents' median income was \$24,970, and single adults' was \$15,350. [57]

Chart 7. Median income by family type, Edmonton, 2022



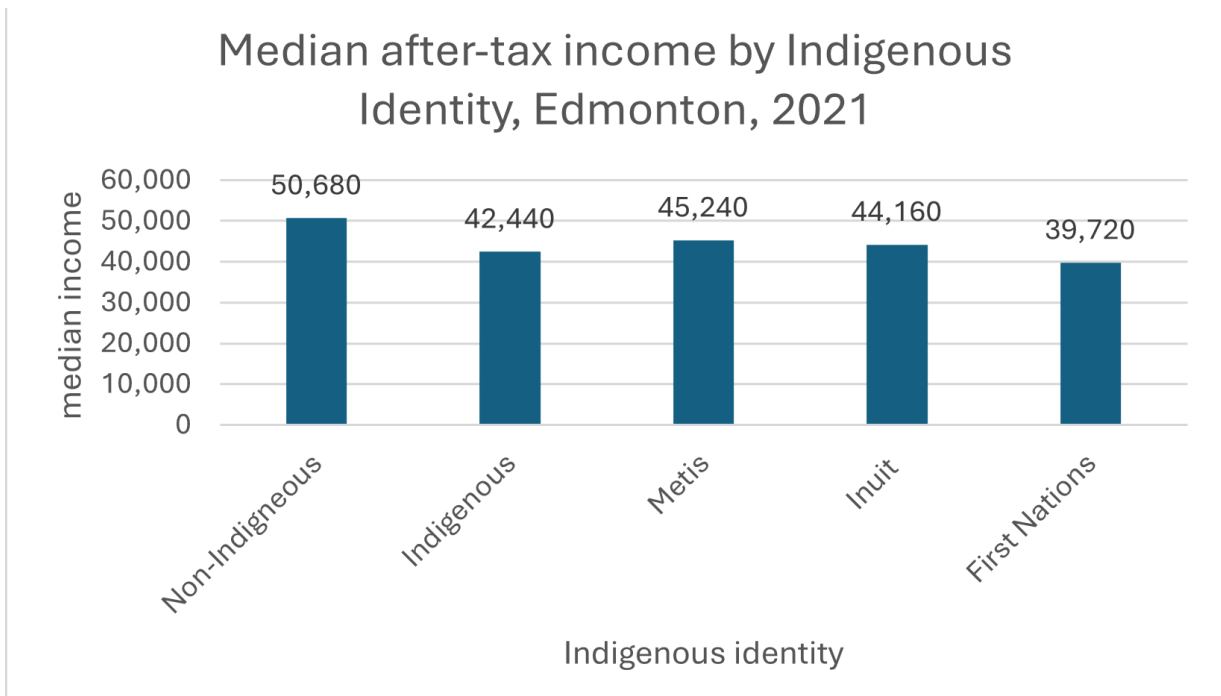
Incomes also vary by racial group. Visible minorities (\$45,160) as a whole tend to have lower employment incomes than non-visible minorities (\$60,000), although there is considerable variation within this group. [58] Arab people (\$41,240) have the lowest income, whereas Japanese (\$61,350) have the highest.

Chart 8. Employment income by visible minority, Edmonton CMA, 2021 [AC]



Indigenous people living in Edmonton (\$42,440) also tend to make lower after-tax incomes than non-Indigenous people (\$50,680). Metis people (\$45,240) have the highest after-tax income among this group, followed by Inuit (\$44,160) and First Nations (\$39,720). [59]

Chart 9. Median after-tax income, by Indigenous Identity, Edmonton, 2021



Wages also differ quite a bit by industry, those working in forestry, fishing, mining, quarrying, oil and gas make an average of \$52.39 an hour, whereas those in accommodation and food services make \$19.09. [60]

Government Transfers

Government income transfers are an essential tool to support individuals and families in meeting their needs. There are a wide variety of benefits available to individuals and families.

The Canada Child Benefit (CCB) gives a family \$7,437 annually for each child under the age of 6, and \$6,275 annually for each child between the ages of 6 and 17 to those whose income is \$34,863 or lower. Payments then reduce as income grows. [61] The Alberta Child and Family Benefit (ACFB) provides funding based on income and the number of children a family has, a family with two kids, for example, can receive a maximum of \$3,494 annually as long as their income is below \$25,935. [62]

The GST credit gives a maximum of \$496 if a person is single, \$650 if they are married or have a common-law partner, and \$171 for each child under the age of 19, with payments lowering as income increases. [63]

The Carbon rebate, regardless of income, gives \$225 for an individual, \$112.50 for a spouse or common-law partner, and \$56.25 per eligible child under the age of 19. Single parents can receive \$112.50 for their first eligible child. [64]

While benefits can be quite generous for families with children, people without children are left out. For example, in our 2023 living wage report, we found that a family of four had access to

\$19,612 in government benefits, covering 23% of their expenses, whereas a single adult only had \$1,684, covering 5% of their expenses. [26]

Senior's benefits

The Government of Canada also gives specific support to seniors. All working Canadians contribute to the Canada Pension Plan (CPP) through deductions from their paychecks. The amount one receives upon retirement is based on one's average earnings throughout their career, how much they have contributed to the CPP, and when they decided to start their pension. As of 2024, the maximum a person could receive if they started at 65 is \$1,354.60 monthly, while the average is \$816.52. [65]

Old Age Security (OAS), is available to all Canadian citizens and legal residents over the age of 65, regardless of employment history. At the time of writing, those between the ages of 65 and 74, with a net income below \$142,609, can receive a maximum of \$718.33 a month. Those over the age of 75, who have a net income below \$148,174, can receive a maximum of \$790.16 monthly. While individuals can receive this immediately upon turning 65, one can delay payments up until age 70, and receive a larger monthly payment as a result. [66]

Lastly, the Guaranteed Income Supplement (GIS) is available to Canadian seniors with low incomes accessing OAS. Payments are based on one's income, spouse or common-law partner's income, and whether or not the partner receives OAS, the maximum a person can receive as of August 2024 is \$1,072.93 a month. [67]

SCENARIO 6:

MINDY AND HARMEET

Mindy and Harmeet Kumar, a senior couple living in Edmonton, had always dreamed of a comfortable retirement. They had spent their working lives saving by forgoing many experiences, believing that their contributions would be enough to support them in their golden years. They looked forward to traveling, visiting their grandchildren, and enjoying rest due to health concerns.

Harmeet had been a mechanical engineer, a job he loved for its problem-solving challenges. Mindy, a retired nurse, had devoted herself to her patients' care. When Mindy's mobility began to decline due to arthritis, she was forced to retire earlier than planned. Harmeet, however, still felt strong and able, hoping to join his wife in retirement by the age of 65.

As they approached their 65th birthdays, the Kumar's had a harsh reality check. The cost of living in Edmonton had skyrocketed, and their retirement accounts, once thought to be sufficient, were now unfortunately inadequate. Their savings, along with the Canada Pension Plan (CPP) and Old Age Security (OAS) payments, fell short of covering their basic expenses, let alone allowing for any dream experiences.

Now, their monthly budget is tight. The mortgage on their home was almost paid off, but property taxes and maintenance costs were significant. Medical expenses for Mindy's arthritis treatments and other health issues added up quickly. Utilities, groceries, and transportation costs continued to rise, and unexpected expenses seemed to crop up at the worst times.

Faced with these financial pressures, Harmeet made the difficult

decision to continue working past the traditional retirement age. He took on a part-time job as a consultant, using his engineering experience to provide much-needed income. The work was not as demanding as his previous job, but it was enough to cover the shortfall in their budget.

Mindy, unable to work due to her health, focused on finding ways to stretch their dollars. She clipped coupons, shopped sales, began gardening to reduce grocery costs. Unfortunately, they canceled their cable subscription, limited dining out to special occasions, and postponed plans for travel. They have become reliant on the food bank for the first time in their lives.

This caused great strain in their previously stable relationship, as Mindy felt guilty and worried for Harmeet having to continue working, whereas Harmeet has the immense pressure of providing for both of them, while also ensuring the health and well-being of Mindy. While it greatly benefits them to have access to government benefits, their reliance on them is representative of a larger systematic issue, which fails to care for senior citizens and protect their rights as they age out of their labour market, causing many to delay retirement from financial stressors, greatly impacting their quality of life.

Welfare Incomes

Alberta has programs available to support people who are not working to meet their needs. Income Support (formerly known as Alberta Works), provides income to individuals and families who are not currently employed to support them in meeting their basic needs. To be eligible for this program, one must be looking for work, working but not making enough, or temporarily unable to work, and recipients are expected to transition to full

employment. [68] Assured Income for the Severely Handicapped provides funding to people with a permanent medical condition that prevents them from earning a living. [69]

However, the incomes one receives on these programs are severely insufficient. In 2023, a single person on Alberta Support would make \$11,262, this is \$17,692 below the Poverty Line (MBM). A single person on AISH would make \$23,473, significantly higher, but still \$5,482 below the Poverty Line. A single parent with a child on Alberta Supports would make \$26,969, which is \$13,978 below the Poverty Line. [70] Both programs also have additional allowances recipients can apply for, such as extra funding for a special diet, childcare and child school expenses, and emergency expenses, [68, 69] but these can be difficult to apply for.

These programs do allow (and encourage) recipients to work, but benefits start getting clawed back at a relatively low income threshold. A single adult on Alberta Supports, for example, can only make \$230 a month, and then their benefit is reduced by 25% for every dollar made over that. [68] AISH recipients can make more (\$1,702), but then benefits are reduced by 50% up until they make \$2,009. [69]

SCENARIO 7: RYAN

Ryan is currently unable to work due to the serious challenges they face with their mental health. In order to be able to prioritize their well-being, they rely on government assistance programs to bridge the gap of unemployment. As a single individual with no dependents living on AISH, they make

\$23,473 annually with very limited room for improving their financial situation, as if they were to make any additional money they would risk their standing for AISH.

Ryan relies heavily on the AISH program for their income and despite receiving government benefits, there are several financial challenges and insecurities they face as AISH provides a basic income but does not cover all their living expenses. The scarier part is that Ryan may experience financial insecurity due to the unpredictable nature of government benefits and the potential for bureaucratic delays or errors. One delayed payment would mean Ryan could not pay their bills on time.

While AISH benefits are non-taxable, Ryan may still be eligible for the GST/HST credit and other tax credits like the Disability Tax Credit (DTC), which reduce tax burdens for eligible individuals.

There can be challenges in accessing all the benefits Ryan is entitled to, such as delays in processing applications or misunderstandings about eligibility criteria for supplemental benefits, as well as having to ensure that they keep up with medical appointments, and submit evaluations to review their functionality and advocate for themselves. Ryan has to dedicate a significant amount of time each month to ensure they can continue to receive the benefits they need to survive. These issues reflect onto the larger system's inability to adequately provide for people with disabilities in making their programming more streamlined and helpful.

WHAT SUPPORTS THIS LIFE?

This section looks at the systems that can help us to afford a dignified life – in particular education and childcare. Higher levels of education, including both trades and university education, contribute to higher incomes, and access to affordable childcare supports parents' ability to maintain quality employment. While the benefits are clear, there are serious barriers to accessing these systems, some of which will be illustrated in the data below.

This section will illustrate costs and rates of education, the impact education has on employment, costs and accessibility of childcare, and the impacts of childcare on employment.

Education

Edmontonians have high rates of high school completion. In the 2021 school year, completion rates were 78.2% for public school [71] and 85.9% for Catholic school. [72] However, many Edmonton students do not see the value in education. 70% of Edmonton Public School students agree or strongly agree that what they learn in school will help them in the future, but only 56.7% of high school students agree or strongly agree school supports students to transition to life after high school. [73]

That being said, the majority of students get more education after high school, 65.2% of Edmonton Public School students go on to post-secondary education within 6 years of entering grade 10. [71]

Getting a post-secondary degree has long been posited as a means to improve one's job and income prospects, however, it is expensive. For a Canadian citizen, the annual cost for an undergraduate degree is \$7,586, whereas for an international student that cost is \$31,549. [74] This is just for tuition, students also have to pay for textbooks and school supplies, alongside regular living expenses.

For many students, they need loans to afford this. In 2023, 42% of eligible students in full-time studies at Alberta's publicly-funded post-secondary institutions took out loans from Alberta student aid. Only residents of Alberta (i.e. Canadian citizens, permanent residents, and protected persons) are able to get loans, international students are not eligible [AQ]. The majority of loan borrowers were aged 18-24 (50%), female (61%), and had no dependents (67%). [75]

Those who graduated in the 2019-20 school year had an average debt of \$29,000. Assuming an average monthly payment of \$307, it is estimated it will take 9.8 years to pay this off, [75] illustrating that young Albertans are starting their working lives with large amounts of debt.

SCENARIO 8:

MICHELLE

Michelle, a second-generation immigrant from the Philippines, carries the proud distinction of being the first in her family to pursue post-secondary education in Canada. Over six years of unwavering dedication, she has earned both a Bachelor's Degree in Political Science and a Master's Degree in Public Policy.

Currently, Michelle works at a non-profit organization as a manager, earning \$70,000 annually. While this position provides a decent income, she faces the daunting task of repaying her tuition debt, which has accumulated over her undergraduate and graduate studies. The total cost of her education amounts to \$41,346, with \$25,588 for her Bachelor's degree and \$15,758 for her Master's degree.

Despite recent changes eliminating federal student loan interest, Michelle is still burdened by interest accrued before 2023. Determined to expedite her debt clearance, Michelle allocates \$1,000 each month toward her loans. This decision, while aimed at accelerating her financial freedom, places significant strain on her budget, leaving little room for other expenses.

Michelle's parents sacrificed a lot to start new lives in Canada, leaving behind their careers, family, and community. The weight of her aspirations, not only for personal success but to make her parents proud, adds emotional and financial pressure. Each day requires a delicate balance as she manages her demanding job, tight budget, and the persistent concern over financial stability.

Michelle's ultimate ambition is to secure a role that aligns with her academic achievements, enabling her to influence public policy and support her parents and family back in the Philippines. Until then, she navigates the complexities of her financial situation with determination, driven by her aspirations and the desire to create a better future for herself and her loved ones.

Michelle's current monthly budget is as follows:

- After-tax monthly income: \$4,399
- Rent: \$1,420.16
- Food: \$396.92

- Clothing and footwear: \$71.33
- Transportation: \$248.50
- Health care: \$117.50
- Household costs: \$366.83
- Loan repayment: \$1000

In 2021, 26.5% of Albertans held a bachelor's degree or higher. Women are slightly more likely to get a bachelor's degree or higher than men (29.1% vs. 23.8%). [76]

Trades certificates are another way to improve one's position, 8.8% of Albertans held an apprenticeship or trades certificate or diploma. There is a large gender gap among those pursuing the trades, 14.3% of men had an apprenticeship or trades certificate or diploma, compared to just 3.5% of women. [76]

Not all Albertans get degrees, 28.8% of Albertans have a high school degree or equivalency certificate as their highest level of education, with no discernible differences by gender. [76]

Educational attainment differs by racial background. Among Indigenous Albertans, 31.5% have a high school or equivalent, 7.2% have a Bachelor's degree, and 9.2% have an apprenticeship or trades certificate or diploma. [77]

There is a common myth that Indigenous people receive free post-secondary education, but many Indigenous people face many barriers to accessing funding. First, funding is allocated to Indigenous bands to be distributed to members. This means funding is only accessible to those who have ties to their band or community. Second, these resources are inadequate compared to the demand. Each band receives a limited amount of money, which must be distributed among a growing number of applicants, leading to fierce competition and uncertainty. Even when funding is available, the application process is hard, requiring students to maintain high academic standards and reapply annually, with no guarantee of continued support. This prioritization of freshly graduated high school students, followed

by those pursuing bachelors and masters degrees, often leaves a significant portion of the Indigenous population without access to the necessary financial aid. [78]

Visible minorities are more likely to hold university degrees. In Edmonton in 2021, 36.8% held a bachelor's degree or higher. Among this group, those most likely to obtain a bachelor's degree or higher were Japanese (46.5%), West Asian (45.8%), and South Asian (44.8%). [79]

In contrast, visible minorities are less likely to hold a trades certificate, at 4.4%. South Asian (3%), Chinese (3.2%) and West Asian (3.4%) are among the lowest. [79]

Increased education does have a positive impact on income. In Alberta, in 2020, someone with a high school degree made \$40,880, whereas someone with a trades certificate made \$65,000. Someone with a bachelor's degree or higher made \$77,200, close to double the income of someone with only a high school degree. [80]

SCENARIO 9: MAXIM

Maxim is a student attending MacEwan University in downtown Edmonton, striving to balance his academic and economic responsibilities. The annual tuition for his program is approximately \$6,200, a significant financial burden. To manage this cost, Maxim lives in an apartment near campus with three other roommates, as the proximity helps reduce commuting expenses. His share of the rent and utilities comes to \$500 per month, amounting to \$6,000 annually.

To afford his education and living expenses, Maxim works a part-time job at a local café, earning around \$12,000 a year. This income, while helpful, is insufficient to cover all his costs. After paying for tuition and rent, he has only \$200 left per month to cover food, transportation, school supplies, and other necessities. The economic pressure is immense, forcing Maxim to meticulously budget every dollar and often forgo basic needs.

Maintaining his part-time job while keeping up with his studies is a constant struggle. The demands of his job limit his available study time, often leaving him exhausted and impacting his academic performance. His social life is very lackluster, without the time to have a university experience like joining clubs and grabbing drinks with friends. He feels shameful when he does have time, but is unable to afford the added expenses, leading him to have a further gap between him and his friend group.

The stress of this precarious balance often takes a toll on his mental and physical health, further complicating his ability to succeed, especially as accessing mental health services is a costly and timely endeavor he is unable to access currently. Despite these hardships, Maxim remains determined to complete his degree. His resilience is driven by the hope that his education will eventually lead to better job opportunities and a more stable future.

Credentialism

While the positive effect of education on income is clear, these benefits often depend on where one gets their education. Many immigrants who come with degrees from abroad face barriers in getting jobs that match their education level. In 2021, 17.1% of established immigrants were overeducated for their occupations,

compared to 26.7% of recent immigrants. Only 7.8% of Canadian born people aged 35-64 were overeducated for their occupation. [81]

The road to credential recognition is not as straightforward as we may think. While the Federal Skilled Worker Program mandates an education credential assessment (ECA) as part of the immigration application, this evaluation only confirms the validity of credentials for immigration purposes, not for employment. [82] Many people come to Canada with high hopes only to realize their credentials are not recognized in the Canadian job market.

Roughly 60% of recent immigrants (those who entered in the last 5 years) experienced challenges in securing employment because their experience and credentials were foreign. In addition to not having one's credentials recognized, some of the most common barriers immigrants experience when trying to get jobs in Canada are: not having enough Canadian job experience, lacking connections in the job market, and lacking references from Canada. [82]

SCENARIO 10: MOHAMMAD

Mohammad immigrated to Canada with the hope of building a better life for his family, equipped with an engineering degree from India. However, the reality of his journey has taken an unexpected turn. Despite being a skilled permanent resident ready to contribute to both his family's livelihood and the Canadian economy, he faces significant obstacles in having his credentials recognized.

Upon arrival, Mohammad learned that his university qualifications do not fully transfer to Canada, requiring him to retake multiple courses to gain certification as a professional engineer. This situation is unfortunately a common experience amongst economic immigrants. Regulated occupations are governed by federal laws and regulatory bodies in their respective countries, however they often require specific credentials to practice in Canada, leaving many highly skilled individuals to face high economic stress within the new culture they have entered.

Compounding his situation, Mohammad must balance his aspirations with the immediate financial needs of his family. His wife and daughter have recently joined him in Canada and are waiting for their work visas, further increasing his responsibilities as the primary caretaker, requiring him work as a driver for Uber and Skip the Dishes. He grapples with the reality that he is unprepared and does not have any family or friends to rely on for their community.

To gather information on his option, Mohammad went to the University of Alberta, where he found that in order to become certified to work as an engineer in Canada, he would have to enroll for a full-time academic year. This means on top of the projected price of approximately \$9,000 he would have to maintain employment. With the added financial strain of caring for his family and the prospect of accumulating student debt his dreams of returning to school seem increasingly distant.

As Mohammad continues to work his side jobs, he remains hopeful for a brighter future. He must save money, reapply for student loans, and await his wife's ability to contribute financially once her work visa is approved. With determination, he strives to navigate the complexities of Canada's educational and professional landscape, seeking a path to recognition that will allow him to fulfill his potential as an engineer.

Childcare

Affordable and accessible childcare is integral for parents, primarily women, to be able to gain meaningful employment. Women have always had lower labour force participation rates than men, [47] largely due to the fact that they take on larger childcare responsibilities.

Childcare is very expensive, so for some families, it makes more sense for one person to forgo employment and stay home with their children. For others, they simply cannot find suitable childcare close to them, so one parent must stay home. More often than not, this person is the mother.

After the introduction of low fee childcare in Quebec in 1993, the employment rate for women in Quebec rose at a faster rate (from 50% in 1993 to 80% in 2015) than in the rest of Canada (52% to 75%), several researchers have attributed this increase to the introduction of low fee childcare. [83] This suggests that having affordable and accessible childcare for the rest of Canada would similarly increase women's employment rates.

The Government of Canada, in 2021, promised to lower childcare fees by 50% by 2022, and to further lower fees to an average of \$10 a day by 2025-26. In 2023, Edmonton still remains slightly shy of that goal, with fees being 48% lower for infants but only 38% lower for toddlers. As of 2023, monthly fees were: \$555 for infants, \$567 for toddlers, and \$545 for preschoolers. [84]

Price is not the only thing that matters when it comes to childcare access. A childcare desert describes a postal code that has more than three children for every licensed childcare space. In other words, there are not enough childcare spaces for the

number of children. 47% of children in Edmonton live in a childcare desert. Those living on the outskirts are more likely to be living in a desert than those in central Edmonton. [85]

SCENARIO 11: CATERINA AND JUSTIN

After five fulfilling years spent at home nurturing her young children, Rose and Ernesto, Caterina is excited at the prospect of returning to the workforce to contribute financially to her family and pursue her economic independence. Her husband, Justin, who works tirelessly to support the family on his \$65,000 annual salary, is incredibly supportive of her decision. With their annual expenses totaling \$81,244, they constantly find themselves struggling to make ends meet. They've already cut back on clothing, footwear, and recreation, sacrificing many of life's little enjoyments to keep their household running.

Their starter family home comes with a hefty mortgage of \$37,734 per year, or \$3,144.50 per month. Monthly groceries cost \$1,283.33, and transportation adds another \$497 per month. Healthcare expenses are \$298.83 monthly, and recreation, though minimal at \$70 per month, is essential for their family's well-being.

Caterina has been wanting to rejoin the workforce for a while, but with childcare being so expensive, it made more sense for her to stay at home. Thanks to the recent implementation of the \$10 per day childcare policy their childcare costs will be significantly reduced, amounting to \$16,008 per year, making it possible for her to go back to work. Caterina's re-entry into the workforce, working at a call center, promises an annual after-tax salary of

\$37,242.

With Caterina working, the additional income of \$21,234 will help bridge the gap between their income and expenses, allowing them to cover the existing deficit and contribute to savings, pay off debt, and perhaps enjoy a few modest luxuries. The additional \$4,990 per year would provide some financial relief and enable modest savings.

This decision, while ensuring the family's financial stability, will come with its own set of challenges, as Caterina will miss the quality time spent with her children, but for now, Caterina and Justin see it as a necessary step to secure their family's future.

CONCLUSION

This report presented a snapshot of what poverty looks like in Edmonton in 2024. The cost of living is expensive, and continues to rise. While Edmonton has decent employment rates, there is a proliferation of jobs that are low paying and unstable, meaning many working Edmontonians are not making enough to afford their needs. Government benefits may supplement people's income, but even these are not sufficient. Access to education and childcare have long been propped up as means to improve one's financial situation, but there are many barriers to access.

All these trends work together in complicated ways to create a more nuanced picture of poverty than some might assume. Many Edmontonians experience working poverty - meaning they are working but their incomes are insufficient to meet their needs. Others may make over the official poverty line, yet their budgets are stretched to the maximum, and may be experiencing indicators of poverty, such as core housing need or food insecurity.

Poverty is more than a simple lack of material resources; it limits individuals and families' ability to participate in their community and live a dignified life. Living in poverty constraints people's choices and forces them to make tough decisions each day. When faced with a tough budget and constrained time, it is recreation and leisure activities, quality time with loved ones, and mental health – the things that make our lives dignified – that are sacrificed.

These issues were highlighted through scenarios, hypothetical people whose stories illustrate the lived realities of Edmontonians. Think of Jerome, who got rid of his car and transitioned to public transit to save money, sacrificing quality time with his son. Or Shakira, who despite making over an above

average income cannot meet her expenses each month. Lindsay, who has to work multiple jobs to make ends meet, and doesn't have the time or money to enjoy her hobbies. Or Mindy and Harmeet, whose retirement savings are insufficient as the cost of living rises.

All these people experience poverty in unique yet interconnected ways. They are all dealing with a rising cost of living, especially in terms of housing and food, insufficient incomes, and a lack of support. Moreover, they have all had to make tough decisions to keep themselves and their families afloat. Yet how these issues have manifested in their lives have differed. Poverty is not a monolith.

RECOMMENDATIONS

Alberta does not have a poverty reduction strategy. The province must develop and implement a provincial poverty reduction strategy with clear and specific targets and timelines.

Governments have a role to play in curbing the rising cost of living. Some recommendations are:

- Implement rent control policies to limit the amounts landlords can charge, and to stop significant increases in rent year over year.
- Implement policies to curb food inflation
- Increase the Provincial Minimum Wage to bring it closer in line with the living wage. Ensure the minimum wage is indexed to inflation moving forward.
- Introduce meaningful reforms to lower the price of energy and utilities, such as by instating regulations and/or fee caps.

Governments can also support Edmontonians in meeting their basic needs by implementing improvements to the benefits system:

- Consider revamping eligibility criteria of existing benefits, including increasing income thresholds and removing punitive claw backs, so more families can access benefits.
- For the Canada Child Benefit and Alberta Child and Family Benefit specifically, consider removing tiers for different aged children so that all children, regardless of age, receive the same benefits.

- Consider the development of new transfers to support people without children.
- All benefits need to be indexed to inflation, and periodically reviewed to ensure they are keeping up with the rising cost of living.

Governments should also consider increases to income supports:

- While income supports are indexed to inflation, they were insufficient to begin with, and historical instances of them not being indexed have eroded their value even further. Income supports should be periodically reviewed to ensure they align with the current cost of living.
- Remove punitive claw backs that discourage recipients from seeking work.

Increase access to education

- Implement tuition caps to ensure post-secondary education is accessible to Edmontonians.
- Streamline processes for immigrants' credentials to be recognized in Canada. Develop programs for immigrants to get any necessary upgrading timely and affordably.

Increase access to childcare

- Continue progress towards \$10/day childcare.
- Make access to \$10/day care more equitable. Currently, \$10/day care is being implemented through grants given directly to childcare centers that benefit all children aged 0-5, alongside subsidies given to parents based on their incomes. This means that some parents are seeing much larger

reductions in childcare than others. All children and their parents deserve access to \$10/day care.

- Invest in the childcare sector so that more centers can be built, and more workers can be hired for decent wages and quality work conditions.

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ABOUT THE EDMONTON SOCIAL PLANNING COUNCIL

The Edmonton Social Planning Council is an independent, non-profit, non-partisan social research organization, with registered charitable status. Our focus is social research, particularly in the areas of low-income and poverty. ESPC is a source of knowledge and expertise on social issues within our community.

We are dedicated to encouraging the adoption of equitable social policy, supporting the work of other organizations who are striving to improve the lives of Edmontonians, and educating the public regarding the social issues that impact them on a daily basis.

Our Vision: A community in which all people are full and valued participants.

Our Mission: Through rigorous research, detailed analysis, and community engagement, we deepen community understanding of social planning issues, influence policy, and spark collaborative actions that lead to positive social change.

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