Poverty

For many, poverty is the inability to maintain a standard of daily living that will ensure an individual or family's overall health and well-being. The effects of poverty, however, are not limited to those who are poor—poverty and social inequality decrease the overall health of a society. When a segment of the population faces barriers to economic opportunity, access to health care, social supports, food and education, a community cannot reach its full potential.

Poverty is disproportionately experienced by unattached individuals, Indigenous peoples, racialized persons or groups, those affected by disability, recent newcomers to Canada, women, people who identify as 2SLGBTQIAP+, children, and lone-parent, female-led families. This is consistent with what stakeholder respondents reported as underserved groups in St. Albert.

Poverty, affordability, **food security, accessibility**, **public transit** and **economic uncertainty** were social issues identified by Community Social Needs Assessment (CSNA) public survey respondents as important issues to address in St. Albert.

Respondents to the public survey were also asked to identify barriers to accessing supports. The top six barriers selected were as follows:

- Programs and services being oversubscribed

- Programs not available in St. Albert

- Programs being unaffordable

- Being unable to get appointment times for services

- Lack of awareness as to what's available

- Accessibility and affordability of public transit

CSNA stakeholder survey respondents identified poverty, food security, housing, mental health, domestic violence and discrimination as being in a crisis or emergency situation – of which, all are poverty indicators.

City of St.Albert
Cultivate Life

St. Albert Context

Poverty Indicators

Cost of Living

The living wage reflects what people need to earn to cover the actual costs of living in their community. When the cost-of-living increases at a faster rate than incomes, more low- and modest-income families are at risk of poverty.

- St. Albert's living wage **increased** from $22.40 per hour in 2022 to **$23.80** per hour in 2023.

Employment / Income

- Despite St. Albert's perception as an affluent community, **19%** of St. Albert households earn incomes below $60,000 per year.

- **12%** of persons living in lone-parent families are classified as being in poverty in St. Albert.

- **17%** of St. Albert households spend more than 50% of their income on rent and utilities compared to 12% Alberta-wide.

- Of the 4,400 households renting in St. Albert, **39%** spend more than 30% of their incomes on housing costs compared to 34% Alberta-wide and 17% spend more that 50% of income on shelter and utilities compared to 12% Alberta-wide.

Based on the federal census, a family of four with a household income of $53,140 would be considered low-income in St. Albert. Just **under five per cent** of St. Albert residents fall into the low-income category compared to 9.2% Alberta-wide.

Food Insecurity

- A family of four in St. Albert spends an average of **$15,400** on food each year.

- Food bank usage **increased by 32.1%** between 2022 and 2023 across Canada, with 12% of users identifying as Indigenous and 27% as newcomers.

St. Albert Food Bank and Community Village prepared 4,800 food hampers for 14,000 residents in 2022, a **40% increase** from 2021.

City of St. Albert | Community Social Needs Assessment

Poverty
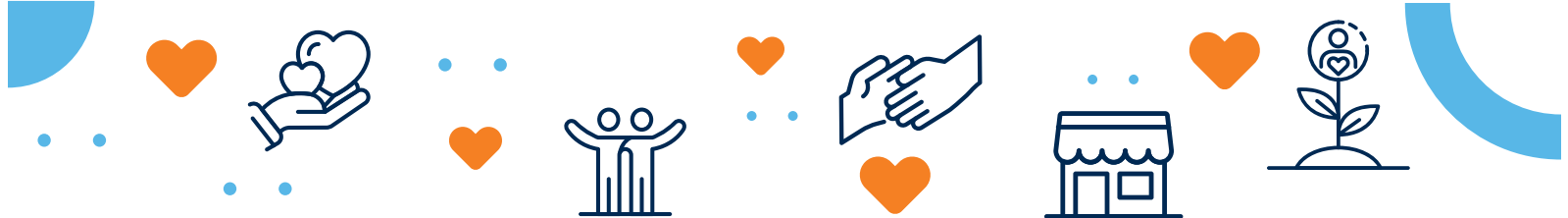
Affordable Housing, Homeless and Those at Risk of Being Homeless

- Since the inception of the City of St. Albert Crisis Aversion Fund in 2016, 119 casefiles have been approved to **help almost 300 residents** avert a crisis. In total, over $125,000 has been utilized with the majority been used to support housing needs.

- More than 110,000 low-income Albertans live in affordable housing and more than 24,000 are on a waitlist for affordable housing.

Gender-based Discrimination

- For women and gender-diverse people, poverty is caused by unique factors and leads to unique outcomes. It's grounded in sexism, gender-based discrimination, and other interrelated forms of discrimination and barriers.

- Women and gender-diverse people face high risks of poverty due to systemic barriers to work and the realities of low-paying, unpaid and/or precarious jobs.

- Gender-based violence is both a risk factor for and a result of poverty. Domestic violence is a persistent issue in St. Albert, with incidents increasing by 11% between 2021 and 2022.

Income and Social Supports

- As of September 2023, **583** St. Albert individuals accessed local transit passes and lower-cost commuter transit passes, and **1,178** people were approved for the St. Albert Recreation Subsidy program.

- In 2022, **1,184** individuals (**547** families) were helped by Community Village outreach workers to access the appropriate community resources including helping individuals in social crisis (housing, food insecurity, abuse, unemployment).

- **1.9%** of St. Albert residents received Social Assistance payments.

- **19%** of St. Albert older adults or seniors received Old Age Security. **3%** received the Guaranteed Income Supplement.

- **98%** of those receiving income supports were below the official poverty line and **86%** were living in deep poverty.

- **63%** of Canadian households relying on social assistance were food-insecure (2021).

> In 2023, the St. Albert Food Bank and Community Village reported 133 individuals as experiencing homelessness in our community.

> In 2021, **10%** of women in Canada lived on low incomes.

> Living in **deep poverty** means that individuals and families must use all of their income to meet basic necessities such as shelter and food, making it virtually impossible to address other needs or plan for their future.

City of St. Albert | Community Social Needs Assessment

Poverty

Mental Health / Disabilities

There is a strong connection between poverty and mental illness – people who have a mental illness are more likely to experience poverty and living in poverty increase the risk of developing a mental illness. Those who live with a disability (invisible or visible) have higher costs of living and economic barriers.

> Approximately **20%** of St. Albert residents are living with a physical or mental disability.

> **14%** of food bank recipients across Canada are also receiving provincial disability support.

Unattached individuals (living alone or with others not related)

- In 2019, unattached individuals had the highest rate of poverty in Canada. The poverty rates among unattached males and females (under 65) were even higher at 31% and 36%, respectively.

- Most unattached individuals living under the poverty line have employment, but may be relying on low-wage, part-time, temporary employment opportunities that lack benefits and stability.

- There are also very few social support programs available to single adults.

> In 2021, there were **5,545** people in one-person, private households – this is an increase from 4,260 in 2016.

City of St. Albert | Community Social Needs Assessment

Poverty

Transportation

- Access to affordable and quality (i.e., timely, reliable) transportation can help people gain access to good jobs, education or training, groceries, medical appointments, social interaction, and more.

Childcare

- Access to affordable and high-quality childcare can help low-income families and caregivers pursue educational and employment goals, knowing that their children are well cared for and supported. This leads to greater financial security for a family, promotes gender equality, increases women's labour force participation and enhance children's well-being.

For every **$1** invested in early childhood, we **save** between $3 and $9 in justice, health, and social assistance costs in the future.

Poverty is multi-dimensional and large-scale change can take years. Poverty alleviation strategies, which improve conditions for people who are already living in poverty, are a key part of poverty reduction.

Learn more about poverty indicators, the root causes and who it impacts at **stalbert.ca/fcss-funded-agencies**

City of St. Albert | Community Social Needs Assessment
Poverty

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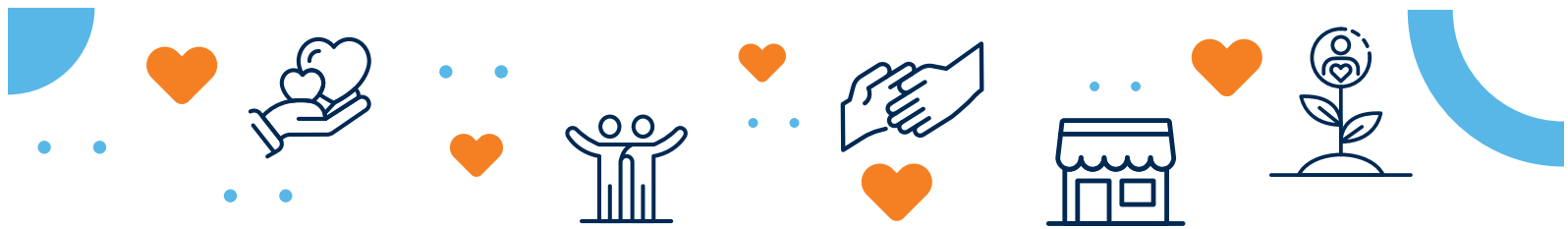
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