

Edmonton Family and  
Community Support Services  
(FCSS)

Edmonton

Strategic Program Priorities  
Literature Review 2025

# Poverty Reduction and Homelessness Prevention

**FCSS**

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Support Services

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## PROGRAM PRIORITY: POVERTY REDUCTION AND HOMELESSNESS PREVENTION

*Pathways that lead to homelessness and poverty are complex. Systemic, structural, and personal factors frequently overlap, resulting in an intersectional experience of discrimination.*

### Why Poverty Reduction and Homelessness Prevention?

Poverty reduction and homelessness prevention are integral to the preventive activities and programs targeting social inclusion and well-being. Poverty reduction and homelessness prevention initiatives strive to provide community members with dignity, opportunity, and resilience. There is no straightforward solution, but rather many solutions that consider the people, their communities, and the institutions where they live, work, and play.

The pathways that lead to homelessness and poverty are complex. Systemic, structural, and personal factors frequently overlap, resulting in an intersectional experience of discrimination that is also often embedded at an institutional level, including within health care, education, policing, the justice system, and governmental supports. The level of access to economic, social, and cultural resources is directly tied to the incidence of poverty.

Although there is no straightforward solution to poverty and homelessness, implementing prevention strategies is integral. Healthy social and emotional development, positive mental health experiences and supports, and healthy relationships contribute to a larger sense of social inclusion and well-being, which can result in overall poverty reduction. Addressing structural inequities is a mechanism for seeking solutions across populations and breaking down systemic barriers to inclusion.

The following sections describe poverty and homelessness in Canada and Edmonton, various risk factors contributing to poverty, and recommendations and recent initiatives that target poverty reduction and homelessness prevention. This review will also touch on the impacts of the COVID-19 pandemic and some of the learnings that resulted from support programs implemented at that time.

### National Plans to Reduce and Prevent Poverty and Homelessness

Reducing poverty and homelessness involves all levels of government. At the federal level, the Government of Canada released its National Housing Strategy, "A Place to Call Home," in 2018. The strategy includes initiatives such as the new construction of new affordable housing supply and repair of existing housing supply as well as funding provided to support provincial housing priorities, funding for the social and community housing sector that empowers local communities, and funding for improvements in data collection initiatives to close gaps and empower evidence-based decision making.

The following year, the Federal Government issued its Poverty Reduction Strategy, which created an official poverty line and established an advisory council. In 2024, the advisory committee provided an update to this strategy, including the following recommendations (Government of Canada, 2024):

*The [Pivotal Research] report emphasized the need to shift towards early intervention strategies that address risk factors before individuals lose their housing.*

- Provide adequate government income supports so that people can thrive, rather than only meet basic needs. This can include establishing a basic income floor adjusted to the cost of living, and increasing family supports through separating maternity and paternity benefits from Employment Insurance.
- Revise Federal rental subsidies so that they follow the individual rather than the housing unit.
- Increase food security by establishing regulations for the price of nutritious foods and implement a National School Food Program that is low-barrier, stigma-free, inclusive, and provides healthy foods.
- Facilitate low-barrier and equitable access to benefits and services, which could include automatic enrollment so that those with low-income receive applicable federal and provincial government benefits without having to apply..
- Ensure stable, long-term operational funding for non-profit organizations that work with marginalized people.
- Implement the calls to action from the Truth and Reconciliation Commission and the calls for justice from the National Inquiry into Missing and Murdered Indigenous Women and Girls.

Although the National Housing and Poverty Reduction strategies are admirable and steps in the right direction, there are no guidelines or recommendations for intervention at the local level (Gaetz, 2023). Many non-profits recognize that prevention is important, but they need help to get there (Gaetz, 2023).

### State of Homelessness Prevention and Response Plans in Edmonton

In Edmonton, the homelessness-serving sector has come together to adapt services based on the changing needs of the people experiencing homelessness and the evolving ecosystem of care. Homeward Trust, the system planner that coordinates the local response to homelessness, has collaborated with Alberta Health Services and the Edmonton Police Service to integrate access to housing support into their work (Homeward Trust, 2019). Additionally, they facilitate access to Indigenous teachings and ceremony for people who want to reconnect with their culture, which can be a protective factor for sustainably reducing the risk of poverty (Homeward Trust, 2019; Native Women's Association of Canada, 2017).

The City of Edmonton's secondary study on homelessness prevention (Pivotal Research, 2023) sought to strengthen the City's role in the homelessness prevention ecosystem. The Pivotal Research study revealed that the current housing and homelessness landscape prioritizes crisis intervention for

individuals already experiencing homelessness, rather than focusing on preventive measures. The report emphasized the need to shift towards early intervention strategies that address risk factors before individuals lose their housing.

One issue highlighted by the study is that people at-risk of homelessness are often unaware of the existing prevention supports. In addition, navigating available resources can be confusing and difficult, which can delay the delivery of assistance.

Overall, the study recommended several measures to improve homelessness prevention, including:

- supporting targeted eviction prevention programs,
- expanding legal and advocacy services,
- providing assistance with housing searches,
- offering tax filing clinics
- exploring rent bank programs, which would provide interest-free loans to individuals at risk of eviction
- increasing awareness of homelessness prevention initiatives to foster better collaboration and create a more proactive, integrated approach.
- ensuring that support services are culturally appropriate and tailored to the specific needs of the community.

In 2020, the City of Edmonton published The City Plan, which outlines the choices we need to make to become a healthy, urban, and climate resilient city of two million people that supports a prosperous region. The City Plan's goals around homelessness and affordable housing are simple and ambitious: that there is no chronic or episodic homelessness and nobody is in core housing need.

The City of Edmonton developed the Homelessness and Housing Services Plan (HHSP), which City Council approved in June 2024. It outlines how the City will prevent, resolve and improve emergency responses to homelessness in our city. The HHSP is oriented around three goals, eight objectives and 26 actions to organize the City's approach to achieving The City Plan target of ending chronic and episodic homelessness in Edmonton.

### The Current State of Poverty in Canada

In Canada, the poverty rate decreased from 17.3% of the population living in poverty in 2015 to 13.3% in 2020 (Statistics Canada, 2024). This was the lowest poverty rate since the year 2000. One of the reasons for this lower rate is due to the implementation of the Canadian Emergency Response Benefit (CERB) and top ups to existing benefits that provided temporary financial support to individuals during the pandemic (Sheloff et al., 2024). Once these benefits were phased out, poverty rates returned to pre-pandemic levels — to 15.5% in 2021 and 17% in 2022. The economic impacts of the pandemic coupled with the increased cost of living have led to more people living in Canada



“finding it challenging to make ends meet” (2024 Report of the National Advisory Council on Poverty). There is an increased demand on the social service sector for aid, in part because people who previously had not experienced poverty, “are now falling into poverty because they can no longer afford the things that they need” (2024 Report of the National Advisory Council on Poverty).

### The Current State of Poverty and Homelessness in Edmonton

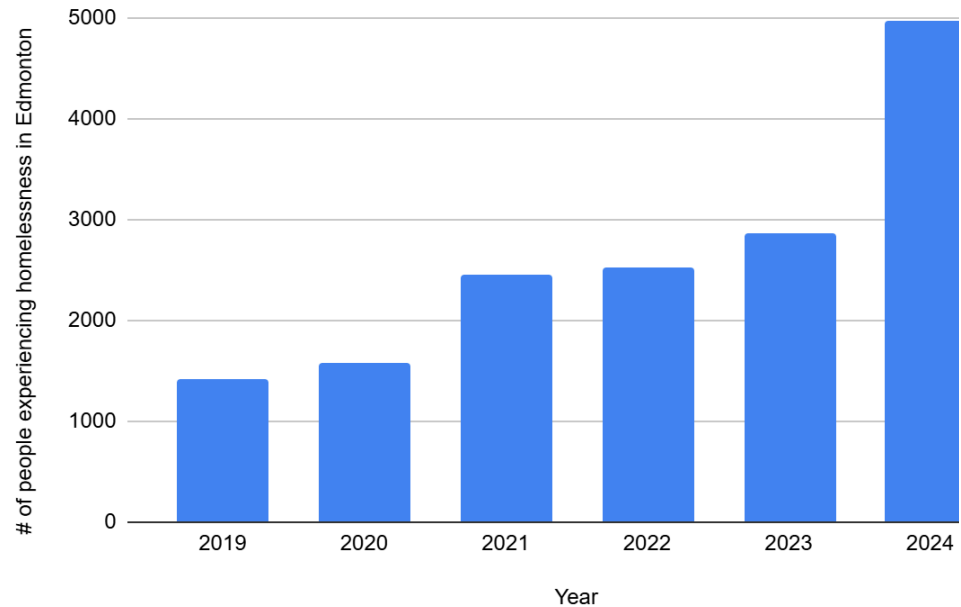
In Edmonton, the poverty rate stayed between 12 and 13% from 2006 to 2019 (Statistics Canada, 2024). During the pandemic, municipal trends mirrored those at the national level, with a record low poverty rate of 10.8% in 2020 due to the availability of pandemic financial benefits, and a sharp increase with the phasing out of those benefits. In fact, the poverty rate rose in 2023 to 15.5%, the highest rate that Edmonton has experienced since 2000 (Statistics Canada, 2024). Alongside this, food bank usage is at an all-time high. In 2023, Edmonton’s Food Bank served an average of 34,826 people per month. This is an increase of over 13,000 people per month since 2019, prior to the COVID-19 pandemic (Social Well-Being Tracker, 2024).

The poverty rate in Edmonton increased by nearly 3 percentage points between 2019 and 2022, and the City currently has the same percentage of the population living in poverty as it did in 2001. If this trend continues, the City will have failed to meet the objective of cutting the poverty rate in half by 2030 as laid out in the Government of Canada’s Sustainable Development Goals. Although the supports that have been implemented to prevent and reduce poverty have shown promise, they are not keeping up with the rate of people entering or reentering poverty.

In terms of homelessness, the By Name List (BNL) is a real-time list of all known people currently experiencing chronic homelessness in a community. It includes a robust set of data points that support coordinated access and prioritization at a household level and an understanding of homeless inflow and outflow at a system level. In Edmonton, Homeward Trust manages the BNL and works with a network of over 65 partners throughout the city that add people to The List (Homeward Trust, n.d).

Below is a year-by-year comparison of the number of people on the BNL.

Figure 1: Year-Over-Year Comparison of Number of People Experiencing Homelessness in Edmonton (Homeward Trust, n.d)



Data collected from Edmonton Homeward Trust By Name List.

### Risk Factors Associated with Poverty and Homelessness for Marginalized Groups

While poverty and homelessness can affect nearly every demographic in society, specific populations are more disproportionately impacted, which is critical to consider in any poverty reduction strategy. Indigenous, racialized, and 2SLGBTQ+ individuals are overrepresented among those experiencing homelessness in Canada (Gaetz & DeJ, 2017). Youth, young women, and gender-diverse individuals face heightened risks, particularly vulnerable to sexual assault and exploitation (Schwan, 2022). These disparities result from structural and systemic barriers, including racism, homophobia, transphobia, sexism, ableism and colonialism (National Advisory Council on Poverty, 2024).

This section will provide some details on how poverty and homelessness place these groups at increased risk.

#### Children Experiencing Homelessness and Poverty

Among children and youth, poverty rates in Edmonton have been steadily rising since 2020. Between 2017 and 2022, poverty among children and youth aged 0 to 17 increased by 2.1% to 18.3% - which translates to more than 61,000 children and youth in Edmonton.

Figure 2: Year-Over-Year Comparison of Persons Aged 0-17 Years Living in Low Income

Year	2017	2018	2019	2020	2021	2022
Percentage of persons aged 0-17 years living in low income	16.2	16.2	15.5	12.3	15.9	18.3

Data collected from Statistics Canada, after-tax low-income status of tax filers and dependents based on Census Family Low Income Measure (CFLIM-AT). 2024

Additionally, according to a Point-in-Time Count in October 2024, approximately 26% of people experiencing homelessness were between the ages of 0 and 24 (Homeward Trust, 2024).

Persons experiencing homelessness are at-risk of adverse health outcomes – both physically and mentally. This is particularly true for children experiencing homelessness. In fact, the impact of homelessness on children starts as early as pregnancy (Burt, 2024; Homeless Hub, *Health*). Homelessness during pregnancy is associated with perinatal complications, which can include preterm delivery, more frequent admissions to neonatal intensive care, and lower birth weight (Burt, 2024). Pregnant people can face barriers to accessing prenatal care, due to lack of access to transportation and discrimination. As a result prenatal complications can go unnoticed (Burt, 2024).

During their first year of life, infants experiencing homelessness were more frequently diagnosed with health conditions such as respiratory infections, fever, and allergies compared to infants in housed families. By the time they reached the age of three, these children were more likely to have respiratory infections, injuries, and nutritional problems. As they reached the age of six, they still had higher rates of asthma and used emergency departments at higher rates than the comparison group (Burt, 2024).

Homelessness is also linked to developmental delays in young children through exposure to "toxic stress," which can disrupt the brain's critical early development. Research suggests that 50% of homeless children under the age of four have developmental delays, which is three to four times higher than that of children who do not experience homelessness (Burt, 2024).

### Increased Risks for 2SLGBTQ+ Youth

2SLGBTQ+ youth are overrepresented amongst youth experiencing homelessness. Despite making up 5 to 10% of all youth, approximately 25% of youth experiencing homelessness identify as 2SLGBTQ+ (Housing, Infrastructure and Communities Canada, 2024).

Moreover, 2SLGBTQ+ youth experiencing homelessness have poorer overall outcomes and report fewer supports compared to cisgender or heterosexual youth. Queer youth may be less likely to access emergency shelters due to

Persons experiencing homelessness are at-risk of adverse health outcomes...The impact of homelessness on children starts as early as pregnancy.



the prevalence of homophobia and transphobia within the shelter system, leading many to feel safer on the streets (Statistics Canada, 2022).

Consequently, this group faces a heightened risk of exploitation, mental health challenges, substance use, risky behaviours, and suicide (Abramovich, 2016). Factors contributing to homelessness and poverty among these youth may overlap and are often linked to discrimination or the breakdown of personal relationships (Abramovich & Shelton, 2017).

### *Women Experiencing Homelessness*

In January 2025, 54% of those experiencing homelessness in Edmonton were male while 44% were female, which mirrors the national data for these groups (Homeward Trust, 2025). Women experiencing homelessness are more likely to be provisionally accommodated<sup>1</sup>, and men are more likely to sleep unsheltered<sup>2</sup> (or sleeping rough) (Homeward Trust, 2025). Women experiencing homelessness are more likely to couch surf<sup>3</sup> with family or friends, or sleep in a vehicle, which leads to undercounts in estimates of their housing insecurity. Additionally, women experiencing homelessness depend on precarious and potentially exploitative relationships rather than accessing mainstream services (Groton and Radey, 2018).

### *Indigenous and Racialized Peoples*

More than 5,000 individuals in Edmonton are currently experiencing homelessness (Homeward Trust, 2025). Despite making up only five per cent of Edmonton's overall population, over 55% of these individuals are Indigenous.

Indigenous youth experience homelessness earlier in life and face significantly higher rates of mental health issues, substance use, victimization, and suicide attempts compared to their non-indigenous peers. Research underscores the critical role of early cultural connection in mitigating these risks, emphasizing the need for culturally grounded, Indigenous-led programs (Kidd et al., 2019). Similarly, access to culture demonstrably reduces poverty among Indigenous women by fostering self-confidence, strengthening identity, and promoting social and economic well-being, ultimately leading to greater social inclusion and economic security (Native Women's Association of Canada, 2017).

Within Edmonton, visible minorities had somewhat higher rates of poverty than non-visible minorities (8.8% vs. 10.5%), but there is a lot of variation within this group. For example, 23.4% of people who identified as Arab, 16.4%

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<sup>1</sup> Provisionally accommodated refers to people whose accommodation is temporary or lack security. This includes people living with friends/family but without guarantee of continued residency, those in transitional/bridge housing or institutional care (i.e. hospitals, prisons, treatment facilities).

<sup>2</sup> Unsheltered refers to people who are staying in places that are not fit for human habitation such as public or private spaces (sidewalks, parks) or vehicles or makeshift shelters or tents.

<sup>3</sup> Couch surfing refers to people living with friends/family but without a guarantee of continued residency and is considered a form of provisional accommodation.

of Black people, and 15.6% of West Asian people living in Edmonton experienced poverty, compared to only 3% of Filipinos (Statistics Canada, 2022).

### Pressure Points that Exacerbate or Alleviate Poverty

Persons experiencing poverty or those who are at risk of falling into poverty have to navigate complicated systems that can either further exacerbate their situation or provide a pathway out of poverty toward living a dignified life and meaningfully participate in their communities. This section will outline some of these complexities.

### Affordability and the Cost of Housing in Edmonton

*1 in 8 Edmonton households (12.5%), and 1 in 4 renters (25%) live in Core Housing Need, including 12,200 households with children.*

The cost of housing and the ability for Edmontonians to find, afford, and keep suitable housing has been a persistent challenge. Edmonton, like many cities in Canada, faces challenges with housing affordability.

According to the City of Edmonton's [Housing Needs Assessment \(2023\)](#), 46,155 Edmonton households (1 in 8) live in Core Housing Need<sup>4</sup>, including 12,200 households with children. Renters are four times more likely to be in housing need than homeowners; 1 in 4 renter households (32,525) are in Core Housing Need. Projections suggest that by 2031, total households in housing need could rise to 56,337; of these households, approximately 40,000 (70%) are expected to be renters.

The Fall 2024 CMHC Market rental report indicates that the average cost of a two-bedroom unit is \$1,536, which is an increase of 7 per cent from the previous year<sup>5</sup>. The vacancy rate of purpose-built rental apartments is 3.1 per cent and for condominium apartments it is 2.1 per cent across the Edmonton region. Low vacancy rates and increasing rental rates reflect a tight rental market and a growing need for affordable housing.

In order to be affordable, housing costs should be less than 30% of before-tax household income.<sup>6</sup> According to 2021 Statistics Canada custom data, only households earning over \$40,000 are able to access any of the private rental universe, which means that 65,185 households are unable to access any of the private rental universe in Edmonton<sup>7</sup>. Deeper subsidy interventions are needed to address affordability issues for most households living in Core Housing Need.

It is important to note that the City's Housing Needs Assessment was based upon data collected as part of the 2021 federal census when the federal government was disbursing the Canada Emergency Response Benefit (CERB)

<sup>4</sup> Core Housing Need is a national indicator of housing need. A household is considered to be in Core Housing Need if its housing is considered to be either unaffordable (costs are more than 30% of total before-tax income); overcrowded, or in need of major repairs. In addition, a household in Core Housing Need is unable to find alternative local housing that is satisfactory.

<sup>5</sup> [Rental Market Report in Select Census Metropolitan Areas \(CMAs\) Fall 2024](#)

<sup>6</sup> [CMHC-SCHL Things to Consider Before Renting](#)

<sup>7</sup> 2021 Statistics Canada custom data set

to eligible individuals. CERB benefits temporarily increased the incomes of a significant number of households in Edmonton. Given this, the real number of households in Edmonton living in housing need may be significantly higher than the most recent data suggests.

Although wait lists are not an absolute indicator of demand for non-market housing and cannot accurately reflect need (i.e., households may have been dropped from the waitlist for a variety of reasons), they do provide a snapshot of those who have qualified and have applied for affordable housing. Civida, which manages more than 5,000 housing rental units throughout the Edmonton area, has indicated that as of March 2023, there were 7,260 households on the wait list for Civida Community Housing.

Edmonton's population increased by 5.76 per cent in 2024 to reach 1.2 million residents<sup>8</sup>. This projected population growth, along with higher costs of living, low vacancy rates, and higher rental rates point towards the need for more affordable housing options for Edmontonians.

### ***Financial Literacy and Financial Resilience***

While income support programs are unlikely to raise someone out of poverty and homelessness alone, the combination of financial literacy, income support programs, and community support has the potential to help those experiencing poverty or homelessness, or may prevent someone from falling into poverty. The National Financial Literacy Strategy for 2021-2026 illustrates the situation in Canada and outlines opportunities and challenges that emerge with improving financial literacy.

The National Financial Literacy Strategy 2021-2026 aims to build financial resilience<sup>9</sup> for all Canadians through reducing barriers to accessing financial information and services, catalyzing actions to improve financial resilience, and enabling consumers to develop the skills, capacity and behaviours needed for financial well-being. In general, improving financial literacy and understanding of financial marketplaces builds financial resilience and the ability to navigate complex information. It also offers skills to adapt to predictable or unpredictable circumstances, such as economic shocks like those experienced during the COVID-19 pandemic (Government of Canada, 2021).

Statistics Canada (2021) data highlights the widespread vulnerability to financial instability of Canadians during the COVID-19 pandemic. Nearly a quarter (24.3%) of Canadian households reported having a liquid savings buffer for three weeks or less. Furthermore, almost one-third (32.9%) of the population had a negative or zero household savings rate. And lastly, half of all Canadians reported that an unexpected life event or significant expense over the past year had set them back financially (Statistics Canada, 2021).

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<sup>8</sup> [Government of Alberta, Edmonton Population](#)

<sup>9</sup> Financial resilience is the ability to adapt or persevere through both predictable and unpredictable financial choices, difficulties, and shocks in life (Financial Consumer Agency of Canada, 2021).

*The gap between the living wage and the current provincial minimum wage of \$15 per hour makes it a struggle for minimum wage earners and those making just above it to meet their basic needs and live a dignified life*

### **Livable Wages and Income**

A living wage is defined as “the hourly wage that an income earner must make to provide for themselves, their families, and to reach basic financial security” (Sheloff, 2024), while a minimum wage is the provincially mandated wage that all employers must pay workers. In 2024, Edmonton’s living wage was calculated at \$20.85 per hour and minimum wage was \$15.00 per hour.

Households receiving a living wage have a greater chance of affording the necessities and obtaining and staying in suitable housing. The latest living wage calculation represents a decrease compared to previous years – the 2023 calculation was at an all-time high of \$22.25 per hour. Nevertheless, the gap between the living wage and the current provincial minimum wage of \$15 per hour makes it a struggle for minimum wage earners and those making just above it to meet their basic needs and live a dignified life. Those earning below a living wage may have to resort to visiting food banks, living in unsuitable housing, and/or have to make difficult decisions on what bills to pay each month (Sheloff, 2024).

### **Educational Outcomes**

Education is a critical factor for both economic security and overall well-being. While lack of education can limit economic opportunities and security, increased years of education positively correlate with improved health outcomes, including longer lifespan and reduced occurrence of chronic disease and disability, and greater civic engagement and participation in community (Government of Canada, 2016).

High school completion rates are an important indicator tied to risk factors for youth poverty and homelessness. Schools are critical locations for prevention and early intervention strategies and can work closely with community groups to establish youth support hubs (Malenfant et al., 2020).

High school completion rates in Edmonton schools have shown significant improvement. In Edmonton Public Schools, the rate rose from 57% in 2000/01 to 78.2% in 2021/22, while Edmonton Catholic Schools saw an increase from 59.7% to 85.9% over the same time period (Social Well-Being Tracker, 2024b). This positive trend extends to post-secondary transitions, with the rate of high school graduates pursuing further education increasing from 50.2% in 2000/01 to 65.2% in 2022/23 (Social Well-Being Tracker, 2024c).

### **Institutional Responses to Poverty and Homelessness**

The homeless response system is often reactive, meaning that those who require help are frequently in dire need and have experienced trauma and harm before they receive support. The way systems address poverty and homelessness also contributes to inter-generational disadvantages. For example, many people who experience homelessness have been in the child welfare system. Several Canadian studies indicate “between 40 and 50

percent of homeless youth have a history of foster care or group homes involvement that has been described as exploitative, uncaring, unsupportive and even abusive” (Gaetz et al, 2013). They are more likely to have their own children apprehended and put in the child welfare system (Buccieri et al., 2022). These impacts are particularly felt amongst Indigenous and racialized communities, which indicates that prevention is also part of an equity strategy (Schwan, 2023).

People who experience homelessness have often interacted with hospitals, correctional facilities, or, as has been noted above, the child welfare system. Research indicates that it would be less expensive to address the housing needs of people in the care of these institutions and so prevent a situation where they are discharged into homelessness (Gaetz, 2022). For instance, a study in British Columbia posited that “one homeless person costs the public system in excess of \$55,000 per year,” and that “if this same population was provided with adequate housing and supports, it is estimated that the cost per person would drop to \$37,000 per year, which would save the province approximately \$211 million annually” (Gaetz, 2012). It is also important to address the lack of affordable housing, insufficient income support programs and low wages that are all systemic and structural causes of poverty and homelessness (Ecker, 2022). While the current federal strategies described above address some of these institutional and systemic causes of poverty and homelessness, they do not address all of them.

## Conclusion

The complex and multifaceted nature of poverty and homelessness demands comprehensive, equity-driven solutions implemented by all levels of government. The rise in poverty and homelessness following the COVID-19 pandemic, coupled with existing gaps in the social safety net, underscores the critical need for more robust preventive measures. Notably, temporary emergency benefits like CERB and enhancements to existing programs like the Canada Child Benefit were effective in mitigating poverty during the pandemic. These successes provide a valuable framework for strengthening social safety nets long-term. Key strategies include increasing benefit amounts, expanding eligibility criteria and reducing benefit clawbacks.

The unique circumstances faced by marginalized groups who are experiencing poverty and homelessness require a more holistic system that incorporates culture, friends, and family (chosen, kinship, or immediate) that can act as a protective network from adverse events throughout life. Preventive policies, programs, and supports that aid in lowering rates of poverty, homelessness, and low-income are important elements of an equity strategy, as the impacts of these social issues are particularly felt amongst Indigenous, 2SLGBTQ+ and racialized communities. (Schwan, 2022). Coupling financial supports with culturally appropriate resources and initiatives that emphasize social and emotional development, positive mental health, and healthy relationships is best practice for reducing stigma and systemic discrimination, all of which contributes to sustainable social inclusion.

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