



# **St. Albert**

## **2020 Rural Housing and Service Needs Estimation Project**

Community Report

# Table of Contents

<b>About This Report</b>	<b>3</b>
<b>Acknowledgement</b>	<b>4</b>
Lead Coordinators	4
<b>Executive Summary</b>	<b>5</b>
<b>Definitions</b>	<b>8</b>
Provisionally Accommodated	9
At Risk of Homelessness	9
Emergency Sheltered	9
Unsheltered	9
<b>Background</b>	<b>10</b>
<b>Methodology &amp; Data Collection</b>	<b>10</b>
<b>Survey Results</b>	<b>15</b>
Support Services	15
Housing Needs	17
Demographics	23
Education	26
Shelter Services	28
Community Residency	28
Employment And Income Sources	32
Military/Emergency Service	32
Sources of Income	32
<b>What does homelessness look like?</b>	<b>37</b>
<b>Exploring Next Steps</b>	<b>37</b>
<b>Conclusion</b>	<b>38</b>
<b>Disclaimer</b>	<b>39</b>
<b>Endnotes</b>	<b>40</b>

# About This Report

This project is funded in part by the Government of Canada’s Reaching Home: Canada’s Homelessness Strategy. The opinions and interpretations in this publication are those of the author and do not necessarily reflect those of the Government of Canada.

The Rural Development Network recognizes that the 2020 Rural Housing and Service Needs Estimation Project took place on the traditional territories of Treaty 6, Treaty 7, and Treaty 8.

The City of St. Albert’s Estimation Count occurred on Treaty 6 territory, a traditional meeting grounds, gathering place, and travelling route to the Cree, Saulteaux, Blackfoot, Métis, Dene and Nakota Sioux. The RDN also recognizes the direct connection between homelessness and colonization<sup>1</sup>, and it is our hope that this project provides one small step towards righting wrongs.

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# Acknowledgement

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This report and the information within was made possible through the efforts of many dedicated individuals and groups. We wish to thank the front line staff at participating service agencies across the City of St. Albert for their tireless efforts during this challenging time.

# Executive Summary

## **In October 2020, service agencies within the City of St. Albert participated in a large-scale effort to estimate housing and service needs across 24 rural communities in the province**

Funded by Reaching Home, the Government of Canada's official homelessness strategy, the Rural Housing and Service Needs Estimation Project (Estimations' Project) was led by the Rural Development Network following the methodology outlined in the "Step-by-Step Guide to Estimating Rural Homelessness".

This project was an opportunity to better understand the needs of existing residents, as well as complement and improve official data for St. Albert. Collecting data during this period - where physical access to local establishments have been severely limited/affected by a global pandemic - offers a unique opportunity to examine how residents' needs are exacerbated during a time of crisis.

The St. Albert Community Village connected with St. Albert's local community organizations to prepare and coordinate their local count. Service agencies were instructed to invite individuals who visited their agency during a consecutive 30-day period to fill out a 30-question survey.

Surveys were intended to gather a holistic view of the interlocking needs that affect an individual's ability to access/maintain safe, stable housing, which includes their ability to access proper services and resources within the community.

St. Albert's data was collected through paper and online surveys, where

respondents had the choice to complete the survey by themselves, with assistance from staff, or in the comfort of their own homes with the use of online access codes. Collected surveys were examined and analyzed for duplicates and errors by RDN analysts to ensure data integrity and validity. Data was then compiled, reviewed, and consolidated in the final findings outlined in this report.

**Out of 86 people surveyed, 46 (53.5%) were found to be living in situations defined as homeless or 'housing-insecure'.**

**An additional 72 dependents were reported to share these living conditions, along with 36 adults. In total, there are 154 individuals within St. Albert that are either living in insecure housing conditions or sharing these conditions with respondents.**

The most common factors affecting respondents' current living situation were: a lack of money, unaffordable rent or mortgage, mental health struggles, their spouse/partner lost their job, and abuse.

This report breaks down the places of residence, services needed, demographics, housing, employment, and income sources of those experiencing housing insecurity or homelessness. This report also provides a qualitative sample of feedback from those most vulnerable within the community.

**“In many instances, there are discrepancies between what people need or want, what service providers can offer and what the provincial or local governments can afford or support as best practices.”**

-Marybeth Shinn,  
International Homelessness:  
Policy, Socio-Cultural, and Individual Perspectives<sup>3</sup>

# Definitions

**“Homelessness** describes the **situation** of an individual, family or community **without** stable, safe, permanent, appropriate **housing, or the immediate** prospect, means and **ability of acquiring it.**

It is the **result of systemic or societal barriers, a lack of** affordable and appropriate **housing,** the individual/household’s **financial, mental, cognitive, behavioural or physical challenges,** and/or **racism and discrimination.**

**Most people do not choose to be homeless,** and the experience is generally negative, unpleasant, unhealthy, unsafe, stressful and distressing.”

-Canadian Definition of Homelessness,  
Canadian Observatory on Homelessness<sup>4</sup>

**Q11.** Thinking about your living situation **this past month**, which of these statements apply to you? (Check all that apply)

- I own the house I'm currently in
- I rent the apartment I'm currently in
- I live in accommodations provided by my employer
- I live in a house that is owned by/rented out by the Band
- I share a house/apartment with roommates
- I live in a house/apartment that I share with family/dependents
- I find it difficult to pay rent and I feel like I spend more than a third of my monthly income on my housing
- I live in housing that needs major repairs (heating or plumbing problems, mould, leaky roof, etc.)
- There are not enough rooms for the number of people in the house I'm in
- I lived in supported housing (e.g. Housing First)
- I stayed in a medical/detox/rehabilitation facility
- I slept in a friend's/family's house because I had no other place to stay
- I stayed in a jail / prison/ remand centre
- I stayed at a women's / domestic violence shelter
- I stayed with someone I didn't know because I had no other place to stay
- I slept in a shelter
- I slept in a makeshift shelter, vehicle, tent, or shack
- I slept in a public space (sidewalks, park benches, bus shelter etc.)

*Figure 1: table used in 2020 questionnaire to determine respondents' housing security. Refer to Appendix A for full questionnaire.*

The accompanying typology<sup>2</sup> identifies a range of housing and shelter circumstances:

### Provisionally Accommodated

People who are homeless whose accommodation is temporary or lacks security of tenure, including interim (or transitional) housing, people living temporarily with others (couch surfing), or living in institutional contexts (hospital, prison) without permanent housing arrangements.

### At Risk of Homelessness

People who are not homeless, but whose current economic and/or housing situation is precarious or does not meet public health and safety standards.

### Emergency Sheltered

Staying in overnight emergency shelters designed for people who are homeless

### Unsheltered

Living on the streets or in places not intended for human habitation

# Background

When it comes to homelessness and understanding its causes, the urban experience tends to dominate the conversation due to the “visibility” of individuals experiencing homelessness. The issue of homelessness within rural and remote areas is far less understood or even acknowledged by the wider public because of its “hidden” nature. Individuals experiencing housing insecurity in rural and remote communities are more likely to couch surf, live in overcrowded housing, or own/rent housing that may need major repairs—often leveraging the relationships around them in for support.

RDN initially developed the Step-by-Step Guide to Estimating Rural Homelessness due to the lack of available, accurate, and current data on rural homelessness. This limits the ability of rural communities to advocate for better resources for their residents in greatest need. The guide is unique in that it tackles the issue of housing insecurity and homelessness from a rural perspective, and recognizes the difficulties that come with conducting standard Point-in-Time (PiT) counts in rural and remote areas.

This tool allows for anyone, including small nonprofits and local front-line agencies, to gather data on gaps in local housing and service needs and has been instrumental in helping rural communities gather credible evidence on homelessness to subsequently improve the kind of services offered within the community.

## Methodology & Data Collection

The methodology employed in this Housing and Service Needs Estimate is a modified version of that found in the Step-by-Step Guide to Estimating Rural Homelessness, published by the Rural Development Network. Methods

for estimating homelessness and housing insecurity in urban centres are not suited to rural and remote ones. Conducting traditional Point-in-Time counts over larger swaths of service area is not always feasible for already under-staffed/-resourced community agencies. This inability to participate in PiT counts translates to no data, which translates into no need within the community. When there's no tangible data, rural and remote communities can't advocate to address service gaps or for an increase in funding.

The model used in this project allows for a variety of service agencies to offer questionnaires to clients in places they already visit and know. This approach leverages existing infrastructure (service agencies such as FCSS, libraries, Friendship Centres, churches, food banks etc.) within the community as opposed to devoting resources to scour the town core for visibly unsheltered individuals. Due to the sensitivity and the associated stigma surrounding homelessness and housing issues, this method relies on the relationships that service providers have established and cultivated over time with their clients to ensure respondents feel comfortable and safe at all times during the survey process.

The current survey was developed in accordance with the Canadian Observatory on Homelessness' definition of homelessness and housing insecurity. However the term "homelessness" was not emphasized in the survey, primarily because of the misunderstanding of the term and the stigma associated with it. Instead, the survey was advertised as a better way to understand the housing and support services needed within the community. This builds off feedback from multiple service providers that are committed to minimizing stigma that could cause distress to their clients. By re-framing the language of the survey, service providers were able to encourage all clients to participate, instead of pointedly targeting certain individuals.

In relation to stigma, previous findings suggest that clients are often reluctant to label themselves as homeless or housing-insecure. For this project, respondents were asked whether they consider their living conditions to be

secure, AND to fill out checkboxes that determine their objective housing situation. Subsequent data analysis would determine – based on responses to the latter survey question – which respondents were housing-insecure. As we see in the results, some individuals who don't consider themselves to be either homeless or at-risk actually qualify based on national definitions of homelessness. The majority of the report focuses on the responses of individuals who were living in objectively housing-insecure conditions.

**Insecure Housing is when a person experiences difficulty paying rent, spends a major portion of the household income on housing, frequently moves, lives in overcrowded conditions, or doubles up with friends and relatives.**

Before the survey period began, RDN provided orientation and training sessions to the Lead Coordinator, and staff at the participating agencies. Emphasis during training was placed on clarifying survey terms, ensuring respondents' confidentiality and privacy, and securing their informed consent. During these training sessions, resources were provided to improve outreach for both community members and potential agency partners, while promoting the benefits of understanding the need of clients. Training also covered various ways to administer the survey in an open, non-intrusive manner, placing extra consideration for meeting individuals' reasons for visiting the service agency before offering the survey.

This report consists of an overview of the primary data collected through social service agencies in St. Albert from October 15th to November 14th 2020. The lead coordinator for the project in St. Albert was the St. Albert Community Village and Food Bank. After recruitment of participating agencies, the Rural Development Network provided virtual training for those who would be delivering the survey. Two versions of the survey were provided for distribution: a paper version which could be filled out on location, and an online version which could be filled out on location, or accessed with an access code later on.

Regardless of the version of survey completed (paper or online) respondents were each assigned a unique ID. This ID is composed of initials derived from respondents' name and birthdate, scrambled in a certain order to maintain confidentiality. This ensures that if the respondent took the same survey at a later date, the data would show further need by the individual without inflating the number of respondents.

The data found in this report is survey data. There are no significance values, p-values, tests, or inferential statistics of any sort within this report. It is therefore not RDN's intention with this report to:

- Guarantee that the data provides a complete or all-encompassing depiction of housing instability and service needs within the region;
- Provide any interpretations of the data contained herein;
- Make any recommendations for policy changes or actions to be taken as a result of this data;
- Make any stake/claim about government policies, corporate actions, or externalities.

However, we encourage individual community members and local community leaders to use this data to inform their own conclusions and policies, and to determine how to best make use of this information. RDN assumes no responsibility or liability for any changes, decisions, or actions made as a result of the interpretation of data outlined in this report.

A note about youth participation: service agencies were instructed to limit survey administration to individuals 14 years of age or older. In compliance with the consent and confidentiality guidelines of the Alberta College of Social Workers, individuals under 14 years of age were required to secure guardian's approval prior to participation.

Finally, it's important to note that due to exclusion of non-responses and skipped questions, subtotals and percentages may not exactly reflect absolute totals. A copy of the actual paper survey used in this project can be found at [ruraldevelopment.ca](http://ruraldevelopment.ca).

## **Limitations**

Despite our best attempts to reduce stigma and increase accessibility of the survey, not all clients who entered participating agencies chose to take the survey. The survey was voluntary, and accessing services was not contingent on their participation. There remains a portion of clients whose voices were not captured.

Additionally, not every individual requiring help may have entered a participating service agency during the designated 30-day collection period, despite advertising efforts leading up to the survey. Some service agencies may not have been able to fully participate, given the urgency of the services they provide and the length of time required to complete the survey. As a result, although trends and highlights of the data are very informative, this report presents a conservative picture of the service needs and housing insecurity in the community as a whole

# Survey Results

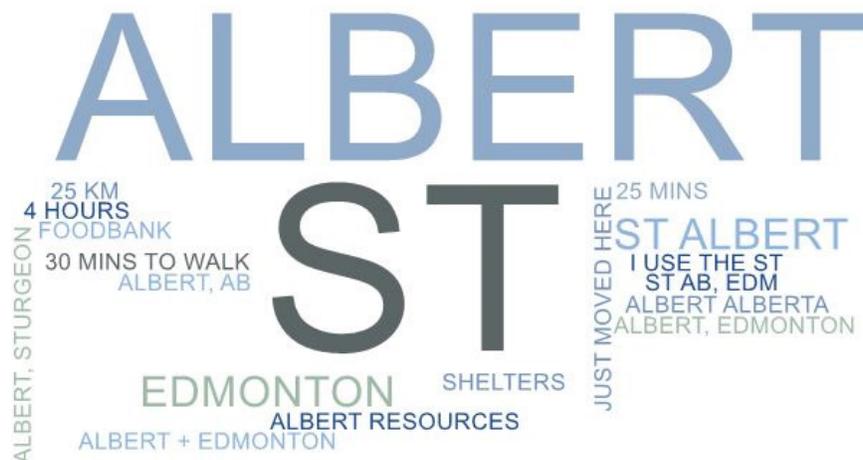
Across participating agencies, 86 people were surveyed. Of those, 86 completed paper surveys, and 0 were referred to an online survey. A copy of the survey questions used can be found on [ruraldevelopment.ca](http://ruraldevelopment.ca).

## Support Services

The results in this section are reported for all respondents who completed a survey, regardless of their housing security. This is to capture the overall needs of clients in the area for services from locations that participated in the Estimation.

All survey respondents (n=86) were asked about where they most often sought services, and what kind of services they needed most often during their visits to local service providers.

Figure 1 shows the responses, weighted by frequency, to the question “In which community do you most often seek services? Primarily respondents sought services in St. Albert, however many of the surrounding communities were included.



**Figure 1** – Word Cloud of the community in which respondents most often sought help from service agencies.

Taking into account the nature of interlocking needs, respondents were able to provide multiple responses (see Table 1).

Table 1 Main reason(s) for visiting the office today	# of respondents
Basic Needs	81
Family/parenting	8
Financial	8
Support services	7
Crisis financial support	7
Health and wellness	5
Legal	5
Not listed	3
Transportation needs	3
COVID-19 assistance	2

**Table 1 - Table of reasons for respondents' visit to the service agency (multiple responses possible). Other possible options with no responses: "Prefer not to answer"**

Of the options provided, the top three types of support services sought by survey respondents were "Basic Needs Support" (81), "Financial Support" (8), and "Family/Parenting Support" (8).

Respondents were then asked to identify the primary reason for their visit in an open response field. Due to the freeform structure of the question, answers varied but the most common keywords are listed in Figure 2.



**Figure 2 -** Word Cloud of the most common responses to the “Primary Reason” for visiting the service agency

Does the community provide enough:	Yes	No	Not Sure
Employment Opportunities?	28	18	37
Free or Accessible Recreation and Social Opportunities?	36	13	32
Sufficient Social Services?	38	14	30
Accessible Affordable Housing?	15	35	33

**Table 2 -** Respondents answer the question: “does our community provide enough of the following opportunities?”

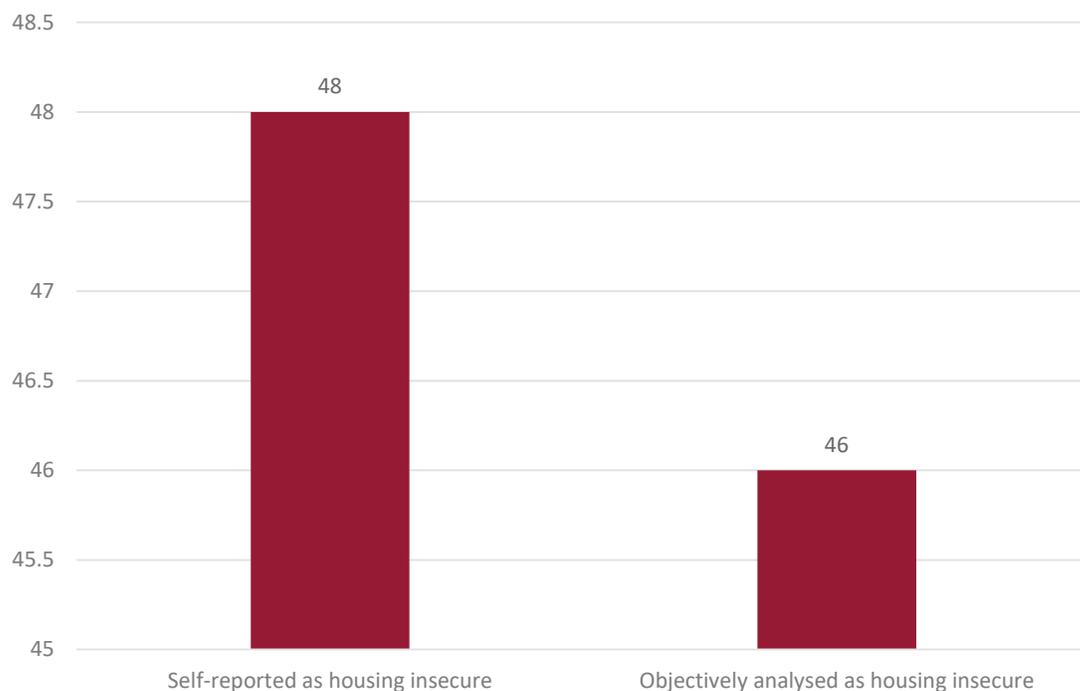
When asked about the perceived socio-economic opportunities available within the community, most respondents felt that the community did not provide enough affordable housing (see Table 2).

## Housing Needs

When respondents were asked whether they considered their “housing situation to be unstable or felt they could easily lose their housing”, 31 (36.0%) replied ‘Yes’.

Following this question, respondents were asked to identify the current living situation(s) that have applied to them in the past month (Table 3). Respondents were asked to select all options that apply. The options themselves represent a range of physical living situations, from secure to insecure. According to the Canadian Observatory on Homelessness, any option in Table 3 listed from “I find it difficult to pay rent and I spend more than a third of my monthly income on my housing” to the bottom of the list constitutes housing insecurity and homelessness.

After analysis, there are approximately **46 respondents (53.5% of total)** whose housing conditions are considered to be insecure and/or absent. These respondents are reported as ‘objectively housing-insecure’, and make up the primary source of data for the remainder of the report (Figure 3).



**Figure 3 - Respondents who feel their housing is unstable/insecure vs. respondents who objectively fit living conditions that constitute insecure housing under COH<sup>1</sup>.**

<sup>1</sup> Some respondents who believed they were living in insecure housing conditions also identified with living situations that constitute insecure housing as defined by the Canadian Observatory on Homelessness. Thus, there may be some overlap between these two indicators as shown in Figure 3.

**Table 3 – Current living situation. “Which of these statements apply to you (thinking about the past month)?”**

I own the house I'm currently in	<b>13</b>
I rent the apartment I'm currently in	<b>43</b>
I live in accommodations provided by my employer	<b>0</b>
I live in a house that is owned/rented out by the Band	<b>0</b>
I share a house/apartment with roommates	<b>9</b>
I live in a house/apartment that I with family/dependents	<b>26</b>
I find it difficult to pay rent and I spend more than a third of my monthly income on my housing	<b>36</b>
I live in housing that needs major repairs (heating or plumbing problems, mould, leaky roof, etc.)	<b>8</b>
There are not enough rooms for the number of people in the house I'm in	<b>9</b>
I live in supported housing (e.g. Housing First)	<b>0</b>
I stayed in a medical/detox/rehabilitation facility	<b>3</b>
I slept in a friend's/family house because I had no other place to stay	<b>8</b>
I stayed in a jail/prison/remand centre	<b>1</b>
I stayed at a women's/domestic violence shelter	<b>2</b>
I stayed with someone I didn't know because I had no other place to stay	<b>6</b>
I slept in a shelter	<b>2</b>
I slept in a makeshift shelter, vehicle, tent, or shack	<b>3</b>
I slept in a public space (sidewalks, park benches, bus shelter, etc.)	<b>3</b>

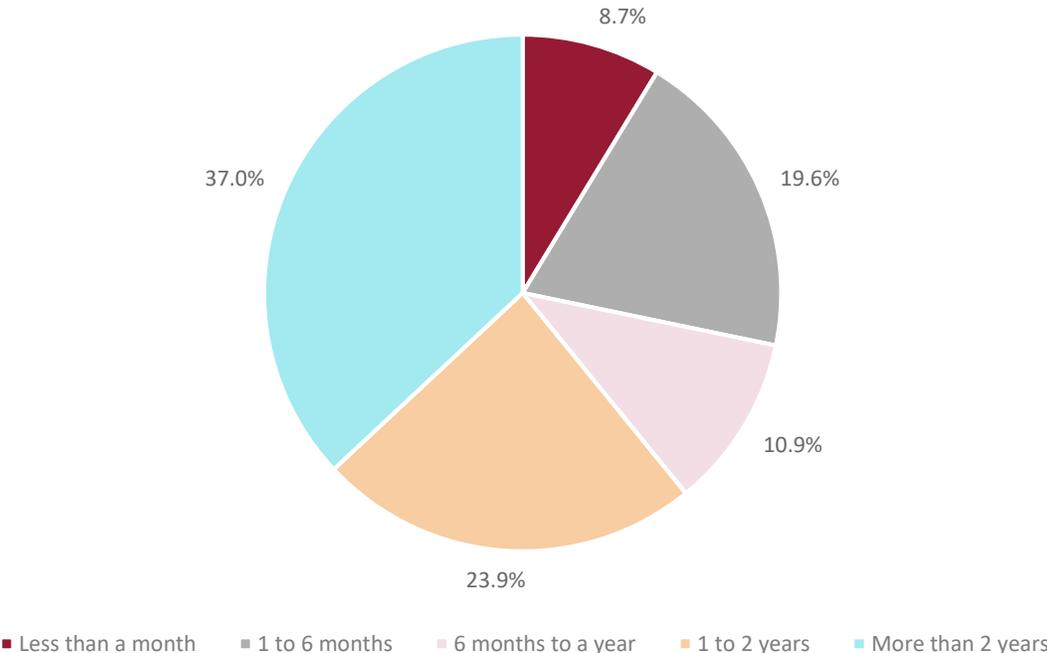
Interestingly, there were **12 respondents** who self-reported that their housing situation is secure are in fact objectively live in an insecure housing situation. This could be due to a variety of factors, including being unaware of how the term is defined, or possibly a shame or stigma towards homelessness and housing insecurity.

Finally, respondents were asked how long they have been staying in their current living arrangements. Their responses can be seen in Figure 4.

Of all surveyed respondents, 11 (12.8%) respondents stated they had once stayed or are currently staying in foster care or youth group home.

## Reasons for Housing Insecurity

After identifying the respondents who were found to be without housing, or living in insecure housing situations, we asked whether any of the following options was/were a contributing factor(s) (Table 4).



**Figure 4** - Respondents answer the question “how long have you been staying in your current living arrangements?” Other possible options with no responses: 6 months to a year, and prefer not to answer.

Respondents who were found to be objectively housing insecure, identified the following reasons as main contributing factors to their living situations: 27 responses for “I don’t make enough money”; 25 for “I can’t afford rent/mortgage payments”; 17 for “Mental health issues”; 8 for “Spouse/Partner lost their job”, and 8 for “Abuse”.

Table 4 - “Why do you feel your housing situation is insecure?”	Self-reported housing insecure	Objectively housing insecure
I don't make enough money	29	27
I can't afford rent/mortgage payments	27	25
Mental health issues	18	17
Spouse/Partner lost their job	8	8
Abuse	7	8
Illness/Medical condition	8	7
Conflict	7	7
My house needs major repairs (mould, etc.)	5	6
COVID-19-related	8	6
Domestic/Family violence	8	6
Addictions/Substance use	6	5
I lost my job	7	5
Mental disability	2	3
Lack of Transportation	3	2
My rent went up	2	2
Racism/Discrimination	2	2
Physical disability	2	1
Prefer not to answer	2	1
Family rejection	1	1

**Table 4 -** Respondents answer the question “why do you feel your housing situation is insecure?”; Other options with no responses were: Relationships, I was in jail/prison

Respondents were then asked in an open field question to identify the main factor that affected their housing insecurity, whether from the list they had seen previously, or from their own experience. While most of the responses can be seen under the Qualitative Data section of this report, the most common responses, verbatim, were as follows:

**“Price – a subsidized option would be preferable”**

**“Rent is too high, about to be behind on rent. No rental references other than current land lord who is unhappy.”**

*“We don’t make enough money and cost of living is too high w/ 3 children”*

*“Conflict w/spouse – if he leaves, I can’t pay mortgage + will have to sell house.”*

*“The landlord does not keep up with the up keep. Depending on which unit you live in, you have mold, bed bugs, or cockroaches or both”*

*“I found a safe apartment in St. Albert but the father of my children is extremely violent. I hope he never finds out where I live.”*

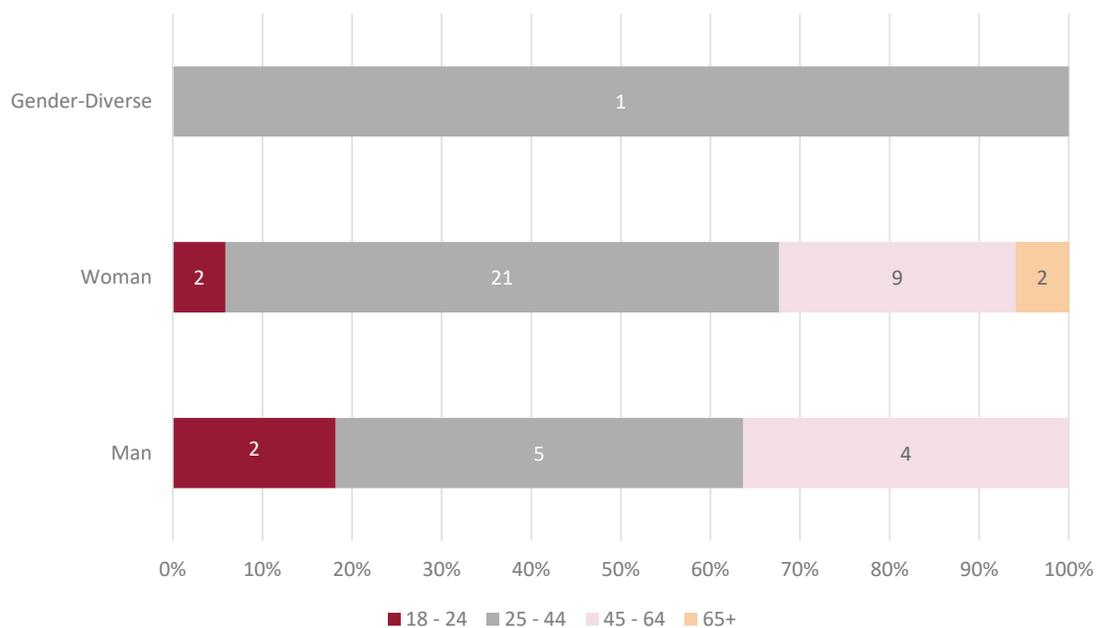
## Demographics

The following sections of 'Demographics', 'Household Makeup', 'Shelter Services', 'Community Residency', and 'Employment and Income Sources' report results from those respondents who were found to be housing-insecure (n=46).

### Age, Gender, and Sexual Orientation

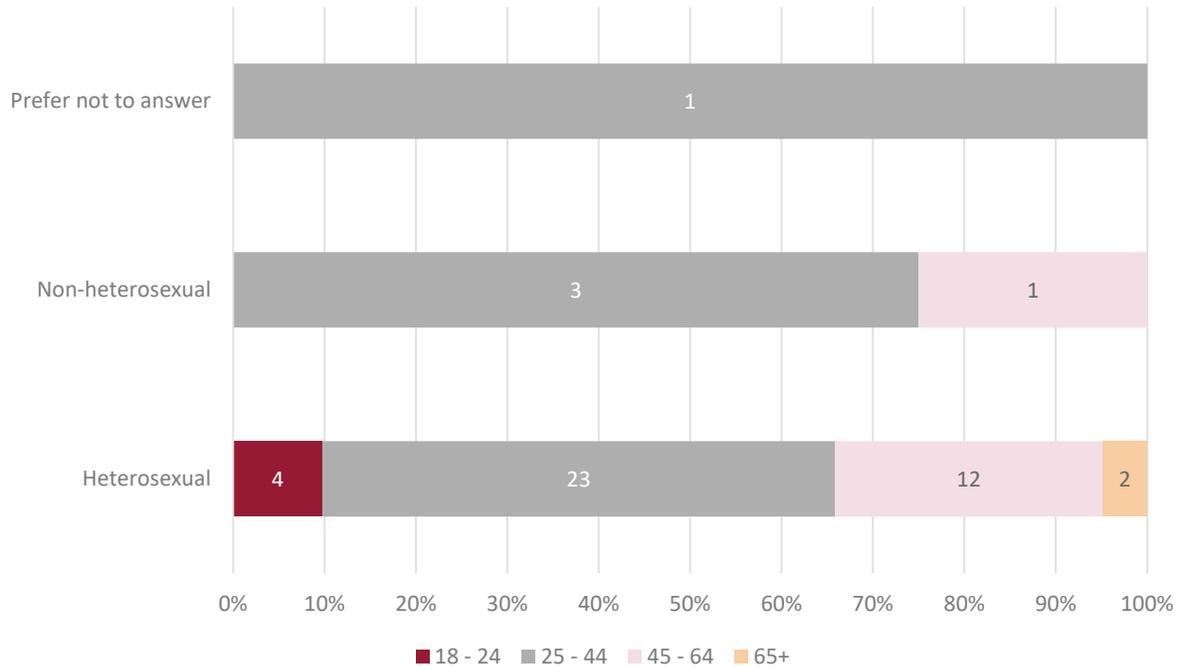
Respondents were asked about their current age. The median age of individuals experiencing housing insecurity was 40.

The reported gender of both housing-secure and insecure respondents can be seen in Figure 5. Due to low response rates for some possible answers, this figure uses "Gender Diverse" to account for the following responses in the survey: Two-Spirit, Trans Male/Trans Man, Trans Female/Trans Woman, Non-binary, and Identity Not Listed. This is to avoid the use of identifying information due to low numbers.



**Figure 5** - Respondents answer the question "how do you describe your gender identity?"

The reported sexual orientation of respondents can be seen in Figure 6.



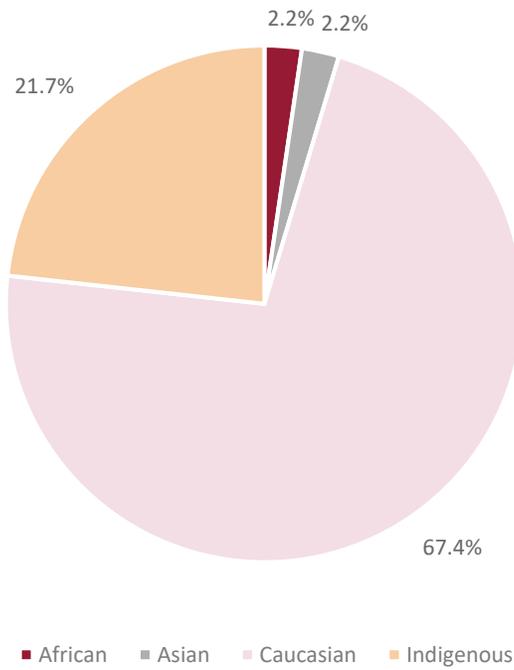
**Figure 6 - Respondents answer the question “how do you describe your sexual orientation?”**

## Ethnicity and Migration Status

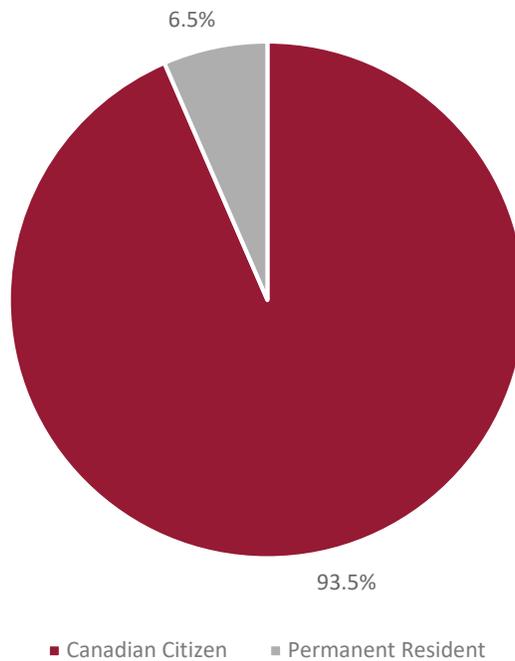
Of housing-insecure respondents surveyed, 1 identified their ethnicity as African, 1 as Asian, 31 as Caucasian, 10 as Indigenous, and 3 identified with other ethnicities. Of those respondents that identified as Indigenous, 3 identified as First Nations, 6 as Métis, and 1 as Inuit (Figure 7).

The majority (91.3%) of respondents experiencing housing-insecurity were born in Canada. 4 indicated that they migrated to Canada at some point, including 1 who indicated that they came as a Landed Immigrant, 2 as a Permanent Resident, 1 with a Student Visa, and 1 preferring not to answer.

The majority of respondents facing housing insecurity (93.5%) are Canadian Citizens, as shown in Figure 8.



**Figure 7** - Respondents answer the question “what ethnicity do you identify with?”; Other possible answers with no responses: Hispanic/Latino, Middle Eastern, and Prefer not to answer



**Figure 8** - Respondents answer the question “what is your current migration status?”; Other possible options with no responses: Economic Migrant Worker, Landed Immigrant, Refugee/Claimant, Student Visa, Temporary Foreign Worker, Prefer not to answer.

# Education

Of all survey respondents, the majority (23.3%) indicated that the highest level of education they've completed is a College certificate or diploma. This is closely followed by 20.9% respondents who obtained a High school diploma or GED, and those who completed some high school (16.3%). Detailed responses can be seen in Table 5.

Table 5 – “What is the highest level of education you’ve completed?”	# of respondents
College certificate or diploma	20
High school diploma or GED	18
Some high school	14
Post-secondary degree (bachelor's)	12
Some post-secondary	10
Apprenticeship, trades certificate, or diploma	7
Some grade school	1
Graduate/Professional Degree (Master's, PhD, MD, JD, etc.)	1

**Table 5 -** Respondents answer the question “What is the highest level of education you’ve completed?”; Other possible options with no responses: Don’t know, prefer not to answer, no formal education

# Household Makeup

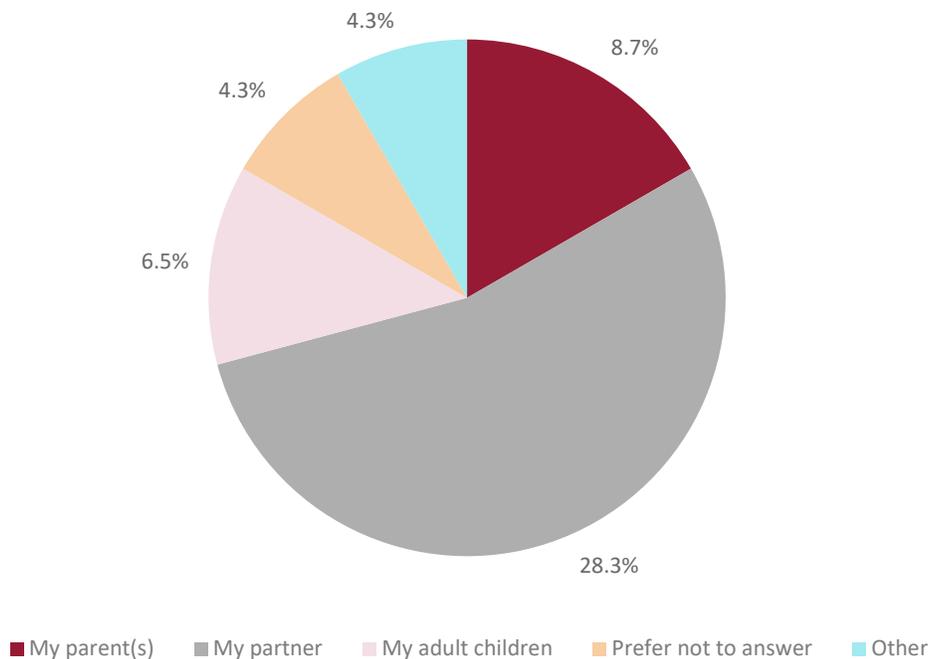
The survey included questions regarding household or family members who are currently sharing accommodations with each respondent.

4 housing-insecure respondents reported that either they or someone in their household was pregnant, and 25 said that they were currently a single-parent household.

80.4% of objectively housing-insecure respondents were living with dependents under the age of 18. Of those, 10 had one dependent, 13 had two, 8 had three, 3 had four or more, and 3 responded “other”, for a total of at least 72 dependents sharing living conditions with those living in housing-insecure conditions.

For respondents that listed out the number of dependents staying with them, 24.3% of listed dependents were between 0 and 4 years of age, 32.9% were between 5 and 9, 32.9% were between 10 and 14, and 10.0% were between 15 and 17. There was less boys (39.7%) than girls (60.3%).

Some housing-insecure respondents reported that they had other adults living with them. The total number of adults sharing respondents’ living situation was 36, an average of 1 per respondent. The relationships of these cohabitants can be found in Figure 9.



**Figure 9** - Co-habitant relationships to housing-insecure respondents; Other possible options with no responses: My extended family, My co-workers, There are no other adults staying with me.

# Shelter Services

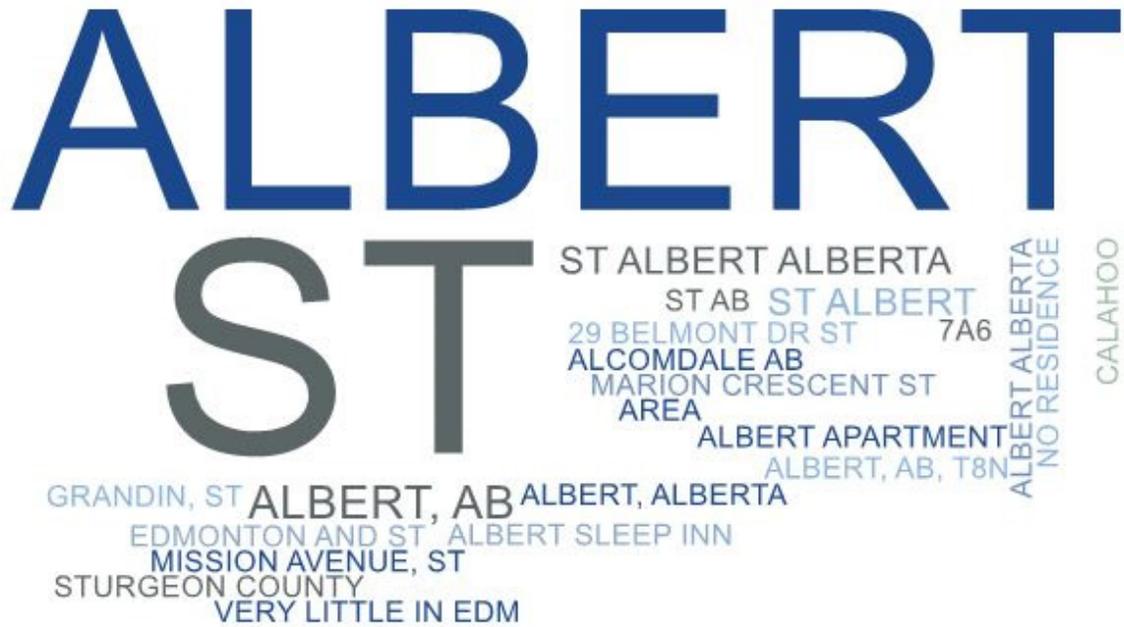
Of respondents experiencing housing insecurity, 5 reported accessing a shelter within the past year. Of respondents who needed a shelter but did not access shelter services within the past year, the following reasons were provided: Table 6.

Table 6. "If you needed a shelter in the past year and didn't access one, what were the reasons?"	# of respondents
I didn't need shelter services	19
The shelter was full	6
No shelters in my area	4
Separation from family member/partner	3
I didn't feel safe	3
No pets allowed	2
Prefer not to answer	2
Reason not listed	2
Health concerns (bed bugs, dirty, etc.)	2
Lack of transportation	1

**Table 6 -** Respondents answer the question "If you needed a shelter in the past year and didn't access one, what were the reasons?"; Other possible answers with no responses: Lack of disability accommodations, Hours of operations

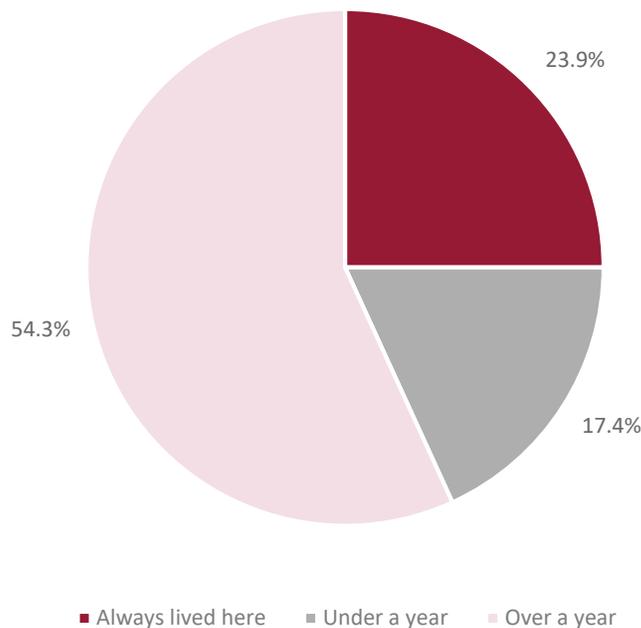
# Community Residency

Respondents were asked to indicate where they currently reside. Figure 10 displays those responses, weighted by frequency.



**Figure 10 -** Word Cloud of responses to “where do you currently reside?”

Respondents were asked about how long they have been part of the community. 23.9% of respondents facing housing insecurity reported that they have always lived in the community (Figure 11).



**Figure 11 -** Respondents answer the question “How long have you lived in this community?”; Other possible answers with no responses: Prefer not to answer, Other.

Of those who moved to the community at some point, Table 7 describes the primary reasons for the move.

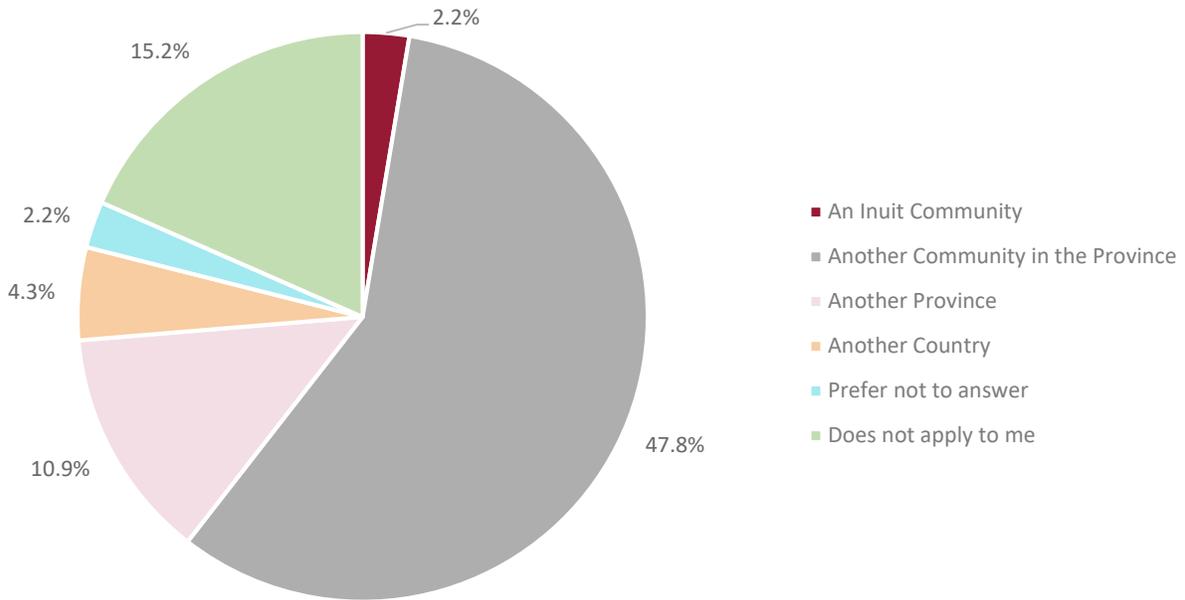
Table 7 – “What is the main reason you came to this community?”	# of respondents
Other	9
To find housing	9
My family moved here	8
To look for work	8
To move in with spouse/partner	7
To access services/supports	6
Fear for safety	5
To start a job	4
Prefer not to answer	3
To visit family/friends	2

**Table 7 –** Respondents answer the question “what is the main reason you came to this community?”; Other possible answers with no responses: To attend school, To access emergency shelters, COVID-19 treatment or supports, Environmental displacement (flooding, wildfire, lack of clean drinking water, etc.).

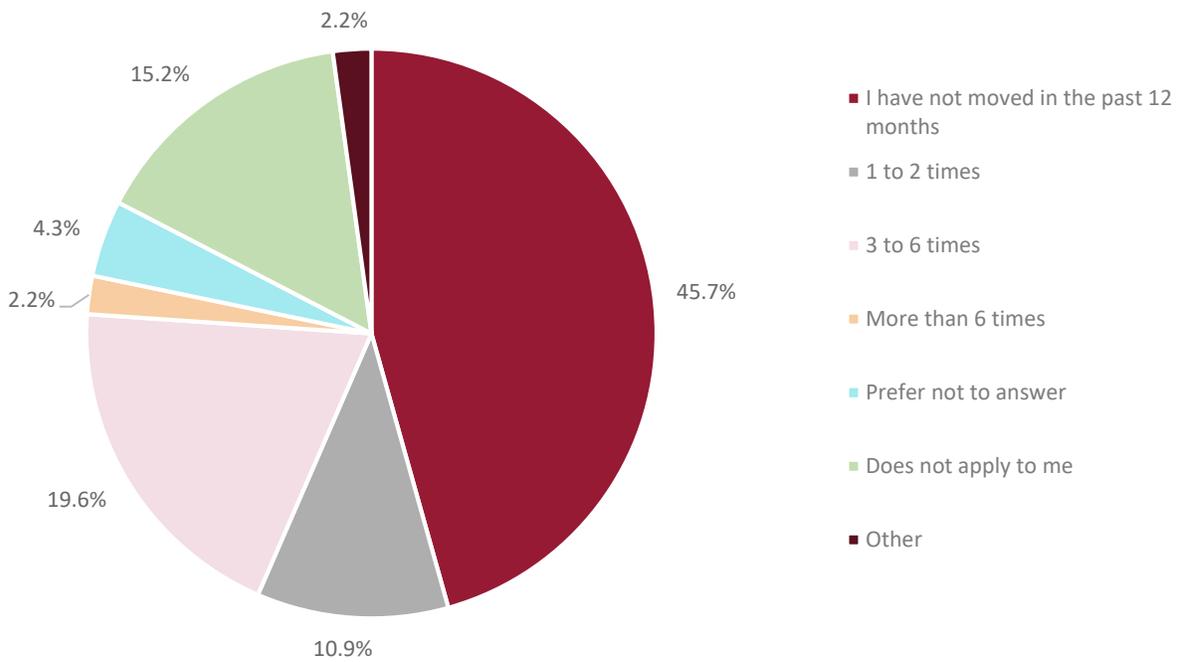
Of those who had moved to the community at some point, Figure 12 describes where they had resided previously.

Respondents were asked about the number of times they had moved in the past year; frequent moves can be an indicator of insecurity and precarious housing. 42.9% of those facing housing insecurity have not moved in the past year. Of respondents who had moved in the past year, 14.3% had moved 1-2 times and 7.1% moved 3-6 times (Figure 13).

Respondents were also asked if they would have stayed in their previous community if they had better access to services or programs. No respondents said “Yes”, while 57.1% said “No”.



**Figure 12** - Respondents answer the question “Where did you live before you came to this community?”; Other possible options with no responses: A First Nations Community  
A Métis Settlement.



**Figure 13** - Respondents answer the question “How many times have you moved in the past 12 months?”

# Employment And Income Sources

Of respondents who are experiencing housing insecurity, 21.7% reported being employed in some capacity. 30.0% of those employed were working full-time, 70.0% part-time, 10.0% casual, and 20.0% listed other forms of employment. These respondents reported being employed in the following industries (Table 8).

Table 8 – If employed, “which area do you work in?”	# of respondents
Not Listed	4
Retail/Personal Services	3
Finance	3
Health	2
Education	2
Human/Social Services	1
Marketing	1

**Table 9 - Respondents answer the question “What are your sources of income?”; Other possible answers with no responses were: Tourism, Food and Beverage/Restaurant, Oil and Gas, Prefer not to answer, Technology, Agriculture, Forestry, Hunting/Trapping**

## Military/Emergency Service

Out of all respondents experiencing housing insecurity, 1 served in Emergency Services.

## Sources of Income

Identifying sources of income can provide a better snapshot to the personal situations of respondents needing increased supports. For employed individuals, it can also provide insight into the disparity between wages and costs-of-living in the community.

9 people facing housing-insecurity reported employment as their main source of income. Sources of income varied though, and respondents were encouraged to select all that apply as shown below (Table 9).

Table 9 - "What are your sources of income?"	# of respondents
Child and Family Tax Benefits	31
GST refunds	23
Income assistance	13
Informal income (e.g. bottle returns, panhandling, etc.)	12
Employment	9
Money from family and friends	9
My partner/spouse's income	7
Canadian Emergency Relief Benefit (CERB)	7
Employment Insurance	7
Alimony/Child Support	7
Not Listed	5
Disability Benefits	4
Seniors Benefits (CPP, OAS, GIS, etc.)	2
Prefer not to answer	1
Student loans	1
Canada Emergency Wage Subsidy (CEWS)	1

**Table 9 -** Respondents answer the question "What are your sources of income?"; Other possible answers with no responses were: Canada Emergency Student Benefit (CESB), Veteran's Benefits

# Qualitative Findings

To compliment the large amount of quantitative data encompassed in this report, we also included some of the qualitative findings that respondents included in their surveys. In addition to respondents providing answers to multiple-choice questions, some parts of the survey collected responses, to allow respondents to provide additional information.

When asked to provide the main reason why respondents find themselves to be homeless or at-risk, we received the following verbatim replies:

- "Can't afford
- Conflict w/spouse - if he leaves, i can't pay mortgage + will have to sell house.
- Conflict with family and substance use. Also not working at the moment.
- Costs for utilities, food, extras are so expensive
- Covid 19 related
- Drinking is my downfall. (No drugs ever)
- Ex boyfriend was abusive. I got out and now live on my own
- Financial
- Financial "rent is too expensive"
- Financial reasons. My husband is currently jobless. Having a house or renting a place for our own is expensive when only one is earning for a living, that is why we rented / shared a house to lessen the monthly rent.
- Financial struggles
- I cannot afford payments.
- I found a safe apartment in st. Albert but the father of my children is extremely violent causing me past injuries from physical abuse. I hope he never finds out where i live. I am a single mother barely making ends meet financially.
- I have a new job no pay yet.
- I have just been approved for A.I.S.H. In the last 6 months but prior, a

judge declared I was not going to receive spousal support from my ex any longer and had to borrow full rent for 2 months. I'm worried that could happen to my income now. I cannot work to improve my income.

- I lost my job. Neighbour in close vicinity has issues. Single income home with young children. I feel they are better off at home.
- I need a bigger house. More bedrooms
- I no longer get enough money to cover my rent.
- I pay more than my entire cheque from assistance for rent. I still have to pay bills. 100% Of my income to rent another 1/3 of my child tax for rent. 1/3 Of it for bills
- I use the st. Albert resources. I have tried to use edmonton services but they do not help because i live in st. Albert.
- I'm on welfare and afraid they'll cut me off.
- Income
- It's not unstable, we are just struggling this month as spouse hasn't been able to work due to an injury
- Lack of income due to covid. But manage to pay rent, sometimes late.
- Lack of work for my profession
- Location
- Low income so must share
- Money
- Money
- Monthly income \$2,000. Rent + water \$1,600
- Mortgage in arrears as social assistance doesn't cover all my monthly expenses
- My husband and I have been struggling the last 2 years w/ the economy no jobs, 5 children. Covid has not helped
- My rent
- My rent is expensive each month is a bit of a struggle & and juggling act to keep the bills paid
- No affordable housing
- No employment

- Not enough income because of covid
- Not enough money after paying bills for food. High risk dependent during covid - must stay as safe as possible
- Not making enough money
- Person i was living with is mentally unstable and very abusive
- Price - a subsidized option would be preferable
- Renovations are unfinished. Can't get them done. Mobile has electrical issues, carpenter ants, no stove, etc.
- Rent is high.
- Rent is nearly as much as my welfare check
- Rent is too high, about to be behind on rent. No rental references other than current land lord who is unhappy.
- The financial, mental abuse. Threatened, fear, unstable, demands above rental agreement, takes my food, owes wages to me over 21 days
- The landlord does not keep up with the up keep. And depending on which unit you live in, you have mold bed bugs or cockroaches or both. And he is allowing pediphiles to live in the neiboorhod with all kinds of children.
- Unstable economic conditions
- We don't make enough money and cost of living is too high w/ 3 children
- Worried about qualifying for rest of habitat morgtage"

# What does homelessness look like?

In a report that is ostensibly composed of data and graphs, it is possible to overlook the humanity behind the numbers. Using the most common responses from the survey, we were able to compile a profile of a “typical” respondent facing housing insecurity.

In the case of St. Albert, this turns out to be a woman, in her mid 30s, who has lived in the community for over a year or more. She finds it difficult to pay rent and feels like she spends more than a third of her monthly income on housing. She notes that she lives in a house/apartment that she shares with family or dependents. She is unemployed, and there is a ~78% chance she has at least one dependent sharing her living situation and a ~57% chance she has at least two dependents sharing her living situation.

The true diversity of the respondents is of course illustrated in the Survey Results section, but this serves to highlight what someone in-need might look like within St. Albert.

## Exploring Next Steps

This report refrains from offering concrete recommendations for St. Albert because in-depth dialogue between RDN, decision-makers, and administrators within the locale have not informed the findings within this report. It is the goal of the report to support decision-making at all levels by providing a credible, evidence-based document that can be used and referred to in the community. In the past, local organizations and governments have used information gathered using the methods outlined in the Step-by-Step Guide to Estimating Rural Homelessness to explore new programs and initiate new collaborations, such as:

- Establish an overnight shelter
- Grow awareness within communities about homelessness and housing instability
- Highlight the need for an affordable housing project and other economic development strategies
- Increase dialogue with neighbouring communities and First Nations' groups
- Start a an emergency winter mat program in the community
- Start the development of a coordinated community response programs

## Conclusion

This report provides a summary of primary data collected by service agencies in St. Albert from October 15th to November 14th. It is an overview of the needs and factors that affect housing security for individuals who accessed services during the survey period.

This project was coordinated in the midst of a global pandemic where in-person services offered by organizations has been severely reduced. St. Albert's participation represents a unique set of data that provides insight into the resiliency and strength of individuals even in times of crisis.

This project confirms that housing insecurity exists in rural and remote communities, presenting concrete data from respondents in 26 participating communities. This supports previous qualitative research which examined the pervasiveness of housing issues across the province.

The intention of this report is to provide means for agencies and leadership to determine their community's needs. It is the first step to understanding homelessness and housing instability in St. Albert.

# Disclaimer

The data and information in the data set provided here are intended for use by persons possessing technical skill and knowledge in data management and analysis. While the data is provided in good faith and to the best of RDN's knowledge, RDN does not commit to it being updated.

While every effort is made to ensure data quality and integrity, the data is provided "as is". The accuracy of any external user's statistical analysis and any reported findings are not the responsibility of RDN. Nothing arising from the data should be taken to constitute RDN's professional advice or as a formal recommendation.

# Endnotes

- 1 Thistle, J. (2017.) Indigenous Definition of Home-lessness in Canada. Toronto: Canadian Observato-ry on Homelessness Press.
- 2 Gaetz, S.; Donaldson, J.; Richter, T.; & Gulliver, T (2013): The State of Homelessness in Canada 2013. Toronto: Canadian Homelessness Research Network Press
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- 4 Gaetz, S.; Barr, C.; Friesen, A.; Harris, B.; Hill, C.; Kovacs-Burns, K.; Pauly, B.; Pearce, B.; Turner, A.; Marsolais, A. (2012) Canadian Definition of Homelessness. Toronto: Canadian Observatory on Homelessness Press



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