

A misty forest landscape with evergreen and deciduous trees in autumn colors. The scene is hazy with soft light filtering through the trees, creating a serene and atmospheric setting. The trees are densely packed, and the mist is thick, obscuring some of the details in the background.

# Lloydminster

2025 Alberta Provincial  
Estimations and Service Needs

Community Report



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## We Thank You.

This report and the information within were made possible through the efforts of many dedicated individuals and groups. First and foremost, we would like to thank the residents of Lloydminster for sharing their experiences and insights about housing and service needs in the community. We appreciate your time, effort, and knowledge! Additionally, we want to thank the front-line staff at participating service provider locations for their support, dedication, and commitment to this project:



NATIVE FRIENDSHIP CENTRE



LLOYDMINSTER  
MEN'S SHELTER



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Canada 

## About this Report

In 2025, the Rural Development Network (RDN) partnered with 19 organizations representing 64 communities across Alberta to conduct the fourth iteration of a province-wide Housing and Service Needs Estimation.

This report outlines Lloydminster's results within the provincial estimation, highlighting the number of residents who are housing insecure and their experiences with housing insecurity. This report is complemented by the [Alberta Provincial Report](#), which highlights the combined results of all 64 communities across the province.

This report is intended to support decision-making across organizations, funders, and government around housing insecurity by providing reliable and up-to-date data on housing and service needs in Lloydminster. It can also be used in the community for program planning and advocacy purposes related to housing insecurity, housing stock, and service needs.

Contact [info@ruraldevelopment.ca](mailto:info@ruraldevelopment.ca) for more information on Housing and Service Needs Estimations.

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# Definitions: What Does “Homelessness” Mean?

## Homelessness

According to the Canadian Observatory on Homelessness (Gaetz et al., 2012), homelessness is the situation of an individual, family, or community without stable, safe, permanent, appropriate housing, or the immediate prospect, means, and ability to acquire it. It is the result of systemic or societal barriers, domestic violence, a lack of affordable and appropriate housing, the individual/household’s financial, mental, cognitive, behavioural, or physical challenges, and/or racism and discrimination.

Further, Indigenous homelessness, more recently termed “houselessness,” considers the traumas imposed on Indigenous Peoples through colonialism. Indigenous houselessness is not only defined as lacking a structure of habitation; rather, it is more fully described and understood through a composite lens of Indigenous worldviews, including: “individuals, families, and communities isolated from their relationships to land, water, place, family, kin, each other, animals, cultures, languages, and identifies” (Thistle, 2017).

Most people do not choose to be homeless, and the experience is generally negative, unpleasant and stressful. The national definition of homelessness notes that individuals who become homeless experience a range of physical living situations, including:

**Unsheltered:** Absolutely homeless, living on the streets or in places not intended for human habitation (e.g. living on sidewalks, squares, parks, vehicles, garages, etc.).

**Emergency Sheltered:** People who are staying in overnight shelters due to homelessness as well as those staying in shelters due to family violence.

**Provisionally Accommodated:** People with an accommodation that is temporary or that lacks security for tenure (e.g. couch-surfing, living in transitional housing, living in abandoned buildings, living in places unfit for human habitation, people who are housed seasonally, people in domestic violence situations, etc.).

**At Risk of Homelessness:** People who are not yet homeless but whose current economic and/or housing situation is precarious or does not meet public health and safety standards (e.g. people who are one rent payment missed from eviction, people whose housing may be condemned for health, by-law, or safety violations, etc.).

(Canadian Observatory on Homelessness, 2012).

**In this report, we will use “housing insecure.”** The term will be used to encompass the entire spectrum of homelessness, including unsheltered, emergency sheltered, provisionally accommodated, and at risk of homelessness, as well as those experiencing Indigenous houselessness.



# Introduction



Housing insecurity is a continued and increasing concern in rural, remote, and Indigenous communities across Alberta and the entire country. When it comes to housing insecurity, the urban experience tends to dominate the conversation, mainly due to the visibility of unsheltered individuals experiencing housing insecurity in urban centres. The issue of housing insecurity in rural and remote areas is far less understood and acknowledged because of its hidden nature. Recent data suggests that rural homelessness is prevalent at rates equivalent to or greater than urban per capita rates (Schiff et al., 2022).

In 2023, the Alberta Provincial Housing and Service Needs Estimation identified 2,429 survey respondents as experiencing housing insecurity. An additional 2,354 dependents under 18 and 2,537 adults reported living with housing insecure survey respondents, meaning there were at least 7,320 community members experiencing housing insecurity across the 21 participating communities in rural and remote Alberta (Rural Development Network, 2023). While some housing insecure respondents had experiences of being unsheltered or emergency-sheltered, the majority of housing insecure respondents were provisionally accommodated or at risk of homelessness, further speaking to the issue of visibility, or rather invisibility, of housing insecurity in rural and remote communities.

As rural, remote, and Indigenous communities continue to experience growth amidst a national housing and affordability crisis, it has become more apparent than ever that more evidence is required to support decision-making on housing insecurity, housing stock, and services across the province.

Recognizing this, RDN conducted the 2025 Alberta Provincial Housing and Service Needs Estimation with 19 organizations representing roughly 64 rural, remote, and Indigenous communities across Alberta in an attempt to better understand what housing insecurity looks like in each community and across the rural provincial landscape. Specifically, the purpose of this estimation is to:

1. Provide a comprehensive picture of housing insecurity in Lloydminster and across Alberta, including demographic information on who is experiencing housing insecurity and details on service use and gaps.
2. Help inform service providers and municipal, provincial, and federal policies, practices, and funding decisions on housing insecurity, housing stock, and support services.
3. Develop recommendations and next steps for service providers and all levels of government to address housing insecurity in Lloydminster and across Alberta.
4. Elevate and incorporate the voices of people experiencing housing insecurity in local, provincial, and federal responses to housing insecurity.

This is the fourth iteration of the Alberta Provincial Housing and Service Needs Estimation. It was also conducted in 2018, 2020, and 2023, with 20, 24, and 21 communities, respectively, though Lloydminster has never participated in a previous Provincial Housing and Service Needs Estimation.



# Methodology



The methodology employed in this Housing and Service Needs Estimation comes from the Step-by-Step Guide to Estimating Rural, Remote, and Indigenous Homelessness, published by the Rural Development Network (2022). RDN initially developed the Step-by-Step Guide due to the lack of available, accurate, and current data on rural housing insecurity. A lack of data limits the ability of rural communities like Lloydminster to advocate for better resources for their residents.

The guide is unique in that it tackles the issue of housing insecurity and homelessness from a rural perspective. It recognizes the difficulties of conducting standard Point-in-Time (PiT) counts in rural and remote areas and instead uses a service-based population estimation approach, which allows for anyone, including small nonprofits and local front-line agencies, to gather data on gaps in local housing and service needs without adding additional strain to workloads and organizational capacities.

**Please note:** *As with a PiT count, this estimation is an undercount and represents only those individuals identified during the four-week period. The number of people experiencing housing insecurity is greater than presented in this report.*

Following the model proposed in the Step-by-Step Guide, RDN worked with communities and academics across Canada to develop a survey that reflected the contexts of rural and remote communities. The survey was developed following the definitions of homelessness proposed by the Canadian Observatory on Homelessness and adopted by the federal government. However, the survey itself was advertised as a Housing and Service Needs survey. This is a result of feedback from multiple service providers who are committed to minimizing the stigma associated with homelessness, which could cause distress to their clients. By reframing the language of the survey, service providers were able to encourage all clients to participate, instead of targeting specific individuals.

To further minimize stigma throughout the survey, rather than asking respondents to identify themselves as homeless or housing insecure, they were asked whether they considered their living conditions secure or insecure and to indicate scenarios in a “select all that apply” question that determined their objective housing situation. Based on responses to the latter survey question, along with subsequent data analysis, RDN was able to determine which respondents were housing insecure. As shown in the results below, some individuals who did not consider themselves housing insecure qualify as such based on the national definitions of homelessness.

The same survey was used across all communities participating in the 2025 Alberta Provincial Housing and Service Needs Estimation project, with one exception: each community’s survey was customized to meet their location parameters. Figure 1 showcases Lloydminster’s location parameters.

## Figure 1: Lloydminster's Location Question on Survey

Q2. Where do you currently live (or which community do you live closest to)?

- Lloydminster, AB
- Lloydminster, SK
- Marwayne, AB
- Kitscoty, AB
- Onion Lake, SK
- Maidstone, SK
- Other: \_\_\_\_\_

RDN worked with Lloydminster to develop a survey administration process to ensure the greatest participation level possible. For Lloydminster, surveys were advertised at service provider locations and online as an open SurveyMonkey link across the community. Surveys were available through these locations and online for a period of four weeks, from October 1 to October 31, 2025.

Before the survey period began, RDN conducted orientation and training sessions with staff from participating agencies. During the training, emphasis was placed on clarifying survey terms, ensuring respondents' confidentiality and privacy, and securing participants' informed consent. During each training session, resources were provided to staff to improve their understanding of the project and increase comfort in administering the survey. Training and resources also included the various ways to administer the survey in an open, non-intrusive manner, prioritizing the individual's reasons for visiting the agency before offering the survey.

Important to note about the survey: to ensure the trust and anonymity of participants, each respondent was asked to give consent at the beginning of the survey and create a unique identifier. The unique identifier allowed RDN to maintain the integrity of the data without knowing respondent identities. The unique identifier was a combination of letters and numbers from a participant's name and birthdate.

## Figure 2: Unique Identifier Question on Survey

Q1. Anonymous Unique Identifier (ex. John Smith, born on 15th November 1964)

|   |   |  |
|---|---|--|
| H | N | What are the last two letters of your FIRST name?        |
| T | H | What are the last two letters of your LAST name?         |
| 1 | 5 | What is the DAY you were born?                           |
| 6 | 4 | What are the last two numbers of the YEAR you were born? |

Lloydminster collected 156 survey responses during the four weeks. Of the 156 surveys, 46 were excluded. Surveys were deemed unsuitable and excluded for one or more of the following reasons:

1. Survey respondent(s) declined to give consent.
2. Survey respondent(s) declined to provide the unique identifier or provided improper unique identifier information (e.g., characters instead of numbers, etc.).
3. Survey respondent(s) submitted multiple surveys (determined based on unique identifier(s)).
4. Survey respondent(s) indicated they were located outside of community boundaries.
5. Survey respondent(s) did not complete enough questions to determine housing stability (e.g., abandoned the survey).

Based on this, 110 were deemed suitable for further analysis and will be the focus of the results outlined below.

## Limitations

Despite our best attempts to reduce stigma and increase the accessibility of the survey, not all clients who were offered a survey chose to participate. Additionally, staff at participating service providers were informed that participants under 14 years old required guardian consent to participate in the survey. We recognize that this is inherently problematic and exclusionary, as most youth experiencing homelessness would not have a guardian to provide consent. However, to maintain survey ethics, this requirement complies with the Alberta College of Social Workers' Standards of Practice.

Additionally, the data does not represent Lloydminster as a whole; rather, it represents only those who accessed services in the region during the four-week enumeration period.

As a result, there remains a portion of people experiencing housing insecurity in Lloydminster whose voices were not captured in this project. Therefore, while the trends and highlights discussed in this report are informative, it is always important to remember that this report presents a conservative picture of the housing and services needs in Lloydminster.



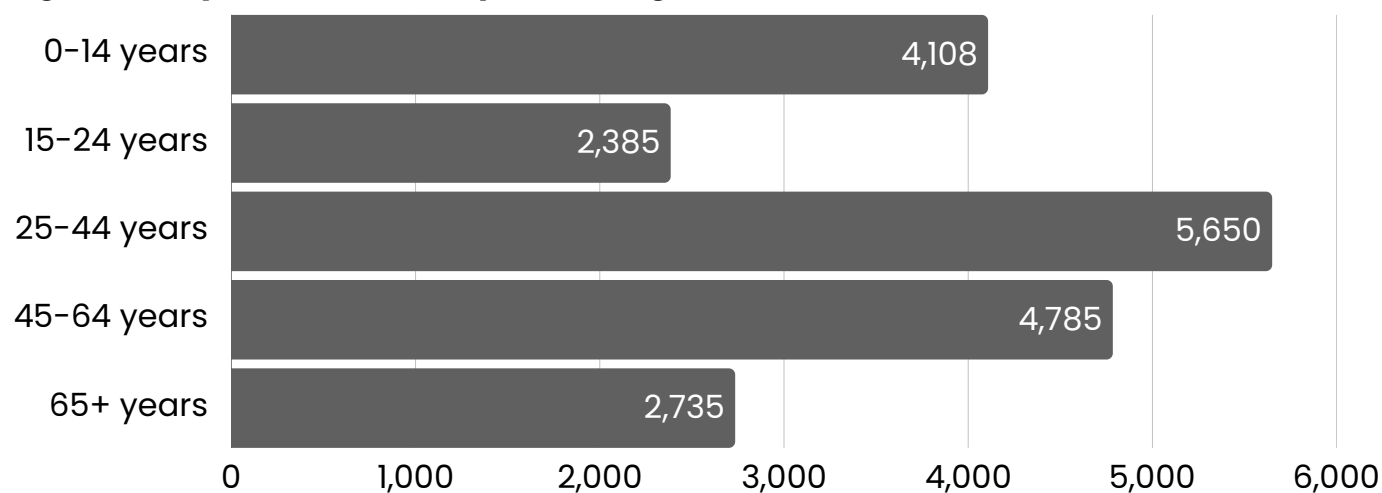
# Results and Analysis

## Lloydminster Population Overview

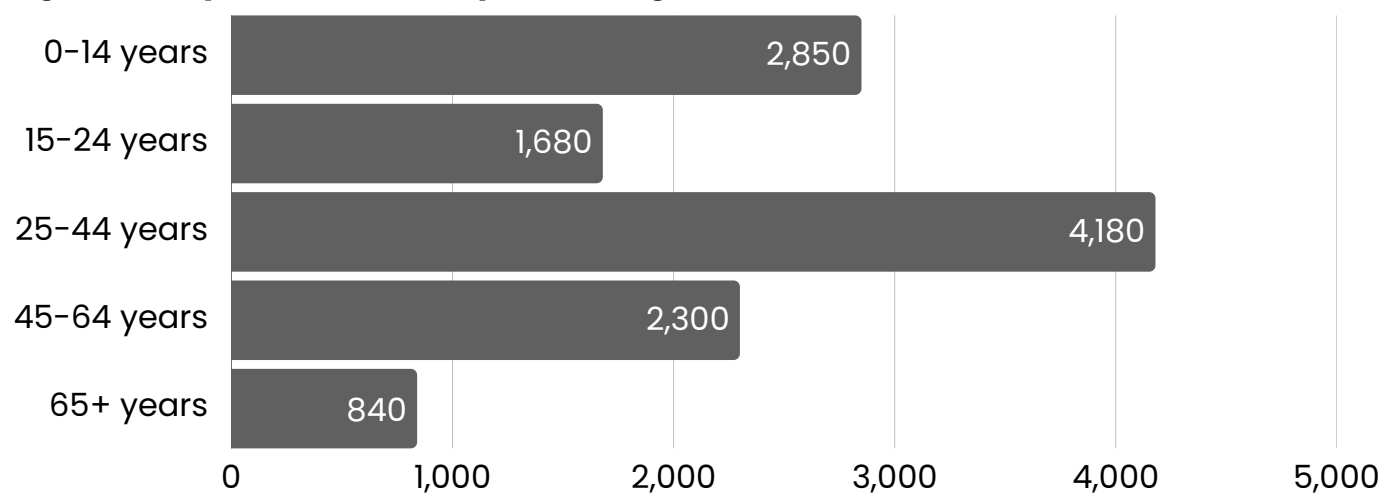
According to Statistics Canada (2021a; 2021b), Lloydminster, Alberta and Lloydminster, Saskatchewan cover a total 42.04 square km of geographical land base with a total population size of 31,582.

50.3% (9,935) of residents in Lloydminster, AB reported as women and 49.6% (9,800) reported as men, almost mirror Lloydminster, SK in which 50% (5,925) of residents reported as women and 50% (5,915) reported as men (Statistics Canada, 2021a; 2021b).

**Figure 3: Lloydminster, AB Population Age Breakdown (2021a)**



**Figure 4: Lloydminster, SK Population Age Breakdown (2021b)**



The average age of the population is 37.9 years in Lloydminster, AB and 32.7 in Lloydminster, SK.

According to Statistics Canada (2021a; 2021b) Census numbers, 11.1% (2,140) of Lloydminster, AB's population immigrated to Canada, while 20.4% (2,400) of Lloydminster, SK's population immigrated to Canada. Further, 10.2% (1,965) Lloydminster, AB's population identified as Indigenous, 4.3% (820) of whom were First Nations and 6% (1,150) were Métis. In comparison, 17.5% (2,055) of Lloydminster, SK's population identified as Indigenous, 8.6% (1,015) of whom were First Nations, 8.7% (1,020) of whom were Métis, and 0.1% (15) of whom were Inuk.

The 2021 Census also reported that Lloydminster, AB had 7,635 private dwellings with an average of 2.5 people per household. Of the 7,635 private dwellings, 71.8% (5,480) were owned, while 28.3% (2,160) were rented, with average monthly shelter costs for rented dwellings reported as \$1,127. Additionally, 68.5% (5,220) were single-detached houses, 21.9% (1,670) were apartments,<sup>1</sup> 2.7% (205) were moveable dwellings,<sup>2</sup> 2.7% (210) were semi-detached houses, and 4.2% (320) were row houses.

Further, 25.1% (1,920) of households in Lloydminster, AB reported one or more of the following:

- Spending more than 30% of their income on shelter costs,
- That their dwelling is "not suitable," and/or,
- That their dwelling has "major repair needs."

In comparison, the 2021 Census reported that Lloydminster, SK had 4,445 private dwellings with an average of 2.7 people per household. Of the 4,445 private dwellings, 59% (2,635) were owned while 41% (1,825) were rented, with average monthly shelter costs for rented dwellings reported as \$1,169. Additionally, 57.5% (2,560) were single-detached houses, 12% (915) were apartments, 1.4% (105) were moveable dwellings, 1.4% (105) were semi-detached houses, and 10% (760) were row houses.

Further, 27.5% (1,225) of households in Lloydminster, SK reported one or more of the following:

- Spending more than 30% of their income on shelter costs,
- That their dwelling is "not suitable," and/or,
- That their dwelling has "major repair needs."

The median after-tax income is \$40,800 for individuals and \$85,000 for households in Lloydminster, AB and \$42,000 for individuals and \$75,000 for households in Lloydminster, SK (Statistics 2021a; 2021b). Further, the Economic Research Institute (2026) estimates the cost of living to be 6% higher than the national average and 2% higher than the Alberta provincial average for Lloydminster, AB.

<sup>1</sup> Includes apartments or flats in a duplex and apartments in both buildings with fewer than five storeys and with five or more storeys.

<sup>2</sup> According to Statistics Canada (2021), a moveable dwelling includes mobile homes and other movable dwellings such as houseboats, recreational vehicles and railroad cars.

# Housing & Service Needs Estimation Survey

## Respondent Population Overview

### **Gender and Sexuality**

61% (67) of participants identified as women, 33% (36) as men, 2% (2) as gender non-conforming, 1% (1) as trans-women, and 2% (2) as unsure. Additionally, 2% (2) of respondents preferred not to answer.

77% (85) of respondents identified as straight, 9% (10) as bisexual/pansexual, 5% (5) as lesbian/gay, 4% (4) as asexual, and 3% (3) as Two-Spirit. Additionally, 3% (3) preferred not to answer.

### **Age**

10% (11) of respondents were between the ages of 15 and 24, 38% (42) were 25 to 44, 41% (45) were 45 to 65, and 11% (12) were 65 and older.

### **Household Makeup**

7% (4) of respondents noted that they or someone in their home was pregnant, 25% (15) indicated they live in a multi-generational home, and 41 (68%) were in single-parent households.

### **Time Spent in Care**

21% (23) of respondents indicated they spent time in foster care, a youth group home, or in a youth/young adult agreement. 1% (1) preferred not to answer.

### **Immigration**

80% (88) of respondents were born in Canada, while 20% (22) immigrated to Canada. 2% (2) of respondents who immigrated to Canada have lived here for less than four years, while 18% (20) of respondents who immigrated to Canada have lived here for more than ten years.

### **Race and Indigenous Identity**

82% (72) of respondents identified as white, compared to 15% (13) of racially diverse respondents. 10% (9) of respondents preferred not to answer.

Further, 39% (42) of respondents self-identified as Indigenous, while 3% (3) preferred not to answer. Of those respondents who self-identified as Indigenous, 62% (26) identified as First Nations, 26% (11) as Métis, 5% (2) as Inuit, and 7% (3) as other Indigenous ancestry.

### **Veteran Status**

1% (1) of total respondents indicated that they served in the Canadian Armed Forces, Royal Canadian Mounted Police (RCMP), or emergency services. 100% (1) served in emergency services.

## Objective Housing Situation

As part of the survey, participants were asked: “Do you consider your housing situation unstable or feel you could easily lose your housing?” Respondents were given the options “yes,” “no,” and “I’m not sure” to guide their responses.

Of the 110 survey respondents, 34 self-identified as housing insecure, 16 indicated “I’m not sure,” while 58 indicated they were housing secure, and two skipped the question. Using the national definitions of homelessness to guide further analysis, 87 survey respondents were identified as housing insecure and 23 as housing secure. An additional 56 dependents under 18 and 148 adults were reported as living with housing insecure survey respondents.

Tables 1 and 2 show breakdowns of respondents by housing security status and highlight the number of dependents and adults who reported sharing living conditions with housing insecure respondents in Lloydminster.

**Table 1: Breakdown of Respondent Housing Status**

|                         | <b># of Individuals</b> |
|-------------------------|-------------------------|
| <b>Housing Secure</b>   | 23                      |
| <b>Housing Insecure</b> | 87                      |

**Table 2: Breakdown of Dependents & Adults Sharing Insecure Housing Living Conditions**

|                   | <b># of Additional Individuals</b> |
|-------------------|------------------------------------|
| <b>Dependents</b> | 56                                 |
| <b>Adults</b>     | 87                                 |

Based on survey results, there were at least 291 community members experiencing housing insecurity in Lloydminster.

The top three reasons for housing insecurity in Lloydminster, as reported by survey respondents, were:

1. Health challenges<sup>3</sup>
2. High housing costs<sup>4</sup>
3. Low vacancy rates<sup>5</sup>

<sup>3</sup> “Illness/medical condition,” “Mental health concerns,” “Mental disability,” and/or “Physical disability”

<sup>4</sup> “My rent/mortgage is too high for my current income”

<sup>5</sup> “There is almost no vacancy/no rentals available”

# Housing Secure vs. Housing Insecure Survey

## Respondent Population Overview

**Table 3: Housing & Service Needs Estimation Survey Population Overview Comparison by Housing Stability**

| <b>Demographic Characteristic</b>   | <b>Housing Secure</b>    | <b>Housing Insecure</b>  |
|-------------------------------------|--------------------------|--------------------------|
| <b>Number of Survey Respondents</b> | 23                       | 87                       |
| <b>Gender</b>                       | Gender non-conforming: 0 | Gender non-conforming: 2 |
|                                     | Man: 6                   | Man: 30                  |
|                                     | Trans-man: 0             | Trans-man: 0             |
|                                     | Trans-woman: 0           | Trans-woman: 1           |
|                                     | Woman: 16                | Woman: 51                |
|                                     | Not sure: 0              | Not sure: 2              |
| <b>Sexual Orientation</b>           | Asexual: 0               | Asexual: 4               |
|                                     | Bisexual/Pansexual: 0    | Bisexual/Pansexual: 10   |
|                                     | Lesbian/Gay: 1           | Lesbian/Gay: 4           |
|                                     | Straight: 19             | Straight: 66             |
|                                     | Two-Spirit: 0            | Two-Spirit: 3            |
|                                     | Not sure: 0              | Not sure: 0              |
| <b>Age</b>                          | 0-14 years: 0            | 0-14 years: 0            |
|                                     | 15-24 years: 0           | 15-24 years: 11          |
|                                     | 25-44 years: 5           | 25-44 years: 37          |
|                                     | 45-64 years: 14          | 45-64 years: 31          |
|                                     | 65+ years: 4             | 65+ years: 8             |

| <b>Demographic Characteristic</b>                                | <b>Housing Secure</b>           | <b>Housing Insecure</b>          |
|--|---------------------------------|----------------------------------|
| <b>Household Makeup</b>  | Pregnancy in household: 1       | Pregnancy in household: 3        |
|  | Multi-generational household: 3 | Multi-generational household: 12 |
|  | Single-parent household: 5      | Single-parent household: 36      |
|  | Spent time in care: 0           | Spent time in care: 23           |
| <b>Immigration Status</b>  | Born in Canada: 19              | Born in Canada: 69               |
|  | Born outside of Canada: 4       | Born outside of Canada: 18       |
| <b>Racial Identity</b>   | White: 18                       | White: 54                        |
|  | Racialized: 1                   | Racialized: 12                   |
| <b>Indigenous Identity</b>                                       | First Nations: 2                | First Nations: 24                |
|  | Métis: 1                        | Métis: 10                        |
|  | Inuk: 0                         | Inuk: 2                          |
|  | Other Indigenous ancestry: 0    | Other Indigenous ancestry: 3     |
| <b>Served in Canadian Armed Forces, RCMP, Emergency Services</b> | Canadian Armed Forces: 0        | Canadian Armed Forces: 0         |
|  | RCMP: 0                         | RCMP: 0                          |
|  | Emergency Services: 0           | Emergency Services: 1            |

Based on this survey population overview breakdown, we can determine the following:

- Respondents identifying as women were 1.7 times more likely than their male counterparts to be housing insecure.
- 95% of respondents who identified as 2SLGBTQIA+ were housing insecure.
- 92% of racialized respondents were housing insecure.
- 93% of Indigenous respondents were housing insecure.
- 89% of respondents living in single parent households were housing insecure.
- 80% of respondents living in a multi-generational household were housing insecure.
- 100% of respondents who spent time in care were housing insecure.

# Exploring the Spectrum of Homelessness in Lloydminster

Recognizing that the national definition of homelessness is complex, encompassing various housing situations across a continuum, it is important to better understand what housing insecurity looks like in Lloydminster. This understanding can be achieved by exploring the experiences of the 87 housing insecure respondents.

To accurately place respondents along the spectrum of homelessness, a series of measures were used to understand their situations. These measures included their self-identified housing security response, calculated housing security, current housing situation, and the amenities they lack in their current situation.

Early in the survey, respondents were asked to outline their current housing situation and were able to choose all situations that applied to them from a variety of statements. Statements included, but were not limited to, "I slept in a vehicle," "I slept in a hotel overnight because I had nowhere else to go," "I live in supported or transitional housing," and "I live in housing that needs major repairs."

Respondents were able to select more than one statement. To accurately represent what housing insecurity might look like for respondents over a month, all responses have been included.

When reading this table, an important consideration is that people experiencing housing insecurity often fluctuate in and out of their situation. Someone who was unsheltered one night may have been emergency sheltered or provisionally accommodated the next. As a result, we have highlighted every incident of insecurity respondents experienced in the past month to understand the complexities of housing insecurity in Lloydminster. This means that more incidents of housing insecurity are reported in the table below than the number of housing insecure respondents.

**Table 4: Respondents by Housing Situation on the Homelessness Spectrum**

| <b>Place on the Homelessness Spectrum</b> | <b># of Incidents</b> |
|---|-----------------------|
| Unsheltered                               | 39                    |
| Emergency Sheltered                       | 24                    |
| Provisionally Accommodated                | 139                   |
| At Risk of Homelessness                   | 117                   |

The above table illustrates respondents' diverse experiences with housing insecurity in Lloydminster, emphasizing that homelessness presents itself in more ways than simply sleeping outside.

Respondents identified as **at risk** reported:

- Difficulty paying their rent or mortgage,
- Spending more than 30% of their monthly income on housing,
- Living in overcrowded accommodations with not enough bedrooms for the number of people staying in the unit,
- Staying in a home needing major repairs (e.g., heating or plumbing problems, mould, leaky roof, etc.), and/or
- Staying in a home with unsafe conditions (e.g., exposed wiring, no railing or banisters, physical hazards, etc.).

Respondents who indicated they experienced being **provisionally accommodated** noted:

- Staying in a hotel overnight because they had nowhere to go,
- Living in accommodations provided by their employer,
- Lived in a home that is owned/rented out by a First Nation or Métis Settlement,
- Living in supported or transitional housing,
- Staying in an RV/trailer,
- Staying in a medical/detox facility,
- Staying in a jail/prison/remand centre,
- Staying with friends/family because they had nowhere else to go,
- Staying with a stranger because they had nowhere else to go,
- Staying in a home where they experienced violence because they had nowhere else to go, and/or
- Enduring unwanted sexual activity to have a place to stay.

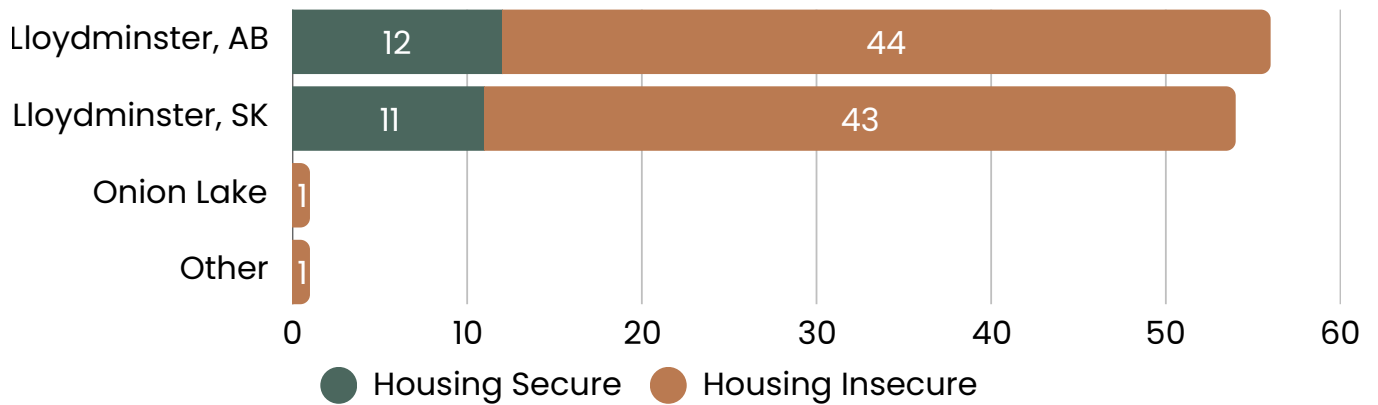
Respondents who had experiences of being **emergency sheltered or unsheltered** reported:

- Staying in an emergency shelter,
- Staying in a women's/domestic violence shelter,
- Staying in emergency shelters, and/or
- Staying in makeshift shelters such as a vehicle, tent, or shack.

## Living Situation

Residents in and around Lloydminster responded to the survey, as seen in Figure 5.

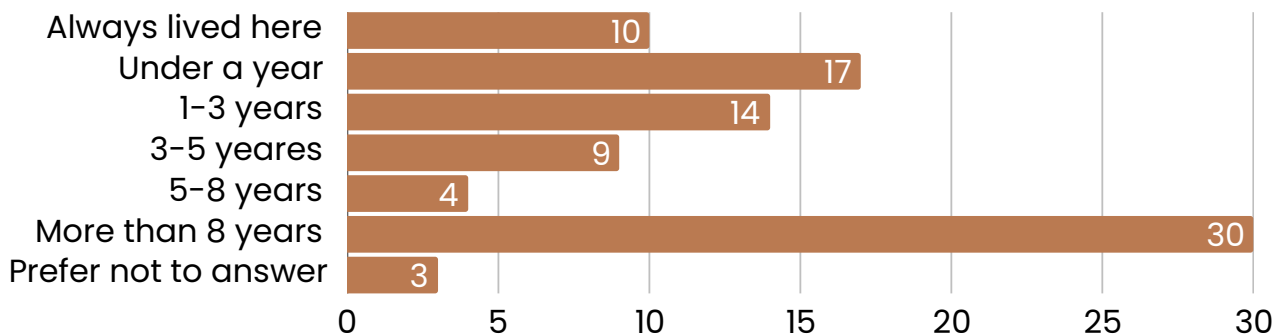
**Figure 5: Breakdown of Survey Respondents by Location**



### Migration

16% (17) of all respondents, 58% (10) of which are housing insecure, have always lived in and around Lloydminster. Figure 6 outlines the various lengths of time respondents have lived in the community.

**Figure 6: Breakdown of Housing Insecure Respondents' Length of Time Lived in the Community**



70% (77) of housing insecure respondents were not born in Lloydminster. 36% (24) moved from another community in Alberta, 3% (1) moved from a First Nation community in Alberta, 7% (5) moved from a First Nation community in another province, 46% (31) moved from another province or territory, and 3% (2) from another country. Additionally 4% (3) of respondents preferred not to answer.

Respondents were also asked: *“What are the main reasons you came to this community? If you have always lived here, why have you chosen to stay in this community?”*

The top three reasons housing insecure respondents came to the area are:

- Family-related reasons (to be closer to family, to follow family, etc.)
- Housing-related reasons (to access affordable and appropriate housing, etc.)
- Employment-related reasons (look for work, work-related transfer, more work opportunities, etc.)

Other reasons housing insecure respondents moved to the community included access to services, education opportunities (to attend school, access better educational opportunities, etc.), for the lifestyle the community offers, fear for safety/fleeing from violence, access to emergency shelters, the connection to culture, community, and traditions, and environmental displacement (flooding, wildfire, lack of clean drinking water, etc.).

In comparison, the top three reasons housing insecure respondents stayed in the area are:

- Family-related reasons (to be closer to family, to follow family, etc.)
- Employment-related reasons (look for work, work-related transfer, more work opportunities, etc.)
- The connection to my culture, community, and traditions

Other reasons housing insecure respondents stayed in the community included education opportunities (to attend school, access better educational opportunities, etc.), access to services, housing-related reasons (to access affordable and appropriate housing, etc.), access to emergency shelters, for the lifestyle the community offers, and fear for safety/fleeing from violence.

Noteworthy here is that 17% (8) of housing insecure respondents have moved between three and six times in the past 12 months and 15% (7) have moved more than six times in the past 12 months.

### ***Housing Situation and Missing Amenities***

To better understand respondents' current living situations, they were asked to indicate if they rent or own their home (or if neither was true for them). 9% (8) of housing insecure respondents indicated that they owned their homes, 62% (53) indicated that they rented their homes, 27% (23) noted that they neither owned nor rented, and 2% (2) preferred not to answer. Comparatively, 83% (19) of housing secure respondents owned their homes, 13% (3) rented their homes, and 4% (1) preferred not to answer.

25 unique housing insecure respondents, whether they rented, owned, or were in a different situation entirely, indicated that they lacked specific amenities in their current housing situation, many of which are considered necessary for a secure living situation. At the time of the survey, 60% (15) did not have sufficient and affordable heating, and 56% (14) of these respondents did not have fire protection (including fire extinguishers, smoke alarms, and a safe exit out of their space).

**Table 5: Breakdown of Housing Insecure Respondents' Missing Amenities**

| <b>Missing Amenities</b>                           | <b># (%) of Respondents</b> |
|--|-----------------------------|
| Sufficient and affordable heating                  | 15 (60%)                    |
| Fire protection (smoke alarms, fire extinguishers) | 14 (56%)                    |
| Safe drinking water                                | 9 (36%)                     |
| Refrigeration                                      | 9 (36%)                     |
| Indoor plumbing/bathing facilities                 | 9 (36%)                     |
| Cooking facilities                                 | 8 (32%)                     |
| Electricity  | 7 (28%)                     |

This breakdown highlights respondents who lacked basic amenities and is one way respondents' objective housing situation is calculated. Some respondents self-identified as housing secure but lacked amenities required for their housing to be considered stable according to the Canadian definitions of homelessness, including indoor plumbing/bathing facilities, sufficient and affordable heating, electricity, access to safe drinking water, and fire protection.

## Experiences of Violence, Abuse, and Unwanted Sexual Activity Amongst Housing Insecure Respondents



**22% (19)** of housing insecure respondents indicated experiencing violence, abuse, and/or unwanted sexual activity at the time of the survey. Based on additional analysis, we know that:



- **74%** identified as women and **26%** identified as men
- **79%** were straight, **16%** were bisexual/pansexual, and **5%** were Two-Spirit

### Age Breakdown

|       |            |
|-------|------------|
| 15-24 | <b>21%</b> |
| 25-44 | <b>63%</b> |
| 45-64 | <b>16%</b> |

### Indigenous Identity

- **58%** were First Nations



- **11%** were employed in some capacity at the time of the survey, while **84%** were unemployed

# Education, Employment, and Income

## Education

Respondents indicated various education levels when responding to the question, “What is the highest level of education you’ve completed?”

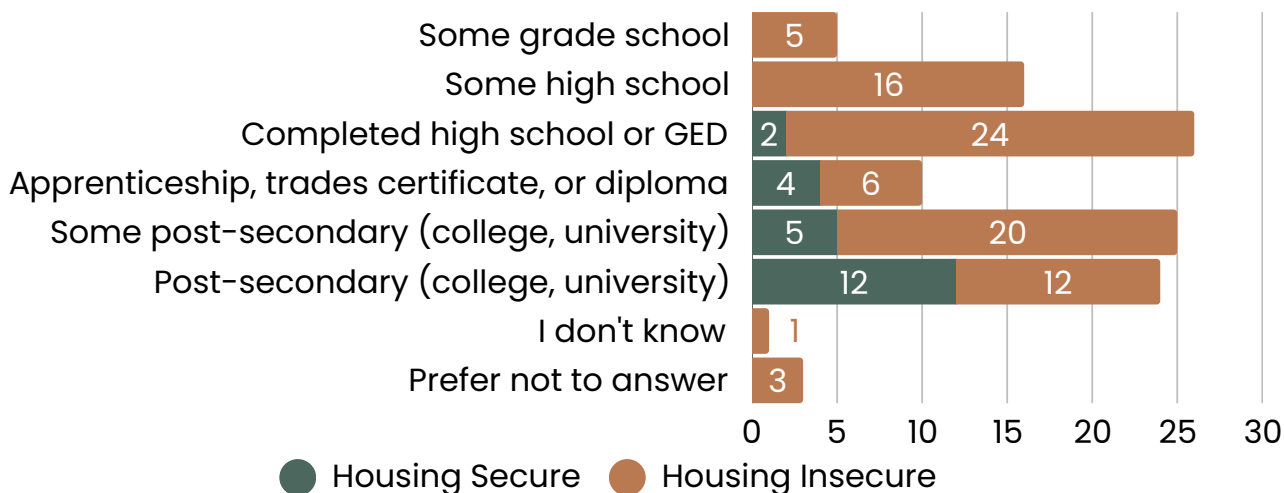
In Lloydminster:

- 6% (5) of respondents had completed some grade school
- 18% (16) had completed some high school
- 28% (24) had completed high school or received their GED
- 7% (6) had an apprenticeship, trades certificate, or diploma
- 23% (20) had some post-secondary (college, university)
- 14% (12) had a post-secondary degree (college, university)
- 1% (1) did not know their highest completed level of education

Additionally, 3% (3) respondents preferred not to answer.

Figure 7 provides a more detailed look at respondents' education levels.

**Figure 7: Housing Secure and Housing Insecure Respondents' Education Levels**



## Employment

29% (24) of housing insecure respondents were employed at the time of the survey. Additionally, four respondents indicated they were retired. Of employed housing insecure respondents:

- 65% (15) were full-time (e.g., more than 30hrs/week)
- 17% (4) were part-time (e.g., less than 30hrs/week)
- 4% (1) were casual
- 4% (1) were on contract

Additionally, two respondents selected “other”, indicating that they worked multiple part-time jobs and/or a full-time and part-time job.

In contrast, 94% (17) of housing secure respondents were employed at the time of the survey, and five respondents were retired. Of those employed:

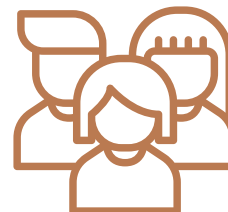
- 94% (16) were full-time (e.g., more than 30hrs/week)
- 4% (1) were casual

## Unemployment Amongst Housing Insecure Respondents

**67% (56)** of housing insecure respondents were unemployed at the time of the survey. Based on additional analysis, we know that:

**54%** identified as women, **41%** men, **2%** as gender non-conforming, and **2%** were unsure of their gender identity

**73%** were straight, **11%** were bisexual/pansexual, **7%** were lesbian/gay, **4%** were asexual, and **5%** were Two-Spirit



### Age Breakdown

|       |            |
|-------|------------|
| 15-24 | <b>16%</b> |
| 25-44 | <b>48%</b> |
| 45-64 | <b>34%</b> |
| 65+   | <b>2%</b>  |

### Indigenous Identity

- 50%** were Indigenous
- **71%** were First Nations
  - **14%** were Métis
  - **4%** were Inuk
  - **11%** other Indigenous ancestry

## Income

Housing insecure respondents were also asked to disclose their approximate household income for the previous year. Responses varied widely, as seen in Table 6.

**Table 6: Housing Insecure Respondents Approximate Household Income in the Last 12 Months**

| Total Household Income in the Last 12 Months | # (%) of Respondents |
|--|----------------------|
| Less than \$22,000                           | 38 (45%)             |
| Between \$22,001 and \$55,000                | 21 (25%)             |
| Between \$55,001 and \$88,000                | 4 (5%)               |
| Between \$88,001 and \$132,000 <sup>6</sup>  | 3 (4%)               |
| More than \$132,001                          | 0 (0%)               |
| Prefer not to answer                         | 18 (21%)             |

<sup>6</sup> It is important to remember the spectrum of homelessness when considering income rates amongst housing insecure respondents. Someone who is experiencing domestic or family violence, for example, is considered housing insecure no matter their annual household income. Additionally, it is important to remember that people cycle through the spectrum of homelessness regularly and just because some reported an annual household income of \$88,001 - \$132,000 in 2024, for example, does not mean they were not experiencing housing insecurity in 2025 - this could have occurred as a result of job loss, a death in the family, increasing interest and utility rates, or any number of reasons.

This can be broken down further to understand household income level by housing security status, as seen in Table 7.

**Table 7: Respondents' Household Income in the Last 12 Months by Housing Status**

| <b>Total Household Income in the Last 12 Months</b> | <b># (%) of Housing Secure Respondents</b> | <b># (%) of Housing Insecure Respondents</b> |
|---|--|--|
| Less than \$22,000                                  | 1 (4%)                                     | 38 (45%)                                     |
| Between \$22,001 and \$55,000                       | 2 (9%)                                     | 21 (25%)                                     |
| Between \$55,001 and \$88,000                       | 4 (17%)                                    | 4 (5%)                                       |
| Between \$88,001 and \$132,000                      | 3 (13%)                                    | 3 (4%)                                       |
| More than \$132,001                                 | 30 (7%)                                    | 0 (0%)                                       |
| Prefer not to answer                                | 6 (26%)                                    | 18 (21%)                                     |

Of the housing insecure respondents, 70% reported a household annual income of \$55,000 or less compared to 20% of housing secure respondents who reported an annual income of \$80,001 or more.

Further, 53% (46) of housing insecure respondents indicated they spent more than 30% of their household income on housing (e.g., rent or mortgage payments) in the 12 months prior to completing the survey.

## Community Supports

To better understand service needs and gaps in Lloydminster, respondents were asked: “Which support services do you access and where do you most often access them?”

Housing insecure respondents primarily accessed services in Lloydminster for:

- Basic needs (92%)
- Health and wellness services (63%)
- Financial services (45%)

In comparison, those accessing services outside of Lloydminster did so primarily for:

- Financial services (44%)
- Crisis financial support (28%)
- Legal services (28%)

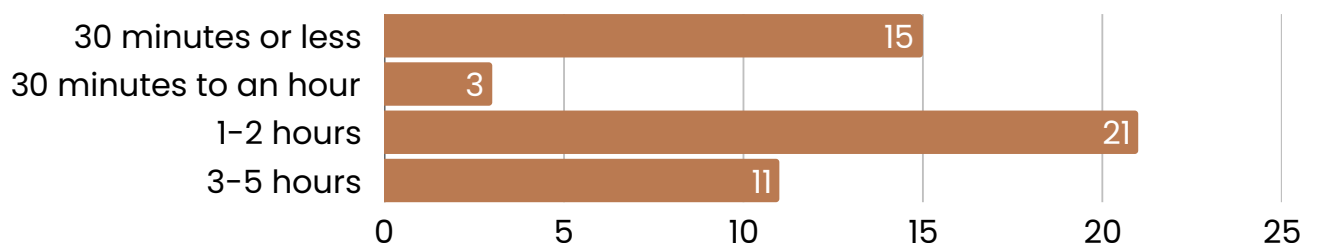
**Table 8: Reasons Housing Insecure Respondents Accessed Support Services**

| <b>Services Accessed</b>   | <b># (%) of Respondents who Primarily Accessed Services in the community</b> | <b># (%) of Respondents Primarily Accessed Services Outside of the community</b> |
|--|--|--|
| Basic needs (Food bank, clothing donations, public washrooms, etc.)  | 67 (92%)   | 3 (17%)  |
| Shelter (Emergency shelter, domestic violence shelter, transitional housing, affordable housing, etc.)                       | 23 (32%)   | 4 (22%)  |
| Financial (Rental assistance, non-market housing, financial life skills training/education, etc.)                            | 33 (45%)   | 8 (44%)  |
| Crisis financial support (Eviction notices, utility shutoffs, damage deposits, etc.)   | 24 (33%)   | 5 (28%)  |
| Family/Parenting (Child care, parental resources, relationship issues, child developmental assessment tools/referrals, etc.) | 25 (34%)   | 2 (11%)  |

|   |          |         |
|---|----------|---------|
| Health and wellness (Addictions, mental health, physical health care, spiritual or cultural well-being, etc.)   | 46 (63%) | 2 (11%) |
| Legal (Separation/divorce/custody, wills/estates, employment/labour standards, landlord/tenant issues, immigration issues, criminal/misdemeanour, etc.) | 26 (36%) | 5 (28%) |

Of the services housing insecure respondents accessed outside of Lloydminster, most travelled between one and two hours to access them, as seen in Figure 8 below.

**Figure 8: Distance Travelled by Housing Insecure Respondents for Services Outside of the Community**



To access these services, 49% (34) housing insecure respondents travelled by car or truck, 3% (2) took an e-bus, 7% (5) took public transportation, 20% (14) relied on a family member or friend, 19% (13) took a taxi or ride-share service, 13% (9) had a service provider arrange a ride for them, and 4% (3) hitchhiked or caught a ride with a stranger. Additionally, 7% (5) respondents indicated “other” and stated that they walked to access services.

It is important to consider that respondents who are unable to access supports and services are more likely to continue experiencing housing insecurity than those who can access the necessary supports and services to stabilize their housing situation.

### **Shelter Use**

22 unique housing insecure respondents reported staying in a shelter in the past year. Among them:

- 69% (18) stayed in an emergency shelter.
- 19% (5) stayed in an extreme weather space or shelter.
- 27% (7) stayed in a women’s/domestic violence shelter.
- 8% (2) stayed in a shelter but weren’t sure what type of shelter it was.

Additionally, 15% (13) of housing insecure respondents reported stays in transitional housing.

34% (30) housing insecure respondents reported needing emergency shelter services at some point in the 12 months before completing the survey, but did not access them. Several reasons were provided for this, as outlined in Table 9. The main reason these respondents did not access shelter services when needed was because the shelter was full.

**Table 9: Reasons Housing Insecure Respondents Did Not Access Shelter Services When Needed**

| <b>Reason for Not Accessing Shelter Services</b>   | <b># (%) of Respondents</b> |
|--|-----------------------------|
| The shelter was full   | 10 (33%)                    |
| I didn't feel safe   | 8 (27%)                     |
| The right kind of shelter wasn't available (for example, I needed a women's or family shelter where I could stay with my kid(s) and couldn't access one) | 6 (20%)                     |
| Lack of transportation   | 5 (17%)                     |
| No pets allowed  | 5 (17%)                     |
| No shelters in my area   | 4 (13%)                     |
| I didn't meet the intake criteria to access the shelter  | 4 (13%)                     |
| I exceeded my stay at a shelter  | 3 (10%)                     |
| Alcohol/substance use is not permitted on-site   | 2 (7%)                      |
| Lack of disability accommodations  | 2 (7%)                      |
| The shelter was unclean  | 1 (3%)                      |
| The shelter did not welcome me because of my gender identity   | 0 (0%)                      |
| The shelter was too far away from my family and/or friends   | 0 (0%)                      |
| Prefer not to answer   | 2 (7%)                      |

## “What Would You Like to See More of in Your Community?”

To gain more insight into respondents' perceptions of service provision in Lloydminster, they were asked: *“Does your community provide enough...accessible and affordable housing; access to food; addictions and mental health supports; employment services; free/accessible recreation/social opportunities; public transportation services; social services?”*

**Table 10: Total Respondents' Perceptions of Lloydminster's Provision of Services**

| <b>Does the Community Provide Enough:</b>  | <b>Yes</b> | <b>No</b> | <b>Unsure</b> |
|--|------------|-----------|---------------|
| Accessible, affordable housing   | 17 (16%)   | 70 (66%)  | 19 (18%)      |
| Access to food (grocery stores, markets, food banks, etc.)                                   | 64 (61%)   | 23 (22%)  | 18 (17%)      |
| Addictions and mental health supports (counselling, treatment, post-treatment support, etc.) | 38 (36%)   | 42 (40%)  | 25 (24%)      |
| Employment services (resume writing, job searching, etc.)                                    | 45 (44%)   | 27 (26%)  | 30 (29%)      |
| Free/accessible recreation/social opportunities  | 32 (31%)   | 45 (44%)  | 26 (25%)      |
| Public transportation services   | 12 (11%)   | 81 (77%)  | 12 (11%)      |
| Social services (libraries, emergency services, outreach programs, etc.)                     | 60 (58%)   | 29 (28%)  | 15 (14%)      |

In Table 10, there is a significant discrepancy in respondents who, at the time of the survey, believed there was enough accessible and affordable housing in Lloydminster (16%) versus those who believed more housing was needed or were not sure if more housing was needed (66%). Similarly, only 11% of respondents believed there was enough public transportation services in Lloydminster compared to 77% of respondents who believed more public transportation services were needed.



**Opportunities Moving  
Forward**

Based on the findings outlined in this report, RDN has identified three opportunities to address housing insecurity moving forward. They are:

- Foster community awareness and understanding of housing insecurity,
- Increase awareness of, and access to, services, and
- Encourage sustainable housing growth in Lloydminster.

### **Foster community awareness and understanding of housing insecurity.**

Implementing a community engagement strategy is crucial to addressing housing insecurity in Lloydminster. The purpose of implementing a community engagement strategy is to support community learning on issues related to housing insecurity in Lloydminster. More specifically, this will help inform residents about the spectrum of housing insecurity and the different experiences and realities of housing insecurity in their community. In addition, community conversations will aim to shift public perceptions of housing insecurity, ensuring that residents experiencing housing insecurity and any projects specific to addressing housing insecurity are met with understanding, empathy, and support.

Of the 110 survey respondents, only 34 self-identified as housing insecure. However, upon further analysis, 87 survey respondents were identified as housing insecure. This means that 53 respondents were unaware of their housing insecurity status and likely have not accessed social or housing services that could help improve their housing situation. A community engagement strategy would help increase residents' understanding of housing insecurity and make them aware of the current service offerings available to support their housing situations. Additionally, a community engagement strategy could garner support for community responses to housing insecurity such as increased service offerings and housing development.

With at least 291 residents experiencing housing insecure living conditions, public perceptions of housing insecurity must be met with understanding and empathy to successfully address housing insecurity in Lloydminster.

### **Recommendations:**

- Host community conversations on housing insecurity.
- Host community conversations and opportunities to learn about emergency shelters and transitional housing developments.
- Promote programs and service offerings that support residents experiencing housing insecurity widely.
- Encourage inclusive and welcoming events that bring the whole community together.
- Offer orientation and training sessions around housing insecurity to support elected officials in leading the community to address housing insecurity in Lloydminster.

**Increase awareness of, and access to, services.**

28% of respondents indicated that they accessed crisis financial support and 28% indicated they accessed legal services outside of Lloydminster. Further, of the housing insecure respondents who accessed services outside of Lloydminster, 42% had to travel between one to two hours to access services. While 49% travelled by car or truck, 20% relied on a family member or friend to take them, 13% relied on a service provider to arrange a ride for them, and 11% had to either walk or hitchhike to access services.

25 housing insecure respondents indicated that they lack specific amenities in their current housing situation, many of which are considered necessary for a secure living situation. At the time of the survey, 60% of these respondents did not have access to safe drinking water and 60% did not have sufficient and affordable heating. Limited awareness of or access to supports likely plays a contributing role in their inability to access safe drinking water and/or sufficient and affordable heating.

Additionally, 40% of housing secure and insecure respondents indicated that more addictions and mental health supports were needed in Lloydminster and 77% of respondents highlighted a need for increased public transportation services.

Given this, efforts should be made to further identify service gaps in the community and address these gaps, either by offering new services or by better promoting the availability of current services that community members may not be aware of. Additionally, given that 95% of 2SLGBTQIA+ respondents, 92% of racialized respondents, and 93% of Indigenous respondents were housing insecure, it is important to consider whether services offered are inclusive and culturally appropriate.

**Recommendations:**

- Conduct an informal audit of services (also called service mapping) in Lloydminster.
- Determine gaps in service delivery in Lloydminster and develop an action plan for filling any gaps in services.
- Promote current programs and service offerings that support community members experiencing housing insecurity.
- Host training sessions for service providers in Lloydminster focused on providing inclusive and culturally appropriate services.

### **Encourage sustainable housing growth in Lloydminster.**

It is critical to highlight the need for accessible, affordable, adaptive, and appropriate housing projects to increase housing options in Lloydminster. Two of the top three reasons for housing insecurity in Lloydminster were reported as high housing costs and low vacancy rates. Additionally, 66% of respondents believed there was not enough accessible and affordable housing in Lloydminster compared to 16% who believed there was enough accessible and affordable housing and 18% who were unsure if there was enough housing in Lloydminster. Further, 17% of housing insecure respondents have moved between three and six times in the past 12 months while 15% of housing insecure respondents have moved more than six times in the past 12 months, suggesting a need for increased accessible and affordable housing to ensure respondent stability.

It is also important to consider that 34% of housing insecure respondents reported needing emergency shelter services at some point in the 12 months before completing the survey, but did not access them. The main reason respondents did not access shelter services when needed was because the shelter was full.

### **Recommendations:**

- Conduct a housing needs and demands assessment in Lloydminster to better understand housing need.
- Work with all levels of government to develop a model to deliver short- and long-term housing solutions in the community (e.g. emergency shelter, transitional housing, and affordable/below-market rate housing). This model should include wraparound supports (including basic needs supports) typically associated with a Housing First Program.
- Conduct community engagement sessions to address concerns and misconceptions around housing development.
- Implement a Housing First philosophy into service delivery in Lloydminster.

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RURAL  
DEVELOPMENT  
NETWORK