

**Calgary Foundation
Policy Brief**

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**Vital Priority:
Living Standards**

Poverty Reduction

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Overview

Living Standards: Poverty Reduction is the first brief in a series intended to provide background and context for the policy landscape relative to The Calgary Foundation's Vital Priorities. As social policy goes, poverty is very complex because it lacks a clear definition and measurement; there are significantly conflicting perspectives on how best to reduce poverty; and there is a broad range of areas related to poverty policy development.

This document identifies five main areas of social policy that form the basis for poverty policy:

- Income
- Early Childhood Development
- Education, Literacy, and Training
- Affordable Housing
- Built Environment

Defining Poverty

Poverty is a complex problem. There is no one cause of poverty, and causes compound and interact, making it a challenging problem to tackle. In Canada, there is no agreed upon definition and measure of poverty, which contributes to the complexity in addressing it.

Poverty is accurately understood as an economic problem where people lack the necessary income to meet their basic needs such as food and shelter. However, poverty must also be understood as having consequences on social and political participation. As such, so called 'absolute' measures of poverty are useful in providing the extent to which poverty affects communities, demographic information about who is affected by poverty, and data that are comparable over time. However, to have a more complete understanding of poverty, it is important to consider the 'relative' aspects of poverty, i.e., the extent to which those in poverty in Canada are experiencing exclusion as a result of their socio-economic status. While poverty rates may decline, it is important to consider how those who remain in poverty are faring in relation to others in society.¹

Measuring Poverty

In Canada, **there is no accepted poverty line and no official measure of poverty.** Rather, **Statistics Canada produces three accepted measures of low income in Canada**, none of which are perfect.²

Low Income Measure (LIM) - In simple terms, the LIM is a fixed percentage (50%) of median adjusted household income, where “adjusted” indicates that household needs are taken into account. Adjustment for household sizes reflects the fact that a household’s needs increase as the number of members increases.³

Low Income Cut Off (LICO) - The low income cut-offs (LICOs) are income thresholds below which a family will likely devote a larger share of its income on the necessities of food, shelter and clothing than the average family. The approach is essentially to estimate an income threshold at which families are expected to spend 20 percentage points more than the average family on food, shelter and clothing.⁴

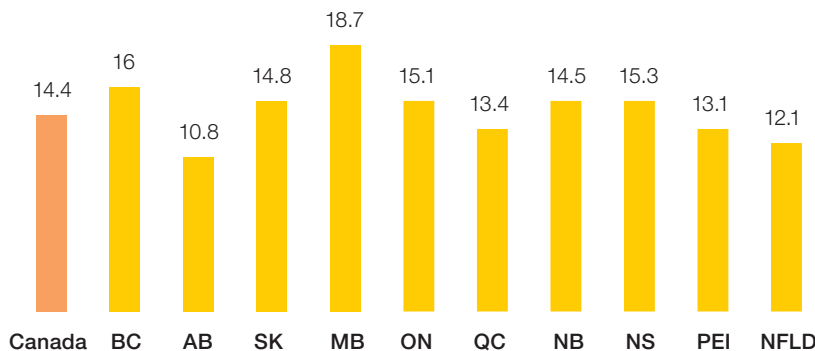
Market Basket Measure (MBM) - The MBM is a measure of low income based on the cost of a specific basket of goods and services representing a modest, basic standard of living. It includes the costs of food, clothing, footwear, transportation, shelter and other expenses for a reference family of two adults aged 25-49 and two children (aged 9 and 13). It provides thresholds for a finer geographic level than the LICO, allowing, for example, different costs for rural areas in the different provinces. These thresholds are compared to disposable income of families to determine low income status.⁵

All three of the above measures give a sense of the number of people living below a certain income line, but it is important to consider other measures to get a more complete understanding of poverty.⁶

Poverty By the Numbers

While **Alberta has one of the lowest low income rates in the country** (as seen in Figure One), **Albertans living with low income** are, on average, 40% below the low income line, compared to the Canadian average of 30%.⁷ **Alberta also has the greatest income inequality of all the provinces.**⁸

Figure One: **Low Income Rates in Canada by Province, LIM, 2014**⁹



- More than 400,000 Albertans, including 150,000 Calgarians, live below the Low Income Measure.¹⁰
- As of 2014, half of all families below the Low Income Measure in Alberta have income of equal to or less than \$9,850.¹¹
- As of 2016, the Low Income Cut off for Calgary for a family of three is \$38,185. A family must fall below this income in order to qualify for City of Calgary subsidies.¹²
- As of 2014, the Market Basket Measure for a family of four in Calgary is \$39,382.¹³

In Calgary, 14% of **immigrants** live in low income compared to 11% of all Calgarians.¹⁴ New immigrants experience lower income while immigrants who have been in Canada for 10 years experience average income rates.¹⁵ Federal immigration policies could directly impact overall low income rates in Canada, given the fact that income levels vary greatly by class of immigrant (e.g. refugee, family, economic).¹⁶

22% of the **Aboriginal identity** population in Calgary experience poverty, compared to 11% of Calgarians.¹⁷ Many poverty related initiatives are provincial responsibility but Indigenous issues are Federal jurisdiction, which adds to the complexity of addressing poverty in these populations.

In Alberta, 16% of **children** live in low income. Calgary fares slightly better than the provincial average, with 14% of children living in low income¹⁸, which is still higher than the city's rate of 11% across all ages. 54% of children living in low income are in lone-parent families¹⁹, which are most likely to be female-led.²⁰

Low income rates for **seniors** is an example of a successful poverty reduction policy story with the Guaranteed Income Supplement, which drastically reduced poverty rates among seniors in Canada. In Calgary, 5% of male seniors live in low income while 10% of female seniors live in low income.²¹

Perspectives on Poverty Reduction

Most people would likely see poverty as a problem that should be solved, but there is a wide spectrum of views on what causes poverty and what kind of policy initiatives pose viable solutions.

Poverty Alleviation – aims to improve programs and services for people living in poverty without actually taking anyone out of poverty. E.g. A food bank

Poverty Reduction – aims to lift people out of poverty through addressing the root causes of poverty. E.g. Comprehensive employment and skills training

Many of the efforts to address poverty can be categorized as poverty alleviation. Poverty reduction is costly, complex, and takes time to achieve, while poverty alleviation initiatives can be more easily implemented and outcomes are more immediately obvious. For example, a family who is fed for a week by accessing the food bank's services fills an immediate need while skills training may not yield results for months or even years.

Poverty reduction efforts can be characterized as a spectrum from **charity** to **social justice**. There is a great divide between those who see charity as a viable way to address poverty and those who see poverty as an issue of justice. Charity relies on the generosity of individuals to donate volunteer hours or money and can be unpredictable, unsustainable, and limit choice and dignity for people who rely on it.

Social justice efforts are reliant on political timing and in convincing those in decision-making positions that poverty can be reduced.

Causes of poverty can be seen on a continuum from poverty as an **individual problem** to poverty as a **social problem**. For example, some may see poverty caused by a personal failing of an individual, such as not managing money well, while others may see poverty as caused entirely by the imbalance of wealth and privilege between the wealthiest and the poorest. Tension exists between the extreme ends of this spectrum where policy initiatives designed to address individual causes of poverty face criticism for being punitive while policy initiatives designed to address societal causes of poverty face criticism for being permissive.

Poverty alleviation and charitable efforts are important short-term measures to ensure that people have their basic needs met. Poverty reduction and social justice movements are important to driving long-term, sustainable change in poverty rates. As with all complex social issues, there is no one correct view and no magic bullet solution. Causes of poverty are complex interactions between individual characteristics and society's economic and social conditions.

Policy Context

Alberta currently presents a more receptive environment for poverty policy development and advocacy. The current provincial government is likely open to implementing policy changes that reduce poverty. Even though the economic environment poses a challenge for the provincial government to commit to new poverty reduction initiatives²², the Federal government has begun consultation on a Federal Poverty Reduction Strategy and may be open to investment in poverty policy.²³ Additionally, The City of Calgary and the United Way have invested in a municipal poverty reduction strategy.²⁴

Policy leading to poverty reduction requires a comprehensive approach with cooperation and coordination among all levels of government, the nonprofit sector, and the for-profit sector. Presently, there is no unified voice advocating for poverty policy initiatives either to the province or to the federal government. Most poverty policy falls within provincial jurisdiction²⁵, but coordination at all levels of government is important for effective poverty reduction²⁶.

Using an adaptation of Torjman's Poverty Policy²⁷ framework, we describe highlights of the poverty policy context in Alberta.

Income

Providing income is the most direct way to reduce poverty; however, it is arguably most difficult in which to gain significant policy traction. The newly created Alberta Ministry of Community and Social Services is responsible for programs that provide direct income to low income families. The same ministry delivers support to those who have lost income through Alberta Works and for those with disabilities through AISH (Assured Income for the Severely Handicapped)²⁸. Employment Insurance is delivered federally.

Programs that provide direct income benefits are valuable poverty reduction tools. In particular, the Alberta Child Benefit²⁹ and the Canada Child Benefit³⁰ have been called 'game changers'

because they are indexed to income, non-taxable, and provide direct income to low income families.³¹ The Alberta Family Employment Tax Credit³² is similarly valued in providing direct, non-taxable income and the federal Working Income Tax benefit³³ provides a refundable tax credit.

Qualifying for benefits can be difficult and programs actively discourage asset building.

Often, to qualify for benefits, a person must have diminished their existing assets: e.g. housing, vehicle, savings. AISH recipients, for example, will see their monthly benefit of \$1,588 (\$19,056/year) clawed back for exceeding allowable earned income, essentially penalizing them for working. There is an inherent tension then between the view that these programs are forced poverty and the view that they should provide stability to those most in need.³⁴ The Disability Action Hall is active in pursuing policy changes to AISH, notably to try and increase the eligible monthly amount (which has not been increased since 2012) and to have it indexed to inflation.

There has been a movement towards assisting people living in low income to create and maintain assets.

For example, savings or home ownership programs that require contributions from people living in poverty may exacerbate the immediate effects of poverty or prevent people from participating altogether because they simply cannot afford to contribute. Additionally, programs that require no contribution but do require interaction with a banking institution can be intimidating or demeaning and receive limited uptake.³⁵

Low income earners and those receiving government support do not earn sufficient income to meet their basic needs, let alone thrive.

There is a tension between the notion that these programs should be offered only under dire circumstances or offered as means to provide people with enough income to sustain themselves while seeking employment, better employment, or education/training. There is a prevailing notion that society should not 'reward' people who live in poverty, that if we make income programs too generous, people will exploit them and lose the incentive to seek employment. Thus, policy changes are challenged by the underlying assumptions driving the programs: the notion that there are 'deserving poor' versus 'undeserving poor'.

Attitudes are undergoing a shift in this area where **a movement towards guaranteed income for people living in poverty is gaining some traction.** Led notably by Hugh Segal, a former Conservative Senator, there is a significant drive to implement a Guaranteed Annual Income (GAI) nationally³⁶ and Ontario will be implementing a GAI pilot project, with details to be announced in April 2017.³⁷

Early Childhood Development

Early years are important to set the stage for success and offer children in poverty a chance to escape the intergenerational poverty trap.

Provincially, the newly created Children's Services Ministry is responsible for early childhood development. Having a separate children's ministry is a positive direction for early childhood development – it allows for clear responsibility and accountability for issues affecting children rather than being distributed among various ministries. **Policy change can be hindered by an overlap in responsibility, so a dedicated ministry makes policy requests easier to develop since communication occurs with only one ministry.** Tension continues to exist between parental responsibility and government involvement in early childhood development, which can lead to challenges in affecting policy change.

ECMap (Early Child Development Mapping Project Alberta) was a five-year project initiated by the Alberta government that ended in 2014. The final report³⁸ from this project concluded that **children in Alberta are below the Canadian norm in development**. The report confirmed what others have concluded: **there is a strong relationship between socio-economic status and early development results**.

Childcare in Alberta (as of 2014) is funded at 65% from fees and 35% from direct program funding.³⁹ Revenue from fees for service in Alberta is by far the highest in the country, meaning the brunt of childcare costs falls to families in Alberta. Alberta also has the lowest attendance rate in early childhood programs of the provinces.⁴⁰

The provincial government looks to be addressing some of these deficits through **Future Ready**⁴¹, which includes a school nutrition pilot and a pilot plan for 18 early learning and childcare centres, which will cost \$10 million, and create 1,000 new daycare spaces at \$25/day; centre locations will be announced in 2017.⁴²

There is currently a hub of early childhood development policy activity in Calgary:

- The 1st 2000 Days Network emerged from the ECMap project and has no dedicated staff but is United Way supported and is looking to ramp up their efforts.
- The YWCA of Calgary submitted critique of the provincial plan for early learning childcare centres as lacking in affordability.⁴³ The provincial plan also fails to address the fact that providers are often women who are underpaid. In Alberta, for example, early childhood educators are paid just 39% of what teachers are paid⁴⁴ – lower than any other province.
- The Women's Centre of Calgary is engaged in early learning and childcare policy advocacy, supported by Family and Community Support Services.
- The Alberta Family Wellness Initiative makes policy a core part of its mandate, largely working to educate and disseminate knowledge on early brain development; it is well supported by the Palix Foundation.
- PolicyWise for Children and Families is supported by the provincial government to provide research, analysis, and mobilization of evidence in policy.

Despite the considerable activity in this area, Calgary is lagging behind Edmonton in action. The City of Edmonton is providing funding to develop an early childhood development strategy at the municipal level.

Education, Literacy, and Training

A person can set themselves up for gainful employment through education and literacy, both directly correlated to income. Completing high school does not guarantee employment, so ongoing training opportunities that are responsive to the market are important in providing employment opportunities, particularly in an increasingly knowledge-based economy.

The Alberta government implemented both the **High School Completion Framework** and the **Living Literacy Framework** in 2009.^{45 46} The **Future Ready** initiative contains several planks related to education and literacy: curriculum redesign in high schools; post-secondary tuition freeze; awards for Indigenous students; and the adult learning program.

Alberta has improved three-year high school completion rates over the last several years, particularly in Indigenous students, English language learners, and students with emotional and behavioural disabilities.⁴⁷ High school completion rates are dependent on the boom bust cycle of the

economy in Alberta, which sees high school completion rates increase in an economic downturn and decrease in economic boom.

Alberta lags behind other provinces in post-secondary completion rates^{48,49}, usually attributed to the high employment rate but still maintains a skilled workforce due to in-migration of trained workers. This lag in completion rates present a problem during an economic downturn where unemployment increases and skills training become more vital.

Alberta performs well in literacy⁵⁰; however, Aboriginal populations experience lower levels of literacy.⁵¹ Again, federal-provincial jurisdictional issues present a big challenge in policy change for Aboriginal populations.

Under the Labour Market Agreement with the federal government, Alberta offers the **Canada-Alberta Job Grant**.⁵² One main critique is that only 2% of the program funds have supported unemployed Albertans. The federal government may be open to renegotiation, given the most recent recommendations from the economic advisory council: notably to increase labour participation in under-employed populations; to encourage older Canadians to work longer; and to help workers achieve training that responds rapidly to market needs⁵³. All of these recommendations will impact the need and availability of skills training.

Policy changes, particularly in literacy and skills training, present a challenge because of the overlap in provincial and federal responsibility. The federal government has largely downloaded responsibility for literacy and skills training to the provinces, with funding that comes conditionally, and does not always fit with the province's priorities. **Policy advocacy in literacy was decimated by federal funding cuts approximately five years ago.** Literacy Alberta and the Calgary Disability Learning Network both lost their federal funding and were unable to continue operations. Both organizations conducted policy analysis and advocacy. While program funding remains robust, other organizations that collected, analyzed, and reported on data were also lost, making policy advocacy more difficult for organizations to conduct.

Affordable Housing

Poverty reduction must include policy related to affordable housing, which is the foundation for people living in poverty to maintain/gain stability and belonging. **Measures of housing affordability for the very poor have shown that rent as a fraction of social assistance income has worsened dramatically in Calgary since 1990.**⁵⁴ For example, for a lone parent with one child, the rent-affordability factor is 40%, but the proportion of social assistance spent on rent has gone from a median of 52% in 1990 to 81% in 2014, leaving less and less for other necessities. There are two provincial ministries responsible for housing: Community and Social Services, which is responsible for homelessness; and Seniors and Housing, which is responsible for seniors and affordable housing.

Alberta has benefited from the consensus reached among affordable housing advocates nearly 10 years ago. They reached consensus among seven cities and leveraged that considerable strength to gain provincial support for drastic action on housing in the province through Housing First. Housing First gained traction and affordable housing continues to hold public attention and that of the government.

The Alberta government supports a provincial 10-year plan to end homelessness and engages with communities through the Alberta Interagency Council on Homelessness.⁵⁵ Alberta continues to invest

in affordable housing,⁵⁶ most recently through agreements with the Federal government.⁵⁷ The Federal government has committed to developing a National Housing Strategy.⁵⁸

There is considerable policy driven activity in Calgary. The City of Calgary is one of the largest provincial housing providers through the Calgary Housing Company and is therefore an important advocate to the province. The Calgary Homeless Foundation dedicates resources to policy,⁵⁹ and Calgary's Community Housing Affordability Collective advocates with a coordinated effort and common agenda.⁶⁰

Built Environment

Accessible and affordable community spaces, recreation, and cultural programs can reduce the isolation created by poverty and increase access to community resources. Similarly, community-based interventions can make living in poverty a little more hopeful with one on one support, social connection, and community integration.

There has been increasing interest at the municipal level in making communities more walkable, more transit friendly, and with increased population density. This kind of local environment is beneficial for all citizens and more so for those who are vulnerable, like those living in poverty. Life in poverty is difficult, it is a drain on health and mental well-being so having opportunities to access services quickly and with ease is essential. The City of Calgary does face a significant challenge in addressing these issues in aging neighbourhoods that were designed to be car-centric.

Part of a supportive built environment includes mobility, and it is especially important for people living in low income to be mobile so they can escape the isolating effects of poverty. **Transportation costs are second only to shelter costs for the average Albertan⁶¹** so it is imperative that everyone in a community has access to affordable, timely, and convenient transportation in order to fully participate in community and economic activity. Fair Fares in Calgary was instrumental in advocating for a low income transit pass⁶² that will be offered by the City of Calgary on a sliding scale beginning in April 2017.⁶³ Funding to support this program has come from the province.

Community driven initiatives have a direct impact on individuals living in poverty, providing local interventions. In Calgary, a few examples of local initiatives include the SouthWest Communities Resource Centre⁶⁴, programs offered by the Calgary Public Library, and a new initiative to create community hubs.⁶⁵ **Combating social isolation may not improve low income rates but it can make a huge difference for an individual or family experiencing poverty.**

Provincially, Municipal Affairs provides funding (with terms and conditions) to municipal governments who then have responsibility for developing and implementing various municipal programs; however, the different levels of government may at times have conflicting priorities as to which municipal programs ought to be advanced, especially when it comes to large capital projects. Municipal governments are challenged with not enough revenue to meet growing demand, so there is tension between municipal responsibility for generating and providing activity and the need for funding from the provincial and/or federal governments. This creates a situation where municipal bylaws and land use may not align with funding goals of the province.

Considerations

Where Are the Gaps?

Current efforts in Alberta to reduce poverty are not comprehensive and lack coordination.

Poverty reduction efforts could benefit from comprehensive, coordinated strategies.

Calgary does not have the equivalent to a social planning council. Missing from Calgary, a social planning council provides a comprehensive and independent approach to social policy. The Edmonton Social Planning Council serves this role for that city and is supported by several major funders.⁶⁶

There is not enough funding to support charities to incorporate policy driven agendas. The main funders of policy initiatives in Calgary for charities are the United Way and Family and Community Support Services, which is a City of Calgary program. This kind of funding is valuable but is not enough to sustain permanent capacity within organizations since it is project specific.

Charities lack the capacity to conduct policy analysis and reporting. Often, policy work is done as a peripheral function but effective policy engagement requires expertise, training, and resources. Because policy agendas are not well-supported, many organizations are not publishing their policy positions, which diminishes the pool of knowledge in the sector as a whole.

Challenges for Funders

Demonstrating accountability for an investment in policy related work presents a challenge:

- Policy often comes with a time lag for results and outcomes are not always immediately apparent or easy to track. Therefore, investing in policy development and analysis requires a long-term commitment.
- It is not always easy to show attribution of results. Policy changes are the result of collaborative efforts that can take years to culminate.
- The capacity to undertake poverty-related policy work in individual organizations and on a more comprehensive basis requires dedicated, long-term support.





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 - Gini Coefficient: A measure of the degree of income inequality in a given population <http://www5.statcan.gc.ca/cansim/a26?lang=eng&retrLang=eng&id=2060033&tabMode=dataTable&srchLan=-1&p1=-1&p2=9>
 - Income Gap Ratio: A measure that gauges how far a household falls below the low income line <http://www.statcan.gc.ca/pub/75f0002m/2015002/low-faible-eng.htm>
 - Affordable Housing Need: The number of households in need of affordable housing <http://www.calgary.ca/CS/OLSH/Pages/Affordable-housing/Learn-about-affordable-housing/Need-for-affordable-housing.aspx>
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- ⁴⁷ For a report on high school completion rates: <http://www.cbc.ca/news/canada/edmonton/alberta-high-school-completion-rates-continue-to-rise-1.3751846>

⁴⁸ For more information: <https://www.ualberta.ca/strategic-plan/overview/student-demographics>

⁴⁹ Alberta Enterprise and Advance Education. Campus Alberta Planning Resource, 2012. <http://www.iae.alberta.ca/media/343194/chp3.pdf>

⁵⁰ For details see: <http://iae.alberta.ca/post-secondary/community/international-piaac-survey/>

⁵¹ <http://www.arrowmight.ca/docs/Employment%20and%20Literacy%20Issues.pdf>

⁵² <http://www.albertacanada.com/opportunity/employers/jobgrant.aspx>

⁵³ See for more details; <https://www.thestar.com/business/2017/02/06/growth-council-suggest-spending-to-upgrade-skills-for-job-market.html> and <http://www.timescolonist.com/a-closer-look-at-the-federal-economic-growth-council-s-recommendations-1.9715101>

⁵⁴ <http://www.policyschool.ca/publication-category/research-data/>

⁵⁵ <https://www.alberta.ca/homelessness.aspx>

⁵⁶ <https://www.alberta.ca/housing-rent-assistance.aspx>

⁵⁷ http://www.seniors-housing.alberta.ca/housing/canada_alberta_agreement_affordable_housing.html

⁵⁸ The Calgary Homeless Foundation summarized several key points about the upcoming national consultations: <http://behindthenumbers.ca/2016/09/15/10-things-know-canadas-national-housing-strategy-consultations/>

⁵⁹ See the regularly published research blog, for example: <http://calgaryhomeless.com/info/research-blog/> and Efforts to publicly educate on policy and homelessness: <http://calgaryhomeless.com/info/research-blog/public-policy-homelessness-case-calgary/>

⁶⁰ <http://www.chacollective.com/>

⁶¹ See the following table for average yearly household expenditures in Alberta. <http://www.statcan.gc.ca/tables-tableaux/sum-som/l01/cst01/famil130j-eng.htm>

⁶² Fair Fares successfully advocated for a low-income transit pass, available since 2006. <http://fairfarescalgary1.blogspot.ca/>

⁶³ Starting in April 2017, low income transit passes will move from a cost of \$44/month to a sliding scale so that the less income a person has, the lower the cost of the transit pass. <http://www.calgarytransit.com/fares-passes/passes/low-income-monthly-pass>

⁶⁴ <http://swcrc.ca/what-we-do/>

⁶⁵ Community Hubs are an idea from Enough for All, Calgary's Poverty Reduction Strategy. See page 4: <http://vibrantcalgary.com/wp-content/uploads/2016/10/Enough-for-All-Strategy.pdf>

⁶⁶ <https://www.edmontonsocialplanning.ca/>



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