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Foreword: Income Inequality

By Susan Morrissey, ESPC Executive Director

This issue of our *Factivist* examines in detail the difference between the “haves” and the “have nots”. In recent years, much has been written and written about the gap between the rich and the poor. One only needs to look back over the past year to see examples on a national and international level of the widening of this gap and the frustration and reaction by individuals. We hear from experts in the field who say that the 10 per cent of the population continues to be reaping the rewards of hard work, in the form of more money in their pockets, while there are more folks who are falling behind. Recently through our Building Better Futures for Families (BBFF) project, I had the opportunity to review the monthly financial position of a number of our participants. Despite getting assistance and taking advantage of the benefits and tax credits available, these folks were still struggling at the end of the month to make ends meet. In fact, many of these families were relying on food bank hampers, the generosity of family and friends, donations and local faith communities to help piece together a suitable lifestyle for their families. We don’t have to look very far when it comes to finding individuals and families struggling in our community. This is why we decided to focus this edition of our newsletter on the issue of inequality. So often we think of the “obvious” examples of poverty - people panhandling, sleeping on the streets, but let us not overlook the large number of individuals who are employed, sometimes working two jobs and are still struggling to make ends meet.

Income Inequality 101: Per Capita Wealth and Inequality

By Chris Rudge, Volunteer Writer



Photo by Peter Bennett

coalesced through the phrase “income inequality”. Income inequality is the result of a highly uneven distribution of wealth throughout society. When discussing the prosperity

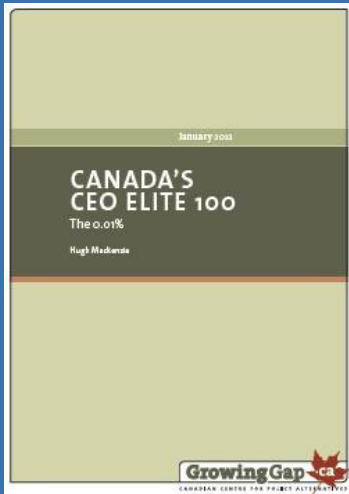
The growing divisions between the rich and poor in modern society has permeated into popular politics and culture since the onset of the Great Recession,

of one region versus another, we often speak of ‘per-capita income’ as the ultimate measurement of affluence. Per capita income presents the whole wealth of a society, divided by the number of people. For example, the per capita income for Alberta was \$70,826 in 2010, meaning if every resident was multiplied by \$70,826 we would have to total sum of wealth within the province. As many of our paycheques indicate every other week, per capita income does not reflect our typical income, but an overall averaging of society. To put this into perspective, if Warren Buffett (net worth \$50 billion) decided to move to Smoky Lake (population, one thousand) the town’s per capita income could be increase to approximately \$50,000,000. Despite the fact that Smoky Lake would quickly become the richest town, on a per-capita basis, in the world, your average resident would be none the better financially.

(Continued on page 2)



Additional Resource



Canada's CEO Elite 100 : the 0.01%

Written by Hugh Mackenzie.
Published by Canadian Centre
for Policy Alternatives. 2012.

Available at [threesource.ca/
documents/January2012/
Canadas-CEO-Elite-100.pdf](http://threesource.ca/documents/January2012/Canadas-CEO-Elite-100.pdf)

Income Inequality 101, continued from page 1



Photo by DQ Jesús

In order to avoid the skewing that such extreme highs and lows can play on averages, a more accurate measure of wealth is called 'median income'. Median income splits the higher half of income and the lower half of income in society; the median is then designated as the middle number. Although per capita income would skyrocket if billionaire Warren Buffet relocated to Smokey Lake, median household income would remain stable. Mr. Buffet's wealth, while massive, would not measurably alter the middle number. Alberta's household median income (a household consisting of two income earners) was \$83,560 in 2009, the highest of the ten provinces.

Although Alberta enjoys relative prosperity in comparison to many other regions suffering from prolonged recessions, one issue - income inequality - has become a topic of growing concern virtually everywhere. Many were recently introduced to this issue via the Occupy protests. The groups who organized these protests proclaimed that the top 1 per cent in society is enjoying an ever larger share of wealth, while prosperity for the remaining 99 per cent was regressive or stagnant at best. Whether or not their actions were something you agreed with, the growing divide between the wealthiest and the poorest in society became something difficult to ignore.

The most common measure of income inequality is known as the 'Gini coefficient', a statistical measure of wealth distribution through the whole of society. The coefficient ranges from 0, where all wealth is distributed equally, to 1, where a single

individual holds all wealth in society. According to the Conference Board of Canada (2011), Canada's Gini coefficient is 0.32, which is lower than the coefficient for countries such as Italy, US and the UK but well above Scandinavian countries. Canada also experienced a "significant increase in income inequality" between 2000 and 2006. The United States experiences a much more drastic gap between its richest and the poorest, ranking on par with Rwanda and Uganda for income inequality (Fisher, 2011).

When analyzing this growing divide, many point to policy changes over the past thirty years that have disproportionately benefited the top socio-economic brackets in society. Such policies were largely due to neo-liberal economics aimed at privatization and deregulation. Often referred to as "Reaganomics", these policies promoted freeing the market from government "interference", in order (theoretically) for a more efficient flow of money, and greater opportunity for social mobility. As a result of these policies, income distribution drastically changed. In Canada, personal income taxes for the wealthiest peaked at 80% in the post-World War II era. Such rates have since been reduced over time to the current maximum of approximately 40 per cent. Since the 1980s, the wealthiest Canadians have taken a larger slice of the pie, with the top 4 per cent of Canadian families accounting for approximately two-thirds of all Canadian wealth (Canadian Centre for Policy Alternatives, 2011) and Between 1997 and 2009, the salaries of Canada's top CEOs jumped 444 per cent (Maclean's Magazine, 2009). In the United States, inequality in wealth is even more pronounced; amazingly, the top 400 richest Americans have amassed greater wealth than the bottom 150,000,000 (Canadian Broadcasting Corporation, 2012).

While such an extreme societal disparity is not present in Canada, our current stagnant trajectory in income, coupled with growing student, household and consumer debt and ever present inflation, presents us with the prospect of an increasingly inequitable

Income Inequality 101, continued from page 2

future. If the lion's share of wealth consistently falls into the laps of a privileged few, average citizens will feel more and more marginalized in a society where income mobility becomes less of a reality and more of a dream. Without such incentives, the promise that modern democracy offers to the vast majority begins to ring hollow.

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Comparison of Income Inequality in Other Canadian Provinces

By Stephen MacDonald, ESPC Resource Coordinator

Although Canada is considered to be a country with a stable and prosperous economy, it should be noted that there is a growing income gap between upper and lower-income Canadians. A Conference Board of Canada (2011) report found that income inequality in Canada has been on the rise over the past 20 years. Using the Gini index, which "calculates the extent to which the distribution of income among individuals within a country deviates from an exactly equal distribution," the authors of this report found that income inequality in Canada rose significantly during the 1990s. Our country's Gini coefficient (based on after-tax income) increased from just over 0.28 during the 1990s to 0.32 in the 2000s (Conference Board of Canada, 2011). While Alberta has had great economic success in recent years, research has shown that our province also has a significant income gap (Edmonton Social Planning Council, 2011).

Alberta's Income Gap

Because our province has an abundance of oil and the cost of this natural resource is on the rise, Alberta is experiencing a level of economic growth and stability that other provinces can only dream of. A recently

published Bank of Montreal report shows that Alberta will lead the country in economic and employment growth for the next two years (Toneguzzi, 2012).

However, our economic growth is not translating into greater income equality for all Albertans. In 2009, Alberta experienced higher after-tax income inequality than any other province in Canada. Economist Michael Holden believes that the poor "redistributive effect of progressive taxation and government transfers" in Alberta is creating this problem (Steward, 2012). An Alberta Council of Social Workers (2010) report also argues that government labour market policies are responsible for this.

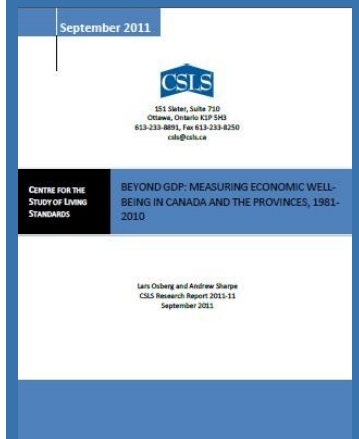
Income Gap in Other Western Provinces

Alberta is not the only Western Canadian province experiencing a significant level of income inequality. In 2009, British Columbia's Gini coefficient for adjusted after-tax income on all family units was 0.329, which was higher than the Canadian average (Statistics Canada, 2011). That year, the province had the second-highest level of income inequality among the Canadian provinces. As well, British Columbia's income gap between its richest and poorest

(Continued on page 4)



Additional Resource



Beyond GDP: Measuring economic well-being in Canada and the provinces, 1981-2010.

Written by Lars Osberg and Andrew Sharpe. Published by the Centre for the Study of Living Standards. 2011.

Available at: csls.ca/reports/csls2011-11.pdf



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Other Provinces, *continued from page 3*

20% was larger than in any other province (Schrier, 2012).

Saskatchewan and Manitoba appear to have lower levels of income inequality than the latter two provinces. Saskatchewan's Gini coefficient for after-tax income for all family units was .309 in 2009, which was lower than the Canadian average (Statistics Canada, 2011).

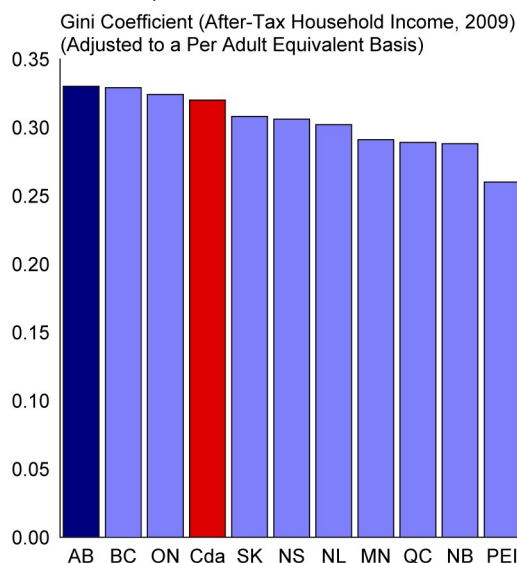
In 2009, Manitoba's Gini coefficient was 0.291 (Statistics Canada, 2011). The province had the fourth-lowest level of income inequality among all provinces in Canada. That year, the province also had the fourth-lowest income gap among Canadian provinces (Schrier, 2012).

Who Has The Lowest Income Gap in Canada?

Overall, PEI had the lowest income-gap in the country in 2009. After taxes and government transfers, the lowest-paid 20% of income earners in the province earned 26.2% of what the highest-paid 20% of residents of PEI made. Quebec's income gap was the second lowest in the country, followed by New Brunswick's income gap (Schrier, 2012).

Alberta has the greatest income inequality among the provinces (Schrier, 2012, p. 3)

Source: BC Stats; Statistics Canada



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Seniors and Poverty: Why Women are at Greater Risk

By Lindsey Graham, Volunteer Writer



Photo by Rita Banerji

The Risking Incidence of Poverty

According to the Conference Board of Canada, amongst OECD countries, Canada does “extremely well relative to its peer countries in ensuring an adequate standard of living for its elderly”. Compared to our peers, we are lauded for our public support system, which has effectively driven down seniors’ poverty. In fact, until the most recent recession took hold in 2008, the percentage of Canadian seniors with low incomes had been on a steady decline. The percentage of elderly Canadians living in poverty fell from 29 per cent in 1976, to 4.7 per cent in 2007, but rose to 5.8 per cent in 2008. That increase, according to the Caledon Institute of Social Policy (2011), is largely due to the “deteriorating position of single elderly women, whose poverty rate jumped from 14.5 per cent in 2007 to 17.1 per cent in 2008.”

These statistics reveal a sobering fact that Canada is not doing as well as we claim to be at reducing poverty amongst our elderly women. Low-income rates among senior women remain almost double those of senior men. The percentage of senior women who fell below the Low-Income Cut-Off (LICO) in 2008 was 16.8 per cent, compared to 8.7 per cent amongst senior

men (Statistics Canada, 2011). Unattached senior women face an even greater likelihood of experiencing low-income (33.8 per cent of women in 2009 and 26.1 per cent of men).

Women, Poverty and Pensions

Canada’s retirement income system has three main building blocks or tiers:

- Tier one – Old Age Security (OAS) and the Guaranteed Income Supplement (GIS)
- Tier two – Earnings-related Canada Pension Plan (CPP)
- Tier three – Private arrangements, such as workplace pension plans and Registered Retirement Savings Plans (RRSPs)

The public pension system (OAS, GIS, and the CPP) is a vital component in the economic security of seniors, particularly amongst women. This is primarily because women’s contributions to private retirement income savings in the current demographic cohort tend to be much lower

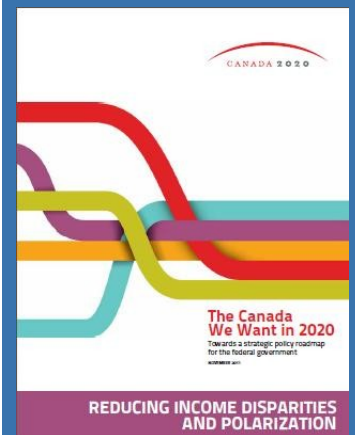
The OAS is the only source of income many seniors will receive after they are no longer able to work, and this is particularly true for women (Whittington, 2012). Among the current cohort of senior women, many have worked primarily in the home doing unpaid work, which elevates their risk of poverty and often correlates with less access to private pensions. Since women tend to earn less income during their lifetimes, it is more difficult for them to save money through RRSPs.

For those women who do have employment histories, they are more likely to work part time or interrupt employment for reasons related to care giving responsibilities than their male counterparts. This places them at a greater risk of having a low income later in life (National Seniors Council, 2011). Although women’s participation in the paid labour force has increased

(Continued on page 6)



Additional Resource



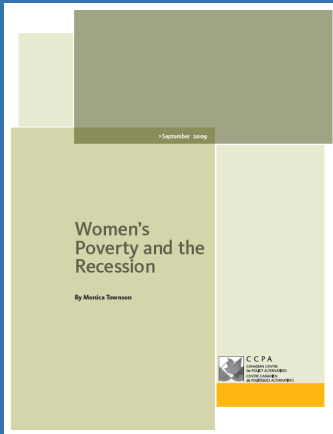
The Canada we want in 2020 : towards a strategic policy road map for the federal government: Reducing income disparities and polarization.

Written by Mark Cameron, Andrew Sharpe, Sherri Torjman and Ken Battle. Published by Canada 2020. 2011.

Available at: canada2020.ca/canada-we-want/wp-content/themes/canada2020/assets/pdf/en/Canada2020_E_Income-5.pdf



Additional Resource



Women's Poverty and the Recession.

Published by the Canadian Centre for Policy Alternatives. 2009.

Available at: http://ywca.canada.ca/data/research_docs/00000055.pdf

Seniors and Poverty, *continued from page 5*

dramatically over the past several decades and women are increasingly getting pensions in their own right, they have on average, worked far less pensionable years. Private pensions rarely compensate for absences to raise children or look after sick relatives. In these instances, women generally take a leave of absence or parental leave.

The increased life expectancy of women leaves them at greater risk of exhausting their savings as time goes by. Senior women whose spouses pass away face a 40 per cent reduction in their partners' private pension and CPP benefits. This has the potential to drive women into poverty as many senior women depend on their spouses' pension as their source of income (Mathyssen, 2011). Divorce is another life event that can significantly influence women's financial health in later years. For example, a woman who has spent a significant portion of her working years doing unpaid work in the home could lose access to shared CPP contributions after a marriage breakdown. While the federal government does promote CPP credit splitting upon marriage breakdown as a way to alleviate the poverty of senior women, this option is not mandatory and very few women are even aware of it (Morris & Gonsalves, 2012). For these women and other unattached senior women, the OAS and GIS become of primary importance.

A paper titled *Evaluation of the Old Age Security Program* estimates that more than one third of women in their 60s would fall below the poverty line without receiving OAS or GIS benefits (Scofield, 2012). With the benefits from OAS and its related top-ups, this incidence of low income lowered to 14 per cent. In the absence of adequate OAS and GIS payments, their needs may drive up provincial social assistance costs. Others may simply be left without a social safety net, since welfare is often denied to people who own homes, one of the only assets many elderly women may hold on to (Scofield, Research shows Old Age Security system keeps seniors out of poverty, 2012).

How Will Changes to the Canadian Pension System Affect Women?

No efforts have been made by policy-makers to address the high rates of poverty among unattached older women. Increasing the GIS for single individuals would go some way towards helping these women, but there is no indication this is being considered. Instead, measures to help seniors have tended to emphasize pension income splitting, which was promoted by government as an effective way to help older women (Townson, 2009).

In fact, in recent months significant changes to Canada's pension Plan have been floated by the Federal Government. Amongst these are changes to the OAS and GIS that would see a decrease in payments. Although Government has promised OAS changes will not hit current retirees or those nearing retirement, that scenario is unlikely to be true for everyone. The changes are based on analysis that predicts the OAS will become unaffordable as baby boomers retire and fewer Canadians are contributing to offset the costs of federal pension programs. The number of recipients of OAS is expected to almost double over the next 20 years - from 4.7 million in 2010 to 9.3 million by 2030, with an associated price tag of \$108 billion (Gollom, 2012).

While it is inarguable that the cost burden of providing for our seniors will swell, it will also experience a peak and decline. Pension reform needs to be based on a solution that is appreciative of the contributions seniors have made to society, and in particular, the contributions that women have made. The workforce that will support the OAS and GIS for this cohort of women is also most likely one of the last generations that benefitted from mothers who stayed home with them. We are indebted to them for fighting gender inequality in the workplace and for raising the ceiling on women's wages. It should not be left solely to seniors to speak up about pension reform and to find a solution that works for all Canadians.

Seniors and Poverty, *continued from page 6*

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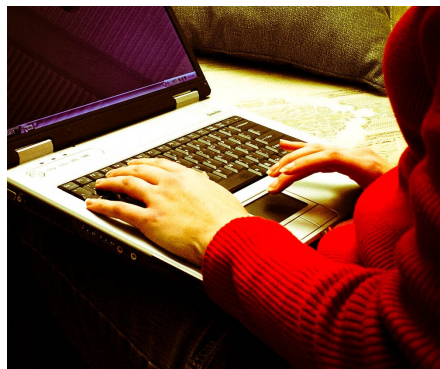
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Etc.



If you or your organization needs a hand finding information about local social issues or related topics, feel free to contact our Resource Coordinator Stephen MacDonald by phone at 780.423.2031 ext. 354 or by email at stephenm@edmontonsocialplanning.ca. Or, submit a research question to us using our Research Inquiries form. To access the form, please visit <http://goo.gl/7b6VH>.



Income Inequality: Now and Then

By Amanda Nickerson, Volunteer Writer

Side Facts

- Gini index: The Gini coefficient (or index) measures inequality among values - the most commonly used measure for income inequality. A Gini coefficient of "0" denotes equality among incomes. A Gini coefficient of "1" denotes maximum inequality (US Census Bureau, 2011).
- "Between the mid-1970s and 2007 the share of income accruing to the richest 0.01% Canadians more than quintupled," (Yalnizyan, 2010).
- "By the end of 2009, 3.8% of Canadian households controlled \$1.78 trillion dollars which is equal to 67% of the total," (Yalnizyan, 2010).



Photo by James R. Page

According to the Conference Board of Canada (2011), "Income inequality in Canada has increased over the past 20 years." Although Canada's economy as a whole grew at its strongest and most sustained pace in the mid 1990s, that does not mean that everyone has benefitted equally. Most of Canada's financial gains throughout the past decade have been claimed by the top 20 per cent of Canadians - a phenomenon so drastic it has not been seen since the roaring twenties. From 1998 to 2007, for example, Canada's group of the richest one per cent (equal to about 246,000 people), took home almost one third of all growth in incomes; compared to Canada's richest one per cent in the 1950s and 1960s, who took home only 8 per cent (Pembina Institute, 2005; Yalnizyan, 2010; Conference Board of Canada, 2011).

Since the beginning of World War II and up to 1977, the richest 1 per cent had their income cut almost in half - from 14 to 7.7 per cent by the introduction of the welfare state. By 2007, just as many of the social programs introduced to maintain economic equality experienced funding cuts, the 1% were back to holding 13.8 per cent of incomes in Canada, with no signs of this increase tapering off in the near future (Yalnizyan, 2010)

There has been one significant change in the way this wealth has been accumulated, however. In the past, the richest Canadians made their money through ownership of assets, capital gains and returns on investments. Today's richest appear to have accumulated their wealth through paid labour, just like the average Canadian. The only obvious difference between Canada's 1 per cent and the average Canadian's income seems to be that the richest one percent's paid labour is more highly rewarded (Conference Board of Canada, 2011; Yalnizyan, 2010).

Why is this Happening?

There have been numerous speculations about why Canada's wealth is so scarcely redistributed throughout its population, including some that claim globalization and the demand for skill-based technical work create an ever increasing demand for highly skilled labour. As the Chairman of the US President's Council of Economic Advisors claimed, "In our technologically advanced society, skill has higher value than it does in a less technologically advanced society." As developed countries, such as Canada, rely on exporting more skill-intensive goods, jobs in the lower skilled areas are lost," (Conference Board of Canada, 2011).

Others claim, however, that institutional forces are much more likely at fault for the development and maintenance of this financial inequality in Canada. Many of these forces currently work to decrease the ability of Canadians to join unions, to decrease and keep minimum wage rates low, which often leave workers living in poverty, and decrease the amount of, and access to, full time jobs with benefits. Finally, these forces work to deregulate policies that favour the wealthy - including implementing tax cuts for the wealthiest nationwide (Conference Board of Canada, 2011; Yalnizyan, 2010).

Income Inequality, continued from page 8

In 1976, the Gini index was 0.38 using market income, but after taking into account the tax system, the Gini Index dropped to 0.30 - meaning Canada's progressive tax system once helped to reduce after-tax income inequality. Since 1994, however, instead of decreasing income inequality, changes to our tax system began to do the opposite (Conference Board of Canada, 2011).

Why is this so? The Conference Board of Canada (2011) suggests that the 'weaker impact' of our tax system to reduce inequality is the result of the restructuring of inequality reducing programs and services, paid for by Canadian workers' taxes. For instance, it was estimated that 82.9 per cent of unemployed persons could access these benefits in 1990, only 47.8 per cent could in 2009 (Conference Board of Canada, 2011).

Welfare incomes have been cut as well, despite an increase in overall living costs over the years. In 1994, a single parent with one child received \$18,200 a year whereas in 2009 that same family structure received about \$17,000 - (and take note: the biggest gap between welfare earners and Market Income within Canada is in Alberta) (Conference Board of Canada, 2011). Perhaps one explanation of why funding is being cut from the welfare state's income equality programs and services, is because the taxes that pay for these programs are generating less revenue than they once did. According to Yalnizyan (2010): those who make the most in this country are being taxed at half the rate they would have been in the past.

Between 2000-2005, over one billion dollars worth of tax cuts for both personal and corporate taxes have been implemented. Another \$220 billion in federal tax cuts were implemented in 2006. Keep in mind that these tax cuts were implemented after Canada's richest were paying 38 per cent less than their 1943 counterparts. More vividly, Canada's 1 per cent were paying 33 per cent of taxes on their income in 2000 compared to Canada's

1 per cent in 1943 - who paid 71 per cent (Yalnizyan, 2010).

The richest 1 per cent, by 2005, were taxed at a slightly lower rate than the poorest 10% of taxpayers in this country, as their tax reductions doubled compared to the average Canadian between 1990 and 2005 (Yalnizyan, 2010).

"Tax cuts do little to put more money in the pockets of those at the bottom of the income distribution, who pay little or no income tax. But tax cuts have stripped hundreds of billions from the public purse since the mid-1990s, squeezing the public programs on which all Canadians depend. The cost of necessities like post-secondary education, health care, housing, childcare and transportation continue to rise. Meanwhile, middle class incomes stagnate and the poor are kept on the sidelines or pushed out of the game" (Yalnizyan, 2010). What can we do? One solution may be to follow in Obama's footsteps and request that tax cuts for the richest people and corporations in this country be reduced. Let's not mistake this with increasing taxes for anyone, it's merely asking that those selected few, who the tax cuts benefit the most, are asked to pay closer to the percentage they are supposed to pay in this progressive tax system we call our own (Nakamura, 2011; CTV News Staff, 2011).

As Obama said, "Middle class families shouldn't pay higher taxes than millionaires and billionaires...It's hard to argue against that." (Nakamura, 2011; CTV News Staff, 2011). And, "It's not class warfare, it's math." (Nakamura, 2011; CTV News Staff, 2011).

Although Obama was talking about a strategy to reduce the financial deficit of the United States, it appears as though the same would apply here, when trying to find a solution to income inequality and financing the public programs, services and structures that benefit all parties in this country.



Side Facts

- The gap between the rich and poor is greater in Alberta than any other province in Canada ("[w]here the market (earned) incomes of the richest 20% and the poorest 20% of Albertans has increased by 62.9%," (Pembina Institute, 2005).
- "In 1998 PEI had the smallest inequality ratio (Gini coefficient) for after-tax income, while Alberta had the largest," (Sanga, 2000).
- "The reported net worth of Alberta's eight wealthiest individuals and families could earn them an hourly income roughly 5,645 times more than a person earning Alberta's minimum wage," (Pembina Institute, 2005).



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Income Inequality: Now and Then, *continued from page 9*

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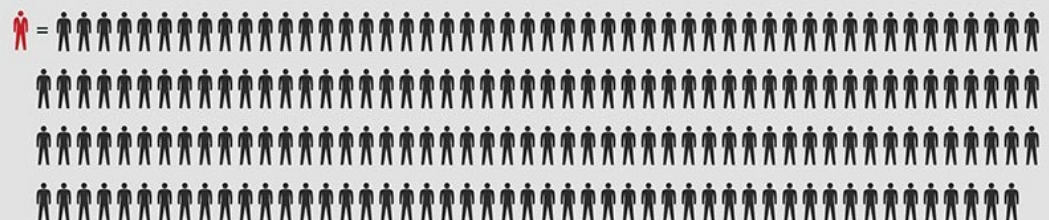
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The Top 100 CEOs

Average Total Compensation : \$8.38 Million

Average Canadian Yearly Wage : \$44,366

 = \$44,366 / year



Time Relative to Income



 : \$44,366

Average member of the top 100 has earned \$44,366 by noon on the 2nd day of work.



 : \$44,366

The average Canadian is able to earn the same amount only after a full year of work.

% Change in Employment Earnings (1998 - 2010)



What Goes Around, Comes Around: Income Inequality and Children

By Brittany Christiani, Grant MacEwan Social Work Practicum Student



Photo by Andrew @ Cuba Gallery

Children who are raised in high-income households in Alberta receive more opportunity to succeed in life and reach their goals. Economic security and prosperity for children is often positively correlated with better education, health, and learning valuable life skills.

What about those who are raised in the low-income households? The income inequality gap in Alberta is ever increasing. In 2009, "the yearly income of the poorest 10% of Alberta families with children increased only \$4,682... [while] the yearly income of the richest 10 per cent of families with children went up \$156,403," (Edmonton Social Planning Council, 2011). This, in turn, means that more children are facing a poorer quality of life. It is important to realize that family income is interconnected with a child's health and access to proper health care, education, skills, and relationships as well as development. When this income cannot provide enough, we see a decrease in opportunity and development in a child's life, which has detrimental effects on both the child as they grow, and the society these children will one day make up. The less these children have, the more we see social assistance rates go up, and this means for a more dependant society in the future.

In 2010, the number of people who accessed food banks across Alberta was 59,311 - 43.1 per cent of which were

children (Food Banks Canada, 2010). This is a staggering number of children depending on food banks for nutrition, which can lead to food insecurity. "Low-income children and their families are likely to experience chronic food insecurity. Families reduce the quantity and quality of food they purchase; they eat fewer fresh vegetables and fruit, [and] rely on food banks," (Smythe, 2007). Being that food banks have very little fresh foods to offer families, they often rely on unparishables like pastas and canned foods to survive, which creates poor nutrition and can effect the cognitive development and, more specifically, health of children, especially in the early stages of life

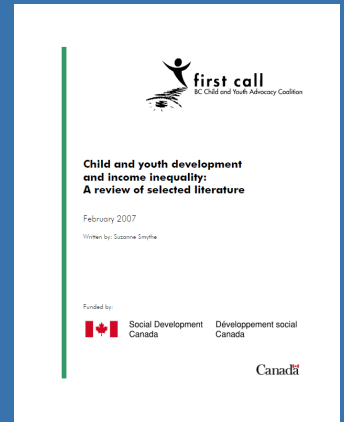
Unlike those who are raised in wealthier families, children in the lower percentile of the income inequality gap also struggle with receiving proper education as well. "Family poverty and low socio-economic status are consistently related to poorer school performance and low school retention rates. Young people from low socio-economic backgrounds are early school leavers," (Ahmed, 2005). Many children who are in this category may also have certain cognitive or learning disabilities that do not get addressed due to lack of funding to get the help they need in order to succeed with schooling. Frustration sets in and because of a poor performance in their grades, children - especially teens - may drop out and be introduced into the labour market where they too try to contribute to the low family income. With little schooling, these children will find it harder to gain a higher paying job as they age, and may very well end up living in poverty as they did as a child. Paul Kershaw, a professor at the University of British Columbia said it best:

It's not just about income, the younger generation is poorer also because it has less time at home with the family...So kids are missing out. If you want to reduce social problems, you need to

(Continued on page 12)



Additional Resource



Child and youth development and income inequality: A review of the selected literature.

Written by Suzanne Smythe. 2007.

Available at: firstcallbc.org/pdfs/EconomicEquality/3-lit%20review.pdf



Side Facts

- In 2009, Edmonton's richest 10% of families with children were making an average of \$317, 988 per year. In comparison, the lowest 10% were making just \$19, 855 (Edmonton Social Planning Council, 2011)
- Poverty itself costs Alberta \$7.1 – \$9.5 billion per year (Lee, 2012)
- Total public health expenditures of the poorest 20% of Albertans is \$5.3 billion (Lee, 2012)

What Goes Around, Comes Around, *continued from page 11*

start with young families (Pratt, 2011).

The amount of time a child spends with their family is crucial to their learning and mental health in their early years because the brain is still developing. With the income inequality gap on the rise, there are more two-parent families having to work full time jobs away from home in order to provide the necessities for their families. In fact, "47% of children who are in poverty live in a household where one or more persons are working full time for the full year," (Edmonton Social Planning Council, 2011). Because parents are working full days, and sometimes even over-time, they will often rely on daycare and after-school programming at early ages in the child's life where contact with a parent is crucial. It creates a bond where the child feels loved and accepted, and where they can learn essential skills such as walking and talking with a parent and not a stranger at a daycare. This of course is not to say that parents must be with their children all day everyday, but seeing as the work hours must be increased to meet the income they need, children receive less and less time with parents and this creates a fractured family structure, which is key when it comes to supporting young children. With the income inequality gap widening, more stress is added to a parent trying to provide for a family, which affects not only that parent, but the whole family as well.

Distress in the family can have a negative impact on the relationship between the adults who run it, preventing them from being effective parents. Problems such as financial uncertainty and the struggle to balance the family's budget and "the sense of being different and less worthwhile" can cause serious stress that negatively impacts the well-being of the family as a whole. Children who live in families that are financially strained usually do not experience learning opportunities at home that help them develop their personalities. If parents do not give their children enough attention in their early childhood years, it "could negatively impact the child's personality and therefore their future in the

long run." (Ahmed, 2005).

When a family's time together is limited, it not only affects cognitive and behavioral development, but the ability to build relationships with people too. Children learn from a very young age how to build a bond and relationship with their parents and with family so in instances where there is less exposure to this type of learning, there is a higher chance there will be a lack in these skills, which may lead to social issues as the child grows and have an affect on many different aspects of their life as a result. The income inequality gap is not only affecting people now, it is having detrimental effects on our children and, therefore, our society's future.

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Income Inequality in Our Immigrant Community

By Diana Varvis, Volunteer Writer



The Importance of Immigration

Canada is facing a demographic crunch. According to Statistics Canada's population projections, for the first time in our country's history, we can expect the number of people aged 65 years or older to exceed the number of people aged 14 years or younger. We are in the midst of a period of rapid acceleration with respect to the aging population, as numbers indicate that all baby boomers will reach the age of 65 between 2010 and 2031 (Statistics Canada, 2010). Alberta's Occupational Demand and Supply Outlook shows that Alberta alone is facing a labour shortage of 114,000 workers over the next ten years. This is because our economy is growing at a faster rate than our labour supply (Government of Alberta, 2011, p. 5). In order to sustain our growing economy and address these shortages, we will need to place a strong emphasis on increasing immigration.

Immigration has always been an important factor in Canada's population growth. In 1913, approximately 400,000 immigrants came to Canada. From 2000 to 2010, we averaged 244,969 per year for a total of 2,449,685 immigrants (Human Resources and Skills Development Canada, 2012). Between 2006 and 2010, Alberta averaged 25,087 new immigrants per year for a total of 125,433. Alberta's Immigration Progress report shows that in 2010, our province had the third highest percentage (19.9 per cent) of immigrants accounting for its working age population (Government of Alberta, 2011).

How are immigrants faring in the labour market?

According to a 2007 Statistics Canada study of Canada's immigrant labour market, immigrants who have lived in Canada for five years or less have the most difficulty integrating into the labour market. In 2006, the national unemployment rate for this group of immigrants was 11.5 %. Only 4.9% of Canadian-born citizens were unemployed at the time. In Alberta, the unemployment rate for immigrants was 5.8 per cent, which is well below the national rate but above the rate for Canadian-born Albertans of 2.6 per cent. While immigrants' rates are higher, we have to take into consideration the transition period they face when they first arrive to Canada. For example, they must find housing, learn new laws, understand a new language, adapt to new customs, and adapt to a new way of life. Figures for immigrants who have been in Canada between five and 10 years show a decrease in their national unemployment rate to 7.3 per cent. We can assume that this is evidence that they are becoming more successful at integrating into the labour market (Statistics Canada, 2007).

While there are various programs and initiatives in place to help newcomers access employment opportunities and the unemployment rate for immigrants is improving, it appears that immigrants are still not faring as well as Canadian-born workers financially. The Canadian Labour and Business Centre states that poverty rates for immigrants living in Canada for five years or less increased from 24.6 per cent in 1980 to 35.8 per cent in 2000. This takes into account newcomers in all age groups, education levels, language backgrounds, and family types (Lochhead, 2003).

In 1980, immigrant men earned 85 cents for every dollar earned by a Canadian-born male. In 2005, this decreased to 63 cents

(Continued on page 14)



Additional Resource



Immigrants and low-paid work: Persistent problems, enduring consequences.

Written by Jennifer Jihye Chun and Jennifer Cheong. Published by Metropolis British Columbia. 2011.

Available at: threesource.ca/documents/January2012/Immigrants-and-Low-Paid-Work.pdf



Additional Resource



Minding The Gap: Chronicling Canada's Rich-Poor Divide.

This Huffington Post Canada section contains articles written by staff writers and individuals from a variety of cross-sections of Canadian society on the impact of income inequality in Canada.

Available at: huffingtonpost.ca/news/mind-the-gap

Income Inequality, *continued from page 13*

per dollar (Grant, 2008). According to a report prepared by the Royal Bank of Canada, the entire population of immigrants employed in full-time jobs earned an average of \$45,000 in 2005, about \$700 less than what the average Canadian-born worker makes. However, since that time, the average wage for new immigrants has slipped down even further to \$28,700. The report states that if immigrants were being paid the same salary as Canadian-born workers with similar skill levels, the result would have led to \$30.7 billion in increased incomes (Hansen, 2011).

A study entitled *The Poor Got Poorer*, which focuses on the income of new immigrants to Canada (with particular attention on immigrants from Asia) found that immigrants are either faring much better than the average Canadian in terms of their education and earnings, or much worse. Immigrants that fall into the latter category have experienced wage decreases of approximately 30% in the last few decades, as we can see by looking at the earnings gap between immigrant men and Canadian-born men referenced above. This category is comprised of new immigrants in the older age group, lacking proficiency in English or French, and with lower levels of education (Boudarbat and Lemieux, cited in Kaur, 2011).

What are the reasons for this gap and how can we bridge it?

There are several explanations for this income gap, which have been identified in various reports and studies (Grant, 2008, Hansen, 2011, Picot, 2008, and Royal Bank of Canada, 2011):

- Canada has a large labour pool that keeps wages down;
- Changes in the work force - employees with more education and specialized skills are rewarded;
- Competition from an increasingly higher-educated Canadian-born population;
- Type of education - many newcomers arrived with degrees related to the high-tech sector which saw a significant downturn between 2000 and 2005;

- Quality of education/true skill level differences between immigrants and Canadian-born workers;
- Lack of recognition of foreign work experience - especially for immigrants from Asia and Africa;
- Discrimination; and
- Language barriers.

And along with these reasons, there have been recommendations made to help bridge the gap (Kaur, 2011, Lochhead, 2003, and Royal Bank of Canada, 2011):

- Increased language training
- Requirement for potential immigrants to have proficiency in English or French
- Faster credential recognition
- Assist employers and educational institutions evaluate skill competencies and education
- Coordinate skills upgrading or bridge-training programs
- Support the introduction of immigrant workers to the environment and culture of Canadian workplaces through mentoring and other programs; and
- Increased government funding for settlement and integration services.

With respect to our province, the Alberta Immigration Progress Report lists a number of initiatives that are currently in progress to meet the following objectives (Government of Alberta, 2011)

- Ensure immigrants have opportunities to participate fully in the social, culture and economic life of the province, without discrimination
- Ensure immigrants receive the community supports necessary to successfully settle in and adapt to Alberta society. Increase the retention rate – the percentage of immigrants who remain in Alberta after initially landing here – to 85%; and
- Improve processes to recognize and use immigrants' qualifications and skills gained outside Alberta. In addition, help employers benefit from immigration as one way to address skill shortages.

Income Inequality, continued from page 14

Income inequality is an issue that applies to all Canadians, regardless of their birthplace. However, as we continue to attract and rely on immigrants in order to address our labour shortages, we are responsible for ensuring that appropriate programs and services are in place to better prepare and integrate our newcomers into Canadian society and enable them to be successful.

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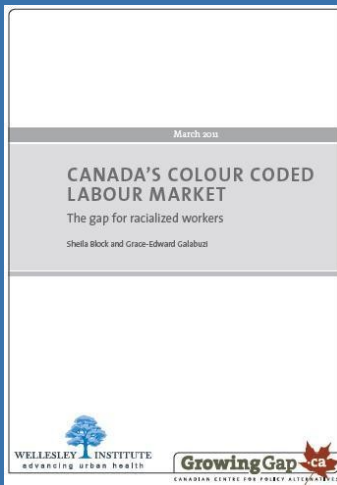
ESPC Board Member Profile: Iris Moreno



Iris Moreno has a Masters Degree in International Relations and worked in the Foreign Affairs Ministry as Co director and Coordinator of the El Salvador-Spain International Cooperation Programs for 12 years. She also worked as Administrative and Technical support at a non-profit organization for 9 years. During that time, she managed social and technical projects with International Cooperation to actively contribute in making a difference in the development of the communities. She came to Edmonton with her family in March 2010. Currently, Iris Moreno volunteers with Homeward Trust, the Salvation Army, and with the Edmonton Social Planning Council. She is studying English as a Second Language (ESL) (Intensive) at NorQuest and her career goal currently is to study Projects Management or Political Science in order to achieve a positive impact on Edmonton's community development.



Additional Resource



Canada's colour coded labour market: the gap for racialized workers.

Written by Shelia Block and Grace-Edward Galabuzi.
Published by the Canadian Centre for Policy Alternatives and the Wellesley Institute. 2011.

Available at: threesource.ca/documents/April2011/colour_coded_labour_market.pdf

Immigrant Earnings and Inequality

By Leah Read, Volunteer Writer



Photo by James Worley

Despite being highly educated, immigrants to Canada earn lower wages than their Canadian-born peers. New Canadians earn significantly less, about 75 per cent of what their Canadian-born colleagues make even though 40 per cent of incoming immigrants (compared to 17 per cent of those born in Canada) have a bachelor's degree of higher (Desjardins & Cornelson, 2011). This wage discrepancy has increased over the last thirty years; in the 1980's immigrants earned wages comparable to Canadian-born employees with similar qualifications (Bonikowska, Green & Riddell, 2008). The fact that the under-utilization of highly demanded skills creates an opportunity cost of approximately \$2 billion a year suggests that there should be a powerful incentive to ensure that immigrants are employed in positions reflective of their potential (Human Resources, 2005; Reitz, 2001). Why does this income inequality continue to grow and what apprehensions deter employers from hiring qualified immigrants?

A starting point is to go right to the decision makers, the employers who award Canadian-born employees with higher wages and preferential hiring. In order to understand the roots of their uneasiness in regards to hiring immigrants, the Brampton Board of Trade (2007) held several focus groups of employers. Poor English language skills, lack of Canadian experience, and difficulty in verifying foreign credentials were listed as top concerns. Although closely related to language skills, the emphasis on Canadian experience is a factor that must be further elucidated. For many skills, there is a "specificity of human capital to the country where it originates," (Bonikowska, Green &

Riddell, 2008, p. 8). Differing workplace organizational methods, styles, and cultures will inhibit the effective transfer of skills gained in one country to another. The International Adult Literacy Survey (IALS) has been used to compare the literacy and cognitive skills of immigrants and Canadian-born workers. It was found that immigrants scored lower on these tests than "observationally equivalent Canadian-born workers," (Bonikowska, Green & Riddell, 2008, p. 9). These results suggest that the ability to adjust to another country's workplace goes beyond simply having the correct educational and experiential credentials. It takes time and training to adapt foreign-acquired skills to the Canadian workplace, giving some credence to the value employers place on Canadian experience.

When employers speak of Canadian experience, what they are seeking more than anything is a demonstrated ability to work within Canadian workplace culture. There are many non-credentialed "administrative or broader social skills" considered relevant or essential to certain types of roles, and it is precisely these somewhat intangible soft skills like effective communication, creativity, team-building, diplomacy, and leadership, that employers are most concerned with in regards to Canadian immigrants (Reitz, 2001, p. 10). Employees who bring lower English language skills and vastly different understandings of workplace culture and leadership styles may function at a lower level in the workplace, especially in roles where networking, and relationship-building are key.

Although there is some basis for employers' concerns regarding lack of Canadian experience, there is a risk that all foreign educated applicants will be expected to have lower competencies and that qualified candidates will be rejected for their perceived inabilities. When race, phenotype characteristics, or a foreign-sounding name become convalesced with the assumption of "presumed dissimilarities", then discrimination has deterred the full

(Continued on page 17)

Immigrant Earnings and Inequality, *continued from page 16*

utilization of an employee's skills and ability to contribute within the workplace (Boyd, 2000, p. 4). This may be due to perceived incompetency, to the professed difficulty of verifying unfamiliar foreign credentials, or to discrimination.

It has been shown that resumes with foreign-sounding names received on average 35 per cent fewer call backs in Toronto, Montreal, and Vancouver than identical resumes with English-sounding names (Oreopoulos & Dechief, 2011). This type of discrimination means that although language and skill deficiencies may exist, candidates with foreign-sounding names may not even be provided with the opportunity to demonstrate their abilities.

So what can be done to address employer concerns regarding language, Canadian experience, and credential verification? Regarding the difficulty in verifying foreign credentials, it is interesting to note that 80 per cent of employers questioned in an Ontario study were unaware of existing programs like the International credential Assessment Service of Canada (Brampton, 2007). Since government-funded programs do exist to assist with the process of credential verification (the Alberta government provides an International Qualifications Assessment Service) this speaks to the need for increased awareness regarding available supportive services.

The challenge associated with immigrants adapting to Canadian workplace culture is more difficult to address as it presses on a larger issue. There is a tension between the perception of workplace culture as an extension of a company's strategic advantage and the perception that increasing immigration will cause a gradual shift in what typical workplace culture looks like. The real challenge for managers will be in finding balance between maintaining the most successful aspects of traditional workplace culture and fostering receptivity to the creativity and innovation that unfamiliar approaches may bring.

Discrimination often stems from a fear of letting go of tradition. Ideally, increased

openness to employees with unfamiliar backgrounds will cause the unknown to be made familiar. With the increasing number of highly skilled immigrants making Canada their home, it is my hope that businesses that ostensibly strive toward 'diversity' and 'innovation' in their mission statements hold true to their vision.

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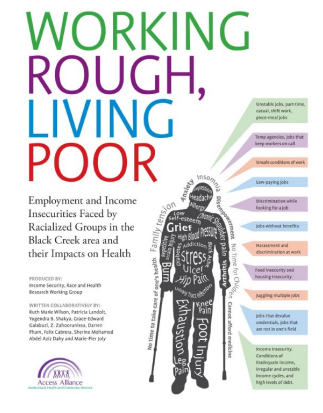
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Additional Resource



Working rough, living poor: Employment and income insecurities faced by racialized groups and their impacts on health.

Written by Ruth Marie Wilson, Patricia Landolt, et. al.
Published by Access Alliance Multicultural Health and Community Services. 2011.

Available at: accessalliance.ca/sites/accessalliance/files/documents/Access%20Alliance_Working%20Rough%20Living%20Poor%20Final%20Report%20June%202011.pdf



Additional Resource



Hot topic: Canada inequality: Is Canada becoming more unequal?

Published by Conference Board of Canada. 2011.

Available at: conferenceboard.ca/hcp/hot-topics/canInequality.aspx

Why Does Income Inequality Matter? A Look at Vancouver

By Kristen Leppington, Volunteer Writer



Source: www.hoodsurf.com/category/laneway-house-series

Income inequality is a popular topic of discussion for both policymakers and for Canadians in general. But why does income inequality matter? This article will explain what this disparity in income means for the average Canadian and offer some practical steps policymakers and other Canadians have taken to mitigate its effects in relation to affordable housing.

Why Does Income Matter?

In general terms, income inequality refers to the gap between the Canadian with the lowest income and the Canadian with the highest income. Incomes, of course, can range between those who bring in no employment income to those who own multi-national corporations and bring in millions of dollars a year.

Net income is a determining factor in how well we can provide for our basic needs. In 1871, when 81 per cent of Canadians lived in rural areas (Human Resources and Skills Development Canada, 2012), the concept of “income” related less so to a paycheque from an employer and more so to what Canadians could generate for themselves on their farmland as far as food and shelter for their families and animals. Needs were basic and one’s ability to survive depended on more natural factors such as the weather, physical health and family size.

In the 21st century, the economic landscape has changed dramatically. In 2006, more than 80% of Canadians lived in urban areas and this number is growing (Human

Resources and Skills Development Canada, 2012). For this large segment of society, gone are the days of growing enough food to eat in one’s garden, hunting for meat in the back 40 and building a home from the trees on one’s land. The majority of Canadians who are not self-employed now rely completely on other players in the economy to provide them with the means to support themselves. They trade their skill sets, and find jobs that will provide them with the means to be able to feed, clothe and house themselves. Money is the means to this end and we are all in constant competition for our own fair share of the pie.

What About Standard of Living?

Income inequality in and of itself is not necessarily an indicator for poverty. For example, if the poorest Canadian can still meet his/her basic needs and the richest Canadian earns 25 times more money, the wealth of the latter does not necessarily encroach on the former’s quality of life. What does matter, however, is the standard of living of all Canadians, and in particular, that of the Canadian with the least income. In general, discussions on income inequality, the main statistic used to quantify the issue is average net income, does indeed affect one’s ability to provide for one’s needs. As important as living wages are, it is also important to consider the variables other than income that can affect standard of living. This article will highlight some of the creative ways Vancouverites are improving their standard of living in one of the most unaffordable real estate markets in Canada, and this in the absence of proportional changes to their net income.

Battling Unaffordable Housing: Microlofts and Laneway House

With the average house price in Vancouver exceeding \$752,000, Vancouverites are up against great financial challenges relating to basic housing (Living in Canada, 2012).

(Continued on page 19)

Why Does Inequality Matter?, continued from page 18

Houses of comparable size and functionality in other Canadian jurisdictions such as Fredericton, New Brunswick, go for about \$159,000 (Living in Canada, 2012). Home ownership in Vancouver will cost the average Vancouverite 92.5 per cent of their household income, as opposed to Edmonton where homeownership costs less than 34 per cent of a typical family's pre-tax income (Vancouver Observer, 2011)

Real estate developers have recently changed the way some Vancouverites envision the concept of "home" by offering some unconventional housing options. At around 270 square feet and rents of around \$650 per unit (30 per cent less than comparable bachelor suites in the area), the microloft is giving locals affordable options in an otherwise unaffordable real estate rental market (Wintonyk, 2010). The floor plans are small but functional, there are no white picket fences or landscaped backyards, but these unconventional homes provide locals with the essentials of traditional shelter - a place to eat, sleep and be protected from the elements.

If 270 square feet is just too small for some, they may want to consider the laneway house, another popular Vancouver housing initiative (Laneway Housing, 2009). A laneway house is a smaller second house located on a city lot, generally in the space where one would build a detached garage and facing the lane behind the main dwelling. According to city regulations, these units can be up to 750 square feet with 1 or 1½ storey configurations. The City of Vancouver has issued permits for such dwellings since 2009. Not only does this provide lower-income Vancouverites with a place to rent but this also provides a source of rental income for the homeowner - a real estate market symbiosis that has advantages for both the renter and the home owner.

These Vancouver initiatives to create more affordable housing constitute a good first step towards helping average citizens achieve a sustainable quality of life, both for the rich and for those struggling to make ends meet. Further policy changes to

encourage a wider range of housing options that are both good for the population and market-friendly would go a long way towards helping Canadians achieve a more easily attained standard of living that, in the end, benefits everyone and mitigates the effects of income inequality.

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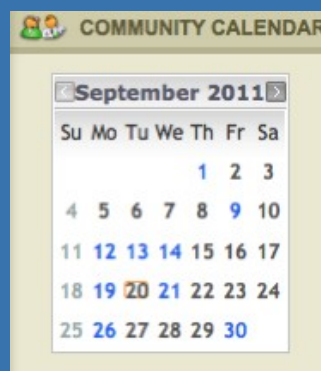
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Want to check out more community events?

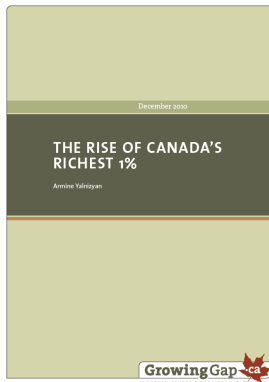
Visit our website at edmontonsocialplanning.ca and navigate our **Community Calendar** to see future events in the Edmonton community:

- Awareness Events
- Conferences
- Fundraisers
- ESPC Board Meetings
- ESPC Events
- Publication Releases
- Workshops





Additional Resource



The Rise of Canada's Richest 1%.

Written by Armine Yalnizyan.
Published by Canadian Centre
for Policy Alternatives. 2010.

Available at: [threesource.ca/
documents/December2010/
richest_one_percent.pdf](http://threesource.ca/documents/December2010/richest_one_percent.pdf)

Growing Polarization of Income in Canada: Does Lack of Access to Higher Education Have a Hand in it?

By Stella Mary Ebi Johnson, Volunteer Writer



Photo by Frandroid Atreides

In the past few years, income inequality has been a buzz word in media as well as in everyday conversations. “The rich getting richer and the poor getting poorer” is a concern all over the world. What does income inequality mean exactly? According to the Conference Board of Canada (2011), “Income inequality is the extent to which income is distributed unevenly in a country. It is an important indicator of equity in an economy, and has implications for other social outcomes such as crime and social exclusion.”

Although Canada found pride in its democratic principles of inclusion and equality for all, recent trends regarding income distribution has become a threat to its economic equity. The Canadian Centre for Policy Alternatives' (CCPA) annual look at CEO compensation reveals that:

[B]y 12.00 noon on January 3rd, the first official working day of the year, Canada's Elite 100 CEOs (the 100 highest paid CEOs of companies listed in the TSX Index) will have already pocketed \$44,366 while it takes an average full-time working employee an entire year to earn that amount (CCPA, 2012, p. 4)

In fact, the gap has been increasing steadily in the past two decades province-wide and also it varies in different Canadian cities. For instance, in Alberta:

Calgary has seen 90 per cent increase in the wealth difference between its richest and poorest neighbourhoods over the past quarter century, followed by Ontario, where the richest 10 per cent of neighbourhoods in Toronto are now 69 per cent wealthier than the poorest 10 per cent than was the case in 1980 (Tencer, 2011).

The same trend has been observed nationwide from 1980 to 2005. The poorest neighbourhoods saw declines while the wealthiest saw rapid earning growth (Tencer, 2011). As hard as it may seem to understand the root causes of growing gap between the rich and poor, evidence clearly suggests that Canada is missing an opportunity to promote equal income growth in spite of its resource wealth. Such unequal distribution of wealth makes life harder for middle and low-income people as they struggle to afford basic amenities, such as post-secondary education and housing. The cost of post-secondary schooling is one of the key factors that hinders the low-income people in accessing higher education. Here we will examine how rising tuition cost has contributed to the growing polarization of income in Canada.

Today's world is thriving on a knowledge-based economy in which the demand for skilled and higher-educated workers is greater than ever. Those who are fortunate enough to access higher education have considerably better chances to obtain high-paying and well-secured jobs in areas such as education, finance, law, science, and medicine. Learning and higher education prove to be indicators of increased earnings and decreased unemployment rate.

According to a 2000 Human Resources and Skills Development Canada (HRSDC) report that looked at the income of Canadians between the age of 25 and 54 that have

(Continued on page 121)

Growing Polarization, continued from page 20

varying levels of education, university graduates saw 100 per cent growth in their earnings, while only 49 per cent of those with a high school diploma saw their incomes increase that year (HRSDC, 2008).

Higher education also improves an individual's chances of finding work. A recently published report by *The Economist* reveals that, "the employment rate is 72.6 per cent for university graduates compared with 61.4 per cent for those with only a high school education. Those without a high school diploma have only a 33.6 per cent employment rate," (Marr, G, 2011, para. 8). This trend is ostensibly consistent throughout Canada, including all provinces and territories. HRSDC (2008) also pointed out that, regardless of province, higher education reduces the risk of experiencing unemployment and low income as it equips people with the necessary skills required for today's economy.

One might ask why there is a growing polarization of income in Canadian society. The link between higher education and higher income is explicitly drawn. If higher education is a key component to higher earnings, why shouldn't low-income Canadians have ready access to post-secondary education? A possible reason why some people do not pursue higher education involves the costs associated with post-secondary training. A study conducted by Canadian Millennium Scholarship Foundation revealed that, "paying for post-secondary education has become increasingly complex - in 2003-04, two thirds of full-time students relied on at least three sources of income (typically a mix of employment, student aid, parental assistance and savings)," (Berger & Motte, 2007, p. 44). The study indicated that financial barriers such as "debt aversion, not having enough money to attend, the program's costs, the cost of leaving home, and the desire to work right away to pay their bills," (p. 44) act as key obstacles for high-school graduates to attain post-secondary studies.

Education being an inherent right is increasingly becoming a commodity where

one should be affluent enough to buy it. Increasing tuition fees is one way of commodifying education in which students are solely responsible for financing their education (Robert, 2012). According to CBC News report, tuition fees for university students increased to record levels in most provinces. The report says that "[i]n Alberta, the average tuition fees for domestic students saw the highest increase in the country shooting up by 275 per cent, from \$1286 in 1990-91 to \$4828 in 2006-07. International students saw an even sharper increase in the 16-year period, going from \$2,277 to \$11,239: a 394 per cent increase," (CBC News, 2012). Therefore, it is evident that increasing tuition fees are the main barrier to access post-secondary education.

Considering the importance of higher education in the income distribution, lack of access to post-secondary schooling due to high tuition cost has indeed influenced the growing gap throughout Canada. We must do more to raise our concerns over the inaccessibility to higher education. By making education more affordable, it will become more accessible, helping to increase the incomes of low-income Canadians and reduce income inequality in this country. Both the Federal and Provincial governments need to consider developing strategies that treat education as a fundamental right so that tuition fees can be reduced and post-secondary education will be accessible to all Canadians. Adopting such strategies will pave the way toward reaching equality and justice in the Canadian society.

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(Continued on page 22)



Additional Resource

MIND THE ACCESS GAP: BREAKING DOWN BARRIERS TO POST-SECONDARY EDUCATION

Joseph Berger and Anne Motte

While many of Canada's youth are participating in higher education, there remain significant barriers to post-secondary education. The authors discuss the barriers to post-secondary education and the role of the state in addressing these barriers. The authors argue that the state should play a role in ensuring that all youth have access to post-secondary education.

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Mind the Access Gap: Breaking Down Barriers to Post-secondary Education.

Written by Joseph Berger and Anne Motte. Published by Institute of Research and Public Policy. 2007.

Available at: irpp.org/po/archive/nov07/berger.pdf



Lunch and Learn Spring Series

Along with the Edmonton Public Library, the ESPC continues the popular Lunch and Learn Series.

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April 4, 2012

Topic: Alberta Labour History Institute's Role in Preserving the History of the Alberta Federation of Labour and Their Contribution to The Labour Movement in Alberta

Speaker: Winston Gereluk and Jim Selby, Alberta Labour History Institute (ALHI)

.....

May 16, 2012

Topic: REACH Edmonton's and Its Role in Improving Public Safety in Our City

Speaker: Jan Fox, Executive Director, REACH Edmonton

.....

Location: Audio Visual Room,
Stanley Milner Library

Time: 12:00 to 1:00PM

Growing Polarization, *continued from page 21*

details/society/income-inequality.asp

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ESPC Award of Merit for Advocacy of Social Justice



The Edmonton Social Planning Council is an organization committed to the development of social policies that will benefit the entire community. We recognize that many individuals and groups in our community also work tirelessly to advocate for programs that parallel the social vision of the Edmonton Social Planning Council. From time to time, the ESPC will provide an award of merit to an individual or group whom we believe has provided a long-term record of dedication and achievement in the pursuit of social policies of benefit to Edmontonians.

Criteria:

We are looking to honour forward-looking and courageous individuals and groups who have not turned away from controversy in an effort to seek social justice for either a

defined community group or for the community as a whole.

- There is a clear impact on the community that can be attributed to the work of the nominated individual or group.
- The work of this individual or group is either ongoing or was conducted for a considerable period.

Nominations:

Notice of this award will be on the ESPC website annually for a sufficient period to allow nominations from ESPC members and others interested in ESPC work. Members of ESPC will also receive individual notice of the call for nominations. Board members are also eligible to make nominations. A nominating committee will adjudicate nominations to determine whether any nominee sufficiently meets the award criteria. If any nominees meet the criteria, the committee will decide which nominee will receive the Award.'

Deadline:

Nominations will be received until April 3, 2012 for consideration by the committee.

To Nominate :

Visit www.edmontonsocialplanning.ca to nominate an individual or group for this award.

Aboriginal Injustice

By Manuel Francisco Escoto, Volunteer Writer



Photo by Jay Black

The 2006 Canadian census showed that on average, Aboriginals earn approximately 30% less (\$18,962 to \$27,097) compared to the rest of Canadians (Wilson and McDonald, 2010, p. 8). In 2005, 3.8 per cent of the country's population identified as Aboriginal, either as North American Indians (or First Nations peoples; 60% of the total), Métis (33%) or Inuit (4%). Of these, 21.7 per cent had incomes below Statistics Canada's Low-Income Cut-Off (after tax), compared to 11.1 per cent for the non-Aboriginal identity population (Statistics Canada, 2006a).

A disproportionate number of Aboriginals fall below the poverty line. In fact, the Aboriginal poverty gap is more pronounced in the prairie provinces of Manitoba, Saskatchewan, and Alberta. For example, Aboriginals in Saskatchewan are about three and a half times more likely to be poor than non-Aboriginal residents (Noel, 8, 2009). The literature that examines the linkages between Aboriginal poverty and socio-economic injustice often stresses the socio-cultural circumstances Aboriginals have encountered in Canada (Salée, 2006, p. 23). Historically, Aboriginal groups endured colonization and suffered from the imposition of colonial institutions, leading to a disturbance in their lifestyle. Consequently, the product of the colonial process can be seen in Canada's contemporary political, social and economic systems. According to Loppie and Wien (2009):

"Through colonization, colonialism, systemic racism and discrimination,

Aboriginal peoples have been denied access to the resources and conditions necessary to better their lives. This disadvantage is currently manifested in high rates of unemployment, scarce economic opportunities, poor housing, low literacy and educational attainment as well as meager community resources."

Further studies have shown that poverty and "stresses have been linked to violence, addictions, poor parenting, and lack of social support," Loppie and Wein (2009).

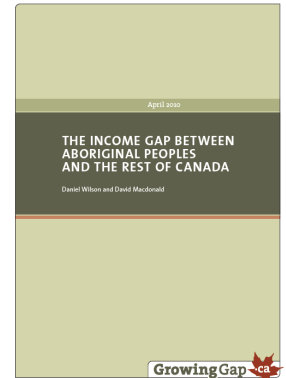
Moreover, segregation inhibits Aboriginals from pursuing education and as a consequence, individuals in society who suffer from poverty also undergo feelings of anxiety, insecurity, low self esteem, and of hopelessness. It is important to remember that in Canada's history, Aboriginals were explicitly denied citizenship and endured forced assimilation. Following the 1876 Indian Act, they were treated as "wards or children of the state," unable to be enfranchised until they had "ceased to follow the Indian mode of life," (Department of the Interior Annual Report, 1876, cited in Papillon, 95, 2008). Until 1960, Aboriginals could not vote and faced major constraints preventing them from owning land, a business or even a house. They also experienced widespread discrimination and saw many of their cultural or traditional practices banned by authorities.

There is deep and clear evidence of the unequal distribution of resources and opportunity in Canada. On one hand, there has been an increase of Aboriginal peoples who are attaining post-secondary degrees, especially among Aboriginal women. On the other hand, there are inadequate educational opportunities for most Aboriginal adults, which produces a cycle in which parents are unable promote education among their children. As a result, approximately 50 per cent of Aboriginal youth will drop out, or be pushed out, of high schools. Consequently, literacy is

(Continued on page 24)



Additional Resource



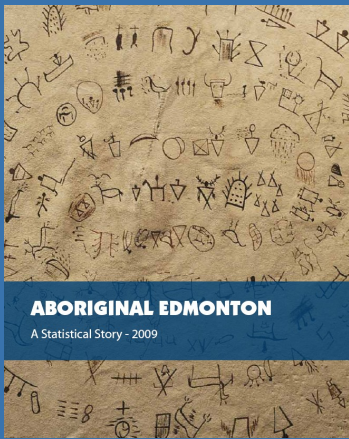
The Income Gap Between Aboriginal Peoples and the Rest of Canada.

Written by Daniel Wilson and David Macdonald. Published by Canadian Centre for Policy Alternatives. 2010.

Available at: policyalternatives.ca/sites/default/files/uploads/publications/reports/docs/Aboriginal%20Income%20Gap.pdf



Additional Resource



Aboriginal Edmonton: A Statistical Story - 2009.

Published by The City of Edmonton: Aboriginal Relations Office. 2010.

Available at: edmonton.ca/city_government/documents/Stat_Story-Final-Jan26-10.pdf.

Aboriginal Injustice, *continued from page 23*

diminished, employment opportunities become limited, and the risk of poverty is increased for future generations (Cardinal, 2004, p. 35).

Since first contact with Europeans, racism and social exclusion has been at the forefront of Aboriginal-European relations. Some argue that the “colonial system created social stratification along ethnic lines, with a consequent hierarchical distribution of resources, power, freedom and control, all of which ultimately influenced Aboriginal lives,” (Loppie and Wien, 2009: 22). Bruce Trigger, for example, asserts that the foundation of contemporary Aboriginal injustice is rooted from the economic motives of European colonization and this aggression has persisted through the actions of the political elite throughout Canadian history (Trigger, 1985, p. 20). This has created barriers whereby Aboriginal participation and productivity in the national economy has not been on par with the rest of Canada. Suffice to say, without equitable distribution of resources, Aboriginal peoples cannot maintain an equitable level of income, education, or opportunity.

The Aboriginal population in Alberta continues to experience various forms of discrimination in this province. According to the Aboriginal Commission for Human Rights and Justice (2010):

- Aboriginal people experience more verbal attacks and threats than any other group but also experience discrimination in subtle ways such as indirect comments and jokes.
- Aboriginals are the most targeted groups for hate and bias from law enforcement, work, school, and government.
- Discrimination impacts Aboriginal women more than other Aboriginal groups.
- Systemic discrimination continues to be present in Alberta. There is a lack of diversity on boards, in government, institutions, and in high-level employment positions.
- Aboriginal people do not report hate crimes for fear of victimization by the justice system.

Although Canada always ranks in the top five in the world on the United Nations Human Development Index, Aboriginal Canadians rank much lower. It has been argued that the income disparity between Aboriginal and the rest of Canada can be narrowed. The situation demands new approaches and solutions that should be recommended by Aboriginal people themselves. Canadian history has shown that neither the market or government policies, alone, have the ability to mend the income differences between Aboriginal peoples and the rest of Canadians.

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Income Inequality in Alberta and its Impacts on Albertan Women

By Lubna Umar Sami, Volunteer Writer



Income inequality is affecting Albertans as badly as it is affecting other Canadians. Evidence shows that income inequality in Alberta has increased over the past 20 years. Alberta has moved from being a province with low inequality to the one with medium inequality. Deteriorating health and mental health, decreasing trust among citizens, and increased spending on health and justice systems are all measurable outcomes of poverty and greater inequality.

Academic research and Statistics Canada indicate that poverty and social costs are increasing in Alberta because of income disparity among citizens. Alberta has 16 per cent higher debt-to-income ratio than the Canadian average, 143 per cent compared with 127 per cent nationally. In Alberta, 148,000 non-elderly families and 73,000 children experienced income inequality in 2009. 34,000 of those children were below the age of 6 (Edmonton Social Planning Council, November 2011). The Gini Index is the most commonly used measurement for income inequality. It is measured on a scale of 0 to 1. The lowest end of the scale, 0, reflects complete equality implying everyone in the society has the same level of income while the highest end of the scale, 1, reflects complete inequality implying only one person possesses the whole amount of income, while remaining

citizens have no income. According to the Gini index, inequality decreased in 1980s in Canada, increased in 1990s and became 0.32 in 2000. Since 1967, Canada has used the Low-Income Cut-Off (LICO) as a standard measure for low-income. It represents a threshold “below which families devote a larger share of income to the necessities of food, shelter and clothing than the average family would,” (Statistics Canada, 2011).

According to Statistics Canada (2011b), 300,000 Albertans fall below the LICO (after-tax) cut-off. The Conference Board of Canada (2011) found that Alberta’s low-income rate increased from 6.6 to 9.9 per cent.

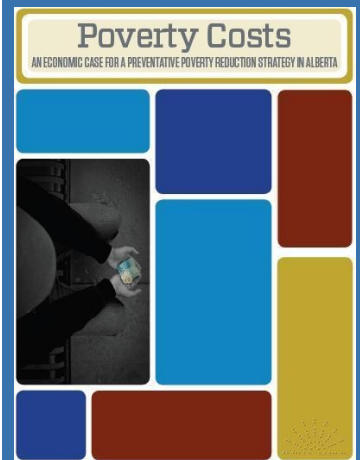
Moreover, the child poverty rate in Alberta increased 40% during the recent recession. The ailing economy was catastrophic for families with limited and modest income. The unemployment rate more than doubled, child and family poverty arose rapidly, and income support caseload increased dramatically.

Faid (2009, p. 20) explains that, “In the province today, jobs may be more plentiful, but as the cost of living rises, working Albertans who do not qualify for health, housing and other subsidies are often worse off than welfare recipients. As a result, the working-poor in Alberta tend to be the first to be hurt and the last to get help.” Although income inequality affects every low income individual in Alberta, some groups are affected the most by income inequality or poverty. For example, women are more likely to be vulnerable to low income and poverty as compared to men. Statistics Canada (2011) reveals that in Alberta, men are paid more for the same kind of work as compared to women. This gender wage gap increased for Alberta’s women during the oil sands boom years. In 2009, the median earnings of women were 64.5 per cent of men’s earnings. Full time working men earned \$17,300 more per year

(Continued on page 26)



Additional Resource



Poverty costs: An economic case for a preventative poverty reduction strategy in Alberta.

Written by Alexa Briggs and Celia R. Lee. Published by Vibrant Communities Calgary, Action to End Poverty in Alberta. 2012.

Available at: vibrantcalgary.com/uploads/pdfs/Poverty_Costs.pdf



Additional Resource



Public Interest Alberta
Advocating for a Better Alberta for All

*Statistics of low-wage workers
in Alberta Series.*

Published by Public Interest
Alberta. 2011.

Available at: [pialberta.org/
action-areas/human-services-
poverty/resources](http://pialberta.org/action-areas/human-services-poverty/resources)

Income Inequality in Alberta, *continued from page 25*



Photo by Christopher Walker

than women working full time.

Over two-thirds of low wage workers in Alberta are women. More women work in low wage non-standard occupations than men, usually for low pay without any benefits and not qualifying for employment insurance (City of Calgary, 27, 2010). Since public and private pensions are based on earnings, women's vulnerability to poverty is compounded as they age, and almost certainly during the retirement years. It is exacerbated all the more by divorce and family violence, particularly when young children (under 6) are involved (City of Calgary, 26, 2010). In 2009, female lone parents' median income was \$40,000 than the median income for two-parent families. Market income for lone parents dropped in Alberta during the oil sands boom period while it increased in the rest of Canada. 24 per cent of female lone parents are low income compared to the Canadian average rate of 16 per cent.

Alberta's female lone parents also, on average, pay higher taxes than those in BC and Ontario. Alberta also has the lowest social assistance rates in Canada for a single parent with children. Unlike other provinces (with the exception of New Brunswick and Prince Edward Island), Alberta does not allow any extra maternity / paternal leave beyond what is offered through federal benefits. Like many other provinces, Alberta needs to introduce a Provincial Child Benefit for low income

families. Alberta's Family Employment Tax Credit depends on employment income, whereas other provinces have these programs in addition to a provincial child benefit.

What actions are required to lift women out of poverty and low income in Alberta?

"Empower women and you will see a decrease in poverty, illiteracy, disease and violence."

- Michaëlle Jean, Governor General of
Canada 2006

Alberta needs to recognize that poverty and low income are systemic issues. In order to lift someone out of poverty, we need to offer systemic changes that eliminate this problem in our society. Our province needs to introduce poverty prevention strategies as a long term solution:

- Develop solutions that eliminate wage disparity between men and women.
- Reduce income limits for social assistance eligibility.
- Introduce a Provincial Child Benefit for low income families.
- Ensure that women's issues and concerns are adequately addressed at the Provincial level.

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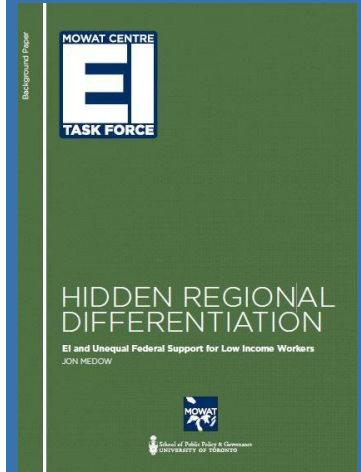
(Continued on page 27)

Income Inequality in Alberta, *continued from page 26*

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Additional Resource



Hidden regional differentiation: EI and unequal federal support for low income workers.

Written by John Medow.
Published by the Mowat Centre for Policy Innovation: University of Toronto. 2011.

Available at: mowateitaskforce.ca/sites/default/files/Medow1.pdf

ESPC Staff Profile: Sabrina Sperber



Sabrina Sperber was born and raised in Edmonton. She has had a variety of work experience over the last 25 years and is familiar with the not-for-profit sector. Prior to joining the Edmonton Social Planning Council, Sabrina worked for The Kidney Foundation of Canada as a Fund Development Coordinator.

On the personal side, Sabrina is a devout Edmonton Oiler and Edmonton Eskimo fan - win or lose. Her passions include, music, dance, festivals, comedy, sporting events and travel. Sabrina also enjoys taking in as many events as possible that Edmonton has to offer.

Sabrina also works part-time at D'lutchi Fashion, which is a boutique shop on Jasper Avenue and 112st, where she is a sales clerk, fashion consultant, and event planner.



Additional Resource



Canadian Labour Market
and Skills Researcher
Network

Working Paper No. 82

Why Have Poorer Neighbourhoods Stagnated
Economically, While the Richer have Flourished?
Neighbourhood Income Inequality in Canadian
Cities

W. H. Chen
OECD
Statistics Canada
John Myles
University of Toronto
Garnett Picot
Statistics Canada
Queens University

August 2011

CLSRN is supported by Human Resources and Skills Development Canada (HRSDC) and the Social Sciences and Humanities Research Council of Canada (SSHRC). All opinions are those of the authors and do not reflect the views of HRSDC or the SSHRC.

Why have poorer neighbourhoods stagnated economically, while the richer have flourished? Neighbourhood income inequality in Canadian cities.

Written by W.H. Chen, John Myles and Garnett Picot.
Published by the Canadian Labour Market and Skills Researcher Network. 2011.

Available at clsrn.econ.ubc.ca/workingpapers/CLSRN%20Working%20Paper%20no.%2082%20-%20Chen,%20Myles%20and%20Picot.pdf

Yes, In My Back Yard

By David Berger, Deputy Executive Director, Boyle Street Community Services



Source: www.planetforward.ca/blog/tag/edmonton-housing

It's a challenge that dogs all Canadian cities: how do you build social housing when the local neighbourhood objects? It's especially relevant in Edmonton as the city and the provincial government are looking to locate housing for the working poor and people living with mental illness and addictions into areas that have not traditionally hosted such developments.

Over the past few years, community leagues who contend their neighbourhoods shouldn't have social housing located there have turned to traditional approaches to block projects. This includes appealing to elected representatives, objecting to projects when they are considered by the Development Appeal Board or the Edmonton Design Committee and, at times, going to court.

This is the blunt instrument approach: the head-on collision between competing interests using political, administrative and legal means to stop development. Negotiations are not on, compromise is not possible and only a win-lose outcome seems possible.

This worrisome scenario is poised to repeat itself across the city as we look to locate social housing and affordable housing projects in various neighbourhoods away from the downtown core. We have to find a better way to meet our growing need for social housing and address the legitimate concerns of communities that new housing projects must be a positive addition to the neighbourhood.

The often-tried and honourable approach is to negotiate. Social housing proponents propose a project to a community, offer to discuss a design scheme that fits in and is architecturally attractive, discusses how the project will operate and even offers a dispute resolution mechanism. Concerns are addressed, compromises are made and the parties decide to work together. Sometimes it works but more often than not, we never quite get there.

For example, developers hoping to build affordable housing for first-time homeowners on vacant school lands faced a wall of opposition from neighbours concerned that property values will decline - the negotiations stalled. Habitat for Humanity repeatedly returned to the negotiating table in St. Albert only to face a revolving door of opposition constantly demanding the project be downsized. What chance would these negotiations have if the proposal included housing people who face mental health challenges, addictions or racial discrimination?

In our view, a muscular decision-making conclusion to the negotiating process is missing. Here is how it would work.

We are proposing the creation of a new panel of expert and respected community members, appointed by City Council, which would do two things. First, with the help of professional staff, it would support the negotiating process between project proponents and neighbourhood interests regarding a social housing or affordable housing project proposal.

The negotiations would start early and include, for example, discussions about the design concept for the proposed project - before the blueprints are prepared. Discussions would include all aspects of operations, identify opportunities for interaction between future project residents and the local community, identify safety issues and environmental concerns and, of course, chart a way to continue the dialogue after the project is built and residents move in.

Yes, In My Backyard, *continued from page 28*

A report, prepared by staff, would then be submitted to the proposed panel of independent experts - call it the Neighbourhood Housing Adjudication Panel (NHAP) - identifying areas of agreement, unresolved issues and matters that remain unaddressed. The panel, completing its second task, would hear representations from concerned interests and after due consideration make a decision outlining if, how and under what conditions a proposed project would proceed.

It's this decision-making capability - by a neutral, respected and independent panel - that would close the gap between current hopes for open negotiations (that often crash on the shores of good intentions) and the need to make a decision that balances interests and is seen to be fair and transparent.

One might argue that we don't need another committee appointed by city council. Why not use current bodies such as the Development Appeal Board. The DAB, however, does not get involved early enough in the project proposal process and by the time the parties show up at its door, accommodation is, generally speaking, not the first thing on the minds of project proponents and their opponents.

The proposed model works in other contentious situations such as disputes between industry and farmers who turn to the Surface Rights Board to adjudicate their sometimes intractable differences. The

board's independence and decision-making capacity makes it a useful forum and problem-solving instrument that balances competing positions with the need to keep its eye on the overall public interest.

The NHAP process would not be mandatory. A project proponent could pursue efforts to work directly with neighbourhood interests and come to an accommodation on their own. But once the NHAP route is chosen, the panel would be in a position to make binding decisions about a proposed project that would be independent from city council. This means that the parties may not always get what they wanted but they will know they received a fair, balanced hearing. A "positive" decision would result in a project receiving appropriate permits from the city. An appeal process, perhaps through the Development Appeal Board and certainly unfettered by politics or recourse to city council, would be identified as the details of this model are worked out.

The city and the province's 10-year plan to end homelessness face a practical challenge: how do we increase the supply of social housing and enlist the support of neighbourhoods to meet this important goal. The proposed NHAP process might be a way to avoid the obstacles of the past and chart a course that balances interests and brings people together to make Edmonton an inclusive community mindful of the needs of all its citizens.



Additional Resource

RESEARCH HIGHLIGHT

October 2006

Revue économique, Volume 56(4)

Gaining Community Acceptance of Affordable Housing Projects and Homeless Shelters

INTRODUCTION
In 2003, Canada Mortgage and Housing Corporation (CMHC) and Housing Resources and Social Development Canada (HRSDC) issued a partnership to create an analysis of how perceptions of affordable housing projects and homeless shelters have shaped community acceptance for their projects. This Research Highlight summarizes the results.

THE PROJECT OBJECTIVES WERE TO:

- Build the capacity of housing managers, planners, providers of public and private affordable housing and homeless services, community groups, property owners, developers, and local government to understand and address the community's perceptions of affordable housing projects and homeless shelters.
- Develop a framework for the development of affordable housing projects and homeless shelters that is based on the community's perceptions of affordable housing projects and homeless shelters.
- Provide insight into the reasons for acceptance or rejection of affordable housing projects and homeless shelters, and how such acceptance is manifested.
- Provide tools and examples of best practices and strategies to gain community acceptance and to increase the level of awareness of affordable housing projects and homeless shelters.
- Mitigate the risk of community opposition and delayed project development time as a result of opposition.

CASE STUDIES
CMHC and HRSDC developed 40 case studies from across Canada. Each case presents:

- A brief overview of the project.
- A brief overview of the community's perceptions of affordable housing projects and homeless shelters.
- The project's progress with the community and:
- Lessons learned.

The case studies include a variety of projects:

- Shelters for the homeless, serving people with various forms of homelessness.
- Transitional and long-term affordable housing.
- Supported housing and independent living facilities and
- Co-housing and light care housing.

The studies focus on a broad demographic spectrum, including seniors, women, young people, people with mental health issues, people with addiction issues, people with disabilities, diverse people and recent immigrants.

Wong, J. and P. Chan (2006) Housing projects: understanding the community's perceptions. The Housing Resources and Social Development Canada (HRSDC).

Canada



Gaining Community Acceptance of Affordable Housing Projects and Homeless Shelters.

Written by Canada Mortgage and Housing Corporation. 2006.

Available at <http://www.cmhc-schl.gc.ca/odpub/pdf/65185.pdf?fr=1331052266396>

ESPC Annual General Meeting



Date: Tuesday May 8, 2012

Time: TBA

Location: Unitarian Church of Edmonton
10804 - 119 Street

The Annual General Meeting will involve several items, including the granting of the Award of Merit for Social Justice, the elections of new Board Members, volunteer appreciation, and a featured guest speaker. Food and refreshments will be provided.

More details to follow on ESPC's website.



Additional Resource

POVERTY
GUELPH & WELLINGTON TASK FORCE FOR
ELIMINATION

Research Report

LIVING WAGE: AN INTRODUCTION

JUNE 2011

Prepared by:
Maria L. Cabal Garces,
The Research Shop

Living wage : An introduction.

Written by Maria L. Cabal Garces. Published by the Guelph & Wellington Task Force for Poverty Elimination. 2011.

Available at: threesource.ca/documents/June2011/living_wage.pdf

The Affordability Gap

By Maureen Reid, Building Blocks For Families Coordinator - Centre to End All Sexual Exploitation and Susan Morrissey, ESPC Executive Director



Photo by Carol Von Canon

Introduction

Building Blocks for Families (BBFF) is a pilot project that provides a selected number of single female families with support from staff and supplemental funds primarily for food and household needs. Most of the families are on either Income Support or AISH but are receiving insufficient funding for rent, food and bills therefore requiring them to make very difficult choices.

The information provided in these Affordability Gap case studies and tables provides an illustration of the monthly financial reality for three of these participants. It shows that once fixed expenses are subtracted from monthly income (**Income Less Expenses**), there is a limited amount of money for important items such as groceries, personal needs, clothing and recreation expenses, especially for their children. Actual names and identities have been withheld to maintain their anonymity.

Case Study #1: J.W.

Number of Dependents: 1 Child

Throughout her life, J has suffered many traumas, including a long history of drug addiction and sexual exploitation. As a result of her lifestyle, J's kids had significant involvement with Children Services. Her oldest son was fostered for long periods in his life by the same couple - he recognizes them as "Grandma & Grandpa." J's 2 younger daughters were adopted and live on a farm in Northern Alberta. J has an

open adoption with the family and maintains regular contact with her girls. J also maintained regular contact with her son and foster family, living with them during various times in her life.

In 2007, J was in a high speed police chase which resulted in one person dying, and J being seriously injured. For the next 6 months, J remained in the hospital healing her broken body and doing rehab. for a significant brain injury. Against all advice, J checked herself out of the hospital and returned to the street for another 2 years. She was eventually arrested on warrants and spent 1 month in jail. Upon her release, J was invited to live with her son and his foster parents on the condition that she remains clean and sober. She immediately entered a treatment program and remains clean and sober today. J began utilizing community resources and enrolling in programs such as BBFF that would improve her parenting, and daily living skills. Her ultimate goal was to move into her own home with her son. J applied, and was successful in obtaining AISH.

In April 2011, J was approved for Capital Regional Housing and selected a townhouse close to her son's school and their foster family. After submitting her criminal record check, J was then denied housing after it was revealed that she had a prostitution charge (summary conviction) in 2009. She was told Capital Regional Housing Policy states she is not eligible for housing until 3 years after her last conviction, which brings her to the fall of 2012. J appealed, including a letter of support from a police officer and was once again denied.

In July, J and her son were unexpectedly asked to leave the foster home. At times they had to live apart so her son could stay with a safe family, while J stayed where she could. The BBFF coordinator assisted J with applying to Home Ed - she was told that they currently only offer a 10 per cent reduction in rent to families within a certain

(Continued on page 31)

The Affordability Gap, *continued from page 30*

income - J was too poor to qualify.

In August 2011, J and her son moved into their own apartment where they live today. J's monthly revenue is \$1974 out of which she pays \$895 per month for rent. Her rent was reduced by \$100 a month by signing a 1 year lease. In order to meet basic needs, J is subsidizing her monthly budget by approximately \$350 per month, from a Victims Restitution Settlement she received after her accident.

J has successfully completed a financial literacy program, and contributed 12 months into a matched savings program. With the money she saved, J plans on buying new furniture and renters insurance.

Despite her many challenges and barriers, J remains optimistic and positive about her future. She has enrolled both herself and her son in many personal development, recreational, and leisure programs. She is looking forward to the fall when she qualifies for subsidy with Capital Regional Housing and can move into a townhouse with a yard, so her son can get a dog.



Photo by Steve Loya

Income (Dollars - \$)

AISH	1288
Employment	0
Rent Subsidy	0
Child Tax Credit	288
GST Rebate	48
Child Support	0
Student Grant/Loan	0
Other (Victim Restitution Settlement)	350
Income Total	1974

Expenses (Dollars - \$)

Rent (Received Rental Subsidy)	895
Transportation	34
Utilities	70
Phone(s)	50
Cable/Internet	65
Childcare	12
School Fees	0
Insurance - Tenant/Car/Life	0
Credit Payments	0
Other (Child's Medication)	150
Expense Total	1276

Income Less Expenses 698

Case Study #2: P.S.

Number of Dependents: 3 Children

In 2006, P was charged with trafficking drugs which resulted in her 3 children being apprehended by Children Services and placed with family. While on probation, P continued to deal drugs, and gave birth to a new son. 3 weeks after his birth, P was arrested and charged again with possession of drugs and trafficking. Her son was apprehended by Children Services and placed in foster care. P was sentenced to 3 years in prison. After 5 weeks in jail, she went into a 42 day Addictions Treatment Program and was then accepted into Edmonton Drug Treatment Court. After successfully serving 15 months, P graduated with 1 day probation.

After drug court, P moved into McDougal House for 3 months, a residential program for women in recovery. During that time, she started supervised visits with her children. After McDougal House, P moved into Cornerstone, a transitional housing program for women and their families. During her one year stay, all 4 of P's children were returned to her care full-time.

(Continued on page 32)



Additional Resource



Canadian Centre for Policy Alternatives: Growing Gap

This website contains web articles and research updates on the income gap between rich and poor Canadians.

Available at: policyalternatives.ca/projects/growing-gap



Additional Resource



Revisiting family security in insecure times: 2011 report card on child and family poverty in Canada.

Published by Campaign 2000, 2011.

Available at: campaign2000.ca/reportCards/national/2011/EnglishRreportCard.pdf

The Affordability Gap, *continued from page 31*



Photo by Frisno Bostrom

After applying for several subsidized housing programs, P was accepted into Umysk Housing where she currently resides with her 3 children. During this time she continued with AEI benefits and concentrated on being a mother and staying sober.

In June 2010, P accepted a part-time job working for Edmonton Drug Court. After a successful year, P was offered a full-time job in June 2011. This was a very proud moment for P. For the first time, she was supporting her family with minimal support from AEI. This also caused P much anxiety knowing she was totally responsible for caring for her family. For the first time in her adult life, P was not dependent on Government Assistance.

P completed a financial Literacy program with E-fry and became very adept at budgeting. Early in her participation with BBFF, she talked about the dream of one day of owning a house. With the help of the BBFF coordinator, P investigated two home ownership programs. She decided to start the process of qualifying with Habitat For Humanity. P contacted creditors and made arrangements to pay off outstanding debts. After several interviews and a home study, P was approved on October, 2012 for home ownership with Habitat For Humanity. A building site was available for this summer, however, P decided to wait one more year so she could build up a "nest egg".

In February 2012, P completed 12 monthly contributions into her BBFF matched savings account. Her goal for her savings, is to buy new furniture for her new home.

Income (Dollars - \$)

Alberta Works	76
Employment	1914
Rent Subsidy	200
Child Tax Credit	932
GST Rebate	71
Child Support	0
Student Grant/Loan	0
Other	0
Income Total	3193

Expenses (Dollars - \$)

Rent (Received Rental Subsidy)	873
Transportation	89
Utilities	400
Phone(s)	110
Cable/Internet	160
Childcare	135
School Fees (Text rental/bus passes x2)	126
Insurance - Tenant/Car/Life	0
Credit Payments	100
Other	0
Expense Total	1993

Income Less Expenses 1200

Case Study #3: M.E.

Number of Dependents: 1 Child (visiting on weekends)

Prior to her participation with BBFF, M had been clean and off the street for 2 years. M and her husband obtained stable housing, went on the methadone program, and obtained financial support and medical benefits through Alberta Works, (not expected to work category). M has 4 children, 3 are adopted and one daughter is cared for by her mother. M is very involved in her daughter's life, and parents her on weekends and holidays.

(Continued on page 33)

The Affordability Gap, *continued from page 32*



Photo by Elizabeth Beers

Shortly into her involvement with BBFF, M contacted the COARSE diversion program regarding 6 outstanding charges she had in connection with her past involvement with sexual exploitation. Warrants were issued and M faced jail time. A diversion plan was developed consisting of M attending a 3 week addictions day program, attending DECSA Transitions Program, and participating in the Building Blocks For Families Program. As a result of completing all aspects of her diversion plan, the COARSE coordinator asked that consideration be given to all charges being withdrawn. The Chief Crown Prosecutor granted this request and all 6 charges were withdrawn June 27, 2011. M was able to successfully deal with this aspect of her past and continue to move forward in her life.

Today, M has continued on the methadone program to support her sobriety. She maintains stable housing with her husband, has ongoing involvement with her daughter, and remains on Alberta Works for financial support. M also continues to participate actively with the BBFF program.

An early goal that M identified was to apply for a Direct Rent Supplement through Capital Regional Housing. M qualified for this subsidy except for the fact that she had no ID. With the support of the BBFF coordinator they went to a registry office to apply for her birth certificate from another province. In order to get that, M had to provide proof of her existence. A copy of her tax assessment is required. M has not completed her taxes for 2 years as she is waiting for her mother to complete them. M was reminded that by not completing her taxes, she does not get her GST and a rental subsidy.* Both of these would substantially

increase her monthly budget by approximately \$450 per month or \$5,400 per year.

The BBFF Coordinator has continually encouraged M to get her taxes done, and has provided resources for free tax services. Recently M received her T5 which prompted her to contact BBFF about her taxes. She will check with her mother once again to see if she can complete them, if not M will utilize one of the free community programs.

Income (Dollars - \$)

AISH	1547
Employment	0
Rent Subsidy	0
Child Tax Credit	0
GST Rebate	0*
Child Support	0
Student Grant/Loan	0
Other	0
Income Total	1547

Expenses (Dollars - \$)

Rent	850
Transportation	0
Utilities	47
Phone(s)	85
Cable/Internet	100
Childcare	0
School Fees	0
Insurance - Tenant/Car/Life	0
Credit Payments	0
Other	0
Expense Total	1082

Income Less Expenses 465



Additional Resource



"The Program on Inequality and the Common Good focuses on the dangers that growing inequality pose for U.S. democracy, economic health and civic life."

Institute for Policy Studies:
Inequality and the Common Good.

Available at: ips-dc.org/inequality



Visit our YouTube Channel to view past Lunch and Learn talks and speeches made by the ESPC.

<http://www.youtube.com/edmontonspc>



All of ESPC's events are archived on our photostream at www.flickr.com/photos/edmontonsocialplanning

Caring for Caregivers

Public Information Session

Are you a caregiver for a family member or a friend?

Learn about...

- ... the experience of caregiving
- ... how to meet the challenges of caregiving
- ... the importance of self-care as a caregiver

Tuesday, May 8, 2012

7:00 to 9:00 p.m.

8421 - 101 Avenue

Edmonton

Pastoral and Administrative Offices
Catholic Archdiocese of Edmonton

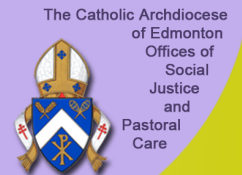
Free parking on street and parking lot
on east side of building

Organized by:



Alberta Quality of Life Commission

Co-Sponsored by:



Guest Speaker:

Rick Lauber - Author of *Caregiver's Guide for Canadians*, former co-caregiver for his parents, and Volunteer Board Director, Alberta Caregivers Association

"Despite a person's best intentions, caregiving can, and often does become all-encompassing."
- Rick Lauber

Caregiver's Guide for Canadians offers you practical advice and encouragement to help you provide good care, and be a more effective caregiver.

Moderator:

Vasant Chotai - BA (Hon), MPI - Board Director, Alberta Quality of Life Commission and former Director of Policy, Alberta Human Resources and Employment

Free Admission

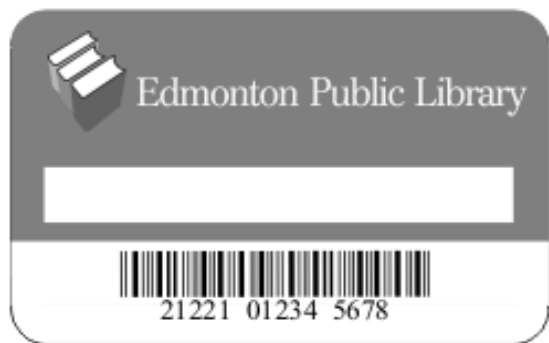
For more information contact:
Don Mayne at dmayne@shaw.ca or
Margot Herbert at fherbert@ualberta.ca



Resources for Individuals and Families on Low-Income

Free Edmonton Public Library Card

As members of the Leisure Access Program, individuals on low-income are entitled to receive a free annual Edmonton Public Library card. For more information please visit www.epl.ca or call (780) 496-7047.



Bring this information sheet with proof of address to any Edmonton Public Library to get your FREE adult library card.

Youth cards (births to 17 years of age) are also free with a parent / guardian signature.

YMCA Opportunity Fund

The YMCA of Edmonton provides programs and services to all people, regardless of circumstance. This allows those who are unable to afford the full cost of membership and/or programs to access the YMCA at a reduced cost. Bring your membership confirmation letter to one of the Edmonton YMCA's to begin your YMCA membership at a reduced cost. For more information please visit www.edmonton.ymca.ca or visit your nearest neighborhood YMCA.

Canadian Tire Jumpstart Program

This is a charitable program to help kids, ages 4-18 years who are in financial need, to participate in organized sports and recreation activities such as hockey, dance, soccer, and swimming. This program may help pay the costs of registration fees, transportation and equipment. For more information please visit www.canadiantire.ca/jumpstart or call Bill Rees YMCA at (780) 429-9622.

KidSport

KidSport provides grants to children and youth from low income families so they can participate in organized sport programs. Children and youth up to 18 years of age are eligible to receive financial support up to \$250 per year (Jan. – Dec.) towards sport registration fees. To get an application form, call 780-245-2666 or visit the KidSport website at www.kidsport.ab.ca and click on Edmonton chapter.

The BRICK Sport Central

This is a volunteer operated non profit organization and registered charity. This organization may help children ages 3-17 years who are in financial need to receive recycled sports equipment such as hockey, ringette, skates, bicycles, soccer, softball, rollerblades, racquets, and many other types of gear. A referral is required. For more information please visit www.sportcentral.org or call (780) 477-1166.

Government of Canada Children's Fitness Tax Credit Program

The tax credit lets parents claim up to \$500 per year for eligible fitness expenses paid for each child who is under 16 years, or for each child under 18 years who qualifies for the disability tax credit. For more information please visit www.cra-arc.gc.ca/fitness or call 1-800-959-8281.



Lunch and Learn Summer / Fall Series

More Lunch and Learn Talks in 2012

.....

September 12, 2012

Topic: Discrimination in Alberta

Speaker: Charlene Hay,
Executive Director, Centre
for Race and Culture

.....

November 14, 2012

Topic: Elderly Abuse in
Edmonton and SAGE's
Commit Violence Against
Seniors

Speaker: Tanya Sinclair-Gibson
(Safe House Coordinator)
and Anjulie Talwar, Seniors
Association of Greater
Edmonton (SAGE)

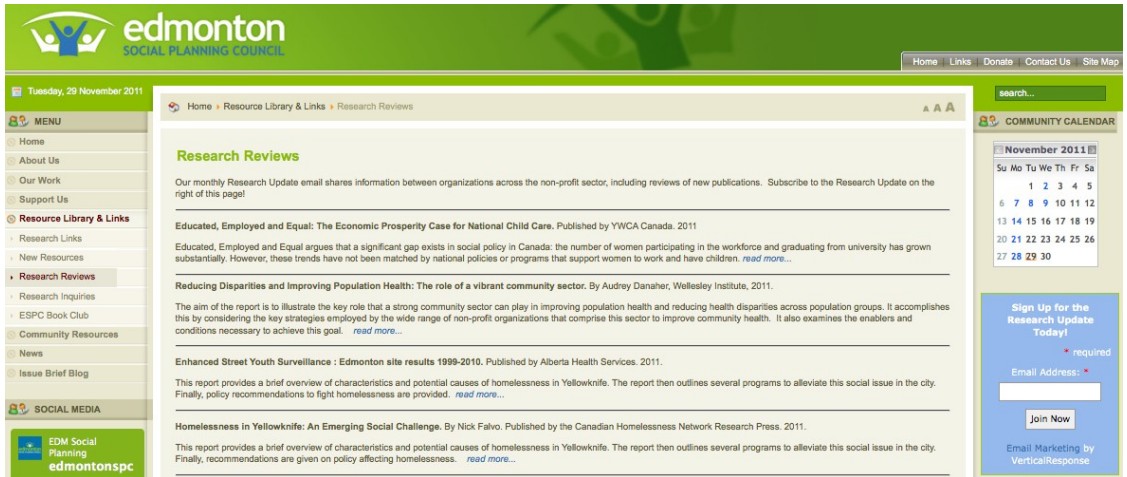
.....

Place: Audio Visual Room,
Stanley Milner Library

Time: 12:00 to 1:00PM

Subscribe to the Research Update, our monthly e-newsletter containing interesting reviews on the latest Canadian social research!


To subscribe, visit our Research Reviews page on our website and submit your email address in the box titled **{Sign Up For The Research Update Today!}**.




The screenshot shows the website's navigation menu on the left, including Home, About Us, Our Work, Support Us, Resource Library & Links, Research Reviews, Research Inquiries, ESPC Book Club, Community Resources, News, and Issue Brief Blog. The main content area is titled 'Research Reviews' and lists several articles with brief descriptions and 'read more' links. On the right, there is a search bar, a community calendar for November 2011, and a sign-up box for the Research Update newsletter.

About the Edmonton Social Planning Council


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* Articles, quotes, and commentaries in the *fACTivist* reflect the views of the authors and do not necessarily represent the official position or policy of the Edmonton Social Planning Council.

our VISION

A healthy, just and inclusive community.

our MISSION

The Edmonton Social Planning Council provides leadership to the community and its organizations in addressing social issues and effecting changes to social policy.

by BECOMING A MEMBER, you will:

- support our efforts to remain on the forefront in dealing with social issues
- make it possible for us to distribute our materials freely and widely to all
- receive our newsletters, fact sheets and other publications
- be eligible to vote at ESPC AGMs and have a say in the direction of the organization
- be eligible to serve on the board of directors
- advertise your non-profit events in the *Factivist*

Visit edmontonsocialplanning.ca > **Support Us** > **Become a Member** for more information.



The screenshot shows the 'Individual Membership Form' on the website. The left sidebar contains a menu with options: Home, About Us, Our Work, Support Us, Become a Board Member, Become a Member (highlighted with a mouse cursor), Volunteer, Donate, Resource Library & Links, Community Resources, News, and Issue Brief Blog. The main form area has fields for Member Type, NAME, ORGANIZATION, POSITION, ADDRESS, CITY/TOWN, and PROVINCE, each with a corresponding input box and a star icon indicating required fields.