

A Gendered Analysis for Poverty Reduction in Alberta

Societies that value and promote the inclusion of all members, particularly the most vulnerable, enjoy greater social, educational, and financial stability. Increased social inclusion produces stable societies with robust democracies and occurs when all citizens have equal opportunity to participate and contribute to the social, economic, political, and cultural systems of a society.

Poverty is a leading cause of social exclusion in Alberta. Women who are also part of further marginalized groups, including Aboriginal women, women of colour, immigrant and refugee women, single mothers, lesbian women, women who have been incarcerated, and women living with disabilities, face additional barriers and therefore struggle with even greater financial challenges.

The Women's Centre of Calgary has identified the following specific policy recommendations to provide a gendered analysis for poverty reduction in Alberta. Fully implementing these recommendations will create a solid foundation for a more democratic society and promote active citizenship, irrespective of one's income.

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I. Women's Leadership

Widely-accepted research indicates that a widely accepted benchmark of 30% of membership is necessary in order for diverse voices to make a difference within a group. When it comes to decision making, research shows that women are more likely than men to consider benefits to the entire community over specific interest groups and are also more likely to consider poverty as a very important issue. As such, we are encouraged by the current percentage of women in the provincial government.

In order to accurately reflect the issues facing women living in poverty, the membership of any initiatives set forth by the province should:

- 1. Include at least 50% women.**
- 2. Include a fair representation of Alberta's cultural and economic diversity.**

Including the membership of women and women experiencing poverty in poverty reduction initiatives would result in sustainable structural changes that will lead to a decrease in the number of women and children experiencing poverty.

II. Child Care and Early Learning

As women are disproportionately responsible for child care and contribute vast amounts of work to the private economy, access to high quality, affordable, accessible child care is essential in the reduction of women's poverty.

Lone-parent families have poverty rates double those of the general population and women account for 80% of lone-parent families in Alberta. Single fathers earn on average approximately \$20 000 more per year than single mothers.

Alberta has increased its investment in early childhood services, but publicly accessible information demonstrating progress is needed to substantiate intentions and to demonstrate outcomes.

The "market model" dominates child care and early childhood education in Alberta, meaning that families cover the bulk of the costs. Subsidies help some eligible families, but many families living in poverty are unable to afford even subsidized child care.

The following recommendations would radically reduce women and children's poverty in Alberta:

- 1. Transition to an affordable, quality provincial child care program.** Research indicates that a publicly funded system would benefit both women in particular and the economy at large. For example, Quebec's \$7/day child care plan has resulted in more women participating in the economic workforce as well as a net economic benefit to the government. This includes paying fair wages and providing good working conditions to early childhood educators who currently earn 55% of the wages of women with an equivalent level of education.

2. **Increase support and funding for municipal child care centres.** The overall supply of child care is inadequate, access is unequal across regions in the province, and the quality of some existing unregulated programs is a concern. There are only enough regulated spaces for about 20% of eligible children, despite the fact that more than 70% of Canadian mothers are in the paid labour force.
3. **Increase control over child care and funding for child care by municipalities.** The fiscal relationship between the province and municipalities results in municipalities having limited revenues to support early learning and child care.
4. **Encourage child care that addresses the diverse needs of Albertans.** Programs and funding for First Nations and immigrant families are needed to address their exceptional needs and challenges in accessing culturally appropriate, quality, child care. More funding for spaces for children with disabilities are required to ensure that they have a right to quality education and care. Spaces should be available outside traditional 9-5 weekday hours to respond to the needs of families.

III. Income-First

In Alberta, women earn only 63 cents for every dollar men earn. This gender gap is the largest gap in all of Canada and has been growing since 1993. Women make up two thirds of Alberta's minimum wage earners and are the majority of low wage earners. A living wage for an individual living in Calgary is \$18.15/hour without benefits and \$17.00/hour with benefits. Based on a full-time position, a living wage is the minimum amount an individual needs to earn in order to meet her basic needs, maintain a safe and dignified standard of living, save for the future and be able to devote quality time to relationships and her community. As the costs of living, including housing, transportation and utilities, continue to rise, the income levels of the lower- to middle-income earners have largely stagnated, making it more difficult to make ends meet for many in the province.

Policies for poverty reduction must address growing income inequality in the province and ensure that income gained through wages or income supports enables a life out of poverty. The following recommendations will prevent and reduce poverty for women and improve the quality of life and standard of living for all Albertans:

1. Implement an income-first approach. Guarantee those living in poverty access to a living income. Not unlike the housing first approach, a guaranteed basic income would allow those living in poverty adequate opportunities to more fully participate in the economic, social and political lives of their communities while ensuring greater dignity for all. The majority of those living in poverty in Alberta are working and many are working full-time.

2. Ensure all employment wages are living wages. The current minimum wage is \$11.20/hour or \$10.70/hour for certain positions. All of these amounts, however, fall well below a living wage. Women are disproportionately affected by current wage policy as they constitute the majority of minimum wage earners and the majority of servers that earn the lower minimum wage. Even though the majority of those living in poverty in Alberta work full time, their wages are not enough to lift them out of poverty.

3. Substantially increase AISH and Social Assistance rates. Assured Income for the Severely Handicapped (AISH) and Social Assistance rates need to be increased substantially and indexed to inflation, especially for those deemed unable to work.

4. Expand eligibility requirements for income supports, including employment insurance. Eligibility should be expanded so those at risk of falling into poverty can receive preventative assistance without having to hit rock bottom first. Further, as women and other vulnerable populations are more likely to hold part-time, non-standard work, they are less likely to be eligible for employment insurance but the most likely to be in need of it.

5. Eliminate claw backs and increase allowable assets for those receiving income support. Evidence from a poverty reduction strategy in Newfoundland and Labrador demonstrates that eliminating disincentives to work (such as claw backs) significantly reduced the overall number of social assistance caseloads and increased employment. By enabling lower income women to maintain and build their assets, they are more likely to be able to move out of poverty.

IV. Strong Social Infrastructure

A strong social infrastructure in Alberta would have accessible services that are easy to navigate. Women would have more time to participate in capacity-building activities and engage in the civic and social lives of their communities.

As the gap between the rich and poor widens, and as stable employment and affordable housing are harder to find, women experiencing violence are in even more precarious positions. To make matters worse, many of the programs designed to help low-income women, such as income supports, social housing, employment re-training, subsidized child care and emergency shelters, have been reduced or eliminated completely during the past 10 years. Low income should not be a barrier to living free of violence, and women from diverse backgrounds should have access to the services and programs that will aid in their healing from abuse.

Our specific recommendations to ensure a strong social infrastructure in Alberta include:

1. Increase Family and Community Support Services (FCSS) funding transfers to municipalities. Increased and sustainable support from the province to municipalities for FCSS funded services would help ensure that women and families living in poverty and other social issues can access services which help prevent and mitigate the impact of those issues.

2. Strengthen Alberta's network of violence prevention programs, emergency shelters and services. A recent study conducted by the Alberta Council of Women's Shelters (ACWS) found that 40% of men surveyed believe women put themselves at risk for rape by wearing provocative clothing, 14% believe that women often say 'no' to sex when they really mean 'yes,' 8% think it is okay to physically assault a woman who makes a man angry and 4% believe that its acceptable to hurt a woman who withholds sex. These attitudes point to a clear need for strengthened violence prevention programs. In one day in 2014, 36 shelters across Alberta helped 924 women and 811 children. They were unable to accommodate 80 women with 98 children.

3. Ensure access to safe and affordable transportation. Affordable and accessible transportation is vital to low-income women living in Alberta. It supports women and their families participating in employment, education, health care and a number of other vital activities that are part of community life. Increased and sustainable support for affordable transportation from the province through municipalities is essential.

V. Education & Skills Training

Women make up 70% of all part-time workers and 66% of all minimum wage workers in Alberta. Women's ability to increase employability and career options through education and skills training is dependent on many factors — cost being the most formidable. On top of tuition expenses, costs can also include transportation, child care, and loss of income during study. As well, women may be subject to unequal treatment once they are in the workforce. Because of inequities, in addition to costs, women must consider if further education and training would in fact increase their income and job security, or enhance their prospects for entering their chosen careers.

Financial strain deters women living in poverty from seeking education and skill training opportunities. Educational levels affect employability and also potential income. Education is intrinsically linked to a number of other social factors including personal health and community crime rates. Enhancing a woman's ability to attain higher education will not only help diminish individual poverty, but also promote a healthier society.

The following recommendations will improve access to higher education:

1. Enhance student loan and grant programs. Student loans are an important means through which many women access funds to support themselves during education. Many women access student loans to fund ongoing education. However, the maximum loan per week is not indexed to the current cost of living and is not a viable option for financing higher education. Policies that enhance student loan accessibility, broaden eligibility for interest exemptions and provide debt reduction assistance must be implemented. Student loans and grants should be indexed to the cost of living.

2. Continue to support programs and policies that promote education and skills training in industries where women are traditionally underrepresented. Industries that continue to see women underrepresented, such as trades and construction, have received specific attention from both the Alberta and the federal government.

3. Improve access to affordable child care. See earlier list for full recommendations.

The following recommendations would promote a more equal workforce and as such would improve the situation of women:

4. Undertake labour standards reform for temporary and part-time workers. Women are more likely than men to be employed in temporary, part-time, and casual or contract work, all of which can contribute to low income. These positions also commonly fall outside labour standards legislation.

5. Improve and increase the recognition of foreign credentials. Education does not necessarily reduce the income gap between immigrant women and Canadian-born women. This is partly because of overt racism, but also structural racism, including the lack of recognition of foreign credentials and experience.

6. Reform equal pay for equal work programs and policies. Women experience unequal earnings compared to men even when both the hours worked and education levels are comparable. This is particularly evident when benefit levels and tax-based social policies are considered. Reform employment and pay equity programs and policies to ensure their effectiveness in combating wage discrimination against women.

VI. Health Care

“Poverty and health go hand-in-hand. People in poverty are more likely to use the health care system because of physical and mental health issues or illness, and be more likely to face an early death. Stress, poor nutrition, inadequate housing, and unstable social environments are a few reasons for this”
(Canada Without Poverty, 2012).

Women use health services more than men because they have longer life expectancy and specific health concerns like pregnancy and childbirth. Osteoporosis, arthritis, depression, eating disorders and other diseases are more prevalent among women. Along with unique health concerns, women are often the primary caregivers for family members who have health problems or disabilities.

Implementing the following items would significantly reduce women’s poverty:

1. Increase health insurance coverage. Women in poverty are often unable to afford important health services that are not covered by Alberta Health, including prescriptions, dental care, optical care, and physiotherapy. When people cannot afford prescriptions, they do not get needed medications, which often mean chronic conditions can go untreated. The effects to an individual’s health and the cost to the entire healthcare system are unacceptable.

2. Increase access to mental health care. As poverty increases, mental health problems are exacerbated. Publicly-funded mental health programs often have long wait lists and women with low income cannot afford private clinics. Increasing access to mental health providers in primary care will allow more immediate and effective treatment. For example, increasing the number of health care providers who specialize in mental health issues working in family physician offices as part of a multi-disciplinary team would better address mental health concerns in a timely fashion.

3. Increase caregiver supports. Women provide most of the unpaid health care in the home to children, the elderly and individuals with long-term disabilities. This “hidden health care system in the home” may have negative repercussions in terms of women’s health and financial well-being.

4. Increase food security. Food insecurity impacts women’s and children’s health through poor nutrition and constant stress. Twenty-five percent of female-led families experience food insecurity. Food bank usage in Alberta rose 45% between 1997 and 2009. Better supports for food security are required.

5. Increase sexual and reproductive health support. Women require increased access to a variety of birth control options, sexual and reproductive health education and menstrual products. Lower incomes are correlated with a higher number of teenage pregnancies, higher rates of smoking in pregnancy, greater risk of stillbirth, and lower rates of breast feeding.

VII. Housing

Housing is a basic human right. The costs associated with homelessness far exceed the costs of investing in safe and affordable housing. Emergency shelters, emergency medical care, and law enforcement cost Albertans four times more than the funding of supportive housing would.

The shortage of affordable housing affects women and children in unique ways that are connected to systemic gender inequality. The threat of violence (assault, abuse, sexual harassment of tenants, etc.) can also result in homelessness. Women often experience hidden homelessness as they spend time ‘couch surfing’ they therefore are often not counted in formal homeless counts. Many feel unsafe or do not qualify for some traditional shelters, for example many shelters will not accept women with children. High rent and a critical shortage of rental units make it impossible for working women living in poverty to afford market-priced rental units.

The following policy recommendations regarding housing would significantly reduce women’s poverty, and subsequently, child poverty:

1. Strengthen the Alberta Residential Tenancies Act (ARTA). Currently, ARTA is strongly biased in favour of landlords and prevents many tenants from pursuing legal action for fear of losing housing. Review how the Act is enforced; develop educational programs and information about the Act in various languages; and provide support to low-income renters to pursue their rights under the Act.

2. Implement rent controls. In addition to introducing rent control legislation that prevents landlords from increasing rent more than once a year, the amount or percentage of the increase also needs to be regulated.

3. Increase the number of accessible, affordable, low-income housing spaces. Tax incentives should be available for landlords and homeowners who provide affordable housing to tenants and the rent subsidy program needs to be expanded.

4. Reassess restrictions to accessing subsidized rental housing. To be eligible for social housing in Alberta, one must have less than \$7,000 in assets (this includes bank accounts RRSPs, RESPs, other investments, and equity in property or a motor vehicle). Forcing people to spend most of their savings and sell essential assets before they are eligible for rental subsidies traps people in poverty. This restriction makes it difficult for women living with disabilities working at a minimum wage job to save enough money to live independently. Those living in programs designed to help them move out of homelessness will not have an adequate nest egg when they move into market-value rental units.

5. Home ownership. Support the creation of more home ownership opportunities for low-income women by implementing rent-to-own strategies. Work with organizations such as Habitat for Humanity to create more owned housing designed specifically for women and women with children.

6. Reinstate and revamp the Homeless Eviction Prevention Fund (HEPF). Poverty is cyclical and many women in poverty are often precariously close to losing housing. A prevention fund that individuals could access when they believe it is imminent that they will receive an eviction notice would ensure that the province is taking steps to prevent homelessness.

VIII. Increase intergovernmental collaboration and advocacy on poverty

Given that all levels of government have a role in poverty reduction, we fully support the concept of all levels of government working together to address poverty. Additionally, we feel that non-governmental and community organizations should be active partners in finding solutions to poverty in our communities.

Many municipalities in Alberta are working on city-wide poverty reduction strategies. The province would benefit from collaborating with these initiatives.

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