

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.

Alberta requires progressive policies that ensure the social inclusion of all women, with a special emphasis on women living in poverty. To ensure the Alberta Provincial Poverty Reduction Plan includes the essential components which assist women in overcoming poverty and its impacts, the Women's Centre of Calgary has identified the following specific policy recommendations. Fully implementing these recommendations will provide the solid foundation for a more democratic society and promote active citizenship, irrespective of one's income.

Funding for these initiatives and programs should not come from cuts to other programs but from reinstating progressive income taxes, increasing oil & gas royalty revenue and raising corporate taxes to the Canadian average.

## I. Women's Leadership

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. Therefore, we are concerned that the current percentage of women on provincial committees is too low. Although a 30% level of representation is critical, it would be fair and equitable if women had 50% representation on committees.

In order to accurately reflect the issues facing women living in poverty, the membership of any poverty reduction 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.**

Sustainable structural changes resulting in a decrease of women and children experiencing poverty are a likely result of including the membership of women and women experiencing poverty in poverty reduction initiatives.

## II. Income-First

In Alberta, women earn only 68 cents for every dollar men earn; the majority of low-wage earners are women and approximately 150, 600 women in the province earn less than \$12 an hour. Yet a living wage for an individual is 13.75/hour without benefits and 12.50/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, in Alberta, 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. A Provincial Poverty Reduction Plan 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 increase 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 of \$9.40/hour and \$9.05/hour, for those that serve alcohol, falls 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.** 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.

### III. Child Care and Early Learning

As women are disproportionately responsible for child care and contribute incalculable amounts of work to the private economy, access to high quality, affordable child care is essential in the reduction of women's poverty. It is also evident that children are poor because their mothers are poor, and access to affordable, quality care is a must if child poverty is to be eliminated in Alberta.

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 childcare 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 childcare.

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

1. **Increase support and funding for municipal child care centres.** The overall supply of childcare is inadequate, access is unequal across regions in the province, and the quality of some existing 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.
2. **Increase control over childcare and funding for childcare by municipalities.** The fiscal relationship between the province and municipalities results in municipalities having limited revenues to support early learning and childcare.
3. **Ensure accountability/transparency in reporting (on federal transfers).** In 2007, the Child Care Advocacy Association of Canada (CCAAC) completed a three year citizen engagement project designed to support communities in reviewing and providing feedback on the government's public reports, particularly those related to the activities and expenditures reporting on early care and learning. The CCAAC's project findings showed that few governments have clear public reporting. It is evident that increased transparency and accountability is needed in order for the public to understand how federal funds designated for childcare are spent.
4. **Culturally appropriate childcare.** Programs and funding for First Nations and immigrant families are needed to address their exceptional needs and challenges in accessing quality childcare.

#### IV. Strong Social Infrastructure

A strong social infrastructure in Alberta would have accessible services that are easy to navigate. Therefore, 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 stable employment and affordable housing are harder to find, women living in or recently escaped from violent situations 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 over the past ten years. Low income should not be a barrier to fleeing 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 struggling with poverty and other social issues have services to turn to which can 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 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's 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 and emergency services.
3. **Implement more place-based initiatives.** Community focused, place-based initiatives are necessary to address the unique needs of women within their communities.

## 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. The cost of increasing employability, as well as additional costs incurred, such as institutional, transportation, and childcare expenses, and, in some cases, the loss of income during the period of study, must be factored into existing household outlays. 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. Furthermore, educational levels affect not only employability but also potential income. The decision not to pursue further education and training is intrinsically linked to a number of other social factors including personal health and community crime rates. Enhancing women's abilities to attain higher education will not only help diminish individual poverty, but also promote a healthier society.

The following recommendations address the ability of women to obtain 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. However, the maximum loan per week is not indexed to the current cost of living and, as such, may not be a viable option to finance higher education. We recommend policies that enhance student loan accessibility, broaden eligibility for interest exemptions and provide debt reduction assistance. We also strongly recommend that student loans and grants 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.** There have been dramatic increases in the female employment rates in most industries and those that continue to see women underrepresented, such as trades and construction, have received specific attention from both the Alberta and the Federal Government.
3. **Increase funding for childcare programs to allow mothers to increase their education.** In Alberta, childcare expenses can be a redoubtable barrier to education. Although some parents qualify for the Alberta government's childcare subsidies, the subsidies may not cover the full cost of childcare depending on family income, type of care, and the child's age.

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. We recommend reforming 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 have specific health concerns. Women use health services more than men because they have longer life expectancy and because of pregnancy and childbirth. Some diseases, such as osteoporosis, arthritis, depression, and eating disorders, are more prevalent among women. Diseases like heart disease and AIDS affect women differently than they do men. As well, 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, such as prescriptions, dental care, optical care, and physiotherapy. When people cannot afford prescriptions, they simply do not get needed medications, which often mean chronic conditions, like diabetes, worsen. The effects to individuals' health and the cost to the entire healthcare system are disastrous.
2. **Increase access to mental health care.** As poverty increases, mental health problems are exacerbated. Publicly funded mental health programs often have long waiting lists and those with low income simply can't 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 those with long-term disabilities and short-term illnesses. 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 directly and indirectly through poor nutrition and the constant stress of managing with too little. 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 & reproductive health support.** Women require increased access to a variety of free birth control options, sexual & 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

Homelessness costs everyone. Emergency responses to homelessness, such as shelters, emergency medical care, and law enforcement, cost Albertans four times more than the funding of supportive housing would. Lack of affordable housing costs women and children in many less easy-to-calculate ways.

Women's unpaid work in the home limits their ability to be economically self-sustaining, often making their housing precarious. Additionally, the threat of male violence (e.g., assault, abuse, sexual harassment of tenants, etc.) can result in homelessness.

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 leaves many tenants fearful of pursuing their rights for fear of losing housing. We encourage you to review how the Act is being enforced; to develop educational programs and information about the Act in various languages; and to provide support to low-income renters to pursue their rights under the Act.
2. **Implement rent controls.** In addition to controlling the number of times that rent may be increased in one year, the amount or percentage of the increase also needs to be regulated.
3. **Increase the stock of accessible, affordable, low-income housing.** Tax incentives should be available for landlords and home owners who provide affordable housing to tenants and the rent subsidy program needs to be expanded.
4. **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 their children.
5. **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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