



## A GENDER ANALYSIS FOR POVERTY REDUCTION IN ALBERTA: RECOMMENDATIONS

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. The percentage of women living in poverty has remained consistently higher than that of men living in poverty. 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.<sup>1</sup>

The Women's Centre of Calgary works to provide a gender lens to poverty reduction efforts in Alberta. We have identified the following specific policy recommendations (in 8 areas), which, if fully implemented, will create a solid foundation for a more democratic society and promote active citizenship, irrespective of one's income.

- I. Income First
- II. Women's Leadership
- III. Child Care and Early Learning
- IV. Strong Social Infrastructure
- V. Education, Skills Training and a More Equal Work Force
- VI. Health Care
- VII. Housing
- VIII. Intergovernmental collaboration and advocacy on poverty

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<sup>1</sup> Statistics Canada. Table 202-0802 - Persons in low income families, annual, CANSIM (database).

## I. INCOME-FIRST: EXPLORE BASIC INCOME, ENSURE LIVING WAGES AND PAY EQUITY

Over the last three decades, income inequality has grown in Alberta, and in 2011, Alberta incomes were the most unequal of any province in the country.<sup>2</sup> Costs of living, including housing, transportation and utilities, have continually risen over a long period, while the recent economic downturn has meant that fewer Albertans are in paid employment. This has made it more difficult to make ends meet for many lower to middle income families in the province. In addition, those most vulnerable, who depend on Alberta's income support system, have seen assistance rates dip or at best stagnate, at much below poverty levels.<sup>3</sup>

Strategies 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. With this in mind, **the Women's Centre recommends implementing an income-first approach, including the introduction of a basic income guarantee.** We believe that the government should take a leadership role in guaranteeing a living income for those who do not earn enough or are unable to work, whether temporarily or permanently. An adequate income would allow women currently living in poverty to more fully participate in the economic, social and political lives of their communities.

The enhanced Alberta Family Employment Tax Credit and the Alberta Child Benefit are progressive policies designed to assist families with children, and are expected to reduce child poverty (along with the federal Canada Child Benefit). The Women's Centre supports these initiatives but recommends that poverty among adults not living with children and unable to work or find work is addressed, too. Alberta is the only province in Canada where single adults do not receive any basic income or quasi-basic income benefits.<sup>4</sup> Women in this group, particularly those aged 45-64 (before federal benefits kick in), experience one of the highest rates of poverty for any group in Canada (30% of them live in poverty<sup>5</sup>). Women also make up almost two thirds of all single low-income seniors. Federally, we support policies that would enable Old Age Security and Guaranteed Income Security programs to improve the financial standing of low-income senior women. This would ensure dignity of all citizens.

The following specific actions would prevent and reduce poverty for women and improve the quality of life and standard of living for all Albertans:

**1. Ensure all employment wages are living wages.** Women make up two thirds of Alberta's minimum wage earners and are the majority of low wage earners.<sup>6</sup> The current minimum wage is \$12.20/ hour. The provincial government has stated that by 2018 minimum wage will be \$15 per hour. All of these amounts fall well below a living wage. The living wage for Calgary, as calculated by Vibrant Communities Calgary (VCC), is \$18.15/hour.<sup>7</sup>

<sup>2</sup> Parkland Institute (2015). From Gap to Chasm: Alberta's Increasing Income Inequality. Fact sheet. Retrieved from: [http://www.parklandinstitute.ca/from\\_gap\\_to\\_chasm](http://www.parklandinstitute.ca/from_gap_to_chasm)

<sup>3</sup> Caledon Institute (2016). Welfare in Canada, 2015. Retrieved from: <http://www.caledoninst.org/Publications/PDF/1109ENG.pdf>

<sup>4</sup> D. Macdonald, A Policymaker's Guide to Basic Income (2016). Canadian Centre for Policy Alternatives.

Available at:

[https://www.policyalternatives.ca/sites/default/files/uploads/publications/National%20Office/2016/10/Policymakers\\_Guide\\_to\\_Basic\\_Income.pdf](https://www.policyalternatives.ca/sites/default/files/uploads/publications/National%20Office/2016/10/Policymakers_Guide_to_Basic_Income.pdf)

<sup>5</sup> Statistics Canada, *Canadian Income Survey*, 2014. Based on after-tax LICOs.

<sup>6</sup> Government of Alberta. Labour Standards. 2016. Retrieved from <http://work.alberta.ca/employment-standards/minimum-wage.html>.

<sup>7</sup> Based on a full-time position, a living wage is the minimum amount that each working parent in a family of two adults and two children must bring home in order to meet the family's basic needs and maintain a minimum of

**2. Explore the introduction a basic income guarantee (BIG),** understood as a regular predictable income for all, sufficient to provide for basic needs and enable full participation in the community.

A BIG program would create a new universal income entitlement for people aged 18-65, similar to and complementing existing transfers to children and seniors, which are a form of basic income for those populations. It would replace inadequate and stigmatizing provincial income support programs that still leave many not covered. We recognize that introducing an adequate BIG would require federal-provincial agreement and encourage the provincial government to explore this new approach to income support.

We see basic income as a tool for reducing poverty and income inequality, but also a way to recognize the social and economic value of unpaid work, most of which is performed by women. Any BIG design should take into consideration gender inequalities underlying women's higher risk of poverty and ensure a no-losers impact across vulnerable groups.

**3. Substantially increase social assistance rates, and index social assistance and AISH rates to inflation.** Alberta's social assistance rates are the lowest in Canada and amount to either 38% or 49% of the poverty line for a single recipient, depending on whether the recipient is able to work or not. Social assistance rates need to be increased to ensure a life above the poverty line, or at a minimum, provide recipients with means to feed and shelter themselves, which they are now unable to do: while a 'single employable person' receives \$7,794 annually, average rent for a single-person apartment in Calgary and Edmonton is \$850, or over \$10,000 annually. Those qualifying for the Assured Income for the Severely Handicapped (AISH) fare better, but AISH rates are still below the poverty line.<sup>8</sup> Both social assistance and AISH rates need to be indexed to inflation.

**4. Eliminate claw backs and increase allowable assets for those receiving income support.** Child support payments from a non-custodial parent should not be clawed back from custodial parents recipients of social assistance, as this only serves to push single-parent families, most of which are led by women, further into poverty (the claw back was abolished in British Columbia in 2015, and in Ontario in 2016). Also, evidence from a poverty reduction strategy in Newfoundland and Labrador demonstrates that eliminating disincentives to work (clawing back wages) significantly reduced social assistance caseloads and increased the number of income support clients who started new jobs.<sup>9</sup>

Recent evidence from Ontario suggests that harmonizing asset rules across social assistance programs and raising asset limits does not increase caseloads.<sup>10</sup> When lower income women are able to maintain and build their assets, they are more likely to be able to move out of poverty.

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economic security. Vibrant Communities Calgary. 2015. Retrieved from <http://vibrantcalgary.com/calgarys-cost-of-living-proxy-has-been-updated/>

<sup>8</sup> Caledon Institute (2016), *ibid*.

<sup>9</sup> Progress report of the Poverty Reduction Strategy for Newfoundland and Labrador, quoted in a Vibrant Communities Canada podcast, available at: <http://vibrantcanada.ca/content/newfoundland-labrador%E2%80%99s-poverty-reduction-strategy-0>

<sup>10</sup> Momentum (2016). "Supporting Albertans to Save. An asset-building approach to poverty reduction." Retrieved from: <http://www.momentum.org/files/Publications/SupportingAlbertansToSave.pdf>

**5. Ensure pay equity.** In Alberta, women earn only 63 cents for every dollar men earn, for full-time, full year work, which is the largest gender wage gap in all of Canada.<sup>11</sup> This amounts to women earning a whopping \$31,000 less than male colleagues. Strategies to ensure equal pay for work of equal value need to be developed.

## **II. WOMEN'S LEADERSHIP: AIM FOR GENDER PARITY AND REPRESENTING DIVERSITY**

The target of 30% of women in decision making is a widely accepted benchmark to ensure that women's interests are taken into consideration.<sup>12</sup> Going a step further and aiming for gender parity would mean ensuring representation of 40-60%, according to many feminist political scientists.<sup>13</sup> Research shows that women in decision-making positions are more likely than men to consider benefits to the entire community and are also more likely to consider poverty as a very important issue.<sup>14</sup> Research has also demonstrated that diverse groups are better at finding solutions and completing tasks successfully.<sup>15</sup>

Women have been chronically underrepresented in Canadian politics at all levels. For example, Canada is ranked 62<sup>nd</sup> in the world for its share of women in the lower house of Parliament (26% after the 2015 Federal election).<sup>16</sup> On Calgary's City Council, there are two women out of 14 Councillors, and only one woman sits on Edmonton's City Council. We are encouraged by the current percentage of women in the provincial government – 34% in the legislature and 50% of ministers in a woman-led cabinet – as well as by the establishment of a stand-alone Ministry responsible for improving the status of women.

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. Aim for gender parity, i.e. 40-60% representation of women.**
- 2. Include a fair representation of Alberta's cultural and economic diversity.**

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

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<sup>11</sup> K. Lahey (2015). *The Alberta Disadvantage: Gender, Taxations, and Income Inequality*. Parkland Institute. Available at: [http://www.parklandinstitute.ca/the\\_alberta\\_disadvantage](http://www.parklandinstitute.ca/the_alberta_disadvantage); Canadian Center for Policy Alternatives (2016). *The Best and Worst Places to be a Woman in Canada 2016*. Retrieved from: <https://www.policyalternatives.ca/publications/reports/best-and-worst-places-be-woman-canada-2016>

<sup>12</sup> "Women in Government. Getting to 30%: Lessons Learned," Federation of Canadian Municipalities (. Retrieved from: [http://www.fcm.ca/Documents/reports/Women/FCM\\_Getting\\_to\\_30\\_percent\\_Lessons\\_Learned\\_EN.pdf](http://www.fcm.ca/Documents/reports/Women/FCM_Getting_to_30_percent_Lessons_Learned_EN.pdf)

<sup>13</sup> D. Dahlerup and M. Leyenaar (2013). *Breaking Male Dominance in Old Democracies*. Oxford University Press.

<sup>14</sup> R. Chattopadhyay and E. Duflo (2004). "Women as Policy Makers: Evidence from a Randomized Policy Experiment in India," *Econometrica* 72(5), pp. 1409–1443; K. A. Bratton and L. P. Ray, 2002, "Descriptive Representation: Policy Outcomes and Municipal Day-Care Coverage in Norway," *American Journal of Political Science*, 46(2), pp. 428–437.

<sup>15</sup> "Better Decisions Through Diversity," accessed Nov 10 2016, at [http://insight.kellogg.northwestern.edu/article/better\\_decisions\\_through\\_diversity](http://insight.kellogg.northwestern.edu/article/better_decisions_through_diversity)

<sup>16</sup> Inter-Parliamentary Union's database, "Women in national parliaments, as at 1 January 2017." <http://www.ipu.org/wmn-e/classif.htm>, accessed Nov 10 2016.

### III. CHILD CARE AND EARLY LEARNING: ENSURE UNIVERSAL ACCESS TO AFFORDABLE, QUALITY CARE

As women are disproportionately responsible for child care and contribute significant hours of unpaid work to the private economy, **access to high quality, affordable, accessible child care is essential in the reduction of women’s poverty, especially for women who are single parents.** Lone-parent families have poverty rates double those of the general population, but women-headed lone parent families are three times as likely to live in low income as lone-parent families headed by men.<sup>17</sup>

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 (as costs come to almost \$500 above subsidy<sup>18</sup>), or cannot find a space. 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<sup>19</sup>, despite the fact that two-thirds of Albertan mothers are in the labour force.<sup>20</sup> Because services for many Indigenous women are under federal jurisdiction, the Alberta government will need to collaborate with Indigenous leaders and the federal government to ensure that adequate child care is available in Indigenous communities.

Over the last few years, Alberta has increased its investment in early childhood services. We were also encouraged by the Alberta government’s \$10-million pilot project announced in late 2016, which aims to create up to 1000 new spaces in 18 centres in the province, with fees capped at \$25/day. This is a step in the right direction, but we hope to see larger increases of investments in the near future, given the demand and severe shortage of affordable, quality child care spaces.

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

#### 1. Transition to a publicly funded, affordable, quality provincial child care program.

We acknowledge the recent investments in childcare as a much needed step forward to achieving greater access and affordability to quality child care, **but all research indicates that only a publicly funded childcare system allows for the delivery of high quality, affordable, and inclusive child care that Albertan families deserve.**<sup>21</sup> A publically funded and managed system would benefit both women in particular and the economy at large. For example, Quebec’s \$7/day child care plan (cost between 2004 and 2014) has resulted in more women participating in the workforce and a significant decline in the number lone-parent families on

<sup>17</sup> 21% of women-led and 7% of male-led families live in low income in Canada. Statistics Canada (2010). Women in Canada: A Gender-based Statistical Report. Retrieved from: <http://www.statcan.gc.ca/pub/89-503-x/2010001/article/11388-eng.htm#a4>

<sup>18</sup> Public Interest Alberta (2016), Alberta Child Care Survey 2016. Available at: <https://pialberta.org/ChildCareSurvey2016>; D. Macdonald and M. Friendly (2016). A Growing Concern: Child Care Fees in Canada’s Big Cities. Canadian Centre for Policy Alternatives.

<sup>19</sup> Friendly et al. (2015). Early Childhood Education and Care in Canada 2014. Retrieved from: <http://childcarecanada.org/sites/default/files/ECEC-2014-full-document-revised-10-03-16.pdf>

<sup>20</sup> Statistics Canada, CANSIM, table [282-0002](http://www.statcan.gc.ca/tables-tableaux/sum-som/l01/cst01/labor07c-eng.htm). Retrieved from: <http://www.statcan.gc.ca/tables-tableaux/sum-som/l01/cst01/labor07c-eng.htm>

<sup>21</sup>L. Anderson, M. Ballantyne, & M. Friendly (2016), *Child care for all of us: Universal child care for Canadians by 2020*. Canadian Centre for Policy Alternatives. Ottawa: CCPA.

social assistance, while also bringing in a net benefit to the government.<sup>22</sup> Such a system would include paying fair wages and providing good working conditions to early childhood educators, who currently earn some of the lowest wages of any occupation in Canada (full-time early child care educators earn, on average, just over \$25,000 a year).<sup>23</sup> We acknowledge the importance of federal support in this transition, but encourage the province to keep expanding its \$25/day program with the aim of meeting the needs of all Albertan families.

## 2. **Expand availability of inclusive and flexible child care** that addresses the diverse needs of Albertans, **including through ensuring support and funding from other levels of government.**

- **Programs and funding for First Nations** and immigrant families are needed to address their specific needs and challenges in accessing culturally appropriate, quality, child care.
- More funding for spaces for **children with disabilities** is required to ensure that they have a right to quality education and care.
- Also, more child care spaces should be made available that can accommodate various work arrangements outside traditional 9-5 weekday hours to respond to the needs of families.

## 3. **Enable and encourage role of municipal governments in improving access to affordable, high quality child care**

There is a role for municipal governments in improving access to quality, affordable child care. Alberta's municipalities have a history of delivering child care services, which has been reduced over time to a more limited, discretionary role.<sup>24</sup> If communities consider child care a social and economic priority, they might choose some of the following ways to advance early learning and care that meets the needs of local families:

- Grants to non-profit providers
- Adopting Municipal Child Care guidelines that exceed provincial requirements, to promote higher quality care
- Framework for/commitment to increasing the number of dedicated child care spaces in city-owned or city-leased facilities
- Working with developers to ensure new developments, such as neighbourhoods and buildings in existing communities, contribute to child-friendly practices (e.g. Vancouver offers grants and rent-free space to non-profit child care providers and finances child care investments through land-use planning tools and levies).

The Alberta Government has committed to improving access to quality, affordable child care. The province can support municipalities through matching funds or providing legislative authority to finance child care programs.

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<sup>22</sup> P. Fortin. (2015) A Child Care Win-Win. Quebec's low-fee child care programme. Canadian Centre for Policy Alternatives. Retrieved from: [https://www.policyalternatives.ca/sites/default/files/uploads/publications/National%20Office/2015/09/OS120\\_Summer2015\\_Child\\_care\\_win\\_win.pdf](https://www.policyalternatives.ca/sites/default/files/uploads/publications/National%20Office/2015/09/OS120_Summer2015_Child_care_win_win.pdf)

<sup>23</sup> D. Macdonald and T. Klinger (2015). They Go Up So Fast. Child Care Fees in Canadian Cities. Canadian Centre for Policy Alternatives. Retrieved from:

<sup>24</sup> Engaging Alberta Municipal Level Governments in Support of Early Learning and Care (2016). The Muttart Foundation: Edmonton.

#### IV. STRONG SOCIAL INFRASTRUCTURE

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

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

**1. Increase Family and Community Support Services (FCSS) funding transfers to municipalities.** In 2016, the provincial government increased funds to Family and Community Support Services (FCSS). While welcome, this increase was the first in decades, and as such does not address decades of underfunding. On-going and sustainable support from the province to municipalities for FCSS-funded services would help ensure that women and families living in poverty and facing other social issues can access services which help prevent poverty and exclusion and mitigate their impact on the families' well-being.

**2. Strengthen Alberta's network of violence prevention programs, emergency shelters, second stage housing, and services.**

Women living in poverty who are also experiencing violence are in even more precarious positions. 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. In 2015-106, over 10,000 abused women, their children and seniors were accommodated by ACWS member shelters in 2015-16, while over 16,000 women and children had to be turned away from member shelters due to a lack of capacity.<sup>25</sup> The Women's Centre recognizes large increases in provincial funding to emergency shelters and transitional housing in the 2016-17 budget, but as the demand continues to outstrip capacity, stable funding is needed at the very least.

A 2016 study conducted by the Alberta Council of Women's Shelters (ACWS) found that one third of men surveyed believe women put themselves at risk for rape by wearing provocative clothing, and 10% believe that women often say 'no' to sex when they really mean 'yes.'<sup>26</sup> While there are also some promising changes in attitudes since 2012 recorded by the study, there is still a clear need for strengthened violence prevention programs.

**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. Recent increases in provincial funding to the Low Income Transit Pass in Calgary will have a significant impact on women living below the Low Income Cut Off (LICO) when subsidies increase in 2017. However, further support is required for women living on incomes up to 130% of LICO, who are currently still required to pay full fare prices which are often unaffordable to them.

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<sup>25</sup> Alberta Council of Women's Shelters. Annual Provincial Shelter Data 2015-16, retrieved from: <https://www.acws.ca/collaborate-document/2697/view>

<sup>26</sup> Alberta Council of Women's Shelters. (2016). Men's Attitudes and Behaviors Toward Violence Against Women. Retrieved from: <https://www.acws.ca/collaborate-document/2667/view>

## V. EDUCATION, SKILLS TRAINING AND A MORE EQUAL WORK FORCE

Women make up 71% of all part-time workers and 61% of all minimum wage workers in Alberta.<sup>27</sup> Every fourth woman in Alberta who is active in the labour force earns less than \$15/hour.<sup>28</sup> 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 and related educational expenses, costs must also include transportation, child care, and loss of income during study. These factors cause women to reconsider 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 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 would improve access to higher education and promote a more equal workforce:

**1. Enhance grant programs for women living in poverty who return to school.** Many women who return to school access student loans to fund ongoing education and will carry high debt loads when they graduate. Many women cannot take on this financial burden. Grants programs should be expanded and indexed to the cost of living.

**2. Enhance student loan programs.** Student loans do provide important means through which some women access funds to support themselves during their education. Due to increasing tuition, young people are leaving schools with exceedingly high debt loads. Policies that enhance student loan accessibility, broaden eligibility for interest exemptions, and provide debt reduction assistance must be implemented.

**3. 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. Expanding women's access to these fields, which traditionally offer higher wages, is important in order to increase new employment opportunities for women.

**4. Improve access to affordable child care,** as it is essential for providing access to education and employment opportunities to women. *See earlier list for full recommendations.*

**5. 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. This is especially true for new immigrant women who are more likely to be employed in lower-paid service jobs.<sup>29</sup> These positions also commonly fall outside labour standards legislation, which may result in less employment and safety protection for women, leaving them more vulnerable to exploitation.

<sup>27</sup> Government of Alberta. Labour Standards. 2016.

<sup>28</sup> Based on Statistics Canada Labour Force Survey, in: Profile of Low-Wage Workers in Alberta. Alberta Federation of Labour (2016). Available at: Profile\_of\_Low-Wage\_Workers\_in\_Alberta\_June\_2016.pdf

<sup>29</sup> Statistics Canada. Immigrant Women. Retrieved from <http://www.statcan.gc.ca/pub/89-503-x/2010001/article/11528-eng.htm#a17>

**6. Improve and increase affordability and accessibility of the recognition of foreign credentials.** Obtaining recognition of foreign credentials is a complicated and costly process. This service is vital to ensuring that immigrant women can work in their fields.

## 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. Known as the social determinants of health, these issues can lead to increased pressure on the health care system<sup>30</sup>. Current healthcare spending that is associated with poverty is estimated at approximately 20 per cent.<sup>31</sup>*

Women use health services more than men for a variety of reasons - they have longer life expectancy, specific health concerns like those related to pregnancy and childbirth, and they also may take a more preventative approach to their health.<sup>32</sup> 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. Women are also more likely than men to work part-time or minimum-wage jobs that do not include employee-paid extended health insurance. Many women in women-led homes are not able to pay for necessary health services, such as dental and eye care.

Implementing the following items would significantly improve health outcomes for women living in 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 and vision care, and physiotherapy. When people cannot afford prescriptions, they do not get needed medications, which often means chronic conditions can go untreated permanently or until emergency services are necessary. The effects of poverty to an individual's health and the cost to the entire healthcare system, demonstrated by research, are unacceptable.<sup>33</sup>

**2. Increase access to mental health care.** Living in poverty can trigger or exacerbate mental health problems, while those with existing mental health issues can often drift into poverty.<sup>34</sup> Publicly funded mental health programs often have long wait lists and women with

<sup>30</sup> Findings of a recent study (based on large sets of Canadian data) suggest that addressing social determinants of health, such as food and housing security, may be instrumental in efforts aiming to improve health outcomes and reduce health care costs. L.C. Rosella et al (2015). "Looking Beyond Income and Education: Socioeconomic Status Gradients Among Future High-Cost Users of Health Care." American Journal of Preventative Medicine, 2015 Aug; 49(2):161-71.

<sup>31</sup> M. Hooft, Poverty: A Huge Cost to Our Health-care System. Retrieved from: [http://www.huffingtonpost.ca/megan-yarema/canada-health-care-transfers\\_b\\_1209145.html](http://www.huffingtonpost.ca/megan-yarema/canada-health-care-transfers_b_1209145.html)

<sup>32</sup> Statistics Canada, Health reports Vol. 12, No. 3. Available at: <http://www.statcan.gc.ca/pub/82-003-x/4225875-eng.pdf>

<sup>33</sup> Rosella et al, *ibid*; Canada Without Poverty (2012). Poverty Costs the Healthcare System. Retrieved from: <http://www.cwp-csp.ca/poverty/the-cost-of-poverty/>

<sup>34</sup> J. Mikkonen, and D. Raphael (2010), Social Determinants of Health: The Canadian Facts.

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.<sup>35</sup>

**3. Increase caregiver supports.** Women make the majority of those providing unpaid health care in the home to children, the elderly and individuals with long-term disabilities.<sup>36</sup> This 'hidden health care system' in the home has been found to have negative repercussions in terms of caregivers' health and financial well-being. Caregivers require more public support than they currently get.<sup>37</sup>

**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 lone-parent families experience food insecurity.<sup>38</sup> Number of food bank users in Alberta more than doubled between 2008 and 2015.<sup>39</sup> Better supports for food security are required, as are strategies to reduce the demand on food banks. We acknowledge the Government of Alberta's late 2016 investment in a school lunch program but would encourage a much broader scale plan to ensure food security for all Albertans.

**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.<sup>40</sup>

## 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 two to three times more than the funding of supportive housing would.<sup>41</sup>

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Toronto: York University School of Health Policy and Management. Available at: [http://www.thecanadianfacts.org/the\\_canadian\\_facts.pdf](http://www.thecanadianfacts.org/the_canadian_facts.pdf)

<sup>35</sup> Valuing Mental Health. Report of the Alberta Mental Health Review 2015. Available at: <http://www.health.alberta.ca/documents/Alberta-Mental-Health-Review-2015.pdf>

<sup>36</sup> Statistics Canada, Portrait of Caregivers (2012). Retrieved from: <http://www.statcan.gc.ca/pub/89-652-x/89-652-x2013001-eng.htm#a9>

<sup>37</sup> Statistics Canada, Family caregiving: What are the consequences? (2012). Available at: <http://www.statcan.gc.ca/pub/75-006-x/2013001/article/11858-eng.htm>

<sup>38</sup> O. Olabiyi and L. McIntyre (2016), "Neighborhood matter: Variation in food insecurity not explained by household characteristics." Available at:

<http://ageconsearch.umn.edu/bitstream/235560/2/Multilevel%20logistic%20analysis%20of%20household%20food%20insecurity.pdf>

<sup>39</sup> Hunger Count 2015. Food Banks Canada. Retrieved from: [https://www.foodbankscanada.ca/FoodBanks/MediaLibrary/HungerCount/HungerCount2015\\_singles.pdf](https://www.foodbankscanada.ca/FoodBanks/MediaLibrary/HungerCount/HungerCount2015_singles.pdf)

<sup>40</sup> B. Al-Sahab, A. Lanes, M. Feldman, H. Tamim (2010). Prevalence and predictors of 6-month exclusive breastfeeding among Canadian women: a national survey. BMC Pediatrics 10:20. Retrieved from: <https://www.ncbi.nlm.nih.gov/pubmed/20377899>

<sup>41</sup> Calgary's 10 year Plan to End Homelessness, 2008-2018. January 2011 update. Calgary Homeless Foundation (2011). Available at: <http://calgaryhomeless.com/content/uploads/10-Year-Plan-Update.pdf>

The shortage of high quality, safe, affordable housing affects women and children in unique ways that are connected to systemic gender inequality.<sup>42</sup> The threat of violence (assault, abuse, sexual harassment of tenants, etc.) can result in homelessness. Conversely, some women stay in violent relationships because of a lack of housing alternatives. 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 while others will not accept single women or women dealing with addictions. High rent – despite recent downturn-influenced trends – 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. Manitoba, British Columbia and Ontario limit how much rent can be increased annually. In Ontario the rate of allowable rent increase is based on the Ontario Consumer Price Index and was capped at 1.5 per cent for 2017.<sup>43</sup> In Calgary, rents for a two-bedroom apartment increased by 5.3% between April 2014 and April 2015, far above the rate of inflation. While Calgary has seen rent increases decelerate in 2016 this is a temporary consequence of economic instability.

**3. Increase investment in affordable housing initiatives, to increase the number of accessible, affordable, low-income housing spaces.** This includes the building of new affordable housing units, as well as continued and expanded supports for market housing, such as rent subsidies and in-home supports. Tax incentives should be available for landlords and homeowners who provide affordable housing to tenants.

**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, other investments, and equity in property or a motor vehicle, while RDSPs and RESPs have been exempt since 2016). 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 or 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.

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<sup>42</sup> S. Lenon (2000). Living on the edge: Women, poverty and homelessness in Canada. Canadian Woman Studies/Cahiers De La Femme, volume 20 (3), 123-126; YWCA (2016). Counting Women and Girls in the National Housing Strategy. Brief to the National Housing Strategy Consultations. Available at: <http://ywcacanada.ca/data/documents/00000532.pdf>

<sup>43</sup> Government of Ontario. Ontario Rent Increase Guideline. Retrieved from <http://www.ontario.ca/page/rent-increase-guideline#section-0>

**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.

**7. Expand collaboration and alignment to the City of Calgary Corporate Affordable Housing Strategy** to leverage resources to increase the amount of affordable housing units in Calgary.

## VIII. INTERGOVERNMENTAL COLLABORATION AND ADVOCACY ON POVERTY

Given that all levels of government have a role in poverty reduction, we fully support intergovernmental collaboration to address poverty. Additionally, we feel that non-governmental and community organizations as well as women with lived experience of poverty should be active partners in finding solutions to poverty in our communities.

We recommend the following specific action:

### 1. **Work with the federal government to expand eligibility requirements for employment insurance (EI).**

As women (and other vulnerable populations) are more likely to hold sporadic and/or part-time work, they are less likely to be eligible for employment insurance but the most likely to be in need of it. One in three women are not eligible for income insurance because they do not meet eligibility requirements, even though they may pay contributions.<sup>44</sup> Also, women from low-income families are less likely to accumulate enough hours to qualify for maternity/parental benefits (600 hours worked in the past year in Canada without Quebec). That leads to low-income mothers high rates of exclusion from EI maternity benefits, with as many as 56 per cent left out under EI in Canada excluding Quebec (compared with 14 per cent in Quebec, which has lower eligibility criteria of \$2,000 earned in the past year).<sup>45</sup> To ensure an equitable and accessible system of benefits for all parents, including those in low-income families who work and pay EI premiums, there needs to be a more responsive and inclusive eligibility test.

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<sup>44</sup> Canadian Labour Congress, "Employment Insurance and Women." Available at: <http://canadianlabour.ca/issues-research/employment-insurance-women>

<sup>45</sup> L. McKay, S. Mathieu, and A. Doucet (2016). "Parental-leave rich and parental-leave poor: Inequality in Canadian Labour Market Based Leave Policies." *Journal of Industrial Relations*, May 9 2016.

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