

CANADA

WHERE POVERTY ISN'T ALWAYS EASY TO SEE



**1 IN 5 CANADIAN CHILDREN
ARE LIVING IN POVERTY.**



Giving
Hope
Today

Canadian Poverty Reduction Strategy: Submission by The Salvation Army

June 2017

June 2017

Dear Minister Duclos,

The Salvation Army thanks you for the opportunity to speak into the Canadian Poverty Reduction Strategy (CPRS).

We are encouraged by your government's initiative in developing a CPRS as one of the key steps necessary to bring about the systemic changes needed to assist some of Canada's most vulnerable and marginalized people.

The Salvation Army has been dedicated to serving those experiencing poverty in Canada since 1882. Every day, from coast to coast to coast, The Salvation Army is working with some of the most vulnerable and marginalized populations. We see the physical, mental, social, and spiritual impacts poverty has on people and families every day. Although our programs assist millions of Canadians every year, the sad reality is that the demand continues to outpace the services available.

This paper details some of the Army's recent experiences in our continued efforts to fight poverty. Additionally, it outlines some of the key priorities and considerations for the CPRS, as identified by Salvation Army frontline staff and clients from all over Canada.

We see the CPRS as an opportunity for all Canadians to achieve a more prosperous and equitable country. The Salvation Army is, however, very aware that poverty is more than just income, and its impact is not just measured in material goods. Studies have now shown that poverty has negative impacts on factors such as health, mental health, and education.

Finally, we see the CPRS as a starting point. We submit that for the CPRS to be efficient and effective it must include processes for ongoing consultations between governments, the community, and community organizations.

The Salvation Army is committed to continuing to work with all levels of government, communities, and all Canadians to help make Canada a better home for all. Every day, all across this country, we are inspired by the people we work with who are able to overcome significant barriers to achieve great things and transform their lives. We recognize, though that although The Salvation Army - along with countless other organizations and individuals - is working tirelessly to help end poverty in Canada, much more needs to be done.

Thank you for consideration.

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POVERTY IN CANADA

Poverty isn't always easy to see. Best estimates suggest that one in 10 Canadian families experience poverty. Last year alone, The Salvation Army assisted nearly two million people in Canada seeking help with basic necessities such as food, clothing, and shelter.

The Salvation Army believes that the Canadian Poverty Reduction Strategy (CPRS) can make important contributions to achieving greater equality by creating foundational principles that will inform the policies of current and future governments at all levels, as well as civil society. However, even with bold commitments, the systemic change needed to end poverty in Canada cannot be achieved through a short-term strategy or by the federal government alone.

The CPRS presents an opportunity to reinforce the principle that people in Canada have a right to live free of poverty. This right is enshrined in the *Charter*, where our rights to life, liberty, and security of the person are guaranteed. In practice, protecting these rights means Canada has a responsibility to ensure that all people have the means to meet their needs and opportunities to participate fully in society. That includes adequate and appropriate housing, nutritious food, public education, access to health care, and stable employment. Establishing the Canadian Poverty Reduction Strategy on a commitment to protecting the right to live free of poverty acknowledges that, while people may differ on how to achieve the goal, the focus of policies should always be uninterrupted urgent progress toward ending poverty.

How do you define poverty?

Although Canada does not have an official definition of poverty, national poverty data has long been calculated focusing on a single factor: income. Statistics for "poverty lines" are based on several measures of low income, often the Low Income Cut off (After Tax) (LICO-AT); the Low Income Measure (LIM); and the Market Base Measure (MBM).¹ Generally, the LICO-AT and the LIM are preferred measures because they recognize that poverty is not merely about income level, but is about the ability of individuals and families to access basic goods and services.² However, even these measures fail to capture the full picture when it comes to poverty because of the diversity of experiences for people living in poverty.³

Recently, the UN Secretary-General recognized the non-income dimensions of poverty and deprivation in his report, released in advance of the UN Economic and Social Council (ECOSOC).⁴ In particular, he highlighted access to basic health services and quality education, unevenness in shared prosperity, and

¹ Chantal Collin, "Measuring Poverty: A Challenge for Canada." Library of Parliament. October 2008.

² Collin, October 2008.

³ Canada Without Poverty, "Poverty." www.cwp-csp.ca

⁴ Catherine Benson Whalen. "UN Reports on Poverty Highlight Opportunities for Policy Coherence." SDG Knowledge Hub. 14 June 2017. Available at: <http://sdg.iisd.org/news/un-reports-on-poverty-highlight-opportunities-for-policy-coherence/>

susceptibility to shocks, including from climate patterns and natural disasters, global market fluctuations, volatile capital flows, and conflicts and displacements.⁵

As a result, The Salvation Army encourages the government to develop a measure that is comprised of indicators that represent need substantiated on consumption rather than income. Such a measure would illustrate a more intimate portrayal of need than any other index.⁶

To provide a pathway through which the actual conditions of communities and individuals in poverty can be improved, we would encourage the analysis of variables identifying the following kinds of assistance:

- Food
- Housing (mortgage and rent payment)
- Clothing
- Furniture
- Medical bills and prescriptions
- Energy bills
- Transportation
- Child care

The result would be a more comprehensive measure and score of need that can track changes in need-based demand month by month.

Key challenges

Every day, The Salvation Army is witness to the many barriers people living in poverty face. Canada needs a comprehensive national poverty strategy that addresses the complex reality of poverty. As Canadians, we also need to be more aware of poverty's social, physical, and mental impacts on individuals and families, and show greater compassion towards those around us who have the least.

Over the last several months, The Salvation Army has been conducting consultations across the country with those working on the frontlines of poverty, as well as with people who have or are experiencing poverty. Below are some of the most common issues that were raised.

“I would be happy as long as there was money available for bus fares, housing, over the counter medication and basic needs.”

⁵ Whalen. June 2017.

⁶ An example of such a measure is the Human Needs Index (HNI). The HNI was developed through a unique collaboration between the Indiana University Lilly Family School of Philanthropy and The Salvation Army. It provides an analysis of The Salvation Army's service data to expand the pathways through which individuals and communities in poverty may be identified. When combined with an assessment of governmental data, the HNI provides a new lens through which to understand human need across the country. The Human Needs Index, researched and prepared by the Indiana University Lilly Family School of Philanthropy using data from The Salvation Army. Available online at www.HumanNeedsIndex.org.

Stigma

One of the most significant barriers people experiencing poverty raised with The Salvation Army is the stigma often associated with poverty or with those who are viewed as being “low income”. Clients will often share experiences of being marginalized, isolated, and treated poorly because of their economic situation.

Unfortunately, these experiences of stigmatization and marginalization are not rare. Many Canadians ho perpetuate the idea that “the poor are the problem” and that their decisions and choices led them to poverty.⁷ Approximately 25 percent of Canadians believe that people are poor because they are lazy and have lower moral values than average and nearly 40 percent believe that people who live in poverty in Canada “still have it pretty good.”⁸

As a result of these beliefs, the majority of Canadians are able to distance themselves from such social problems by blaming the individual for their situation. This stigmatization often leads to greater marginalization and isolation of those experiencing poverty, and further injures a person’s self-worth and dignity. The Salvation Army recognizes that personal choice plays a role in all of our lives, and some individuals make poor decisions that contribute to future problems. However, significant systemic barriers that perpetuate a cycle of poverty also play a role in preventing people from escaping poverty. Many individuals living in poverty experience difficulty retaining stable employment, due to challenges such as mental health issues and addiction that inhibit their success, and with the Canadian unemployment rate currently at 6.5 percent, finding a job is not always a simple task.

Navigating the System

Throughout our consultations people raised concerns regarding how challenging it is to navigate the system of supports that exist. This is especially true for newcomers to Canada as well as though with mental health or developmental challenges. Often one of the most significant barriers in navigating the system is the lack of coordination between programs, this is especially evident when attempting to access programs run by different levels of government.

In many conversations, people have raised the challenge they face in meeting program requirements that require the completion of or registration with another program. It also often involves travelling great distances to use services. In an age when everyone is so well connected, communication between programs, whatever their origin, should not be a barrier to access.

In a conversation with Salvation Army staff about frustrations with the system, one participant noted: “It seems as though all you want me to do is sit on my butt and do nothing; so that’s what I did.” Case

⁷ These findings are from a study conducted by The Salvation Army in collaboration with of Angus Reid Public Opinion. The Salvation Army. “The Dignity Project: debunking myths about poverty in Canada.” 2011 www.salvationarmy.ca/dignity

⁸ The Salvation Army. 2011.

workers assigned to provide guidance and assistance are not viewed as advocates, but more like adversaries who prevent clients from obtaining benefits to which they may be entitled. Salvation Army staff have often heard stories of available programs not being communicated to clients, and when other programs or options are raised by clients they are discouraged to pursue them by their case worker.

Additionally, frontline staff have raised frustration with the inefficiencies and dysfunction of the system, where service providers are unable to find out what services have been provided to a client. These barriers to communication result in an inability to coordinate services and support for people most in need.

Clients are screened to determine if they qualify for extra assistance with education or child care. Throughout our consultations, we heard that this process leaves the impression that the system is set up to make sure the person does not qualify. We submit that the opposite screening process needs to take place so that social workers are trained to be advocates for the clients and not the government. People ought to be viewed as an investment, not an expense.

The Salvation Army recognizes that social workers across the country often have heavy caseloads and minimal resources. We encourage the government to address the system that has led to this process and look at means of shifting the perception and, more importantly, the reality, so that social workers are able to be the advocates and provide the assistance and care clients need.

“The main reason I struggle to make ends meet is simply not enough money; right now I am also struggling to assist my 24-year-old son pay his rent. Once my main bills are paid I have \$100.00 left over for four weeks. This often leads to a limited diet of spaghetti, and rice with little protein. Eating healthy meals is a challenge. Thankfully, there is a sense of community and we help each out when we can. Once I buy hygienic material and cat food, the amount left over does not buy

Location

Finally, The Salvation Army, which serves both rural communities and large cities across the country, recognizes poverty does not always look the same or have the same impact. In order to adequately meet the needs of persons in all communities, different responses to poverty are needed. Homelessness and poverty in suburbs look different—it’s not always as obvious as it is in downtown urban centres such as Toronto or Montreal, where you often see people sleeping outside. Rather, it manifests itself in a very different way: the post-secondary student sleeping in his car, the senior citizen biding her time at the public library, or the teenager couch surfing at a friend’s place. In rural communities, we often see people going without basic needs such as food or heat in the winter.

PRIORITIES FOR THE STRATEGY

The following priorities were determined through consultation with communities and Salvation Army ministry units across the country over the several months.

Housing

The key issue that was repeatedly highlighted was the need for safe, stable, appropriate and affordable housing. Without stable and affordable housing, all other efforts to alleviate or end poverty are hindered.

Approximately 1.5 million Canadian households are paying more than 30 percent of their income on rent. Over half of these households are in extreme core-housing need (living in poverty and spending more than 50 per cent of income on housing).⁹

In order to be effective in ending poverty, the CPRS will need to work with the National Housing Strategy to address the significant and complex housing needs in Canada. The Salvation Army works with some of the most difficult to house people in Canada. One of the most significant barriers preventing them from finding housing is the lack of support both before and after they are housed. Transitional and supportive housing are often viewed as “managing poverty.” This is not the case, rather, it offers a continuum of housing that meets people where they are and ensures they have the tools and support necessary to succeed.

Considerations:

In many ways, housing is the key to tackling poverty. Affordable housing initiatives need to be given priority in government policy, and action needs to be swift and effective.

Ensure that the CPRS and National Housing Strategy include adequate funding for infrastructure development of safe, affordable, and appropriate housing across Canada, and particularly for vulnerable populations.

We encourage the government to release and implement the National Housing Strategy as soon as possible so that all levels of government and society may begin to address the challenging process of ensuring people have a safe, affordable, and appropriate place to call home.

Income Security

“Precarious” work is characterized as casual, contract, self-employed, part-time and temporary work without job security. Such work generally does not provide benefits, and workers in these situations are

⁹ Campaign 2000 “Federal Action Plan to Eradicate Poverty.”

often not protected under employment legislation. It is estimated that approximately one-third (34 percent) of Canadians are precariously employed.¹⁰ These types of jobs are often low paying.

We submit that improvements to enforcement of labour law violations are vital to ensuring more secure employment and protection for workers.¹¹ The most common violations affect workers' incomes and include unpaid vacation (31 percent), unpaid wages (27 percent) and unpaid termination pay (24 percent).¹²

In addition, Canada's income security system is now one of the weakest among developed countries. Those in receipt of social assistance continue to subsist on benefits that place them well below any poverty measure used in Canada.

Considerations:

We encourage the government to consider: improving protection for precariously employed workers under labour laws, reforming income assistance programs, such as Employment Insurance, indexing the National Child Benefit to the cost of living, and setting national wage standards above the poverty line.

Food Security

Since the 2008-2009 economic recession, food bank usage has increased by 25 percent, with children and youth now representing more than 30 percent of food bank users. Among Inuit adults living in Nunavut, the rate of food insecurity is shockingly high at 69 percent. These numbers may not even paint the full picture of those facing food insecurity.

Food insecurity has a negative impact on both adults and children. Household food insecurity affects food intake, and it may prevent an individual from consuming enough of the right kinds of nutrients to support and maintain health. Adults and adolescents in food-insecure households in Canada have lower intakes of milk products, fruits and vegetables, and are at an increased risk of inadequate nutrient intake.¹³

Considerations:

¹⁰ C.D. Howe. "Precarious Positions: Policy Options to Mitigate Risks in Non-standard Employment." December 2, 2016.

¹¹ Workers' Action Centre, "Working on the Edge" (Toronto: Workers' Action Centre, 2007), www.workersactioncentre.org.

¹² Task Force on Modernizing Income Security for Working-Age Adults, "Time for a Fair Deal," May 2006, www.torontoalliance.ca.

¹³ Kirkpatrick S, Tarasuk V. *Food Insecurity Is Associated with Nutrient Inadequacies among Canadian Adults and Adolescents*. Journal of Nutrition. 2008

We encourage the government to consider: developing a National Right to Food Policy, and increasing federal investment to address the very high levels of household food insecurity among Indigenous peoples.

Mental Health

“Not having enough money each month creates extra stress in day to day living. By lowering stress levels there would be more energy to put into community volunteering, raising a family, and visits with grandchildren and family members.”

Poverty can be a significant risk factor for poor physical and mental health. Further, people with mental illness often live in chronic poverty. The relationship between mental illness and poverty is both straightforward and complex.¹⁴ The importance of ensuring adequate access to mental health support is especially critical when one considers the statistic that one in five Canadians within a given year will experience mental illness.¹⁵

People with serious mental illness face many barriers over their lifetime, including stigma and discrimination, which may prevent them from securing adequate education, employment, and permanent housing. Many Salvation Army social service centres report very high numbers of people using services who have diagnosed mental illness. One shelter reported that up to 60 percent of their clients have diagnosed or untreated mental illness.

Furthermore, individuals with serious mental illness are frequently unable to access health services and support due to stigma, gaps in service and/or challenges in system navigation. Lack of sufficient primary health care and community mental health services, shortages of affordable housing, and inadequate income support further alienate them from life in the community.¹⁶ Omission from social and economic support results in social isolation, significantly increasing their risk of chronic poverty.

Considerations:

We encourage the government to consider improving access to mental health supports. Without timely, simple, and sustained access to mental health care individuals facing mental illness will continue to experience negative outcomes and live in poverty.

Vulnerable Populations

Indigenous Peoples

Poverty rates for Indigenous people in Canada are shockingly high. Recent statistics reveal that nationally 60 percent of First Nations children on reserve live in poverty. Poverty rates amongst

¹⁴ Canadian Mental Health Association. “Poverty and Mental Illness.”

¹⁵ Smetanin et al. (2011). The life and economic impact of major mental illnesses in Canada: 2011-2041. Prepared for the Mental Health Commission of Canada. Toronto: RiskAnalytica.

¹⁶ Canadian Mental Health Association. “Poverty and Mental Illness.”

indigenous people are as high as 76 percent in Manitoba and 69 percent in Saskatchewan.¹⁷ Further, Two-thirds of First Nations communities have been under boil water advisories for varying times over the last decade, with 150 or more in place on any given day.¹⁸

These realities are the result of the historic and ongoing systemic discrimination that Indigenous peoples experience as a result of continuing colonialism, racism, violence and neglect.

Considerations:

We encourage the federal government to open nation-to-nation collaborations with Indigenous communities to ensure they are receiving adequate funding to meet the needs of their communities and peoples (both on reserve and off).

Women and Girls

Certain groups of women are more likely to be poor than others, and many systemic barriers stand in the way of their financial stability. Some groups have higher rates of poverty and are more likely than others to be poor.¹⁹ They include: First Nations women (living off reserve) – 37 percent²⁰; visible minority women – 28 percent²¹; women with disabilities – 33 percent²²; immigrant women – 20 percent²³; single mothers – 21 percent²⁴; and single senior women – 16 percent.²⁵

¹⁷ David Macdonald and Daniel Wilson, Shameful Neglect: Indigenous Child Poverty in Canada: https://www.policyalternatives.ca/sites/default/files/uploads/publications/National%20Office/2016/05/Indigenous_Child%20_Poverty.pdf

¹⁸ Joanne Levasseur and Jacques Marcoux, “Bad water: ‘Third World’ conditions on First Nations in Canada” (Oct 2015): <http://www.cbc.ca/news/canada/manitoba/bad-water-third-world-conditions-on-first-nations-in-canada-1.3269500>

¹⁹ Low income in Canada: A multi-line and multi-index Perspective, 2012. Statistics Canada. <http://www.statcan.gc.ca/pub/75f0002m/2012001/summary-sommaire-eng.htm>

²⁰ First Nations, Metis and Inuit Women, Women in Canada: A Gender-based Statistical Report. Based on 2005 data and low-income cut-offs before tax. Statistics Canada.

<http://www.statcan.gc.ca/pub/89-503-x/2010001/article/11442-eng.htm#a28>

²¹ Visible Minority Women, Women in Canada: A Gender-Based Statistical Report. Based on 2005 data and low income cut-offs before tax., p. 34. Statistics Canada. <http://www.statcan.gc.ca/pub/89-503-x/2010001/article/11527-eng.pdf>

²² Participation and Activity Limitation Survey, 2006. Statistics Canada. <http://www5.statcan.gc.ca/olc-olc.action?objId=89-628-X&objType=2&lang=en&limit=0>

²³ Immigrant Women, Women in Canada, A Gender-Based Statistical report, 2012. Based on 2005 data and low-income cut-offs before tax. Statistics Canada. <http://www.statcan.gc.ca/pub/89-503-x/2010001/article/11528-eng.htm#a24>

²⁴ Low income and family status, Women in Canada, A Gender-Based Statistical report, based on 2008 data. <http://www.statcan.gc.ca/pub/89-503-x/2010001/article/11388-eng.htm#a4>

²⁵ Persons in low income after tax. 2011. Based on after-tax data. Statistics Canada.

<http://www.statcan.gc.ca/tables-tableaux/sum-som/l01/cst01/famil19a-eng.htm?sdi=low%20income>

Women living in poverty are often forced to make difficult decisions -safety or poverty. There are many studies that show women will stay in an abusive relationship because they know leaving will result in living in poverty.²⁶

Considerations:

We encourage the government to adopt a gender lens on all poverty and housing policies, recognizing women's unique needs and that they constitute the majority of homeless single parents.

Further, we encourage greater investment in educational and career-training programs for women. Changes in policy are needed to address employment discrimination against women and particularly women belonging to minority groups.

Children and Youth

Children and young people under 18 are particularly vulnerable to conditions of poverty. Disturbing statistics indicate that 1.3 million children in Canada living in poverty must navigate complex barriers to achieve basic goals.

Psychological research has demonstrated that living in poverty has a wide range of negative effects on the physical and mental health and well-being of our nation's children. Poverty has an impact on children within their various contexts at home, in school, and in their neighbourhoods and communities. Children and teens growing up in low-income homes are at greater risk for negative outcomes, such as poor academic achievement, school dropout, abuse and neglect, behavioural and socio-emotional problems, physical health problems, and developmental delays.

Every year, The Salvation Army provides more than 154,000 breakfasts to children across the country through school breakfast programs. In addition, Salvation Army communities also offer food programs so that children and their families have nutritious food to eat over the weekend. By providing their basic nutritional needs, The Salvation Army ensures that children are able to focus more on what they are learning in school and less on their empty stomachs.

Consideration:

Regulated child care in Canada is currently characterized by high fees, low staff wages, mediocre quality, and unmet demand. The Salvation Army encourages the government to consider: developing a high-quality, universal, publicly-funded and managed early childhood education and care program for children aged 0 to five years and for school-aged children up to age 12. Also, we encourage the government to index the Canada Child Benefit to inflation to help protect its purchasing power.

²⁶ Jane Gurr et al. Breaking the Links Between Poverty and Violence Against Women, 2008, Page 1. National Clearinghouse on Family Violence, Public Health Agency of Canada.
http://publications.gc.ca/collections/collection_2012/aspc-phac/HP20-14-2008-eng.pdf

Refugees and Newcomers

The Salvation Army strongly supported and continues to support the government's decision to welcome thousands of refugees from Syria and the Middle East. Newcomers arrive to improve their lives and their children's lives, but increasingly find themselves in poverty despite their best efforts. While earlier generations of newcomers were often able to find opportunities and avoid falling into poverty, over the last 25 years, the economic position of newcomers has steadily declined relative to native Canadians.

Results from the 2011 National Housing Survey indicated that 4.8 million Canadians, or nearly 15 percent (we know this number is greater now), were living in poverty. About 41 percent of those living in low-income neighbourhoods belonged to a visible minority—47.5 percent in those neighbourhoods considered “very low-income,” compared with 24.2 percent for other neighbourhoods. Low-income neighbourhoods also had a higher proportion of immigrants—36.6 percent, to be precise, with nearly half of them having arrived in Canada between 2001 and 2010. In very low-income neighbourhoods, the percentage jumped to 40 percent.²⁷

The 2016 National Housing Survey continued to highlight the need to ensure that any National Housing Strategy includes measures to support newcomers to Canada.²⁸

In addition to the need to help newcomers find adequate, appropriate, and affordable housing, there are also many other structural and social barriers that have an impact on newcomers' ability to survive and thrive in Canada. In particular, The Salvation Army has noted that issues with skills transfer and finding adequate employment prove particularly challenging to newcomers' ability to succeed.

Consideration:

Many refugees are vulnerable to poverty in Canada because they lack employment and language skills, among other factors. General anti-poverty measures will fail to address the complex interconnected factors that make refugees and newcomers more susceptible to poverty in Canada.

Seniors

Across the country Salvation Army programs are seeing more and more seniors needing their services. Whether it is seeking assistance with food or needing assistance at an emergency shelter, there has been a marked increase in the number of adults over the age of 55 needing assistance.

Recent reports provide some insight into why this may be happening. In a report published by the Broadbent Institute, it was found that 47 percent of Canadian families aged 55 to 64 have no

²⁷ Statistics Canada. “2011 National Housing Survey” 2011. <http://www12.statcan.gc.ca/nhs-enm/2011/dp-pd/prof/index.cfm?Lang=E>

²⁸ The Conference Board of Canada. “What we Heard: Shaping Canada's National Housing Strategy.” Let's Talk Housing. Canada, 2017.

accrued employer pension benefits. The vast majority of these families retiring without an employment pension plan also do not have adequate retirement savings—the median value of their retirement assets being just over \$3,000.²⁹

These findings are even starker when you factor in their pre-retirement income. For retirees with annual incomes in the range of \$25,000 to \$50,000, the median value of their retirement assets is close to just \$250.

Between 1995 and 2013, the seniors' poverty rate increased from a low of 3.9 per cent to 11.1 per cent, or one in nine. Poverty is more acutely impacting older women, 28 per cent of single women and 24 per cent of single male seniors are living in poverty in this country.³⁰

Consideration:

The status quo is not acceptable. Because OAS, or Old Age Security, and GIS, the Guaranteed Income Supplement, are indexed to keep pace with prices instead of wages, their anti-poverty value continues to fall over time. We encourage the government to index OAS and GIS like CPP maximum benefits to average earnings.

²⁹ Shillington, Richard. "Analysis of the Economic Circumstances of Canadian Seniors." Broadbent Institute. February 2016.

³⁰ Shillington. February 2016.

LOOKING FORWARD

The issues discussed above are not silos. They're completely integrated and we need integrated approaches to address homelessness, mental illness, and poverty.

Role for the Federal Government

The Salvation Army has been on the frontlines of fighting poverty in Canada for more than 100 years. We recognize that much of the work helping those facing difficult situations will continue at the community level. However, the federal government must adopt a poverty reduction lens on all policy decisions to ensure that the people most in need benefit from programs meant to improve quality of life and restore/enhance dignity.

Government plays a critical role in setting the path toward the systemic changes needed to realize the necessary societal transformation. We need to adopt a structural response to poverty and inequality and stop individualizing it and blaming the victims. This involves addressing income inequality between the rich and the rest, implementing progressive taxation, addressing precarious employment, and building sustainable funding for housing.

A Coordinated Approach

Success for many of our clients was defined as being able to access necessary services and support when they are needed.

Programs for low-income individuals are sponsored by different levels of government and ministries. Programs such as employment support, income support, housing, and educational financial aid often work in isolation from one another. This has the unintended consequence of disallowing people from receiving the basket of services that can support them in moving out of poverty. Government leadership is necessary to develop coordinated strategies between different levels of government, among provincial ministries and across publicly-funded programs in these ministries, so that the various programs that are intended to reduce poverty among vulnerable populations will complement, not compete with, each other.

Define Targets and Timelines and Monitor Progress in Reducing Poverty

To be effective, a poverty reduction strategy has to set measurable targets and realistic timelines. Progress should be monitored yearly.

We encourage measures that look beyond the number of people served and income. Rather, measures should focus on whether people are meeting their basic needs for housing, food, healthcare, etc. A

needs-based measure provides a better gauge of the depth of poverty and is a more accurate account of the realities facing people experiencing poverty.

CONCLUSION

The Salvation Army is pleased the Government of Canada is taking the initiative and opening the conversation about poverty in Canada. A Canadian Poverty Reduction Strategy represents an opportunity for all Canadians to achieve more and thrive together and not be held back by socio-economic status.

We hope that this is only the beginning of the national conversation, and welcomes the opportunity to continue this dialogue with the federal and all levels of government. In order to be effective, the strategy must continue to be consultative in nature, and should include those who have experienced poverty, as well as organizations on the frontline assisting people who come to them for support.

The Salvation Army is committed to continuing the fight to end poverty, but there is only so much we can do. We look forward to the government's leadership and initiative to move forward.

About The Salvation Army

The Salvation Army is an international Christian organization that began its work in Canada in 1882 and has grown to become one of the largest direct providers of social services in the country. The Salvation Army gives hope and support to vulnerable people in 400 communities across Canada and in 128 countries around the world. The Salvation Army offers practical assistance for children and families, often tending to the basic necessities of life, providing shelter for homeless people and rehabilitation for people who have lost control of their lives to an addiction. When you partner with The Salvation Army, you are improving the future for many marginalized and overlooked people across Canada.

APPENDIX A - Notes from Community Consultations

Community Discussion on Poverty Reduction Strategy

**Tuesday May 30, 2017
Toronto, Ontario**

Theme #1 – Communities Experience:

What does poverty look like in your community? What do you think are the main reasons people struggle to make ends meet?

- Even in more affluent areas, different kinds of poverty are displayed (i.e. old age, mental illness)
- People coming into correctional facilities can get service but will still leave without food, clothes and/or housing. Referrals to other programs are often humiliating and demotivating
- Poverty is constraining. They have what they are “allowed” and nothing else, very limited/no choice
- Communication barriers can be seen as a form of poverty
- Immigrants, families with children, women, seniors and indigenous persons are most common to experience poverty
- Costs in the city are extremely high

Which Government of Canada programs and policies (not limited to Salvation Army programs) do you feel are effective at reducing poverty? Are there some that can be improved?

- Maintenance training at Toronto Community Housing is useful in empowering tenants
- Getting input from tenants in community housing facilities
- Self-empowerment programs are key, more effective than handouts
- Showing people they have useful skill is key to empowerment
- Building up individuals instead of throwing money at their problems
- Increase in minimum wage to \$15 may be helpful however the macroeconomic effect this will have on price levels and job supply is yet to be seen
- Those with higher skill levels currently being paid \$15 hourly will likely not get a pay boost when they minimum wage increases and with increasing price levels, this could possibly force skilled workers to now earn minimum wage

What are some key services or types of programs that are missing in your community that would really make a difference?

- Legal aid needs support, particularly in the area of family services
- New developments (i.e. condos, shopping plazas) will increase rent in areas and push immigrants out. Large buildings dynamic of a neighbourhood and development restrictions should be considered
- Incentives to be employed are damaged because certain supports are taken away as soon as someone gets a job. This often causes the “working poor”, where people might be better off financially if they quit their job and live on the supports

- Those who don't have a university degree have difficulty being competitive in the job market

Theme #2 – Successful Poverty Reduction Strategy:

What should success look like in the Canadian Poverty Reduction Strategy?

- Housing first model is important. Once stable housing is established, other issues can be more easily dealt with
- Housing that meets people's needs are very important. Housing people anywhere because "otherwise you'd be living in a shelter" is not good enough
- More resources spend on housing, not shelters
- Highly monitored system where inefficiency resulting from duplication of services is removed

What target(s) and indicators should the Government use to measure progress?

- Poverty is ambiguous; we need common indicators/ language on poverty. A distinct poverty line is important in assessing clients
- All different government programs have different benchmarks

Theme #3 – Building and Maintaining Strong Partnerships:

How can the Government of Canada align its Poverty Reduction Strategy so that it supports existing efforts by provinces, territories, municipalities and communities?

- Representatives from the federal government should come to communities and listen. People who live in poverty want to make sure they are being heard
- Housing and Homelessness has no mention of mental health
- Most shelters have mental health as their largest issue

How can the Federal Government encourage an ongoing dialogue with other levels of government, community organizations like The Salvation Army, academia and businesses on poverty reduction efforts?

- As an organization, The Salvation Army should be more involved in government discussions
- The Salvation Army should be contributing to more research projects and be a more active player in the poverty discussion

Canadian Poverty Reduction Strategy Interviews

May 30 and June 8, 2017

Winnipeg, MB

Interviews chaired by: Madison Johnston, Salvation Army Family Services Worker B. Sc. (Psychology) Bus. Admin.

Notes taken and compiled by Major Owen Budden, Corps Officer B.A. B.Ed. M.Div.

The proposed questions were worded with an effort to keep the general idea, but omitting the word 'poverty' based on social stigma often associated with the word.

Agenda Items:

1. Community:
 - a. What are the main reasons people have difficulty making ends meet?
 - b. What government programs are genuinely helpful in this?
 - c. Are there some programs that can be improved?
 - d. Are there some programs or services missing that could really make a difference?
2. Strategy:
 - a. What would a successful program from the Federal government look like?
 - b. How could measurements be made to determine success of the program?
3. Partnership:
 - a. How could the various levels of government (Federal; Provincial; Municipal) better work together to support communities that struggle making ends meet financially?
 - b. What could the government do to encourage continued discussion on this issue with other levels of government, community organizations; businesses etc.

Summary

The main reason I struggle to make end meet is simply not enough money; right now I am also struggling to assist my 24 year old son pay his rent. Once main bills are paid I have \$100.00 left over for four weeks. This often leads to a limited diet of spaghetti, and rice with little protein. Eating healthy meals is a challenge. Thankfully there is a sense of community that helps one another out. I do not use the food bank. Once I buy hygienic material and cat food the amount left over does not buy much. (Note; when questioned about pets, it was determined that pets are very therapeutic and can help people through difficult periods of crisis in an individual's life.)

After receiving my CPP I get \$4.42 top up per month from Social Assistance. I am thankful my medication expenses are covered.

I live in an area where the rent is subsidized based on my total income.

Government agencies and social workers could help out by sharing what resources are available rather than the clients having to do research and then ask for help through certain programs.

I would be happy as long as there was money available for bus fares, housing, over the counter medication and basic needs.

Not having enough money each month creates extra stress in day to day living. By lowering stress levels there would be more energy to put into community volunteering, family raising issues, and visits with grandchildren and family members.

If various government agencies and municipal governments could work together to allow qualified clients to have a monthly bus pass it would help with family relationship building, availing of locations where special sales take place and give a greater sense of independence.

One story I share is when I had a relative staying with me who drank a lot of my milk. Each day she said she would replace it when her check came, but when it came it would be spent on other things. My milk supply kept getting used and was not being replaced. Family members in need are difficult to turn away, and there is often no idea how long someone may stay. This created a financial burden leading to extra stress and anxiety. This is some of the things that happen unexpectedly in life that makes a burden even heavier.

Canadian Poverty Reduction Strategy

Discussion took place primarily around the theme of frustrations working through a system that seemed to hinder than help. The assigned case workers are not viewed as advocates, but more like adversaries who make every effort to prevent clients from obtaining more benefits to which they may be entitled. Available programs are not communicated and avenues or programs discovered by the clients are often discouraged by the workers. The attitude is the workers are trying to keep the clients in their financial position.

Government bureaucracy and red tape are difficult to navigate that create barriers for those hoping to break out of a poverty cycle. One lady, in frustration said, "It seems as though all you want me to do is sit on my butt and do nothing; so that's what I did."

Clients are screened to determine if they qualify for extra assistance with education or child care. This process leaves the impression that the process is set up to make sure the person does not qualify. The opposite screening process needs to take place so that social workers are screened to become advocates for the clients and not the government. Investing in people and their lives and contribution to society ought not to be viewed as an expense.

(As an aside social workers often are laden with heavy caseloads making it difficult to develop helpful relationships with clients. The perception that the Social workers are only in the position as a job, and not as a helping career may at times appear a statement that rings true. Add to the poverty condition a lack of education; poor self-esteem; poor living conditions, mental and physical health issues, poor diet, and the stressors of single parenthood you have a formula for a life style that becomes very difficult to escape.)

The care system for poverty-stricken people needs updating. Items declared as non-essentials or luxury items in the 1980's are still described as such. When the 21st century world offers help based on a 20th century mind set there is a large discrepancy in the services being provided and the labelling of such.

Some interviewees expressed their desire to upgrade their condition by enrolling in educational courses. The extra funds provided were deducted from their pay immediately yet they did not receive funding until a future payment. In other cases clients are discouraged from pursuing educational ambitions or goals because workers do not display confidence in the skill set of individuals to be successful.

Extra expenses for school trips and supplies bring added strains; child care, transportation; poor housing and neighborhoods that are prone to gang activity all create stressful burdens to an individual's life.

Programs missing that would be helpful would be childcare help. A safe place to leave a child is a deepening concern. Any place available requires more payment, which means less for food and other items.

Governments could help by aligning programs with provincial and municipal programs offering such things as a zoo entry for a family if they qualify; or a museum visit; or some other venue that normally is out of a person's financial ability. These would help the family have some sort of reprieve.

Others tell stories of disabled children and there is no respite care provided. These situations contribute to a sense of being trapped in a system that cares very little, if at all for people in such situations.

Successful programs would look like the SEED program that encourages people to save towards the purchase of a household item or self-improvement goal and the program matches the saving by 3 times. It is a motivating program and encourages people to stay away from high interest enterprises that offer a rent to own loan.

Discussion Notes
Poverty Reduction Strategy
11 May 2017
12:25 pm – 1:20 pm
Cambridge Ontario

Participants:

This meeting was convened among attenders of The Salvation Army Hespeler Community Church's Thursday Community Dinner. Thirteen people participated: Major Jim Hann, the corps officer; Sheila Labelle, the Family Services Worker; two volunteers, and nine community members who stayed after the dinner to talk.

Key Themes:

The main theme that kept emerging is the importance of communication. Individuals have widely diverging needs, and face challenges when dealing with government agencies which are unaware of their particular challenges.

Theme # 1--Communities Experience

Poverty in Cambridge is largely represented by people who cannot get enough food, both because of the high cost of food and the low level of funding. The local food bank requires 4 hours of volunteer service and \$10 "dues" to access the service. If dues are not paid or volunteer service is not completed for three months, the family is cut off. Many people do not have the \$10, or cannot make up the volunteer service; so are unable to access the program.

Many people are "house poor," which is to say that housing costs have risen far above their ability to pay. If they have a home, the burden of taxes has become very heavy, particularly as the value of property increases. If they are renting the cost of rent has been rising astronomically.

A challenge to many of the working poor is the cost of health care. Prescriptions are very expensive, and the price of medical/dental insurance is prohibitive. Even the cost of parking at health care centres leaves clients frustrated. They are unable to access services because they cannot park, or have someone else bring them and park.

Ontario Works has been more helpful to our community than the Government of Canada programs, which largely provide income without practical guidance. Ontario Works, on the other hand, assigns case managers, many of whom provide a great deal of assistance to their clients, giving them direction on how to access various services, and how to deal with the particular problems they themselves face. The Government of Canada programs would be wise to establish workers who could deal with the problems rather than simply assigning funding. Not only would this allow clients to deal with problems with assistance from someone who can access the services they need, but it would provide people who have a stake in the outcome of the assistance they give.

Our community faces a shortage of affordable housing, particularly accessible units for people with physical disabilities. As the population ages, more and more people need accessible units, but there are no units available to them without long waiting lists.

Theme # 2—Successful Poverty Reduction Strategy

People need to be able to access the care they need, whether health care, personal (in home) care, long-term care, semi-independent care, prescription/dental/vision care, dietary, physio/rehab/mobility care. Success will be achieved when people are able to access the care they need.

Success will be achieved when there is a transition period for people coming off “welfare” or “disability” assistance, so that they can start working and get established without forfeiting their benefits. So often today, people who need prescriptions to function are unable to get work because if they start working, they cannot afford to buy the prescriptions that formerly would be covered by the government plan.

Success will not be measured by averages, but rather by communication with people who are in the system, to compare the assistance they require with what is being offered.

Success will be seen as food banks and shelters are seeing less activity, because people are having their needs met through other programs.

Theme # 3—Building and Maintaining Strong Partnerships

It is of utmost important that transparent communication be established between levels of government, social agencies, and suppliers of assistance. It would be advisable for members of parliament or their designates to spend time at the care centres, but not in a “serving” capacity—rather being among the individuals being helped, talking to them, hearing their stories. It is easy to take advantage of the photo op without really understanding what is going on.

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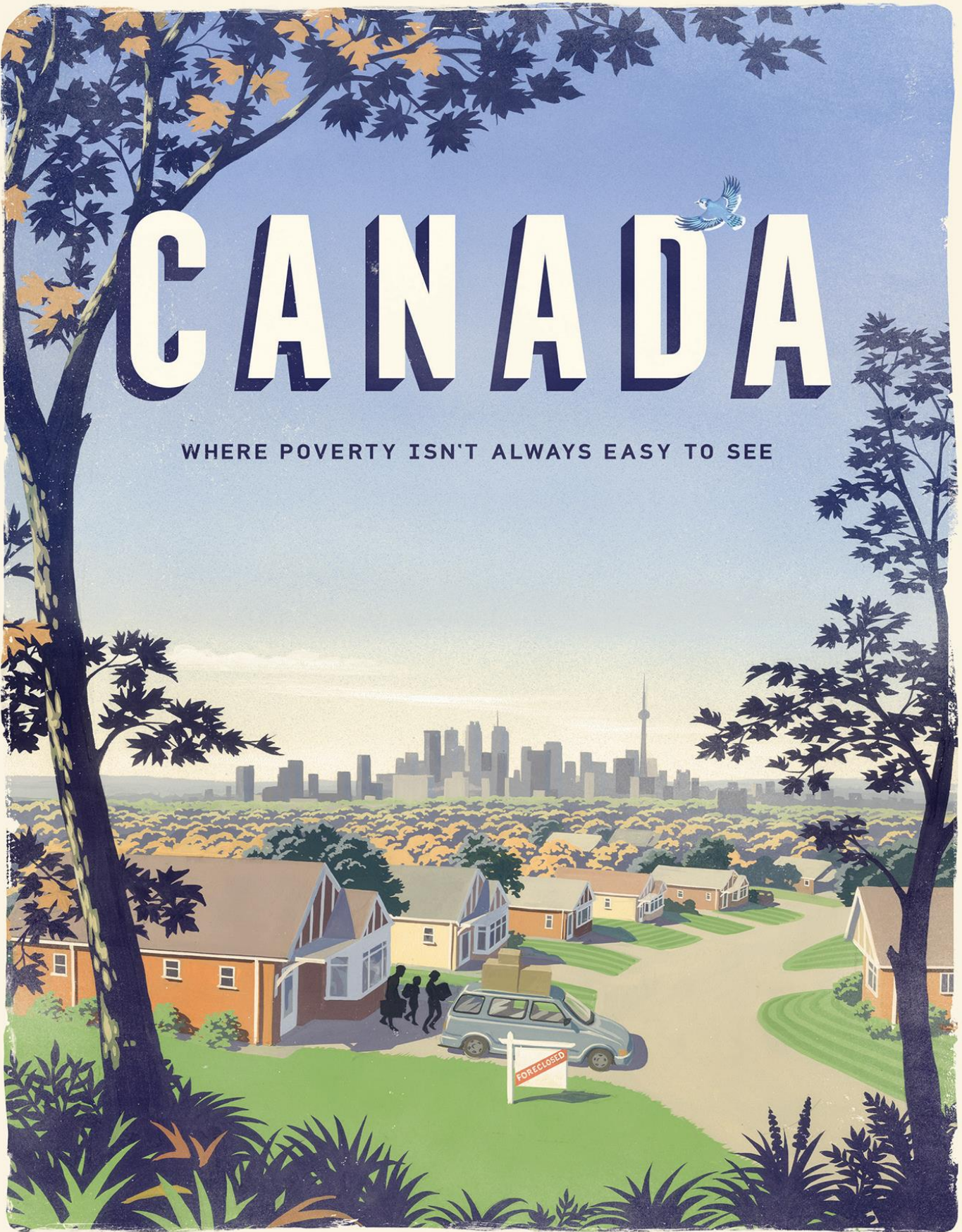
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CANADA

WHERE POVERTY ISN'T ALWAYS EASY TO SEE



**1 IN 10 CANADIAN FAMILIES
ARE LIVING IN POVERTY.**



Giving
Hope
Today