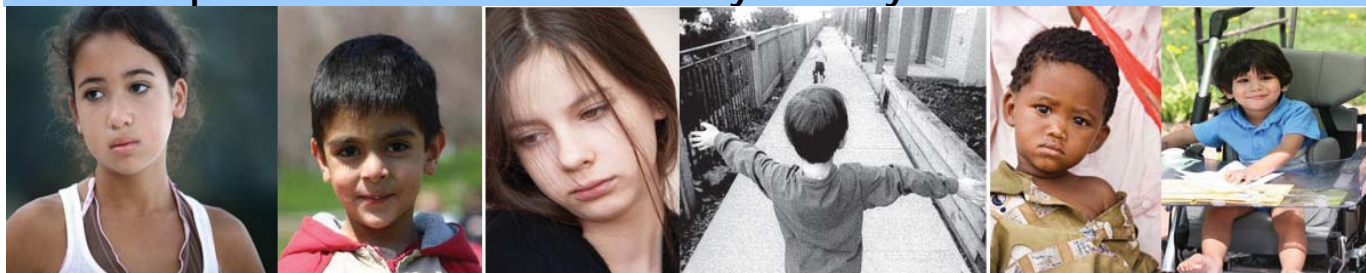


2009 Report Card on Child and Family Poverty in Canada: 1989 - 2009



Keep the Promise: Make Canada Poverty-Free



Two decades after the House of Commons' unanimous resolution "to seek to achieve the goal of eliminating poverty among Canadian children by the year 2000," 1 in 10 children in Canada *still* lives in poverty.

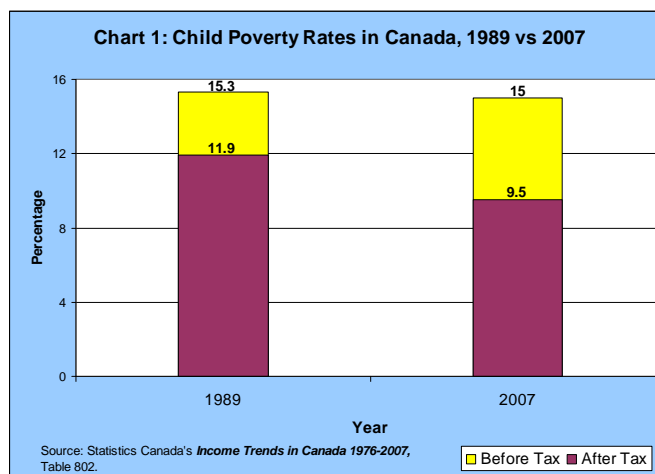
END CHILD & FAMILY POVERTY IN CANADA

www.campaign2000.ca

STUDENT	CANADA
SUBJECT	CHILD AND FAMILY POVERTY
	<p>Commitments made -</p> <ul style="list-style-type: none"> • 1989 Unanimous House of Commons vote to end child poverty in Canada by the year 2000 • 1989 Convention on the Rights of the Child. Ratified by federal and provincial/territorial governments in 1999 committed to ensuring a healthy standard of living • 1997 Royal Commission on Aboriginal Peoples set target to close economic gap by 50% • 2005 First Ministers' Meeting on Aboriginal Affairs in Kelowna – historic agreement signed by 13 governments committed to improved quality of life.
GRADE	NO GRADE - Work does not meet the requirements of the assignments; student must seriously apply herself and use her potential.
TEACHER'S COMMENTS	Achievement falls far below the standard for rich nations but Canada has great potential and has demonstrated some knowledge and skills in poverty reduction.
	<ul style="list-style-type: none"> • About 1 in 10 children (637,000) and their families live in poverty (2007 LICO after tax); that's as large as the population of Winnipeg but does not show the shameful situation of First Nations communities where 1 in every 4 children is growing up in poverty • Paid work does not assure a pathway out of poverty; more than 4 in every 10 low-income children have a parent who works full-time throughout the year • Children of recent immigrants, of Aboriginal identity, in racialized families and those with a disability remain much more vulnerable to poverty • Most low- and modest-income families do not have access to affordable housing or high quality Early Childhood Education and Care (ECEC) services • Rising costs of post-secondary education are a formidable barrier to low-income students.
REMEDIAL ACTION	REQUIRED - A comprehensive plan to make Canada poverty-free including public policy and labour market strategies to prevent families from falling into poverty. The plan needs to have a clear timetable, transparent accountability that can show progress, and describe a role for community participation, particularly with low-income people.

Oh Canada! Too Many Children in Poverty for Too Long

Over two decades, the rate of child and family poverty has gone down slightly, to 9.5% (637,000 children) in 2007 from 11.9% (792,000) in 1989 (LICO after-tax). That small change over twenty years is striking in light of an unprecedented period of growth since 1998 and in bold contrast to the growing gap between Canadian families with the highest income and those with the lowest income. The most recent figure does not reflect the impact of the current recession and economic disruption. Nor do the numbers adequately show the shameful situation of First Nations' communities where 1 in every 4 children is growing up in poverty.



While Canada does not have an official "poverty line", Statistics Canada produces several measures of low income. The two sets of **Low Income Cut Offs (LICO)**, the first based on before-tax income including transfers and the second based on after-tax income, define the income level at which a family may be considered in straitened circumstances because it has to spend a greater proportion of its income on necessities (food, clothing, shelter) than the average family does. Campaign 2000 uses both indicators to track child poverty. There is about a 5 percentage point difference in child poverty rates between these two measures. The before-tax measure might be considered an indicator of the adequacy of income flowing into the family and the after-tax measure an indicator of the adequacy of disposable income. The 2007 LICO After-Tax for 1 parent with 1 child in a large urban centre=\$21,851. It is important to note that the LICO is currently based on 1992 spending patterns and has not been adjusted since then. A recent analysis maintains that it is very likely that poverty rates would be higher under a re-based LICO that reflected current consumption patterns.¹

What's Happened Since 1989?

- During the 1990s the federal government relinquished its role in shaping family/child policy with the 1996 demise of the cost-shared Canada Assistance Plan and the introduction of the unconditional block grants (Canada Health and Social Transfer then Canada Social Transfer) to provinces.

- The Canada Child Tax Benefit (CCTB), including the National Child Benefit Supplement (NCBS) for low- and modest-income families, a joint federal, provincial and territorial initiative launched in 1998, has played an important role in preventing and



reducing child and family poverty.² Without public programs like the CCTB/NCBS, many more children and families would live in poverty.

What's Needed?

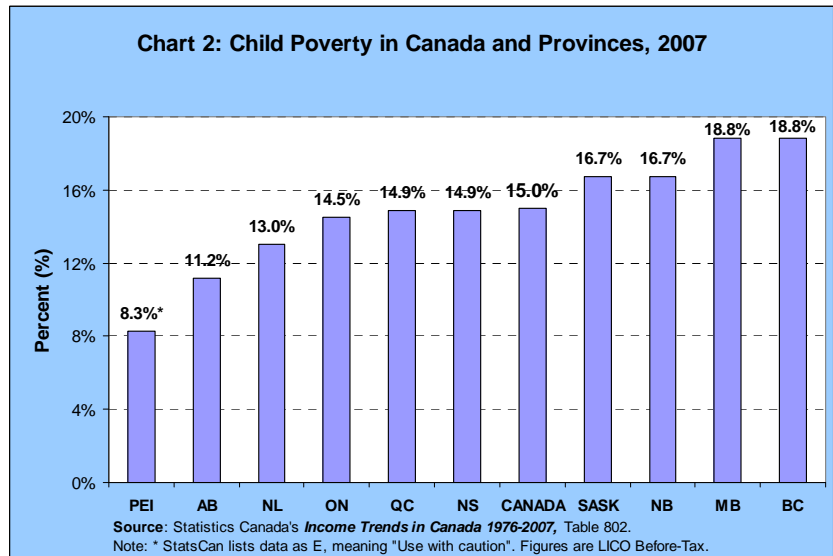
- Closing the child benefit gap is essential to ensure that parents working full time, full year can lift their families out of poverty and that those unable to work can live in dignity. A full child benefit of \$5,400 (\$2009), coupled with fair minimum wages, is necessary to achieve substantial poverty reduction. With the maximum now at \$3,416, the benefit level is about two-thirds of what is needed. It will also be necessary to reconcile the Universal Child Care Benefit (a universal taxable income transfer for children under 6) and provincial child benefits into the development of a full child benefit for all low-income children.

A pathway out of poverty for a lone parent with one child begins with full-time work at \$11.00 per hour and a full child benefit of \$5,400 (\$2009).

Children Live In Poverty Across Canada

What's Happened since 1989?

- Prosperity has not solved persistent poverty, but strong economic growth has helped to move poverty rates down slowly in several provinces.
- The depth of poverty – the amount of money the average low-income family would need to reach the poverty line – remained high; in 2007, the average depth for two-parent and female-led lone parent families was in the range of \$9,500.
- Seven out of ten provinces have (or will have) a poverty reduction strategy; British Columbia, Alberta and Saskatchewan remained uncommitted. Atlantic and Ontario premiers called on the Federal Government to develop a national poverty reduction strategy to work in concert with provincial efforts to prevent and reduce poverty in 2008.



What's Needed?

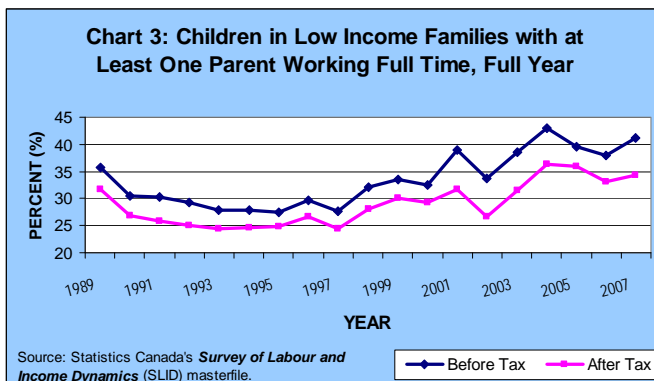
All orders of government (federal, provincial, territorial, municipal and First Nations) need to meet to develop a coordinated poverty reduction strategy.

Work Is Not Working for Families

As the chart below shows, finding employment is not a guaranteed way to escape poverty. Many low-income families have some employment income, yet are not finding jobs with sufficient pay, hours and benefits to get above the poverty line.

What's Happened since 1989?

- In the 2000s, 4 out of 10 (40%) low-income children had at least one parent who worked full time throughout the year but could not rise out of poverty, up from the less than 1 out of every 3 children during the 1990s.



- In 2008, 35% of all jobs were "non-standard" - part-time, temporary, contract or self-employed. Four out of 10 women in contrast to 3 out of 10 men were in non-standard work.³

- Women working full-time throughout the year earned just 71% of the average wages earned by men and were more likely to be in low wage work in 2007.⁴
- Changes to Employment Insurance (EI) have reduced benefit levels to 55% of earnings down from 75%. Changes to eligibility rules mean that only 40% of unemployed male workers and 32% of unemployed female workers now qualify to receive EI, compared to 90% in the 1990s.⁵

What's Needed?

- Minimum wages need to be increased to at least \$11/hour with indexation by 2011 while increases to worker tax credits, like the Working Income Tax Benefit, are put into place at the same time. A worker tax credit of \$200 per month would benefit parents who are unable to find or to take on full-time work year-round.
- Restore eligibility requirements to 360 hours with benefit levels based on the best 12 weeks of earnings for all regions of Canada.

Some Children and Families are More Vulnerable to Poverty than Others

Lone Mothers still at high risk for poverty

While some progress has been achieved, female-led lone parent families carry a disproportionately high burden, with a child poverty rate of 40% (2007 LICO before-tax). Lone mothers face the challenge of being the sole provider while also having to find adequate child care and secure housing which are often unaffordable. They also struggle to balance education or training, community service and/or paid work with family responsibilities.

Children of immigrants, of Aboriginal identity⁶, in racialized families and those with a disability are clearly at higher risk for poverty. This is often the result of persistent social and economic inequality which threatens social cohesion.

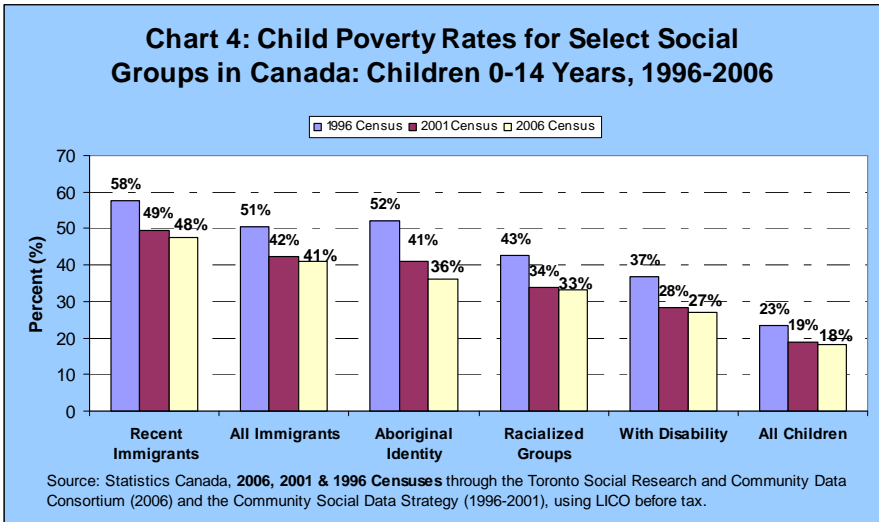
What's happened since 1989?

- Beginning in the 1990s, recent immigrants in contrast to earlier immigrants and with Canadians of the same age and profile, face higher unemployment rates, lower earnings and more challenges in securing employment for which they are qualified.⁷
- For children of Aboriginal identity, decreases in the poverty rate were welcomed; still, nearly half (49%) of off-reserve First Nations children under age 6 were in low-income families, compared with 18% of non-Aboriginal children.⁸
- Since 2003, the Child Disability Tax Benefit⁹ has provided additional support for eligible low-and modest-income families. However, the maximum monthly benefit of \$199.58 per child often does not cover the additional costs of raising a child with a disability.



What's needed?

- Appropriate poverty reduction targets, timetables and indicators for Aboriginal families, irrespective of where they live, must be developed in coordination with First Nations and urban Aboriginal communities.



- Proactive strategies, including employment equity in the public and private sectors, are needed to level the employment playing field for racialized communities and other historically disadvantaged groups.
- A guaranteed income system for persons with disabilities, equivalent in adequacy and design to that for seniors, must be established.

The Unique Situation of Aboriginal Children and Families in Poverty

Canada's Aboriginal population is young and is growing rapidly. While the median age in Canada is 38, the median age among Aboriginal people is 25.¹⁰ With higher birth rates than that of non-Aboriginal families in the past decade, Aboriginal communities present challenges and opportunities as baby boomers age and retire and the labour force needs workers.¹¹ The conditions that Aboriginal peoples now experience are rooted in the history of European arrival, the legacy of colonialism and the responsibility of the federal government outlined in the *Constitution Act, 1867*.

- Four out of ten (41%) off-reserve First Nations children are being raised by a lone parent compared to one in nine (13%) of non-Aboriginal children.¹²
- Unemployment rates of Aboriginal youth were at least twice as high as non-Aboriginal youth in the western provinces in 2006.¹³
- Almost one in five Aboriginal multi-family households lives in core-housing need (housing that is either unaffordable, substandard, overcrowded or all three), as do almost one in two of Aboriginal lone parents.

Aboriginal people are a highly mobile group, with many moving to and from First Nations, Métis, Inuit and other rural communities to cities and within urban regions. By 2006, the result of steady growth in Canada's urban Aboriginal population was that more than half (54%) of Aboriginal peoples lived in urban centres. Yet, funding for the Aboriginal Friendship Centre Program serving 118 off-reserve communities with culturally enhanced services has not increased since 1996. This results in pressure on limited core funding and resources to meet community needs.¹⁴ These pressures, coupled with the jurisdictional responsibility which is often disputed between the federal and provincial governments, can have disastrous consequences for children and families seeking care and services.

What's happened since 1989?

- The population of Aboriginal identity has grown 45% since 1996 while the non-Aboriginal population has grown only 8%.¹⁵
- While the child poverty rate of Aboriginal identity children has gone down since 1995, more than one in three children of Aboriginal identity live in low-income families.¹⁶
- There were three times the number of First Nations children in care in 2008 (27,000) than at the height of the residential schools during the 1940s, yet First Nations Child Welfare agencies receive 22% less per capita funding than provincial agencies.¹⁷ The Auditor General of Canada reported in 2008 that the funding formula has not been reviewed since 1988 nor adjusted for inflation since 1995.
- In 2007, the Canadian Parliament in an effort to overcome jurisdictional disputes among the provinces,



territories and federal government and to achieve fair treatment of Aboriginal children, unanimously endorsed an ethical approach (known as Jordan's Principle) which calls on all government institutions and departments to ensure that children's needs are met first and to resolve jurisdictional disputes later. As of October 2009, only Saskatchewan has implemented Jordan's Principle.¹⁸

- While the First Nations population grows, the federal government cap on budget increases for services to First Nations' communities remains at 2% and for health expenditures at 3%.

What's needed?

- In addition to a plan for Aboriginal families that prevents and reduces child and family poverty, the government of Canada must provide adequate funding for First Nations child welfare agencies and for First Nations community and health services.
- The federal government needs to: a) implement a funding increase to the Aboriginal Friendship Centres Program thereby strengthening community-based programs and b) improve human resource development opportunities for urban Aboriginal people by including the friendship centres in the proposed Aboriginal Human Resource Development Strategy successor program.
- Provinces and territories must adopt Jordan's principle to ensure that Aboriginal children's needs are met expeditiously.

To sign on to Jordan's Principle and to take action, see Page 10 for more information.

Early Childhood Education and Care Services: A 20-Year Child Care Roller Coaster Ride

For much of the past two decades, a universal system of early childhood education and care services (ECEC) has been part of Campaign 2000's plan to eradicate child poverty. The data below show that ECEC has been



characterized by its failure to thrive since the time of the all-party resolution to end child poverty. Regulated childcare grew from 371,543 spaces to 867,194 for 0-12 year olds (1992-2008), yet space is available only for a fraction of children. UNICEF minimum benchmarks recommend that 25% of children under 3 years and 80% of children 3-5 years should have access to ECEC. Yet, there is still only limited coverage – percent of children for whom a space is available – at only 20.3% for 0-5 year olds in Canada.

What's happened since 1989?

- Since 1989, child care has been on, then off, then on political agendas - a policy roller coaster.
- Weak policy has not been transformed and public funds for child care and kindergarten combined reach only about 25% of the international minimum benchmark. As a result, finding an affordable high quality child care space is as elusive as ever for most families.
- Child care is still not publicly funded, so most families pay out of pocket unless they can secure a fee subsidy that often pays less than the full cost.
- A 2006 OECD report, *Starting Strong II*, calculated that only 20% of lone parents and 5% of disadvantaged groups are covered by fee subsidies in Canada.
- Research shows that in Canada child care quality tends to be mediocre rather than developmental.¹⁹

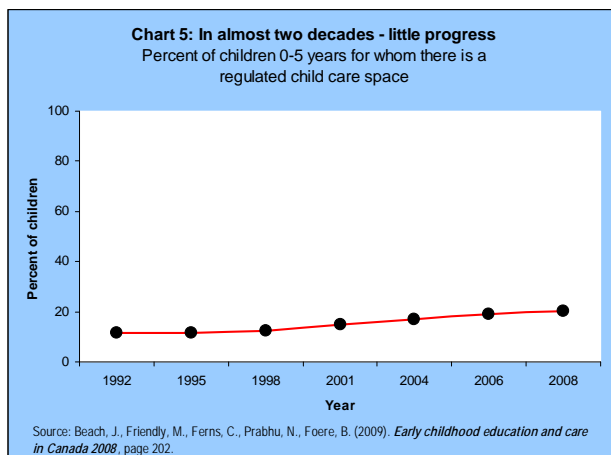


- Campaign 2000's comprehensive proposal for child poverty reduction has always included both universal child care *and* a national child benefit. But in the budget slashing, devolving, Social Union policy environment of the late 1990s, child and family policy was framed by the federal government as a new national child benefit that did not include child care.

What's needed?

- The federal government must re-assert federal leadership, including significant federal funding to provinces and territories that is tied to direct operating funding for a publicly-managed universal early childhood education and child care system to create affordable, high quality programs.

UNICEF minimum benchmarks recommend that 25% of children under 3 years and 80% of children 3-5 years should have access to ECEC.

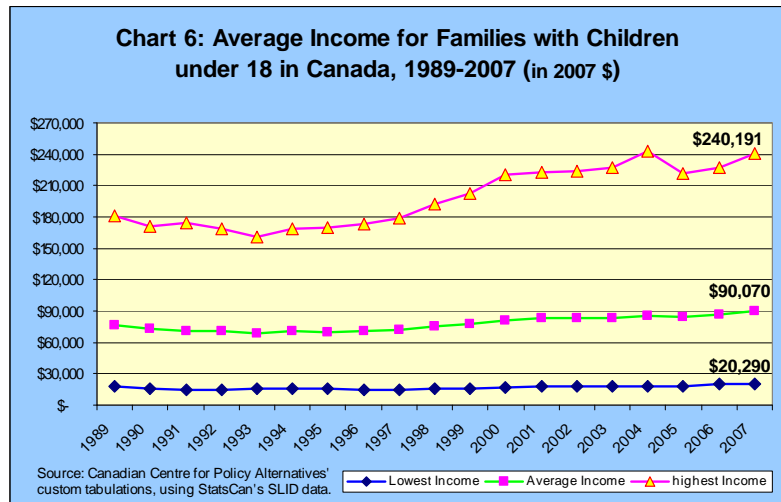


The Growing Gap Between Rich and Poor

Inequality between the rich and poor in Canada has grown more than in any other OECD country during the last decade, with the exception of Germany.²⁰ For every dollar the average family with children in the poorest 10% of the population had, the family in the highest tenth of the population had almost 12 times as much (\$11.84) in 2007. Clearly, the wealth generated during good economic times was not distributed equitably.

What's happened since 1989?

- The average income of the wealthiest share of families with children increased more than twice as much (33% over the past 18 years) as family incomes for the poorest tenth of Canada's population (16% from 1989 to 2007). The slow growth of the average income of all families with children (18% over 18 years) demonstrates why middle-income families express economic insecurity.²¹
- Since the early 1990s, tax changes at all levels of government have altered a somewhat progressive tax system into a less progressive one in which high-income Canadians gained the most and inequality was aggravated.²²



- Canada spends less money on benefits for families and the unemployed than other developed countries. Canada is now 25th out of 30 OECD countries in social spending.²³

What's needed?

Governments at all levels must restore tax fairness to the system and must avoid across-the-board tax measures that disproportionately benefit wealthier Canadian families and entrench inequality.

Canada Lags behind Other Rich Nations

- Canada's child poverty rate ranks 13th among 17 peer nations – higher than the average - despite its relative wealth.²⁴ Among those peers, Canada experienced the second-highest jump in the child poverty rate between the mid-1990s and the mid-2000s. For those children and youth who experience a living standard below what may be described as average, the experience is powerful. As grade 4 & 5 children describe it, "Poverty is pretending that you forgot your lunch or being afraid to tell your mom that you need gym shoes."²⁵
- Canada ranked last among 25 OECD nations on benchmarks achieved for early childhood education and care services including subsidized and regulated child care services, staff training, child/staff ratios, public expenditures and parental leave.²⁶
- Canada's report to the UN Committee on the Rights of the Child is long overdue; this report must respond to the UN Committee's recommendation that "best interests of the child" be objectively implemented with regard to individuals and groups of children in various situations.²⁷ Article 4 of the Convention on Rights of the Child, to which Canada committed on December 13, 1991 states that governments should use the maximum available resources to implement appropriate measures with regard to children's economic, social and cultural rights.²⁸

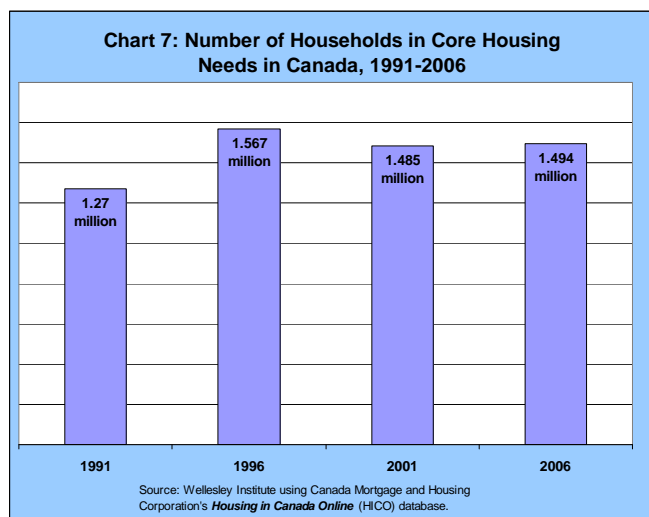
Affordable Housing

Housing is the single largest expense for low- and modest-income families. With an alarming 1 in 4 households paying more than 30% of their income on housing, it is not surprising that the financial situation of many Canadian families is a delicate house of cards.²⁹ Census data indicate that children under 15 years make up half (750,000) of the number of Canadians living in core housing need – housing that is either unaffordable, substandard, overcrowded or all three.³⁰



What's happened since 1989?

- The number of households living in core housing need rose during the early 1990s and has remained at about 1.5 million since 1995. In 2006, this was almost 13% of Canadian households.
- The federal government's role in housing has been steadily eroding since the 1980s, culminating with a decision in 1993 to cancel all federal spending on new housing supply. By 2002, the meager number of social housing units built was 1,500, down from 22,000 in 1988. Subsequent federal housing announcements have not resulted in the annual addition of 25,000 affordable housing units that are needed by Canadian families.
- Declining federal and provincial government supports combined with declining private sector involvement have led to a crisis in affordable rental housing across Canada.
- Limited funding for social housing construction and repairs, homelessness and housing for Aboriginal people, seniors and people with disabilities was announced from 2001 to 2009.



What's needed now?

- The federal government needs to engage with partners (including provincial, territorial, municipal and First Nations governments, the non-profit and private sectors) to create a national housing strategy that reflects the needs of local communities.
- Affordable housing is a key component of poverty reduction and an essential social infrastructure program. This must be recognized in expenditures of governments at all levels.
- New funding approaches and additional investment for existing programs such as the Residential Rehabilitation Assistance Program and initiatives to address homelessness are required to address many other unmet housing needs of Canadian families. As long-term federal social housing mortgages expire, the federal government must commit to reinvest all funds saved into the maintenance, modernization and expansion of Canada's affordable housing supply.



Canada is the only industrialized country without a national affordable housing strategy.

Post-Secondary Education: A Key Pathway out of Poverty

Post-secondary education is increasingly viewed as a strategy to prevent poverty and a necessary pathway out of poverty as good jobs with decent wages and benefits are being created in the 'knowledge economy'. In the next decade, 70% of all new jobs will need a trade certificate, college diploma or university degree.³¹ Yet, during the past 20 years, access to post-secondary education has become increasingly difficult for marginalized students, including Aboriginals, students with disabilities and those from low- and modest-income families.³² Steep tuition fee increases in most provinces leave low- and modest-income students in a bind. They need to work in order to pay for tuition and expenses, yet this additional income must be deducted from their student loans, leaving them with a larger debt. Students must also liquidate any assets including vehicles, savings accounts and stocks/bonds when applying for student loans. One result is that low- and

modest-income students have little choice but to take out larger debt loads and pay more interest upon graduation.³³ Given these financial barriers, it is not surprising that one-half of students from low-income families do not continue their studies past high school, compared with one-quarter of those from high-income families.³⁴



During the past 20 years, access to post-secondary education has become increasingly difficult for marginalized students, including Aboriginals, students with disabilities and those from low- and modest-income families.

What's happened since 1989?

- Since the federal government deregulated tuition fees in 1995, average undergraduate tuition fees have risen by 34%³⁵ while some professional programs have risen by much more.
- The establishment of federal programs such as the Registered Education Savings Program (RESP allows families to save money exempt from income tax for the costs of a post-secondary education), the Canada Education Savings Grant and the Canada Learning Bond, which match families' RESP deposits up to a lifetime maximum of \$2000 per child, provide some assistance to families; but the requirement of matching funds is often beyond the budgets of many low- and modest-income families.



What's needed?

- The federal government must work with the provinces and territories to reduce these financial barriers by instituting tuition freezes and changing the treatment of assets by provincial student aid agencies.
- Governments must also increase the student financial aid package and allocate a higher proportion of aid to needs-based grants.

Noteworthy Facts on Poverty in Canada

- Between 1989 and 2008 the number of children in Canada relying on food banks grew from 151,200 to 260,600. **Children are disproportionately high users of food banks**; while those younger than 18 years comprise 22% of our population, they were 37% of food bank users in 2008 (Food Banks Canada, annual *Hunger Count Surveys*).
- **The average low income family lives far below the poverty line.** Low income two parent families would, on average, need an additional \$9,400/year to bring their income up to the poverty line (LICO-Before Tax). Female lone parent families would need an additional \$9,600/year. (Statistics Canada, *Income Trends in Canada 1976-2007*)
- **One of the myths about child poverty is that most low-income children live in lone-parent families.** But in actual fact the largest number of poor children lives in two-parent families. In 2007, 54% of low-income children in Canada lived in two-parent families. (National Council of Welfare. *A Snapshot of Children Living in Poverty. 2009*)
- Many families move in and out of poverty depending on the availability of employment, health issues and the stability of housing. **Between 2002 and 2007, more than 1 in 4 (28.7%) children in Canada lived in a low-income family for at least one year. At the same time, 11% of all children in Canada lived in poverty for 4-6 years, a substantial portion of their childhoods.** (Statistics Canada, *Income Trends in Canada 1976-2007*)

Campaign 2000 is a non-partisan, cross-Canada coalition of over 120 national, provincial and community organizations, committed to working together to end child and family poverty in Canada. For a complete list of partner organizations, visit www.campaign2000.ca.

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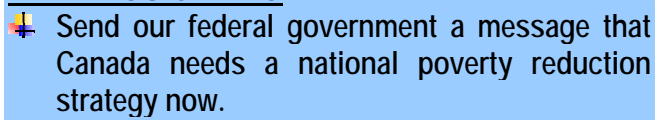
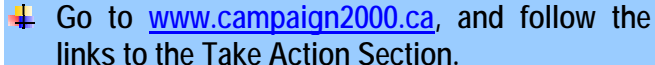
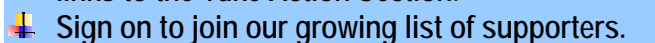
(Continued from Page 5) Jordan, a child from Norway House Cree Nation, was born with severe medical complications. He spent his entire five years of life in a Manitoba hospital because government officials could not resolve a dispute over what level and department of government was responsible for paying for his home care. The passage of the private members motion was an important step forward but much more needs to be done. For more info and action ideas: re Jordan's Principle: <http://www.fncfcs.com/more/jordansPrinciple.php> & info on AFN tribunal: <http://www.fnwitness.ca/>

Follow-up Action: Write to your provincial/territorial leaders, demand their immediate action to address this serious issue, and urge them to sign on to Jordan's Principle

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WHAT YOU CAN DO

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Ending Child Poverty Will Benefit All of Us

The long-term benefits of poverty prevention will be felt by all Canadians. There is good evidence that as a society we either share the collective responsibility to prevent child and family poverty, or we face rising costs in health care services, criminal justice and education. In times of economic uncertainty a comprehensive poverty reduction plan not only works to restore social justice, it makes good economic sense. Our choice is clear – we can pay now or pay later.



REMEDIAL ACTION - REQUIRED	
<p>A Plan to Make Canada Poverty-Free</p>	<p>Campaign 2000, supported by strong public opinion in all regions of Canada, urges all federal parties to work together and in collaboration with provinces, territories, communities and First Nations, on a Plan to Make Canada Poverty-Free. An interim target of 50% reduction in poverty among all Canadians by 2020 will require strong leadership, political will and dedicated resources. The plan must include a clear timetable, a transparent accountability structure that can demonstrate progress and a defined role for citizen participation, in particular low-income people.</p>
<p>What is Needed in the Plan</p>	<ul style="list-style-type: none"> • An enhanced child benefit for low-income families to a maximum of \$5,400 (\$2009) per child; • Restored and expanded eligibility for Employment Insurance; • Increased federal work tax credits of \$2,400 per year; • A federal minimum wage of \$11 per hour; • A national housing plan including substantial federal funding for social housing; • A system of high-quality early childhood education and child care services that is affordable and available to all children (0-12 years); • Proactive strategies, including employment equity in the public and private sectors, to level the employment playing field for racialized communities and other historically disadvantaged groups; • Appropriate poverty reduction targets, timetables and indicators for Aboriginal families, irrespective of where they live, developed in coordination with First Nations and urban Aboriginal communities.