

# FCSS



## Individual and family economic self-sufficiency

### 1. The issue

Calgarians enjoy one of the highest standards of living and lowest percentage of people living in poverty in Canada. In Calgary in 2011, 6.6 per cent of the population lived below Statistics Canada's after-tax<sup>1</sup> Low-income Cut-off (LICO). Both the youngest and oldest segments of the population also fared well, with 5.6 per cent of children under the age of 18 (2011) and 2.8 per cent of seniors (2010) and 8.7 per cent (2009) of unattached seniors living below LICO.<sup>2</sup> The most recently available data, however, show members of the following five other groups were more likely to live in low-income:

1. Persons in female lone-parent families (24.8 per cent, Calgary, 2011).<sup>3</sup>
2. Unattached women (42.7 per cent, Calgary, 2011) and men (20.4 per cent, Calgary, 2011) under the age of 65 years.<sup>4</sup>
3. Aboriginal people (28.0 per cent, Calgary, 2005).<sup>5</sup>
4. People with disabilities, primarily those under the age of 65 years (13.7 per cent, Alberta, 2006).<sup>6</sup>
5. Recent immigrants (17.2 per cent, Canada, 2010).<sup>7</sup>

Members of these five groups are at risk of social exclusion. While it also has broader meanings, the term "social exclusion" is sometimes used interchangeably with poverty. It is also sometimes invoked as a partial explanation for serious, long-term financial deprivation<sup>8</sup> or gross disparities in income. That is to say when an individual's "resources are so seriously below those commanded by the average individual or

family that they are, in effect, excluded from ordinary living patterns, customs and activities."<sup>9</sup> In other words, social exclusion may be considered both the cause and the symptom of poverty and relative poverty, reflecting bi-directional, additive and, often, cyclical effects. A range of social and economic factors and personal characteristics combine to propel individuals and families into chronic low income and, in many cases, to keep them there. As observed by economist and Nobel laureate Amartya Sen, once excluded, an individual is not only poor, he is removed from access to the means of improving his lot in life.<sup>10</sup>

Social exclusion is a relatively new term in social policy discourse. It stems from the "rising incidence of long-term unemployment coupled with the persistence and concentration of low income over the last three decades,"<sup>11</sup> along with growing income disparity between the richest and poorest citizens. Between 1995 and 2010, the income disparity between Alberta families in the top and bottom 20 per cent income groups increased by 41 per cent (\$120,900). Average after-tax income rose by 12 per cent for the bottom 20 per cent of families, and by 37 per cent for the top 20 per cent of families.<sup>12</sup> This means that, in 2010, families in the top 20 per cent income bracket (after tax) had an income 8.7 times higher than those in the bottom 20 per cent.<sup>13</sup> In short, poor families are somewhat better off than in the past, but much worse off relative to upper income families, for whom income has escalated.

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### INDIVIDUAL AND FAMILY ECONOMIC SELF-SUFFICIENCY

FCSS Calgary has adopted a social sustainability framework to serve as a blueprint for its social planning, investment decisions, and funding practices. Within this framework, FCSS has identified two investment priorities: strengthening neighbourhoods and increasing social inclusion.

This research brief is one of six originally commissioned by FCSS in 2009 and updated in 2013 to include advances in research. These research briefs are not intended to serve as program development toolkits. The purpose of the briefs is to provide guidance from the research, where it exists, to funders and organizations working to:

- Increase social inclusion among vulnerable Calgarians by increasing positive social ties, improving family functioning or parenting skills, improving adults' personal capacity and individual and family economic self-sufficiency, and/or improving positive child and youth development outcomes.
- Increase neighbourhood capacity and social and individual capital in focus neighbourhoods.

For more information on the purpose and context for these briefs, please visit [calgary.ca/FCSS](http://calgary.ca/FCSS).

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**Onward!** By 2020, Calgary will continue to be a vibrant, safe, healthy and socially inclusive city. Communities will continue to be resilient, complete and connected.



THE CITY OF  
**CALGARY**  
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# Individual and family economic self-sufficiency

Both poverty and income inequality are associated with myriad problems for both individuals and society as a whole. Holzer, et al., note the harms associated with poverty include:

- An undereducated and under-skilled workforce.
- A reduced market for goods and services to fuel the economy.
- Increases in illness, violence, and crime.
- Devaluation of life.<sup>14</sup>

At the individual level, problems correlated with low income and, probably, even more highly correlated with income disparities include:

- Mental health and drug abuse.
- Physical health and life expectancy.
- Obesity.
- Educational performance.
- Births to teenaged mothers.
- Violence and social disorder.<sup>15</sup>

Children are particularly affected by poverty, especially in early childhood, because the association between low-income and poor outcomes is greatest at this stage and because problems developed early in life can “snowball” into larger problems later in life.<sup>16</sup>

This brief focuses on initiatives and interventions non-profit organizations might

undertake that have been demonstrated to be effective or have shown promise in increasing adults’ economic self-sufficiency or increasing their capacity to *become* economically self-sufficient. “Self-sufficiency” is defined here as:

- The ability to earn or obtain sufficient income and resources and/or reduce expenses to consistently meet one’s own and one’s family’s basic needs.
- Maintain stable and functional households.
- Plan for the future.
- Participate in all aspects of community life.

**FIGURE 1: ADULT AND FAMILY SELF-SUFFICIENCY OUTCOMES**

Domain	Desired outcomes
Income	<ul style="list-style-type: none"> <li>• Increased individual or family income through earnings and/or social benefits/transfers.</li> </ul>
Assets	<ul style="list-style-type: none"> <li>• Increased individual or family assets (e.g., savings, equipment/tool ownership, home ownership).</li> </ul>
Employment	<ul style="list-style-type: none"> <li>• Increased earnings.</li> <li>• Improved employment conditions (e.g., permanency/security, hours of work, benefits, union membership, opportunities for advancement).</li> </ul>
Expenses	<ul style="list-style-type: none"> <li>• Decreased individual or family expenses (e.g., food, shelter, transportation, debt reduction/elimination).</li> </ul>
Personal capital	<ul style="list-style-type: none"> <li>• Increased personal capital (e.g., education/training certification, employment experience, workplace skills, recognition of foreign credentials).</li> </ul>
Social capital	<ul style="list-style-type: none"> <li>• Increased social ties in the world of work.</li> </ul>

## 2. What needs to be prevented

Preventing any social problem begins with the clear identification of its causes. As noted above, poverty and social exclusion are most often the direct result of low workforce participation and/or low earnings now or in the past. The reasons are both structural and individual, sometimes in combination, and vary somewhat among at-risk groups.

At the structural level, the primary reasons include:

- Growing demand for skilled labour due to technological changes and globalization in conjunction with increased polarization between highly educated and uneducated workers.
- Institutional changes relating to labour (e.g., declining unionization rates, stagnating minimum wage rates, changes to employment insurance, deregulation),<sup>17</sup> along with other federal policy shifts toward individual over collective rights and responsibilities.

- Employment challenges caused or exacerbated by discrimination and racism against members of some groups.
- Language and cultural barriers and lack of recognition of foreign credentials, which often serve as additional employment hurdles for recent immigrants.

For the most part, structural issues can only be addressed through economic and social policy levers and large-scale programming, including:

- Income transfers (social assistance, tax measures, and so on).
- Child care benefits.
- Housing.
- Job creation.
- Work incentives.
- Education across the lifespan.
- Skills training.
- Human rights.<sup>18</sup>

For example, Canada’s most successful poverty prevention and reduction strategy to date has arguably been the Guaranteed Income Supplement (GIS). In conjunction with the Canada Pension Plan and Old Age Security, the GIS dramatically reduced the percentage of Canadian seniors living below LICO. It fell from about 44 per cent among couples and about 70 per cent among unattached seniors in the 1960s,<sup>19</sup> to five per cent among all seniors and 15 per cent among unattached seniors in 2011.<sup>20</sup>

Economic and social policy strategies and large-scale programming to prevent and reduce poverty and social exclusion are well beyond the mandate and capacity of FCSS and the programs it funds. Many, however, are included among the recommendations of the Standing Senate committee on Social Affairs, Science and Technology in its thorough 2009 report, *In From The Margins: A Call to Action on Poverty Housing, and Homelessness*.<sup>21</sup> Therefore, this brief

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sometimes mentions such strategies in order to provide a more comprehensive poverty prevention picture and to illustrate what kinds of smaller-scale interventions are likely or unlikely to be effective, but does not describe them in depth.

At the individual level, reasons for poverty and social exclusion include low levels of:

1. Personal capital (e.g., education, literacy, skills, workforce experience and workplace skills).
2. Personal capacity (e.g., work-limiting disabilities or illness, skills for daily living, interpersonal skills).
3. Social capital, particularly useful ties in the world of work.

4. Life circumstances (e.g., caregiving responsibilities, family break-up).

The most effective means of preventing and reducing poverty in the next generation is to ensure children are nurtured, develop optimally, and achieve their full potential as adults (See *Positive child and youth development* and *Positive parenting and family functioning* research briefs).

## 3. What works to increase economic self-sufficiency and capacity for self-sufficiency

### 3.1 Guaranteed annual income

A guaranteed annual income (GAI) for all Canadians, possibly, but not necessarily structured like the seniors' Guaranteed Income Supplement, has re-emerged among recommendations for preventing and reducing poverty. Some policy think tanks have addressed the need for a GAI<sup>22</sup> and the Senate of Canada has recommended it.<sup>23</sup> In most proposals, however, the GAI would replace social assistance and, possibly, other particular transfers. It would provide a "minimum level of core income... on a continuing basis by the state, to which everyone is entitled irrespective of personal circumstances or need, subject to no or very few conditions of eligibility, such as work requirements."<sup>24</sup> In other words, everyone

with an annual income below an established minimum would receive the benefit.

Renewed interest in Canada in a GAI is based in part on the long-neglected and recently unearthed outcomes of Canada's MINCOME experiment in the 1970s. In that experiment, the government gave an income supplement to residents of Dauphin, Manitoba, a relatively self-contained agricultural community. Dauphin residents were guaranteed that if their incomes fell below a certain threshold each year (in this community, usually due to crop prices for that year), they would receive an income supplement. Curiously, the data collected over the course of and following the five-year experiment were shelved and

only recently unearthed and analyzed by Forget, a University of Manitoba researcher. From the data she was able to recover, Forget identified numerous positive outcomes for residents, whether they had received the supplement or not, including declines in high school dropout and increases in post-secondary education enrollment (apparently because youth did not drop out of school to work on family farms), and declines in physician and hospital visits, including visits arising from domestic violence, work-related injuries, and mental health issues. Forget concluded that a relatively modest GAI would improve population health, resulting in significant reductions in health care expenditures.<sup>25</sup>

### 3.2 Increased employment and earnings

Employment is not the only pathway out of poverty. For some people, such as seniors and some people with work-limiting disabilities, employment is not a feasible or appropriate pathway. However, most adults who can work want to do so, and they want to earn sufficient wages to support themselves and their families. Employment, however, is not always sufficient to prevent social exclusion. Among low-income families in Canada, more than half include at least one member who is employed. Families in which one member is employed are referred to as "employed low-income families." About 60 per cent of people in employed low-income families are aged 25 to 44 years, 58 per cent are women, and they have more children than average. About half of

employed low-income families are couples with children and 15 per cent are lone parents.<sup>26</sup>

In addition, multiple studies have shown moving from welfare to work does not always increase income and, in some cases, it actually increases poverty.<sup>27</sup> Moreover, motivating welfare recipients to seek and retain what may be precarious employment can be difficult and may not always prevent social exclusion. "Precarious" jobs are characterized by few benefits, lack of job security, low wages, and other poor working conditions.<sup>28</sup> Poor working conditions can include long working hours, lack of paid and unpaid time off, non-payment of overtime and statutory holidays, dangerous working conditions, and/or harassment and abuse

on the job. Some workers may have access to a range of employment protections and benefits, but are unable to access them due to lack of control in the workplace, lack of awareness of their rights, and/or ineffective enforcement and compliance mechanisms.<sup>29</sup>

Yet, within a broader anti-poverty agenda that includes social services, health care, and income transfers to ensure that those who cannot work are able to fully participate in society, it is widely recognized participation in paid employment is an important dimension of social inclusion.<sup>30</sup> For most people, having a job is better than not having one. Even though employed low-income families experience serious economic hardship and their income, adjusted for family size, is less than one-third that of

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non-low-income families, most are economically better off and more financially secure than not employed low-income families. In 2009, employed low-income families had a higher median household income (\$25,000 or \$15,000 adjusted for family size) than those which rely on transfers and forms of income other than wages (\$15,000 or \$11,000 adjusted for family size). Employed low-income families are also more likely to accumulate assets than non-employed low-income families. They are

more likely to own their homes, own RRSPs and RESPs, and business assets. They are also more likely to be in debt, although this is primarily due to mortgages. In addition, they are more likely to have at least some savings set aside for a period of financial hardship or an unexpected expense.<sup>31</sup> Research also indicates employment can confer benefits beyond income. People in employed low-income families experience better health than people in not-employed low-income families and health outcomes similar to

that of people in employed middle- and upper-income families.<sup>32</sup>

For those who are able to work, the key to preventing social exclusion is employment in non-precarious jobs. However, it is generally agreed that less-educated workers will be unable to advance without at least some postsecondary training and relevant work experience; better access to higher-wage employers and economic sectors; and other financial supports and services.

## 3.2.1. Living wage

A “living wage” can be described as a wage that provides sufficient income to afford the basics of life.<sup>33</sup> It can be defined and calculated in different ways.<sup>34</sup> A living wage is often proposed as part of a solution to preventing and reducing poverty and reducing income inequality for full-time workers who live below LICO. Using the before-tax LICO for 2012, Vibrant Communities Calgary calculates a living wage for this city as \$14.50 per hour without benefits or \$13.00 per hour with benefits.

Living wage campaigns gained momentum in the United Kingdom and the United States

in the early 1990s. In the United Kingdom, living wage policies were first adopted by the Greater London authority (the city’s municipal employer) for both municipal employers and outside contractors. Many other cities and hundreds of large companies in the United Kingdom have followed suit.<sup>35</sup> Likewise, over 130 municipalities in the U.S. have now adopted living wage policies, and some states have passed living wage legislation. In Canada, the movement appears to be gaining momentum in British Columbia, where at least two municipalities adopted a living wage for their workers and contractors in the past few

years.<sup>36</sup> The City of Calgary rejected a living wage policy in 2009.<sup>37</sup>

Research indicates the outcomes of living wage laws in the U.S. have been both positive and negative, resulting in increased wages among low-income workers with concomitant benefits in their lives, but reducing employment among the least-skilled workers they are intended to help. Research on the net effects is mixed, often depending on the data and methods used, with some studies identifying modest reductions in poverty rates<sup>38</sup> and others identifying no changes.<sup>39</sup>

## 3.2.2. Educational upgrading

Low levels of education are a primary cause of low income across at-risk groups. Higher education reduces the risk of unemployment and of receiving too-few hours of employment.<sup>40</sup> Earnings generally rise in tandem with each successive level of higher education.<sup>41</sup> These trends are likely to continue. The Government of Alberta reports that between 2011 and 2015, approximately 62 per cent of new jobs in Alberta are expected to require some form of post-secondary education and there will be strong demand for workers with university degrees.<sup>42</sup> Higher education is also associated with multiple measures of good health, along with longevity, meaning a higher likelihood of labour force participation and duration.<sup>43</sup> Community and civic engagement (voting, charitable giving, volunteering, membership in community organizations, non-voting political activity),<sup>44</sup> and positive family functioning,<sup>45</sup> both of which prevent social exclusion in the short and longer terms, also increase with higher education.

As discussed earlier, well-paid jobs usually require higher education and, at minimum, a high school diploma. High school dropout rates in Calgary and in Alberta are among the highest in the country, especially for Aboriginal people<sup>46</sup> and some ESL students.<sup>47</sup> Fortunately, most of the youth who drop out pursue second-chance education opportunities in early adulthood. In 2010, by age 24, 89 per cent of Albertans had obtained a high school diploma or certificate or a GED.<sup>48</sup> In addition, a large, longitudinal study found, by ages 26 through 28, one-third of those Albertans who returned to school and obtained a diploma had carried on and participated in some form of post-secondary education.<sup>49</sup>

The challenge in preventing social exclusion among those who do not return to school on their own is in supporting them to develop their life skills and personal capacity to the point where it would be possible for them to complete high school or a GED. Reasons for

dropping out of high school include a range of inter-related factors. These include, but are not limited to:

- Learning and/or other disabilities.
- Attitudes and values.
- Substance abuse.
- Conflict with the law.
- Early parenting.
- Disengagement from school that began in early childhood and resulted in a host of life challenges in adulthood.

Evidence from the U.S. indicates the GED has less impact on employment and earnings than a high school diploma.<sup>50</sup> However, even if GED recipients do not achieve outcomes equivalent to those of high school graduates, they may fare better than dropouts who do not obtain the credential. For example, they may experience greater life satisfaction, lower levels of depression, and less substance abuse.<sup>51</sup>

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It is not entirely clear what sorts of programming help socially-excluded adults to complete high school or a GED because most programs have never been formally evaluated for effectiveness.<sup>52</sup> Practical barriers to GED completion include:

- Job responsibilities.
- Home responsibility.
- Transportation problems.
- Insufficient time to study.
- Trouble with the law.
- No babysitter.
- Illness.
- Pregnancy.<sup>53</sup>

The reasons those pursuing or interested in pursuing a GED dropped out of high school in the first place may also play a role, such as doing poorly in high school or being disengaged from learning.<sup>54</sup>

Some adult learners face more serious personal challenges. For example, a recent study of participants aged 16 to 24 years in Quebec's adult education centres (AECs) found that 13 per cent had histories of past trauma and were dealing with major internalizing problems, such as psychological distress and suicidal ideation. An additional 12 per cent manifested high levels of delinquency, aggressive behaviour, and psychological distress, including suicidal ideation. The researchers concluded such youth "demonstrated a need for support that goes beyond the academic and school services usually offered in AECs."<sup>55</sup>

Some types of programming may help socially excluded individuals to move closer to education (and/or employment) readiness. These include:

## Education-employment bridging programs

In the U.S., bridging, sectoral training, and career ladder programs involving community colleges show promise for improving the employment prospects of socially excluded people. In bridging programs, training is linked to the demand in the labour market. Workers are screened for particular jobs and provided with remedial training to fit the job as required.<sup>56</sup> Career pathways programs are a type of bridging program in which high school and college students are trained for and progress into

skilled jobs in particular industries based on education, training and work experience. Qualitative evaluation of Washington State's Integrated Basic Education and Skills Training (I-BEST) model showed that the program increased the rate at which basic skills students advanced to, and succeeded in, college-level occupational programs.<sup>57</sup>

## Adult literacy programs

In this report, literacy is narrowly defined, as in the International Adult Literacy Survey (IALS)<sup>58</sup>, as follows:

- Prose literacy (the knowledge and skills needed to understand and use information from texts, including editorials, news stories, poems and fiction).
- Document literacy (the knowledge and skills required to locate and use information contained in various formats like tables, graphs, schedules, charts, forms, and maps).
- Quantitative literacy, or "numeracy," the knowledge and skills required to apply arithmetic operations to numbers embedded in printed materials (such as balancing a cheque-book, figuring out a tip or completing an order form, for example).

Literacy scores correlate with employment earnings. Statistics Canada reports that, controlling for education and labour market experience, a 10 point increase in literacy skills on the IALS scales would lead to a 3.1 per cent increase in earnings. Educational attainment has a much larger impact on literacy than work experience; in fact, general labour market experience has little net effect on literacy.<sup>59</sup> "Among high school dropouts, who tend to have much lower functional literacy scores than their graduate counterparts, enhanced literacy and numeracy skills can significantly improve labour market outcomes — independently of the impact of formal education. Indeed, in some cases, the effects of functional literacy appear to be substantially greater than the effects of the number of years of education."<sup>60</sup>

Efforts to improve the literacy skills of low-literate adults have been "hampered by the relative dearth of research data on struggling adult learners and effective intervention approaches, the contextual challenges of

delivering intensive interventions, limited personal and systemic resources, and competing demands on learners' time."<sup>61</sup> What little research has been completed suggests that most adult literacy programs (i) do not significantly improve literacy or numeracy skills, although the learners often believe they do, and (ii) often improve participants' self-confidence and self-esteem, which may have spin-off benefits. There has been insufficient research, however, to draw firm conclusions.<sup>62</sup> Some research indicates the lack of impact on adult learners is due to the insufficient "dose" of instruction most programs provide. This is partly because some programs are not explicit, intensive, and systematic in their instruction, and partly because attendance in such programs is often sporadic. In addition, some learners may not have the underlying cognitive processing abilities to benefit from instruction.<sup>63</sup> However, some researchers conclude "[f]or those adults who have the cognitive potential, a learning strategy may indeed be a valuable compensating strategy that provides a means to reading and learning if delivered in sufficient dosage and in settings that work with adult lifestyles."<sup>64</sup>

## Additional considerations for adult ESL learners

Best practices in adult ESL instruction are beyond the scope of the current discussion. Briefly, effective programs and methods of instruction for adult ESL students who are literate in their native languages have been identified. However, what works best with students who lack literacy skills in their home language is not clear, as the research on this issue consists primarily of descriptive studies.

## Additional considerations for people with disabilities

Research on education for adults with disabilities has typically taken the approach that learners with disabilities have unique or special needs that can be programmatically addressed by providing educational accommodations, such as assistive technologies, sign language interpretation, extended time for exams and so on.<sup>65</sup> Clark, among others, has stressed that "each disability has learning issues that are inherently different and require individualized instructional strategies, techniques, and teaching approaches."<sup>66</sup>

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Although discussion of adult education for people with disabilities is beyond the scope of this paper, Clark's observations apply to adult education in the form of literacy programs, along with employment programs (discussed below) which are often provided by community-based non-profit organizations. In short, the most effective types of programs and practices should be expected to vary among age groups and by types of disabilities. That being said, this is one area in which high-quality evaluation appears to be lacking. Myriad program descriptions exist, but evidence-based guidelines – even promising practices – appear to be non-existent.

## Adult employment programs and strategies

The few programs that have been subject to rigorous evaluation, such as Career Academies and Job Start in the U.S., are large, comprehensive, and long term. They target youth and young adults usually up to the age of 24 or 25 years. Most of these programs have been found to have limited impact on participants as a whole, but some have had strong and enduring positive impacts on the personal capacity and life skills of the most at-risk participants.<sup>67</sup>

Welfare-to-work programs in the U.S. have a dismal record, with extensive research showing most people find or keep jobs for a while, but few remain steadily employed, advance in the labour market, or earn a living wage.<sup>68</sup>

Welfare recipients and people who experience frequent unemployment generally have low levels of education, low literacy rates, lack work experience, lack knowledge about workplace norms (e.g., lateness and absenteeism), and have few job skills. They may also experience additional barriers to work, including:

- Substance abuse and addictions.
- Low cognitive functioning.
- Mental health problems (especially depression).
- Perceived discrimination at previous jobs.
- Physical health problems or a child with health problems.
- Criminal record.
- Domestic violence.
- Child care problems.
- Transportation problems.<sup>69</sup>

For example, in a small Calgary study of employment difficulties experienced by the homeless, personal issues with drugs and problematic personal relationships were identified as reasons for work performance and availability problems.<sup>70</sup>

Among people experiencing one or more of these challenges, cycling between short-term and part-time jobs and social assistance is common.<sup>71</sup> Families where the chief breadwinner is sporadically employed in low-quality jobs are chronically on the brink of crisis: “With few options and without a margin of reserve resources, family capacity to weather difficulties and maintain health and well-being is tenuous at best.”<sup>72</sup>

Given the negative outcomes for people forced off welfare and into work in the U.S., the federal government launched the Employment Advancement and Retention project in 1999. The goal was to test 16 different program models intended to help low-income people improve their employment and earnings. Program models included those which:

- Encouraged seeking a job in a preferred career over quick placement in any job.
- Provided job coaching before and during employment.
- Provided support services on the job site.
- Provided earnings supplements.
- Allowed flexibility in work requirements to promote participation in further education and training.
- Provided individualized retention and advancement services.
- Used inter-agency partnerships to leverage expertise, services, networks and resources.
- Sought out and served former welfare recipients.

MDRC was engaged to complete quasi-experimental, longitudinal evaluations of each program model. Summarizing the evaluations of the 12 individual projects that **did not** target “hard-to-employ” individuals, MRDC reported none of the demonstration projects had large effects, and only three had any effects. In brief, the findings were as follows:

- By themselves, counselling and referrals to help people stay employed do not appear to increase employment retention and advancement.
- Earnings supplements to make work financially worthwhile, tied to job retention, ideally coupled with job coaching and case management, can sometimes be effective. As evidenced by Canada's ground-breaking Self-Sufficiency Project, the beneficial effects on income of short-term (in this case, multi-year) earnings supplements were not sustained,<sup>73</sup> although some participants benefitted in other ways.<sup>74</sup> However, in Texas' ERA program, in which earnings supplements were also provided, participants retained their jobs well after the supplements were discontinued.<sup>75</sup>

Other research has found that, although the effects are often quite limited, training programs for disadvantaged workers are more effective if they: (i) are voluntary, and (ii) do not target “hard-to-employ” individuals with severe disabilities or personal barriers such as criminal records, substance abuse issues, or very poor skills, are intense (many hours, often over several years), and include on-the-job training and work experience.<sup>76</sup>

## Additional considerations for recent immigrants

Program descriptions reveal job preparation and placement programs for recent immigrants generally include assistance with job search, resume development, interviewing skills and, in some programs, direct connections to employers, workplace skills, language training, occupational mentoring and networking, and skills credentialing. However, there appear to be no high-quality evaluations of such programs in Canada or the U.S. that assess the employment outcomes of program participants. The only available research, which is from Sweden, indicates intensive counselling and coaching significantly increases the employment prospects of new immigrants.<sup>77</sup>

Although the authors do not identify the evidence base for their work, in a recent Canadian policy paper,<sup>78</sup> Alboim and McIsaac delineate promising practices for programs to improve immigrants' employment,<sup>79</sup> as follows:

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- Work experience programs that directly involve employers, e.g., internship programs, programs that subsidize wages.
- Social capital obtained via job mentoring in the field in which the individual is trained.
- Language training to improve communication skills and occupation-specific language skills for the workplace.
- Bridging programs in which employers, occupational regulatory bodies, and educational institutions work together to assess immigrants' skills and competencies, deliver training, and provide workplace experience with a view to avoiding duplication of immigrants' foreign training.
- Providing employers with the information and tools required to improve their human resources practices as they relate to skilled immigrants.
- Coordinating municipal and regional polices to develop and deliver local strategies for the economic integration of skilled immigrants and to align initiatives with labour market needs.

## Additional considerations for hard-to-employ parents

For the most part, the research on employment programs and strategies for low-income adults applies to parents. In fact, much of it is specific to hard-to-employ parents, especially single mothers. However, two-generational programs merit mention here.

In the U.S., the Enhanced Services for the Hard-to-Employ Demonstration and Evaluation Project introduced demonstration projects to improve employment among several hard-to-employ populations including low-income, multi-barriered parents. Earlier research had indicated that two-generational programs focusing both on parents' employment and economic self-sufficiency and child development, showed promise on both fronts.<sup>80</sup> In the demonstration project, two strong Early Head Start programs were enhanced with the addition of formalized employment and self-sufficiency curricula and services. Unfortunately, both sites experienced serious implementation challenges, did not provide services with sufficient intensity for most families, and had no impact on parental employment, parenting practices, or child development

overall. However, it did help a sub-group of parents. At 42 months follow-up, parental employment and economic outcomes (although not parenting behaviours or child development) had significantly improved for families who were expecting a child or who had an infant (a child younger than 12 months old) when they first entered the study.<sup>81</sup>

## Additional considerations for people with intellectual disabilities

As summarized by Trembath, et al., the benefits of employment for people with intellectual disabilities, as for people without disabilities, "include greater autonomy and financial freedom, increased self-esteem and emotional well-being, and improved quality of life. Employment also confers social status and leads to increased social networks, both within and outside the workplace."<sup>82</sup>

Among people with intellectual disabilities, successful employment is associated with extensive counselling, job placement, on-the-job support, maintenance, and other services.<sup>83</sup> Research on the effectiveness of programs to assist people with intellectual disabilities to obtain and maintain employment has reported mixed results. This is partly due to two factors:

1. The selection bias (in this case, programs accepting participants with attributes associated with higher employability (such as higher IQ and lower incidence of emotional and behavioural problems<sup>84</sup>).<sup>85</sup>
2. To a lack of rigour in much of the evaluation literature.

One large American study, however, which controlled for selection bias, job retention, and job quality, found supported employment programs using job coaches increased the probability of participants being employed in a job paying a reasonable wage by at least 1.5 times.<sup>86</sup>

This study<sup>87</sup> identified the components of effective programs to include:

- Assessing skills and developing a plan for achieving competitive employment.
- Identifying a job suitable for the individual.
- Placement and job-site training for at least six months.
- Follow up and coaching for at least six months.

At least two studies have reported that, while it may have many other benefits, volunteering does not appear to work as a stepping stone to paid employment for people with intellectual disabilities. However, work experience, undertaken as part of a dedicated employment program, may improve employment prospects.<sup>88</sup>

## Additional considerations for seniors

The employment rate among seniors has increased since around the year 2000. This trend is likely to continue due to improved health among seniors, fewer adults with defined benefit pensions, and less generous pensions in general.<sup>89</sup> The impacts of the economic downturn and other factors, including spending and saving habits,<sup>90</sup> on the savings of Canadians in their pre-retirement years<sup>91</sup> also contribute to this trend.

In 2012, 12 per cent of the Canadian population aged 65 years and over were employed in some capacity.<sup>92</sup> However, there is good evidence that seniors who would most benefit from income from employment are the least likely — and the least able — to continue to work or return to work after the age of 65. Data from the 2009 Canadian Community Health Survey (CCHS) Healthy Aging show that about 10 per cent of Canadians aged 65 to 74 years were still working for pay in a full- or part-time capacity, with participation rates declining with age.<sup>93</sup> Financially-secure and well-educated workers were more likely to remain employed than those who retired.<sup>94</sup> In fact, fully retired people aged 55 years and over were far more likely to be living on low or moderate incomes, to have very little wealth in savings or investments, and to experience multiple, chronic health conditions than those who continued to work.<sup>95</sup>

Among men and women aged 55 years and over who had retired, less than three per cent (three quarters of them under the age of 65 years) returned to work (including self-employment), 72 per cent on a part-time basis. Almost two-thirds of the returnees had post-secondary degrees and held white-collar jobs. Half identified financial considerations among their reasons for returning to work; half reported they liked to work or wanted to be active.<sup>96</sup>

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As identified by the National Seniors Council, barriers to working experienced by seniors, in addition to poor health, include:

- Poorly adapted physical work environments.
- Informal caregiving responsibilities.
- Mandatory retirement practices.
- Misperceptions and negative attitudes towards older workers (ageism).
- Outdated and inflexible human resource practices.
- Lack of awareness of available job opportunities and working options.
- Lack of appropriate skills, education and access to training needed to update skills or transition to a new job.
- Low job satisfaction.<sup>97</sup>

In its comprehensive *Report on the Labour Force Participation of Seniors and Near Seniors, and Intergenerational Relations*, the National Seniors Council identifies many policy and program initiatives that have been, and could be, undertaken by governments, primarily the federal government, to address these barriers to workforce participation among seniors.<sup>98</sup> The federal government's employment-related programs and supports for older workers, such as the Targeted

Initiative for Older Workers, in fact target adults aged 55 to 64 years.<sup>99</sup> No best or promising practices in employment or retraining programs or supports for seniors were found in the research.

## Community-based employment: A promising idea

In Cape Breton, the experimental Community Employment Innovation Program (CEIP) was a non-profit initiative funded by the federal and provincial governments. The CEIP ran from 1999-2005 in six Cape Breton communities to test an active re-employment strategy for unemployed individuals who volunteered to work on locally developed community projects in areas hit by chronic unemployment. In exchange for foregoing their Employment Insurance or welfare benefits, CEIP offered participants wages to work on community projects for up to three years, giving them a significant period of stable income as well as an opportunity to gain work experience, acquire new skills, and expand their network of contacts. In effect, the project provided communities with subsidized labour that could be put to productive use in fulfilling local needs. Communities were responsible for creating

decision-making bodies and mobilizing project sponsors to develop projects that responded to these local needs.<sup>100</sup>

Quasi-experimental evaluations of the CEIP by SRDC found mixed results.<sup>101</sup>

- During the project, participants realized large improvements in their employment and earnings, increased their household income, reduced their level of poverty and improved their well-being. However, these effects were not sustained after the program ended.
- The experience participants received through CEIP helped many move into better quality jobs after the program. Even though their earning did not increase, they were more satisfied with the work. Many also maintained the improvements in their social networks as well as their transferable skills and attitudes toward work after leaving the project.
- Participants who were previously on welfare experienced sustained reductions in their receipt of income assistance long after the project had ended.

This project does not appear to have been replicated.

## 3.3 Diverse social networks

While social capital is not as important as human capital (education, skills, work experience), personal networks are associated with the ability to find and maintain employment and with higher annual income. Research has found that people living on low incomes, including welfare recipients, actually made more use of their personal networks than non-recipients, especially friends, neighbours, social services, and health professionals. However, merely having social connections was not enough. For many welfare recipients, their social support connections were in much the same position as they were, and unable to provide useful links or help other than moral support. In other words, friends and family may be concerned about the individual's well-being, but their capacity to help may be limited, hence the need for bridging social capital and social support to improve economic well-being.<sup>102</sup>

Likewise, research has demonstrated that among immigrants, social ties with members of one's own ethnocultural group are often associated with higher chances of employment.<sup>103</sup> In some studies, "within group" ties have been associated with advancement in the labour market. In others, such ties have been associated primarily with low-skilled and low-paid jobs.<sup>104</sup>

However, data from Canada's 2008 General Social Survey indicate what matters for both the Canadian-born population and immigrants is the *diversity* of one's personal network, particularly contacts in a wide range of occupations. Network size, frequency of contact with friends and relatives, and strength or closeness of personal ties do not increase the probability of being employed or having higher income. In fact, having a higher proportion of close contacts actually seems to be linked with lower chances of having a job.<sup>105</sup> Lower occupational diversity

of social networks has been identified by Statistics Canada as one factor contributing to lower employment rates among recent immigrants.<sup>106</sup> The finding that diversified social networks are associated with higher employment probability in Canada is not new. It is also consistent with Canadian and other research suggesting that an ethnically diverse social network, including native-born members of society and established immigrants, increases the probability of employment among immigrants.<sup>107</sup>

As discussed below, employment preparation programs for newcomers that include opportunities to build professional networks and professional mentoring may be more effective than those in which the focus is on gaining Canadian work experience alone.



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## 3.4 Asset building

Many low-income households have few significant assets, such as a home or savings for retirement, children's education, or even emergencies. It is widely agreed that, at the very minimum, households should have sufficient savings to get by for three months without other support if their incomes were to end.<sup>108</sup> Lack of assets translates into difficulty meeting basic needs, shortfalls that delay retirement, and vulnerability to predatory lenders. Conversely, "with an asset cushion, families can enter into a virtuous circle of asset accumulation — paying down debts, saving more, earning a credit rating, and, as but one example, [being able to] afford a down payment on a home ... Homeownership and a good education can be springboards into the middle class and better child outcomes. As for shorter-term benefits, home or retirement savings can provide families with leverage to borrow during emergencies by tapping into home equity lines of credit or retirement funds. Asset-holding and the increased job stability that goes hand in hand with a better education can boost credit ratings, which in turn can open up additional options for borrowing in an emergency and at lower interest rates."<sup>109</sup>

In Canada, the federal government has traditionally encouraged asset building through tax measures, such as registered retirement savings plans (RRSPs) and the new Tax-Free Savings Account (TFSA) to shelter some saved income, along with the Registered Education Savings Plan (RESP). However, such programs target people with disposable income, usually middle- and upper-income consumers, and have little appeal to low-income people.

### Financial literacy training

Financial capability is a precondition for saving money and material assets, which allows for planning, saving, and investing for a better future. There is "widespread agreement among the research community that individuals with lower levels of financial literacy are at increased risk for behaviours that may lead to a personal financial crisis and for financial victimization by predatory lenders," such as pay day loan services.<sup>110</sup> Low financial literacy is also linked with under-subscription to public programs and benefits, such as the Guaranteed

Income Supplement, and with not having a bank account.

Research on the effectiveness of financial literacy programs to increase savings and use of financial products among low-income individuals has produced mixed findings. This is partly due to wide variations in program content and structure and to self-selection bias,<sup>111</sup> i.e., those who participate may be more motivated to improve their financial management skills. For example, what appears to be the only experimental evaluation of a full-fledged program (a program to increase on-line banking), found the program had no impact and few positive effects on other behaviours.<sup>112</sup> On the other hand, early findings from a non-experimental evaluation of a program for low-income and ethno-racial minority adults that provide financial literacy training using video games indicated a significant increase in self-confidence and knowledge associated with financial skills.<sup>113</sup> In addition, evaluations of some financial literacy programs for high-risk mortgage applicants in the U.S. have reported lower mortgage default rates.<sup>114</sup>

A recent review of research on financial literacy and related programs in Canada suggests that financial literacy initiatives may help participants to access government benefits, such as tax credits, tax refunds, and the Canada Learning Bond.<sup>115</sup> This review also identifies four promising practices in the content and delivery of financial literacy programs:

1. Offer appropriate, accurate content, tailored to the audience, with content specifically tailored for newcomers, residents of high-poverty neighbourhoods, the homeless and insecurely housed, and youth.
2. Ensure the program is delivered by trusted persons (not necessarily representatives of financial institutions) who are non-judgemental and understand the participants' circumstances.
3. Ensure programs are delivered by stable organizations or are embedded in programs with the capacity to be sustained.
4. Ensure programs are consistent with principles of adult learning for adult clients. That is to say:

- a. Participants self-select and learn when they are motivated to do so.
- b. Filter and selectively attend to information they feel is relevant to them.
- c. Learn best by doing.
- d. Respond to guidance, not instructions.
- e. Have independent ideas and experience they bring to their learning.

### Individual development accounts

Individual development accounts (IDAs) are a key asset-building strategy that allows individuals living in poverty to gain greater financial independence. As described by Social and Economic Development Innovations (SEDI), IDAs are "savings accounts to help low-income persons build assets by matching each dollar they save with a savings credit, at a set ratio and for a set period of time. For example, if an account holder saves \$1 and is matched at 3:1, that \$1 becomes \$4. By matching each dollar saved, IDAs provide low-income families and individuals with an opportunity and an incentive to acquire savings that they may otherwise be unable to accumulate."<sup>116</sup>

Matched savings in an IDA program are targeted for specific uses, such as continuing education, employment training, tools for work, small business creation, or home ownership, which enhance a participant's personal assets. In many IDA programs that target youth, the matched savings are used for post-secondary education or training. Another important IDA program component is that matched savings are never provided directly to the participant, but are paid to a third-party vendor. For example, if a participant elects to use his savings for education, the matched contribution is paid directly to the educational institution. Most IDA programs include training in financial "capability" or "literacy" for participants. IDAs also provide an alternative to traditional incentives to save and invest for the future.

IDAs are still somewhat new in Canada, but they are becoming increasingly common in the United Kingdom and United States as the social and economic effects of asset accumulation become increasingly clear. The final, experimentally-designed evaluation of *learn\$ave*,<sup>117</sup> an IDA research and demonstration project sponsored by Human

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Resources and Skills Development Canada, reveals some positive outcomes:

- Participants overall saved a mean of \$959 over three years; participants receiving income assistance saved a mean of \$553.
- Two-thirds of participants saved the \$1,500 maximum and received matched credits; 11 per cent saved \$120 or less and were not eligible for matches; one-quarter had some savings and earned matched credits but less than the maximum.
- “Modest/unsuccessful savers” were more likely to be Canadian-born and to have lower levels of education at baseline but they were equally likely to fall into the lowest, middle and highest income ranges in the project. The most successful savers were recent immigrants and those with a higher level of education.<sup>118</sup>

Participants who received financial management training and enhanced case management services saved only somewhat more than those who did not receive supplementary services, leading researchers to conclude that there was no major benefit to adding these services on top of the matched credits in an IDA account.<sup>119</sup>

## Improved access to mainstream financial services and micro-loans

It is estimated as many as 15 per cent of low-income individuals do not have an account with a bank or credit union. They rely instead on cheque-cashing stores, payday lenders, and rent-to-own stores,<sup>120</sup> which typically charge exorbitant fees and interest rates. According to Statistics Canada, “when annualized, interest rates and other fees charged for borrowing \$100 for 14 days can range from 335 per cent to 650 per cent — rates that exceed the criminal interest provisions of the Criminal Code.”<sup>121</sup> Analysis of data from the 2005 Survey of Financial Security revealed almost half of families who used payday loans reported they had no one to turn to for financial assistance in the face

of financial difficulty. The data also showed that borrowing from payday loan companies can trigger a spiral of debt and poor financial decision-making.<sup>122</sup>

Barriers to using mainstream financial institutions include identification requirements, cheque hold policies, garnishment and set-off, location, and hours of operation. Many of these barriers require policy solutions, but community-based programming and community development initiatives can make an immediate difference by assisting people to obtain identification, assisting with debt repayment programs, assisting people to access the government benefit programs to which they are entitled, providing financial literacy training, and establishing community loan funds and other micro-loan programs.

In Canada, micro-finance programs generally offer small loans, loan guarantees, or equity investments to people with no collateral and, often, a spotty credit history, usually for the purpose of starting a business. Programs are sometimes provided by financial institutions, although many not-for-profit organizations offer their own low-interest or no-interest micro-loan initiatives.<sup>123</sup> The greatest challenge for community-based micro-loan programs is that, primarily because of their interest rate practices, they don’t generally return a profit and rely instead on private donations and/or government grants to stay in business.<sup>124</sup>

Although there appears to be no evidence-based evaluations of micro-finance or micro-lending programs in terms of their effectiveness in helping low-income people attain self-sufficiency, some American “soft” evaluations have been very positive. For example, a 2008 survey of 878 microenterprise program clients revealed almost 60 per cent of the 18 per cent of clients who were living in poverty when they started the program, had moved out of poverty one year later.<sup>125</sup> Evaluation of

the U.S. Microenterprise Welfare to Work Demonstration found that two years after intake, 25 per cent of participants who completed a survey were self-employed, 31 per cent were employed by others, and 12 per cent were both working and operating a business. In addition, the percent of respondents who were receiving welfare benefits declined from 94 per cent to 25 per cent.<sup>126</sup>

Likewise, outcome evaluation of the Community Micro-Loan Program of Alterna Savings Credit Union in Toronto reported very positive outcomes. The program provides small-business loans of up to \$15,000 to individuals with strong business plans. Participants generally have a personal annual income of less than \$30,000. They are either newcomers to Canada, are on some form of government assistance, or both. To qualify for the Alterna program, clients’ loan requests must have been rejected by other financial institutions because of low credit scores or insufficient collateral. Between 2000 and 2009, Alterna loaned over \$1.5 million to some 340 borrowers in the Greater Toronto Area. During the program’s first ten years, the average default rate on Community Micro-Loans was 9.4 per cent. The evaluation found that 90 per cent of borrowers repaid their loan on time. Eighty-one per cent of borrowers increased their income, with one-third reporting increases of \$10,000 or more. Forty-one per cent reported the loan had improved their family’s economic status in ways including financial stability, better nutrition, and the purchase of assets. In fact, home ownership increased from eight per cent to 27 per cent of borrowers. In addition, the percentage of borrowers who received some sort of government assistance declined from 41 per cent to 21 per cent.<sup>127</sup>

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## 3.5 Reducing expenses

Either in conjunction with, or as an alternative to, strategies to increase income, initiatives to reduce household expenses may improve individuals' and families' economic self-sufficiency. Evidence-based research on such initiatives is lacking. The following section describes some of the initiatives that offer promise in increasing self-sufficiency.

### Housing

A number of studies have explored whether housing subsidies have an effect on the economic self-sufficiency of a household, with mixed findings. A recent review of the research summarizes the evidence as follows: "Some studies report positive and statistically significant effects on improving self-sufficiency; others report insignificant or neutral effects. However, only a handful of these studies use valid measures of housing assistance and results from these studies are generally similar: Receipt of housing assistance is associated with a short-term decline in earnings and work, but this decline becomes insignificant after about two years. Those who receive housing assistance are more likely to also receive higher welfare amounts, compared with non-recipients of housing assistance and this association persists over time. Other studies suggest public housing, combined with services, has positive effects, and two studies found public housing may lead to beneficial educational outcomes for children."<sup>128</sup>

In Canada, some research has found that among low-income families, the proportion of income allocated to housing is inversely associated with food expenditures, i.e., the amount spent on food decreases as the amount spent on housing increases.<sup>129</sup>

### Transportation

Many low-income individuals and families face transportation challenges. These people, many of whom do not own cars, often cannot find suitable transportation to

and from home, work, child care, and other destinations. Subsidized transit passes, such as those provided through The City of Calgary's recently expanded low-income monthly transit pass program, can help address the cost of public transit, which taxes the budgets of many individuals and families. However, public transportation may not be adequate in some communities. Similarly, the hours of transit operation in a city like Calgary may be insufficient for people working in low-skill jobs, many of which are located in industrial areas far from lower-income urban neighbourhoods. This spatial mismatch means it can be impossible for workers using public transit to get to work on time, or to get home safely at the end of a work day. Recent American research, focusing on cities featuring urban sprawl, has documented a positive relationship between employment and reliable transportation, in this case a vehicle, but the findings may reasonably be inferred to include all forms of transportation.<sup>130</sup>

The City of Calgary has taken steps to meet the transportation needs of low-income and mobility-challenged citizens through policies and programs including the recently expanded low-income monthly transit pass, accessible C-Train stations, low floor buses, and accessible transportation in partnership with Calgary Handi-bus and private taxi companies. No recent research on the extent to which these services meet the needs of those who require them appears to be publicly available.

### Food security initiatives

The World Food Summit of 1996 defined food security as existing "when all people at all times have access to sufficient, safe, nutritious food to maintain a healthy and active life."<sup>131</sup> Unfortunately, research shows that food insecurity is quite widespread among low-income people in Canada. The available evidence suggests "that income

affects food intake both directly and indirectly through the dispositions associated with particular social class locations."<sup>132</sup> Food insecurity has been associated with obesity, behaviour problems, learning difficulties, stunted growth, and other developmental problems among children and youth,<sup>133</sup> and depression and anxiety among low-income mothers.<sup>134</sup> At least one large Canadian study has identified school food programs as a way of reducing the intergenerational transmission of social inequalities. In Quebec, a school food program for adolescents reduced or eliminated the higher risk among low-income students of school activity limitations, below-average grades, repeating a grade, and poor academic performance.<sup>135</sup>

Some American research indicates food security programs strengthen household food security among low-income families. For example, a large study of school breakfast programs in the U.S. found that, in addition to providing meals to children who might otherwise forego them, the programs improved food security by freeing up household resources to feed other family members and by reducing the uncertainty surrounding availability of sufficient food. The programs were not sufficient to improve food security in high poverty households with high levels of food insecurity, i.e., once hardship had crossed a certain threshold.<sup>136</sup>

Likewise, Canadian qualitative research indicates community or collective kitchens, where a group of people come together to pool their resources and labour to produce large quantities of food they take home, are a particular kind of food security initiative, and may offer some economic benefits in addition to increasing healthy eating.<sup>137</sup> For example, participants in a study of collective kitchens in three Canadian cities reported some increases in their food resources as a result of participation.<sup>138</sup>

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In this document:

- “Evidence-based” means that a program or practice has been tested in a well-designed and methodologically sound experimental (randomized controlled trial (RCT)) or quasi-experimental study (and, ideally, multiple studies and replicated in more than one site), and has been shown to produce significant reductions in poor outcomes or associated risk factors or significant increases in positive outcomes or associated protective factors.
- “Best practices” refer to programs or components of programs or delivery methods that have been identified as effective (i.e., produce significant reductions in poor outcomes or associated risk

factors or significant increases in positive outcomes or associated protective factors) by repeated methodologically sound studies using an experimental (RCT) or quasi-experimental design.

- “Promising practices” refer to programs or components of programs or delivery methods that have been identified as effective (“effective” as defined above) in at least one well-designed and methodologically sound study using at least a pre-post design with a large sample of participants that has been subject to peer review.
- “Prevention” means creating conditions or personal attributes that strengthen the healthy development, well-being, and safety of individuals across the lifespan

and/or communities, and prevent the onset or further development of problems in each of these domains. In the research-based risk and protection prevention paradigm, prevention occurs by reducing risk factors and increasing protective factors.

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<sup>1</sup> After-tax income is calculated as follows: market income (earnings, investments, private pensions, other income) plus government transfers less income taxes.

<sup>2</sup> Statistics Canada. *Table 202-0802-Persons in low income families, annual*, CANSIM (database). Retrieved July 10, 2013 from <http://www5.statcan.gc.ca/cansim/a26>.

<sup>3</sup> Statistics Canada. *Table 202-0802-Persons in low income families, annual*, CANSIM (database). Retrieved July 10, 2013 from <http://www5.statcan.gc.ca/cansim/a26>.

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<sup>5</sup> Statistics Canada. 2010. *2006 Aboriginal Population Profiles for Selected Cities and Communities. 2006 Aboriginal Population Profile for Calgary*. Statistics Canada Catalogue No. 89-638-X. Retrieved July 12, 2012 from <http://www.statcan.gc.ca/pub/89-638-x/2010003/article/11076-eng.htm>.

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<sup>9</sup> Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities. 2010. *Federal Poverty Reduction Plan: Working in Partnership Towards Reducing Poverty in Canada*. (Ottawa, ON: Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities).

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